

2021 Wildfire Report

Wildfire History

A Look Back

Climate change is having an impact on natural hazards all around the world — wildfires are more frequent, larger, and more intense than they have been in the past. Preparing for and responding to wildfire risk to help protect home and business owners is more critical than ever.

Wildfire patterns that used to ebb and flow are now a more continual fire threat. Long-duration dry conditions, which often result in record-setting droughts, contribute to the increasing number and intensity of fires in recent years, as seen in 2015, 2017, 2018, and 2020.

These wide-ranging severe drought conditions have put 2021 on track to be similar to recent record-setting wildfire years.

As of September 2021, this year ranks as the 6th highest year for both acres burned and number of fires in the U.S. over the past decade. But it is critical to note that the traditional heart of the wildfire season is yet to come.

For example, the current Dixie Fire in California is already the 2nd largest wildfire in state history and is about 90% contained, but many of the most destructive 2020 California fires began in mid-August and continued into September, October and beyond. The period from September through November will be the key to determining whether or not 2021 takes its place alongside 2017, 2018 and 2020 as one of the worst in U.S. history.



Climate Change & its Compounding Complications

Heavy Rain

Changing climate creates abnormal weather activity, like unusually high rainfall during seasons of vegetative growth, that can cause an overgrowth of plants known as ground fuels.

Vegetative Overgrowth

Historical forests had limited ground fuels and generous spacing between trees. Today's forests have 50 times the amount of live ground fuels.

Period of Drought

This overgrowth becomes potential fuel for hotter and drier months, especially if periods of drought follow. Vegetation dries and becomes easily-ignitable fuel for wildfires caused by lightning or human activity.

Wildfire

As a result, many of today's wildfires grow faster and burn hotter than ever before, spreading into populated areas. Fires burn so hot they destroy entire forest ecosystems, without hope of regrowth.

Years of Scorched Earth / Loose Soil

After the fires, these scorched areas have lost the plants and trees that protect against erosion and are vulnerable to heavy rain-induced mudslides and debris flow from flash flood events.

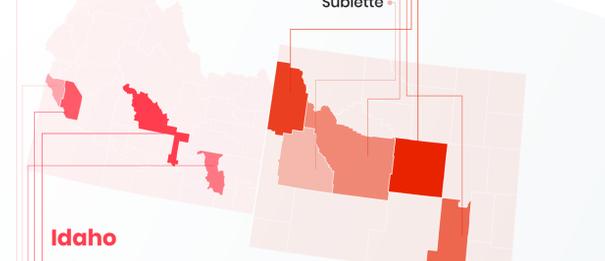
Mudslides

The tragic 2018 mudslide incident in Montecito, CA was caused by heavy rains disturbing the scorched top soil following 2017's Thomas Fire.

Wildfire Data By the Numbers

Why does California top the list each year for elevated risk of wildfire damage? Simply because it has the most number of homes in the wildfire-prone west. However, if a fire destroys 800 homes in California, the road to recovery and lasting impact is not synonymous with 800 homes burning in Wyoming, when considering the size of each state's housing stock. We should consider all the facets of wildfire impact—human displacement, reconstruction resources, and individual and community economic recovery. CoreLogic analyzes risk through a housing stock comparison lens to understand the most accurate potential impact of a devastating wildfire season.

Percent of Housing Stock at Risk of Wildfire



Resilience is often measured as how fast you can recover from a catastrophe—and the deeper the wound, the longer it takes to heal.

Texas may have considerable risk, but it is a huge state. The number of homes at risk in the state is a smaller fraction of the total number of homes in the state.

Why do Idaho and Wyoming have the highest risk when they have the lowest property count? The number of homes at risk in the state is a larger fraction of the total number of homes in the state.

This may also lead to longer recovery times as a larger portion of the population may be displaced because their homes were destroyed.

This snowball effect may lead to more recovery work, fewer available local workers as they are distracted with trying to rebuild their own lives, and fewer hotels and housing options available to outside workers because the local populace needs them.

Top 5 Counties at Risk

Wyoming

- Natrona
- Teton
- Albany
- Fremont
- Sublette

Idaho

- Blaine
- Ada
- Bannock
- Canyon
- Bonner

	HOUSING UNITS (U.S. Census, 2020)	1-50 YR FIRE (Max Number of Homes That Could Burn in Single Year for Scenario)
Wyoming	281,937	821
Idaho	768,815	1,709
New Mexico	955,996	1,621
Utah	1,161,934	1,763
Nevada	1,305,899	1,800
California	14,383,358	15,067
Arizona	3,120,343	2,908
Montana	524,641	312
Colorado	2,432,829	1,145
Oregon	1,830,891	682
Oklahoma	1,759,720	305
Washington	3,242,804	490
Florida	9,814,383	1,455
Texas	11,487,821	961

The Evolving Role of Homeowners, Insurers, and City Planners

Homeowners, insurers, and city planners each have an important role when it comes to reducing the devastating impacts of wildfires. Homeowners can put in place appropriate wildfire mitigation measures to reduce the opportunity for fire to ignite a structure.

This may include steps such as reducing flammable foliage near the structure, eliminating or reducing gaps beneath the roof, and ensuring that the structure is composed of fire-resistant material.



Insurance, the housing finance ecosystem, and financial services can conduct appropriate home assessments and proactively seek to reduce the likelihood of underinsurance. After the Tubbs Fire of 2017 in northern California, many homeowners discovered their properties were underinsured by hundreds of thousands of dollars, leaving them without enough coverage to rebuild. Insurers can work with homeowners to regularly reevaluate the reconstruction cost value (RCV) of a home to reduce the likelihood of underinsurance, as material and labor costs for reconstruction are always changing.

City planners can work with local municipalities, counties, or state agencies to better understand area-specific mitigations. By incorporating multiple mitigation methods and encouraging community participation, a structure may become less susceptible to wildfire damage and destruction. **Homes, businesses, and families can be safer when communities and insurers successfully work together to take steps towards mitigating risk.**



CoreLogic used its Wildfire Risk model to identify a 1-in-50-year fire scenario in each of the 14 wildfire-prone states (13 western U.S. states plus Florida) to understand how many homes would be at risk of being damaged in a wildfire at least once in 50 years (the average length to which residential homes are built to last, via building codes). CoreLogic compared the number of homes at risk of damage from a 1-in-50-year fire (an extreme event) to the total housing stock in each state to determine the communities that have the most economic risk from wildfire. Wildfires that devastate large numbers of homes are infrequent. The number of homes included in the 1-in-50 year fire analysis has a 98% probability of not being exceeded in a single year (or the maximum number of homes that could burn in a single year).