

Wildfire Preparedness for New Mexico Homeowners

Understanding the New Mexico Wildfire Preparedness Act and IBHS Defensible Space Requirements: What Homeowners Need to Know



About Me...

As the owner of Ashley Dalton Agency, LLC, I bring over a decade of dedicated experience in the insurance industry. My journey has always been driven by a deep commitment to serving my community, with a special focus on the unique needs of New Mexico homeowners.

I am actively involved in my community, serving on the Community Wildfire and Protection Planning Board and as an Executive of Lincoln County Community Organizations Active in Disaster. I am passionate about educating homeowners, other agents and communities on the challenges of living in high wildfire zones, as well as the evolving requirements around defensible space and disaster preparedness.

I have a firsthand understanding of the environmental risks faced by residents not only in Ruidoso, New Mexico but I grew up in a high wildfire zone and worked in Prescott, AZ on the catastrophic Yarnell fire. This knowledge enables me to help people find solutions that genuinely protect what matters most. Our assets, our lives and our communities.

Why This Matters Now More Than Ever

The Growing Threat

Wildfires in New Mexico are becoming more frequent and intense due to climate change, drought conditions, and accumulated forest fuels. The 2022 fire season alone burned over 900,000 acres across the state, making it one of the most destructive on record.

The New Mexico Wildfire Preparedness Act and IBHS standards work together to reduce ignition risk and improve community resilience, directly impacting homeowner safety, insurance costs, and legal compliance requirements.

Rising Costs

Insurance premiums are skyrocketing in high-risk areas, with some carriers withdrawing coverage entirely. Rebuilding costs have increased by 40% since 2020, making prevention more critical than ever for protecting your family's financial future.



New Mexico Wildfire Preparedness Act Overview

Risk Assessment & Mapping

Creates comprehensive wildfire risk assessments and detailed mapping of fire-prone areas throughout the state, helping communities understand their specific vulnerabilities and prioritize resources.

Mitigation Planning

Authorizes development of Community Wildfire Protection Plans (CWPPs), fuel reduction projects, and provides funding mechanisms for community-wide preparedness initiatives.

Local Authority

Enables local governments to adopt ordinances, establish defensible space standards, and implement enforcement mechanisms to ensure community-wide compliance with fire safety measures.

This legislation represents a significant shift toward proactive wildfire management, giving local authorities the tools and funding needed to require and coordinate mitigation efforts across communities.



What Homeowners Can Expect

01

Community Programs

Expect local implementation of defensible space enforcement programs, coordinated fuel treatments, and neighborhood-wide mitigation initiatives supported by state funding.

02

Local Ordinances

Municipalities may adopt requirements for vegetation clearance around homes, use of ignition-resistant building materials, and specific maintenance standards for properties in high-risk zones.

03

Compliance Actions

Local authorities can conduct inspections, issue notices of required mitigation work, and establish deadlines for completion. Non-compliance may result in fines or other enforcement actions.

📌 While enforcement varies by jurisdiction, homeowners should prepare now rather than wait for requirements to be mandated.

IBHS Defensible Space Standards

Science-Based Approach

The Insurance Institute for Business & Home Safety (IBHS) has developed evidence-based guidelines that directly link vegetation management practices to measurable reductions in home ignition risk during wildfires.

- Reduced fuel continuity near structures
- Strategic layering of defensible space zones
- Plant selection based on fire-resistant characteristics
- Specific maintenance frequency requirements



Practical Changes You'll Need to Make

Create Defensible Zones

Establish 30-100+ foot defensible space with tiered zones based on your property's slope and vegetation density.

Ongoing Maintenance

Regular clearing of leaves and debris, proper wood pile storage, gutter cleaning, and seasonal vegetation management.



Vegetation Management

Remove ladder fuels, thin trees and shrubs, create strategic fuel breaks, and prune lower branches to prevent fire spread.

Home Hardening

Replace or retrofit roof, gutters, vents, and siding with ignition-resistant materials to protect against ember intrusion.

Hardscaping

Install noncombustible zones near foundations, decks, and other structures using gravel, stone, or concrete materials.



Investment and Financial Considerations

Upfront Investment

Initial costs vary significantly based on property size and current conditions. Professional tree services typically charge \$500-\$2,000 per acre for thinning work. Home hardening projects range from \$3,000-\$15,000 depending on roof size and material choices.

\$25K

Average Home Loss

Cost of unprotected wildfire damage

Financial Support Available

- State hazard mitigation grants up to \$10,000
- USDA cost-sharing programs for rural properties
- Local utility rebates for vegetation management
- Potential tax deductions for wildfire mitigation

15%

Insurance Savings

Potential premium reduction with mitigation

The long-term financial benefits include reduced fire risk, potential insurance premium discounts, enhanced property values, and significantly lower costs if rebuilding becomes necessary.

Insurance Industry Changes



Coverage Requirements

Insurers increasingly require documented mitigation work before issuing or renewing policies in high-risk areas. Some carriers are requiring annual inspections and proof of maintenance.



Premium Impacts

Properties meeting IBHS and state standards may qualify for reduced premiums, while non-compliant properties face higher rates or coverage denial.



Documentation Matters

Maintain detailed photos, receipts, and maintenance logs. Create before-and-after documentation of mitigation work to support insurance claims and premium negotiations.



Contact your insurance agent early in the process to understand specific requirements and potential discounts for your property.

Understanding Local Compliance

How Enforcement Works in Practice

Local jurisdictions have discretion in adopting and interpreting the New Mexico Wildfire Preparedness Act, meaning requirements may vary significantly between municipalities and counties. Some areas may focus on education and assistance, while others implement strict enforcement with penalties.

Enforcement Tools

- Property inspections and compliance notices
- Required mitigation action plans
- Monetary fines for non-compliance
- Lien remedies for persistent violations

Community Programs

- Community Wildfire Protection Plans (CWPPs)
- Firewise USA neighborhood certification
- Local fire department assessments
- Coordinated fuel reduction projects

Homeowners should research their specific local ordinances and actively participate in community wildfire programs to stay informed about requirements and available resources.



Your Action Checklist

1 Assess Your Risk

Check local wildfire hazard maps and review municipal ordinances. Identify your property's specific risk zone classification and understand applicable requirements.

2 Get Professional Assessment

Schedule evaluation with local fire department, certified wildfire specialist, or CWPP coordinator to identify priority mitigation areas.

3 Start with High-Impact Measures

Focus immediately on roof and gutter maintenance, ember-resistant vent installation, and creating a 5-10 foot noncombustible zone around structures.

4 Plan Larger Projects

Develop timeline and budget for tree thinning, extensive landscaping changes, and major home hardening improvements.

5 Secure Support

Apply for available grants and assistance programs. Document all work with photos and receipts. Communicate proactively with your insurance provider.

Community Solutions That Benefit Everyone



Neighborhood Cooperation

Coordinate fuel reduction projects across property lines and organize shared chipping days to reduce individual costs while creating more effective firebreaks.



Enforcement with Support


Many communities pair defensible space requirements with technical assistance, cost-sharing programs, and volunteer labor to help homeowners achieve compliance.



Group Contracting

Local programs facilitate group contracts for tree services, home retrofits, and landscaping work, reducing individual costs through economies of scale.

Community-level action reduces individual burden while creating more comprehensive protection. Social capital and neighbor cooperation are essential elements of effective wildfire risk reduction.



12 ASPEN RIDGE

Common Questions and Resources



"Will I be forced to remove my trees?"

Local rules vary significantly. The goal is risk reduction through strategic thinning and pruning rather than wholesale removal. Work closely with local fire officials to develop appropriate solutions for your property.



"How can I afford the required work?"

Multiple funding sources exist including state hazard mitigation grants, USDA cost-sharing programs, local utility rebates, and nonprofit wildfire organizations that provide assistance.



"Where can I find reliable guidance?"

Key resources include NM Forestry Division, local fire departments, IBHS.org guidelines, Firewise USA programs, and county extension services for region-specific advice.

Your Next Steps

Take Action Early

Immediate Priorities

- Assess your property's current risk level
- Research local requirements and available assistance
- Document existing conditions with photos
- Contact your insurance provider about requirements



Protecting Your Future

"The best time to prepare for wildfire was 20 years ago. The second-best time is now."

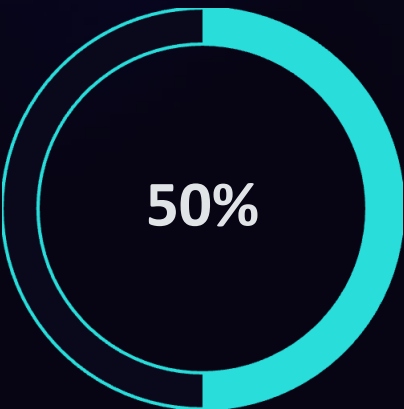
The Path Forward

The convergence of state legislation, insurance industry changes, and scientific guidelines creates a clear roadmap for homeowner action. Those who act proactively will benefit from lower costs, better insurance options, and most importantly, enhanced safety for their families.



Structures Saved

Homes with proper defensible space



Cost Reduction

Early action vs. emergency response

Your investment in wildfire preparedness today ensures your property remains insurable, compliant, and protected. Start with small steps, leverage available resources, and coordinate with your community to build comprehensive resilience against New Mexico's increasing wildfire threat.

What to do if your insurance is non-renewed

Receiving a non-renewal notice for your homeowner's insurance due to wildfire risk can be stressful, but proactive steps can help you secure continued coverage and protect your property. This guide provides actionable advice for New Mexico homeowners.

01

Review the Non-Renewal Notice

Carefully read the notice to understand the exact reasons for non-renewal and the effective date. Note any deadlines for action or appeals.

02

Contact Your Current Insurer

Reach out to your insurance agent or company to discuss the non-renewal. Ask if there are specific actions you can take to reverse the decision, such as making property improvements.

03

Document Your Property

Take photos and videos of your home and surrounding property, especially any existing defensible space or home hardening features. This documentation can support future insurance applications.

04

Seek Expert Advice

Consult with an insurance agent specializing in high-risk areas. They can help you explore options and navigate the market.

Alternative Coverage Options

If your primary insurer won't renew your policy, don't despair. Several options are available:

New Mexico FAIR Plan

The New Mexico Property and Casualty Insurance Guaranty Association, often referred to as the FAIR Plan, is designed as a last-resort option for homeowners who cannot obtain coverage in the standard market. It provides basic property insurance, but it's crucial to understand its limitations and coverages.

Specialty Insurers & Brokers

Some insurance carriers specialize in high-risk properties or non-standard policies. An insurance broker with experience in wildfire-prone areas can help you find these niche providers and compare their offerings.

Surplus Lines Market

This market offers coverage for risks that standard insurers won't cover. While policies can be more expensive, they can provide essential protection. Access to this market is typically through a licensed surplus lines broker.