

# COMMUNITIES ON FIRE

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## CONFLAGRATIONS AND THE CHANGES WE NEED





# COMMUNITY IMPACTS





2016 Gatlinburg, Tennessee (Photo by Maj. Randy Harris, TN National Guard)



2020 Alameda Fire, Oregon (Photo by OR Dept. of Transportation)



2023 Lahaina Fire, Hawaii (Photo by State Farm, CC by 2.0)



2017 Tubbs Fire, California (Photo by CA National Guard)

# CONFLAGRATIONS ARE NOT NEW

## Historical precedent

- 1666 London Fire
- 1820s Boston Fires
- 1871 Great Chicago Fire

I.M. Gianmmanco, F. Hedayati, S.R. Hawks, X.S. Monroy & E. Sluder, The return of conflagration in our built environment. IBHS Wildfire Research Report. [https://ibhs.org/wp-content/uploads/Suburban\\_Wildfire\\_Conflagration\\_WhitePaper.pdf](https://ibhs.org/wp-content/uploads/Suburban_Wildfire_Conflagration_WhitePaper.pdf) (2023).

## Significant, and increasing, impacts

- Proportion of buildings exposed to wildfire that were ultimately destroyed more than tripled from 2002-2022.
- Destruction rates increased in all vegetation types.

A.R. Carlson, T.J. Hawbaker, M.H. Mockrin, V.C. Radeloff, L.S. Bair, M.D. Caggiano, J.R. Meldrum, P.M. Alexandre, H.A. Kramer, & P.F. Steblein, Rising rates of wildfire building destruction in the conterminous United States, Proc. Natl. Acad. Sci. U.S.A. 122 (51) e2505886122, <https://doi.org/10.1073/pnas.2505886122> (2025).

## Challenging conditions exacerbate impacts

- Often wind driven
- Heavy damage in first 12 hours after ignition

D.E. Calkin, K. Barrett, J.D. Cohen, M.A. Finney, S.J. Pyne, & S.L. Quarles, Wildland-urban fire disasters aren't actually a wildfire problem. Proc. Natl. Acad. Sci. U.S.A. 120 (51), e2315797120, <http://dx.doi.org/10.1073/pnas.2315797120> (2023).



# STRUCTURE IGNITION FACTORS

**Home damage is driven by a number of factors, including (but not limited to):**

- Structure composition
- Surrounding vegetation
- Proximity to other structures
- Position on the landscape
- Fire behavior and intensity

Insurance Institute for Business and Home Safety. IBHS Primer Series on Wildfire: Part Two The Built Environment, [https://ibhs.org/wp-content/uploads/member\\_docs/wildfire-primer-series-part-2\\_environment.pdf](https://ibhs.org/wp-content/uploads/member_docs/wildfire-primer-series-part-2_environment.pdf) (2020).

I.M. Gianmmanco, F. Hedayati, S.R. Hawks, X.S. Monroy & E. Sluder, The return of conflagration in our built environment. IBHS Wildfire Research Report. [https://ibhs.org/wp-content/uploads/Suburban\\_Wildfire\\_Conflagration\\_WhitePaper.pdf](https://ibhs.org/wp-content/uploads/Suburban_Wildfire_Conflagration_WhitePaper.pdf) (2023).



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**Not all of these things are in the direct control of the building owner.**

**And... information deficit isn't the problem.**

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# WILDFIRE REQUIRES COLLECTIVE ACTION

- Insurance issues are indicators of risk
- Sustainable insurance depends on
  - Accessibility
  - Affordability
  - Reliability
- Individual action matters, but community-wide action drives down risk in measurable ways

***“When insurance becomes widely unavailable, unaffordable, or both, a necessary part of any effective solution is to reduce the risk.”***

N. Watkins, P. Brinkman, & Rehan Siddique, State of insurance for wildfires: Issue brief on behalf of Alliance for Wildfire Resilience. Milliman, [https://alliancewr.org/wp-content/uploads/2025/09/9-2-25\\_State-of-Insurance-for-Wildfires.pdf](https://alliancewr.org/wp-content/uploads/2025/09/9-2-25_State-of-Insurance-for-Wildfires.pdf) (2025).



# SOLUTIONS

## **Fix Our Forests Act represents progress.**

- Creation of a community wildfire risk reduction program
- Extension of Community Wildfire Defense Grants to include home hardening
- Fire intelligence that works for the built environment AND the natural environment

## **More work is needed.**

- Modeling conflagration risk
- Water availability
- Public health



# NEED TO REFRAME WILDFIRE

## More than land management

- Conflagrations in the built environment
- Risk reduction for all impacts (public health, structure ignition, evacuation and more)

## More than traditional partners

- Public health community
- Insurance industry
- Non-forested landscape interests
- Mitigation and recovery workforce

## Innovative and cross-cutting solutions

- New committees of Congress
- New alliances
- Integrated approaches



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**Action is not a binary choice.**

**It isn't a matter of protecting communities OR supporting resilient landscapes.**

**We must do both.**



# BETTER WILDFIRE POLICY, TOGETHER.

GET INVOLVED.



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# PANEL DISCUSSION