

Wildfire: State of the Risk

2026 Wildfire Season Highlights Nationwide Vulnerability

Extreme heat, wind and drought conditions have set the stage for a historically severe 2026 wildfire season, bringing the peril to areas beyond those traditionally considered most exposed to the risk.

During the first half of 2026, more than 35,000 fires burned over 3 million acres across the U.S., far exceeding the 10-year averages for fires and acres burned during the same period, [according to](#) the National Interagency Fire Center. For comparison, the total area burned in 2025 stood at roughly [two-thirds of the decade average](#), despite the devastating January wildfires in Los Angeles County.

Wildfire activity has risen dramatically in the Southeast and Great Plains this year as both regions suffered some of their worst drought conditions on record. Nebraska led all states in acreage burned in 2026 year-to-date, driven by a single March grass fire that scorched [more than 600,000 acres](#), becoming the largest wildfire in state history and largest nationwide so far this year.

While the Nebraska fire impacted several rural communities, many of the year's most destructive wildfires hit more densely populated areas. In Georgia, the Highway 82 Fire that ignited in Brantley County contributed to the destruction of at least 120 homes, the most structures ever impacted by wildland fire in the Peach State.

Brush fires in the Florida Everglades burned tens of thousands of acres, forcing road closures and evacuations across South Florida. Overall, the Sunshine State experienced its highest volume of wildfires in more than 20 years during the first half of 2026 and remains on track for a potential record-level season due to extreme drought in the state.

In the West, insufficient snowpack – which has become [more prevalent and intense](#) in recent decades – helps add to the risk. But while wildfire risk is projected to decrease to normal levels for some regions, no less vigilance is required, cautioned Craig Clements, a professor of meteorology and director of the San José State University's [Wildfire Interdisciplinary Research Center](#).

“Catastrophic wildfire is only 1% of all fires,” said Clements, who is also a Triple-I [non-resident scholar](#). “It’s that one day that’s super windy or dry, that a fire starts in the right place at the wrong time and has the opportunity to spread out of control.”

A historic coast-to-coast heat wave exacerbates this possibility, Clements pointed out, explaining, “Long-term forecasts don’t always line up – day-to-day weather is what drives fire.”

Heat waves elevate wildfire risk

A [recent study](#) from the University of California found 42% of Western U.S. land impacted by fires from 2001 to 2024 had burned during or immediately after a heat wave, defined as three or more consecutive days with temperatures in the top 10 hottest days of the year. Acreage burned was also highly correlated, as the amount of land burned during the cooler days before a heat wave was as much as 300% smaller than the amount burned during it.

Increases in “dry lighting” – a phenomenon that occurs when rain in a storm system evaporates before it reaches the ground – were also observed during and after heat waves. As such, there is not enough rainfall to stop wildfires spreading from lightning-struck vegetation. Noting the number of heat wave days across Western U.S. forests has nearly doubled since 2001, the study’s authors emphasized “the connection between heat waves and wildfire activity is becoming increasingly important” to mitigate the primary drivers of wildfire risk.

Wildfire exposure expands

Wildfire exposure is growing, driven in part by the risk’s mounting frequency beyond the West. [Research](#) from the American Geophysical Union shows some parts of the Eastern U.S. have experienced a tenfold surge in large wildfires over the last four decades, attributed to vegetation growth in the region.

Each 1% increase in woody cover led to an overall 4% jump in the likelihood of wildfire the following year, with the link between them strongest in Texas and the Appalachian Mountains.

Moreover, wildfires are increasingly burning in populated areas due to the rising number of people living in the [wildland urban interface](#) (WUI), or the zone of transition between developed and unoccupied land.

About [one-third of all houses](#) in the continental U.S. are in WUI areas, translating to more than 46 million homes at risk from wildfire.

As the table to the right shows, California accounts for, by far, the largest number of homes at risk for extreme wildfire. More than half of the buildings destroyed by wildfires in the Golden State between 1985 and 2013 fell within WUI areas. Both Pacific Palisades and Altadena, the two communities hit hardest by the Los Angeles wildfires, are in the county's WUI, as [measured](#) by the U.S. Forest Service.

As more people move closer to natural areas, the WUI widens by approximately [2 million acres](#) per year, the U.S. Fire Administration reported. Population shifts into these areas directly influence wildfire losses, generating a higher probability of property loss when an event occurs.

"Wildfire is increasingly a national risk issue rather than a regional one," said Triple-I CEO Sean Kevelighan. "As populations continue to grow in wildfire-prone areas and weather conditions become more extreme, resilience and mitigation efforts are more important than ever for protecting lives, property and communities."

Strategies for a resilient future

Wildfire risk is strongly conditioned by geographic considerations that vary across and within states, making approaches to predicting and mitigating the peril similarly distinct.

Uncertainty arises in trying to validate wildfire models as they evolve to capture this diverse, complex range of risks. [FireBench](#), developed by the Wildfire Interdisciplinary Research Center with backing from the National Science Foundation, is an open-source tool for navigating this complexity, providing unified benchmarks the industry can use to test model validity.

Insurance solutions leveraging granular property data are also continuing to take shape. Recently, Liberty Mutual and space intelligence firm ICEYE partnered to launch the [first building-level parametric wildfire insurance coverage](#), which uses real-time satellite imagery alongside automated machine learning algorithms to meet the risks of individual properties.

Improved construction at the property level can build on the long-term impacts of these developments. A [first-of-its-kind study](#) from the California Department of Insurance and the National Association of Insurance Commissioners revealed rebuilding Los Angeles homes to [Insurance Institute for Business and Home Safety](#) (IBHS) standards could reduce future wildfire losses by one-third, underscoring the potential benefits of such construction throughout the state.

The demonstrated success of these standards, which include fire-rated roofing, ember-resistant vents and noncombustible buffer zones, further prompted the program's expansion into

Homes at Risk for Extreme Wildfires, by State, 2025

Rank	State	Number of homes
1	California	1,257,966
2	Colorado	318,783
3	Texas	243,136
4	Oregon	128,007
5	Arizona	123,906
6	New Mexico	117,875
7	Idaho	105,714
8	Montana	90,494
9	Utah	67,367
10	Washington	59,585
11	South Dakota	27,326
12	Nevada	21,744
13	Wyoming	16,243
14	Oklahoma	2,071

Source: Cotality®, a property data and analytics company.

[states across the country](#), allowing more communities "to take coordinated, science-based action to reduce risk and strengthen resilience," according to Roy Wright, president and CEO of IBHS.

Ultimately, one homeowner's investment in wildfire prevention can quickly be undone by the failure of neighbors to invest in the same. While insurers are well-suited to inform and support these efforts, successful mitigation begins and ends with community engagement in the solutions designed to keep them safe.

Learn More:

- [Partnering for Resilience: Protecting Homes Through Stronger Roofs](#)
- [Resilient Post-Wildfire Rebuilding Pays Off](#)
- [Claims Leaders Take Charge on Climate-Resilient Rebuilding](#)
- [Resilience Investment Payoffs Outpace Future Costs More Than 30 Times](#)
- [Study Supports Defensible Space, Home Hardening as Wildfire Resilience Tools](#)
- [Data Granularity Key to Finding Less Risky Parcels in Wildfire Areas](#)