



WILDFIRE PREPARED HOME



NEW MEXICO
OFFICE OF
SUPERINTENDENT
OF INSURANCE

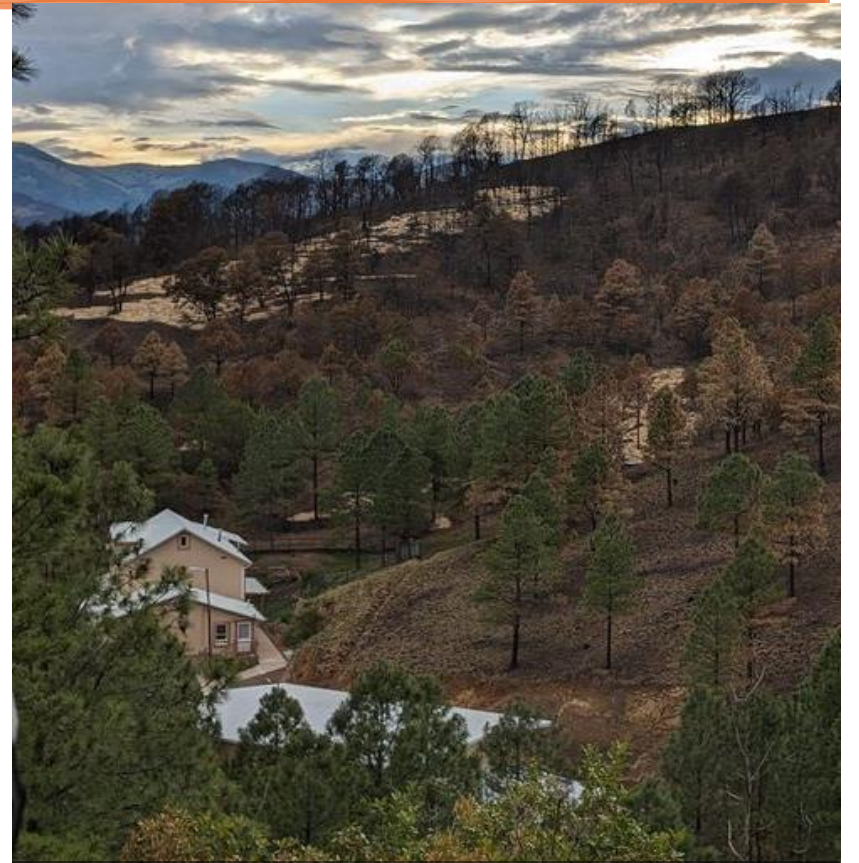


From January, 2025 to Now – Updates

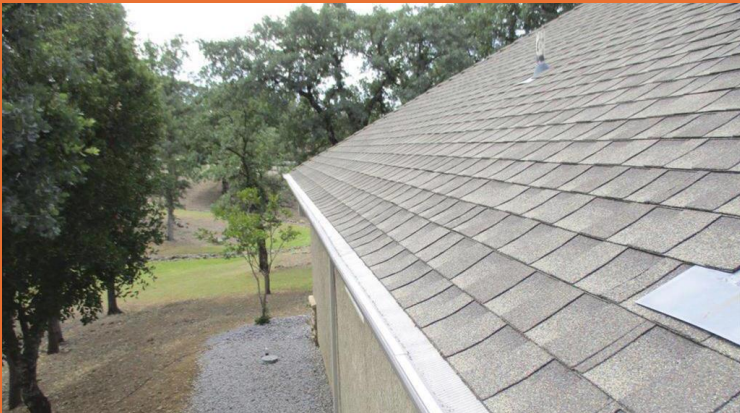
Two bills were passed in the state's legislative session this winter.

Both shared identical goals – to protect New Mexico homes from wildfire and help support residents that are losing options to purchase home insurance.

- Senate Bill 33 created “**Wildfire Prepared New Mexico**” to provide criteria and grant resources to homeowners to help them retrofit their homes to accepted safety standards set by the insurance industry's research teams
 - The bill passed but was not funded.
- Through appropriations, the **Office of the Superintendent of Insurance** received \$10 million in funding for “New Mexico Home Strong” program.
 - Provides retrofit grants to homeowners insured under the FAIR plan – insurance “of last resort.”



Landscape view post-South Fork Fire; thinned areas helped maintain community defensible space. Photo by: Laura Doth




Both efforts provide exciting opportunities for all New Mexicans to partner with the **Insurance Institute for Business and Home Safety (IBHS)** and their **Wildfire Prepared** certification program.

- Now available in New Mexico for the first time.

Examples of retrofit possibilities include roofing, ventilation, gutters and more.





**WILDFIRE
PREPARED**
HOME


How-To Prepare My Home Checklist

Wildfire Prepared Home™ empowers homeowners to take science-based, proven steps to meaningfully reduce wildfire risk to their home and property. Follow this science-based checklist to strengthen your home's wildfire protection and meet the Wildfire Prepared Home Technical Standard requirements.

Wildfire Prepared Home™ is a designation program designed to reduce wildfire risks through a **set of mitigation actions** at the parcel level.

Based on the latest science and research from the Insurance Institute for Business & Home Safety (IBHS), this program takes a systems-based approach to wildfire resilience—going beyond a single action to address multiple vulnerabilities. These required actions include maintaining defensible space around the home and upgrading key building features to help reduce the chance of ignition.

The program offers two levels of protection to choose from, **Base** or **Plus**. Homeowners must meet and maintain the requirements for their selected level to earn a designation certificate. The specific requirements for each level are outlined below.



Important Info

- Visit wildfireprepared.org to:
 - Learn more about the program, check if your home is eligible, review the designation process, and access the 2025 Technical Standard
 - Create an account and start your application—just click Apply Now
 - Explore the wildfire science behind the program
- **Already applied?** Check your application status or ask questions anytime in the homeowner portal (wildfireprepared.org/portal).

- **Wildfire Prepared** -- already available in California, Oregon, Nevada -- provides homeowners proof that their home is defensible against wildfire.
- If your home meets all the standards of roofing, decking, as well as clearance of the 0-5 foot zone, and other qualifications, you can apply for a **Wildfire Prepared Certificate**.
 - This certificate can be sent to your insurance company and can potentially help you from getting your coverage dropped or raised.
 - The Wildfire Prepared program offers you a way to ensure your own home's safety from wildfire. From there it is up to your individual carrier to provide assurances.



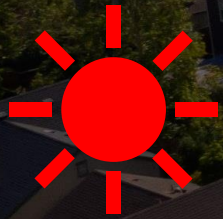
WHY?

Severe weather disrupts lives, displaces families, and drives financial loss. IBHS delivers top-tier science and translates it into action so we can prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry and support thriving communities.





A COLLISION COURSE: URBAN CONFLAGRATION FOLLOW



Drought



Wind



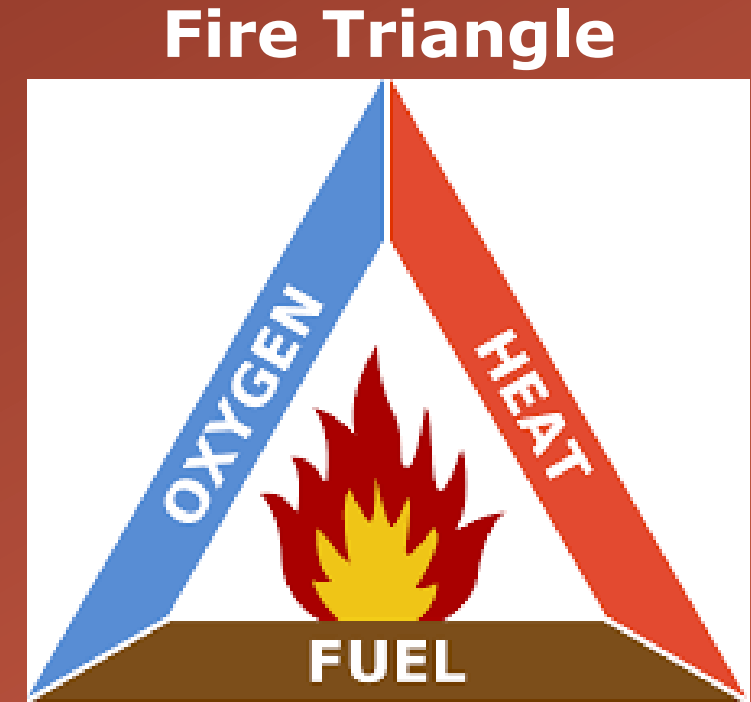
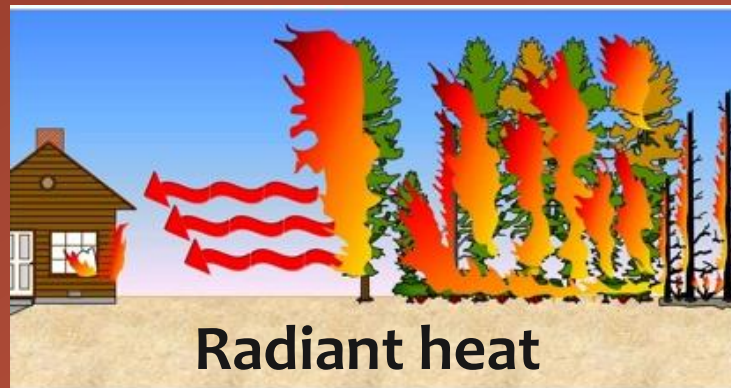
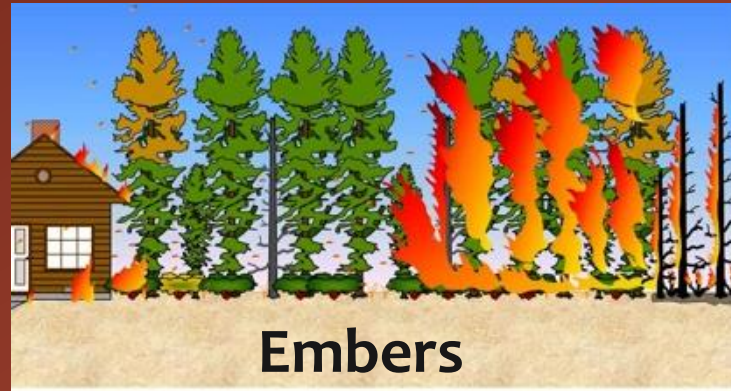
People

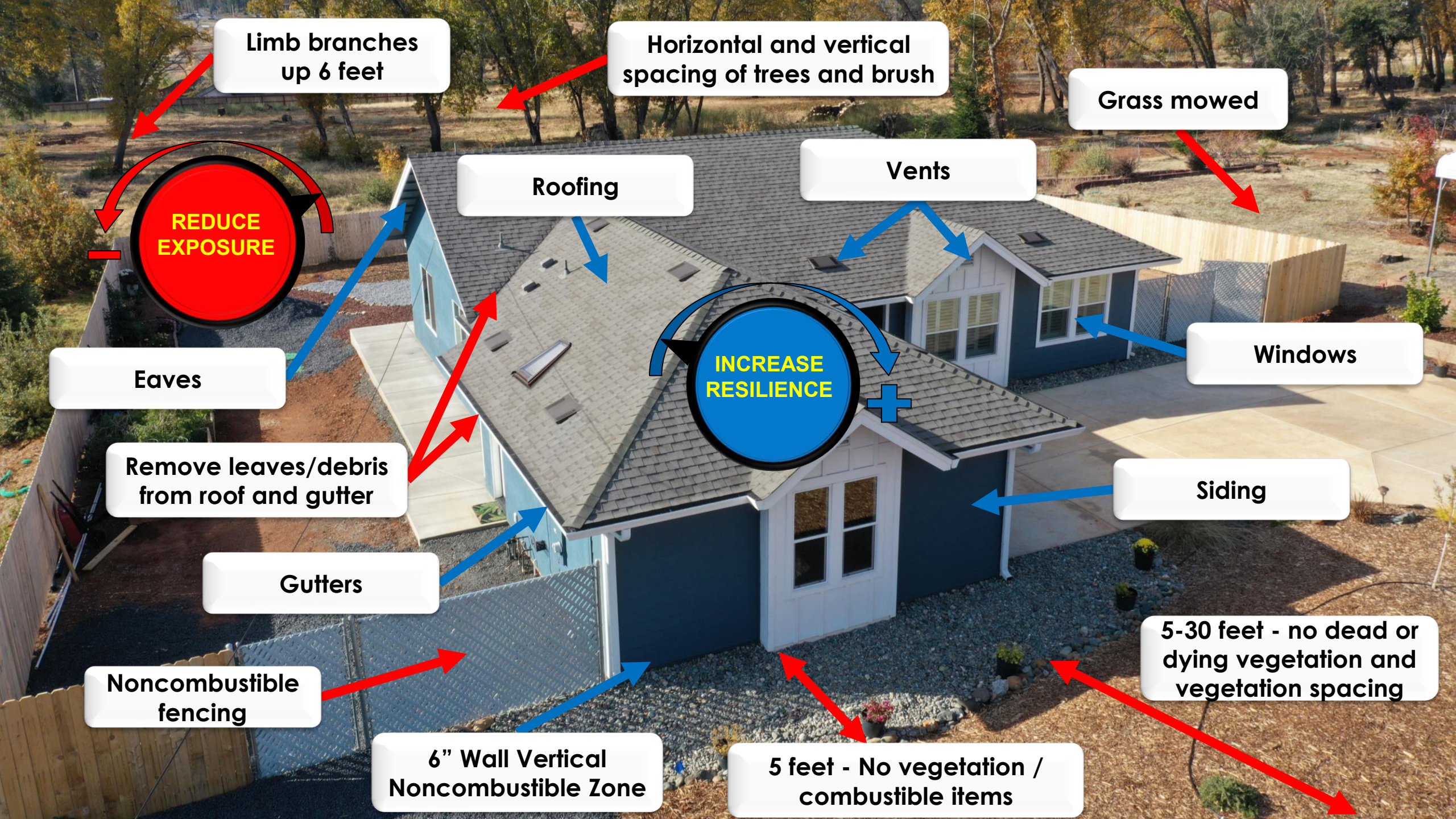
Conflagration

The uncontrolled spread of fire within a community leading to large structure loss.

Structure Exposure from Wildfire

- Embers –Are responsible for the majority of home ignitions
 - Direct and Indirect
- Flame Contact
- Radiant Heat





Limb branches
up 6 feet

Horizontal and vertical
spacing of trees and brush

Grass mowed

**REDUCE
EXPOSURE**

Roofing

Vents

Windows

Eaves

Remove leaves/debris
from roof and gutter

**INCREASE
RESILIENCE**

Siding

Gutters

Noncombustible
fencing

5-30 feet - no dead or
dying vegetation and
vegetation spacing

6" Wall Vertical
Noncombustible Zone

5 feet - No vegetation /
combustible items

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ADDITIONAL MITIGATIONS AGAINST FLAMES

- ✓ Cover gutters.
- ✓ Enclose eaves.
- ✓ Install noncombustible siding.
- ✓ Upgrade windows & doors.
- ✓ Upgrade to a noncombustible deck.
- ✓ Move accessory structures at least 30 feet away.
- ✓ Remove back-to-back fencing.

MITIGATIONS AGAINST EMBERS

ROOF

- ✓ Ensure the roof covering is Class A fire-rated & maintained clear of debris.
- ✓ Choose noncombustible gutters & downspouts.

BUILDING FEATURES

- ✓ Install flame- and ember-resistant vents or 1/8-inch metal mesh vents.
- ✓ Ensure 6-inch vertical noncombustible clearance at base of exterior walls and decks.
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks.

0–5 FOOT NONCOMBUSTIBLE ZONE

- ✓ Establish a **0–5 Foot Noncombustible Zone** around the home and decks; remove overhanging branches; replace combustible fences within 5 feet.

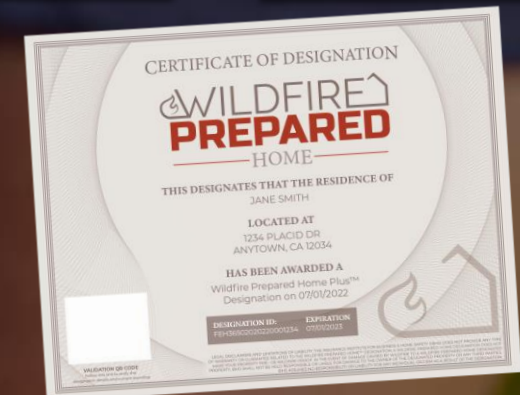
5–30 FOOT DEFENSIBLE SPACE ZONE

- ✓ Maintain yard with spaced vegetation, structures, & other connective fuels; clear debris; remove firewood.
- ✓ Move structures at least 10 feet away & maintain a 0-5 Foot Noncombustible Zone around them.

Designation Process



Step-by-step checklist on How to Prepare Your Home for Evaluation





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Steve Hawks

Senior Director for Wildfire



➤ wildfireprepared.org



🐦 IBHS_org