

# Strengthening Wildfire Risk Mitigation in New Mexico

Presented by  
New Mexico Forestry Division  
New Mexico Office of Superintendent of Insurance

Presented to the Legislative Finance Committee  
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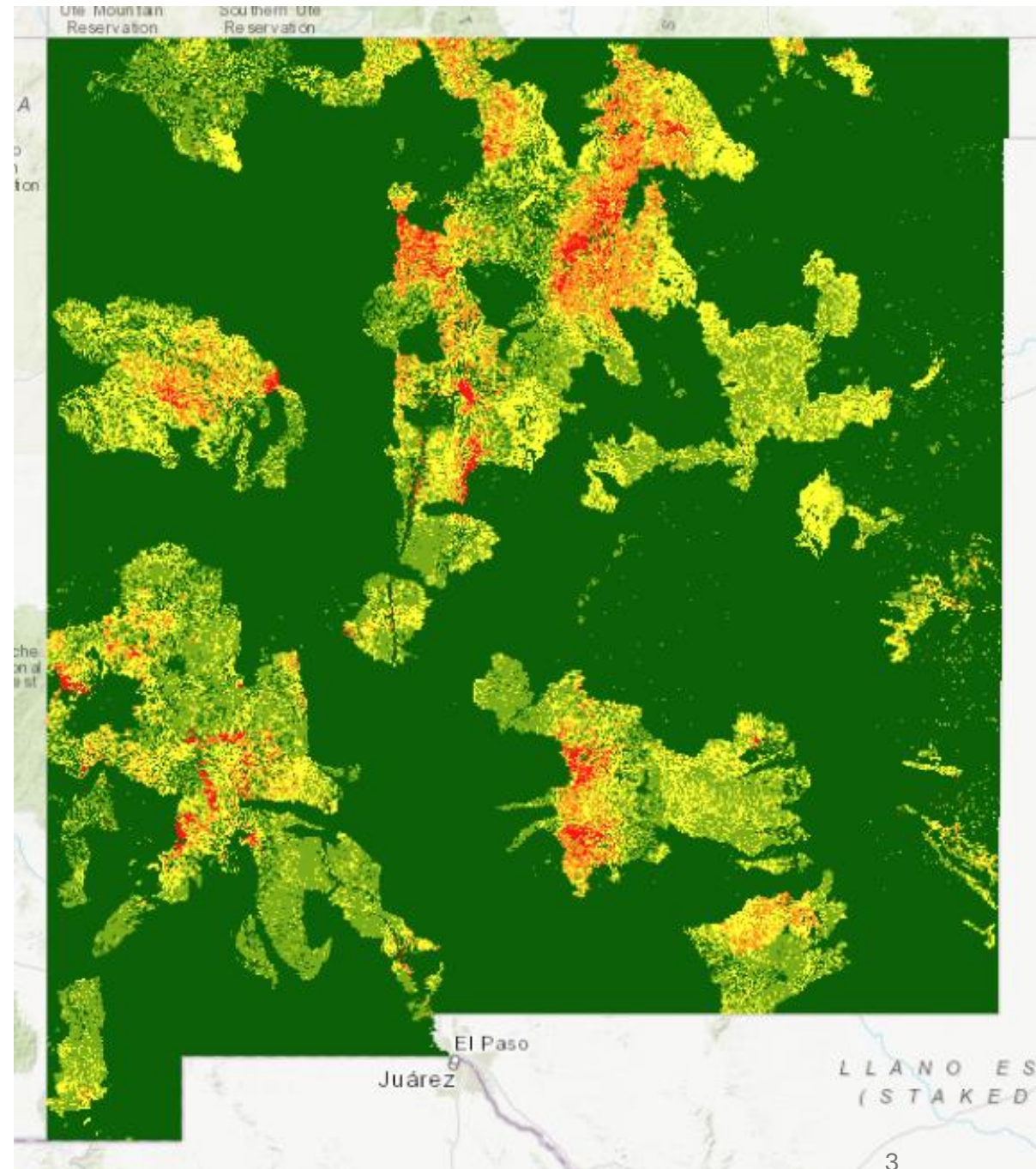
# Wildfires are a Growing Threat in Western States

- Wildfire threat and increase in burned acres, duration of wildfire, frequency of wildfire
- Post-fire flooding threat and increase in severity with extreme weather events
- Growth pattern in rural areas and creation of more wildland urban interface



# Wildfire Risk Map

- Wildfire Risk map is published on EMNRD website and New Mexico Shared Stewardship Portal [www.nmssp.org](http://www.nmssp.org)
- Local governments create Community Wildfire Protection Plans and identify Communities at Risk
- EMNRD develops annual Communities at Risk (CAR) Report to legislature by December 15



# Wildfire Risk is Impacting Insurance Access in High-Risk Areas

- OSI has seen an uptick in non-renewals and cancellations in high-risk areas
- Losing the financial protection provided by insurance is a major issue, but the ripple effects present additional challenges
  - Lenders require insurance for mortgages
  - Economic development efforts could be stifled



# The Science of Wildfire Risk Mitigation

Presented by IBHS

# Wildfire Risk Mitigation

Developed by EMNRD and OSI

# Goals

1. Reduce the risk of wildfires and resulting property loss
2. Maintain access to property insurance in high-risk areas
3. Support the goal of affordable housing



# Principles for Action

- Homes are more likely to survive wildfire if mitigation steps are taken
- Prevention is a necessary but insufficient component of wildfire risk mitigation
- Existing homes can be retrofitted and new homes can be built to wildfire-safe standards
- Implementing science-based risk mitigation standards increases the likelihood of insurance access
- Any approach should investigate and address the possible unintended consequences of regulation



# Agency Roles

- State Forestry Division (of EMNRD)
  - Wildfire risk mapping
  - Grants to support community wildfire risk reduction
  - Education and outreach for wildfire prevention and risk reduction
- Construction Industries Division (of RLD)
  - Building codes
- State Fire Marshal
  - Administer Fire Fund grants to Fire Departments and help them improve their Insurance Services office (ISO) rating
  - Inspecting commercial and public buildings for code compliance
- Office of Superintendent of Insurance
  - Assist with adoption of insurance industry-accepted standards



# How can New Mexico Reduce Wildfire Risk and Preserve Insurance Access?

## Wildfire Prevention

Education Campaign

## Mitigation for New Properties

Adopt Risk Mitigation Standards for New Properties

Building Code Updates in High-Risk Areas

## Mitigation for Existing Properties

Funds for Local Government Risk Assessment of Existing Properties

Funds for Home Resilience Grants

# Prevention: Educating New Mexicans

- 75-80% of wildfires in New Mexico are directly caused by humans
- Opportunity to raise awareness in new ways
- Going beyond “Smokey Bear” with targeted campaign to reduce the number of human-caused wildfires



# Example: Utah's “Fire Sense” Campaign

- Strategy
  - Targeted ad campaigns focused on common activities that increase wildfire risks
    - Campers, drivers, fireworks purchasers, farmers, responsible gun owners
  - Messages from trusted state leaders
- Results
  - 60% reduction in human-caused wildfires over two years according to “Wildfire Today”



Source: [Utah wins Bronze Smokey for prevention - Wildfire Today](#)

# Example: Utah's "Fire Sense" Campaign

## Messaging Focused on Top Behaviors of Concern



### Campfires

112 cases 2020  
35 cases 2021  
34 cases 2022  
28 cases 2023



### Equipment

332 cases 2020  
150 cases 2021  
85 cases 2022  
69 cases 2023



### Firearms

32 cases 2020  
18 cases 2021  
10 cases 2022  
5 cases 2023



### Fireworks

39 cases 2020  
12 cases 2021  
22 cases 2022  
21 cases 2023



### Burning

205 cases 2020  
115 cases 2021  
58 cases 2022  
48 cases 2023

# Mitigation Strategies for New Properties

- Risk-focused building codes that meet wildfire risk mitigation standards based on the 2024 International Code Council's Wildland Urban Interface (WUI) Code that incorporates IBHS science based on insurance industry research
- WUI Code required for high-risk areas identified by EMNRD in the annual risk map
- Counties/municipal governments can adopt the standards for other areas or create more stringent standards



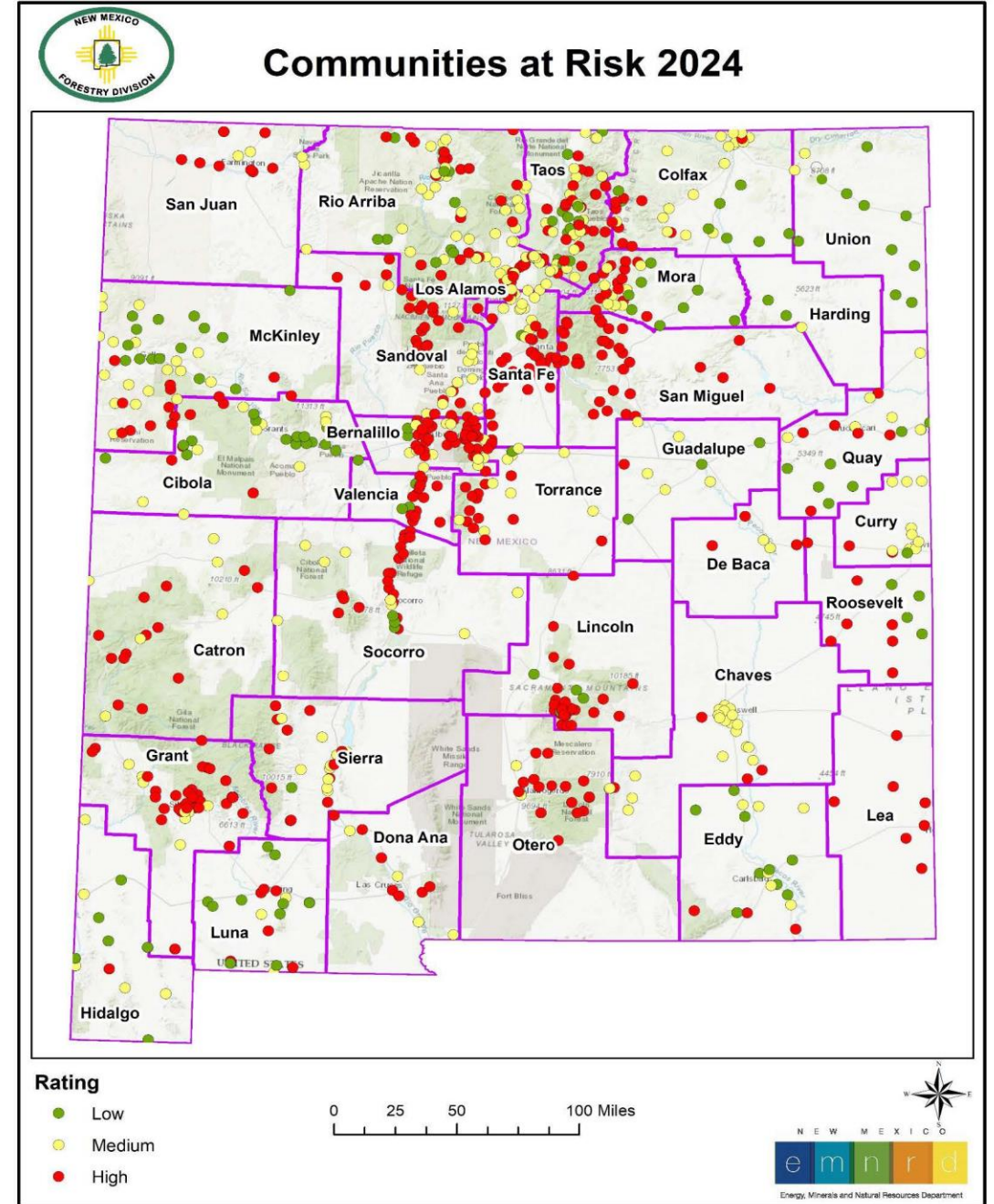
NMRLD

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# Need to Improve NM Wildfire Risk Map

- Updated map for 2025 in the annual Communities at Risk Report
- Incorporate updated wildfire hazard mapping overlaid with mapping of the built environment at risk of conflagration
- Will identify where the WUI Building Code applies
- Specific to the property level to provide certainty for homeowners, builders and realtors



# Example: Building Codes

## The International Wildland-Urban Interface Code

- “Establishes regulations to safeguard life and property from the intrusion of wildland fire and to prevent structure fires from spreading to wildland fuels.
- Regulates defensible space and provides ignition-resistant construction requirements to protect against fire exposure and resist ignition by burning embers.
- Provides standards for emergency access, water supply and fire protection.
- Provides requirements for automatic fire suppression and safe storage practices.
- Is fully compatible with all of ICC’s International Codes.
- Is founded on data collected from tests and fire incidents, technical reports and mitigation strategies from around the world.”



Source: [2024 International Wildland Urban Interface Code](#)



# Example: “Strengthen Alabama Homes”

- After a series of catastrophic hurricanes and other natural disasters in the 90s, insurers stopped writing wind insurance policies.
- The state worked with IBHS to develop a home hardening certification program and adopted the Strengthen Alabama Homes initiative, which provides grants to homeowners to cover the costs of retrofitting roofs.
- Grants cover the cost of mitigation up to \$10,000 and are awarded to homeowners in high-risk areas who complete a home hardening designation.



[Source: Strengthen Alabama Homes](#)

# Example: Colorado “Wildfire Partners Program”

- Launched in 2014 in Boulder County, Colorado with \$4 million of state and federal (FEMA) funding.
- Provides community mitigation services & individual home assessments. Funding is for 21 staff who work with communities, fire departments and insurers.
- Works with the Fire Districts to fulfill County codes on old and new developments.
- Certification process recognized by Allstate Insurance, State Farm and USAA to help obtain insurance for 904 residents.



Source: [Wildfire Partners – Wildfire Partners is a Boulder County program](#)

# Example: California “Wildfire Mitigation Program”

- Financial assistance up to \$40,000 to support wildfire home hardening for homeowners who qualify for the program
- Eligible expenses include retrofitting homes with ignition-resistant materials and creation of defensible space, particularly in the home-ignition zone
- County criteria for selection includes:
  - Communities at highest threat from wildfire
  - Relevant socioeconomic characteristics
    - Factors that lead some populations to experience a greater risk to wildfire, adverse health outcomes, or an inhibited ability to respond to a wildfire

Source: [California Wildfire Mitigation Program | California Governor's Office of Emergency Services](#)



# Example: California “Wildfire Mitigation Program”

- State of California funded \$38 million and received FEMA Hazard Mitigation Grant Program match to quadruple the funding
- Focus is on financial assistance for home hardening to low- and moderate-income households
- State start-up and facilitated by participating community partners
  - Fire Safe Councils
  - Resource Conservation Districts
  - Cities and counties
  - Community partners or local governments submit an online application to the state and after review priority projects will be sent to FEMA for future consideration



Source: [California Wildfire Mitigation Program | California Governor's Office of Emergency Services](#)

# Federal Funding Working for New Mexico

1. Community Wildfire Defense Grants (CWDG)  
\$11 million awarded in NM in 2023  
\$28 million awarded in NM in 2024
2. Wildfire Risk Reduction Grant Program  
\$514,000 awarded in 2023/24
3. Non-Federal Lands (NFL) Grants  
\$1.4 million awarded in 2024
4. Wildland Urban Interface (WUI) Grant  
\$600,000 awarded in 2024
5. Landscape Scale Restoration (LSR) Grant  
\$300,000 awarded in 2024



# Questions?

