

June 3

# FIRST WEDNESDAY

*The Wildfire  
Challenge*

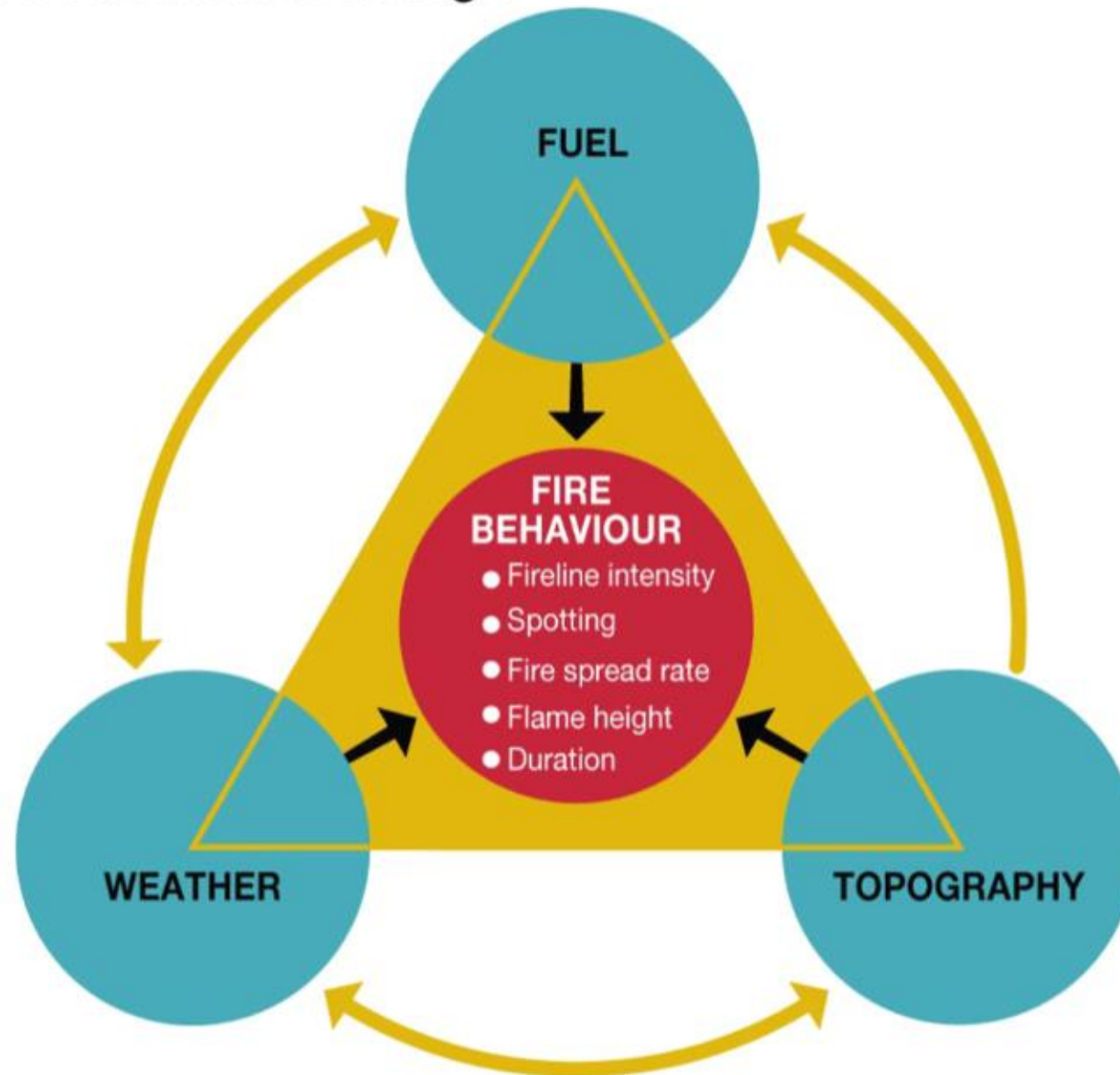




**Understanding Fire**

**Ready, SET, GO**

## Fire behaviour triangle



# THE SPEED OF WILDFIRES

## WEATHER CONDITIONS

Wind speed has a huge effect on fire intensity and how fast fires travel. Wind pushes the flame forward and closer to the unburned fuel in front of the fire. Temperature, humidity, and precipitation are also important due to their strong influence on fuel moisture content.

## SPOTTING

Wind and thermals can carry sparks and firebrands downwind of fires, greatly increasing spread rates.



## FUEL TYPE

The type of vegetation along with the fuel moisture content, physical properties, and chemical properties play a role in fire behavior and how fast fires spread.

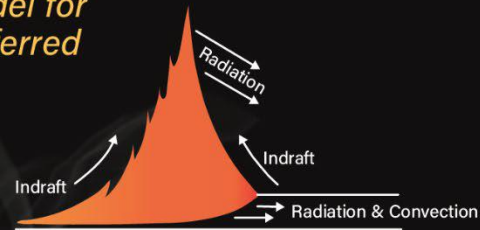


## TOPOGRAPHY

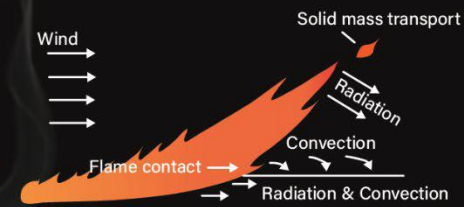
Slope steepness affects fire behavior in a similar way as wind by changing the flame angle. Elevation and aspect are also important in determining how fires spread.

**Rothermal's** model for how heat is transferred and fires spread.

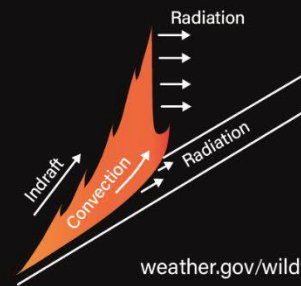
Schematic of **no-wind fire**



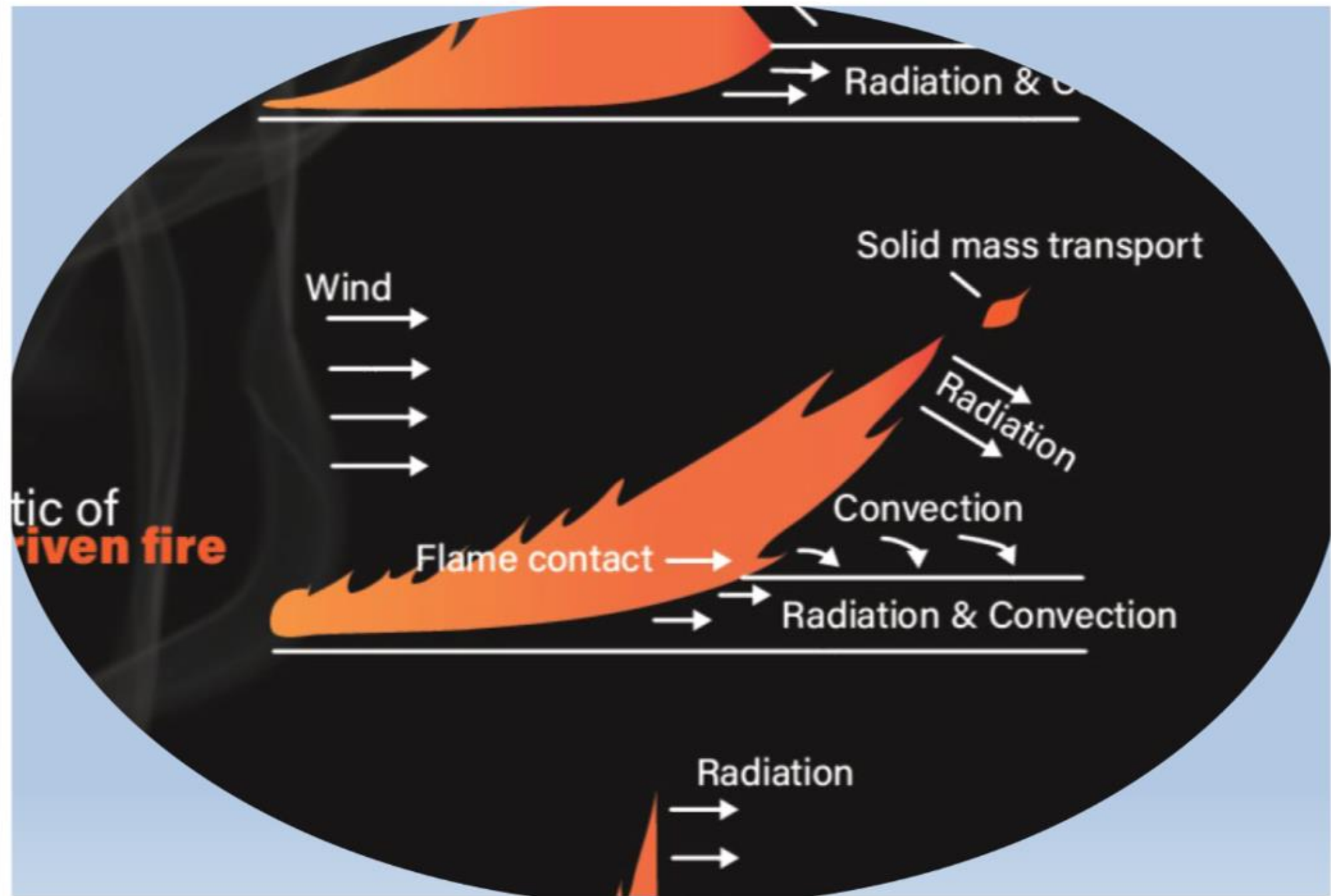
Schematic of **wind-driven fire**



Schematic of **upslope fire**



Dynamic of driven fire



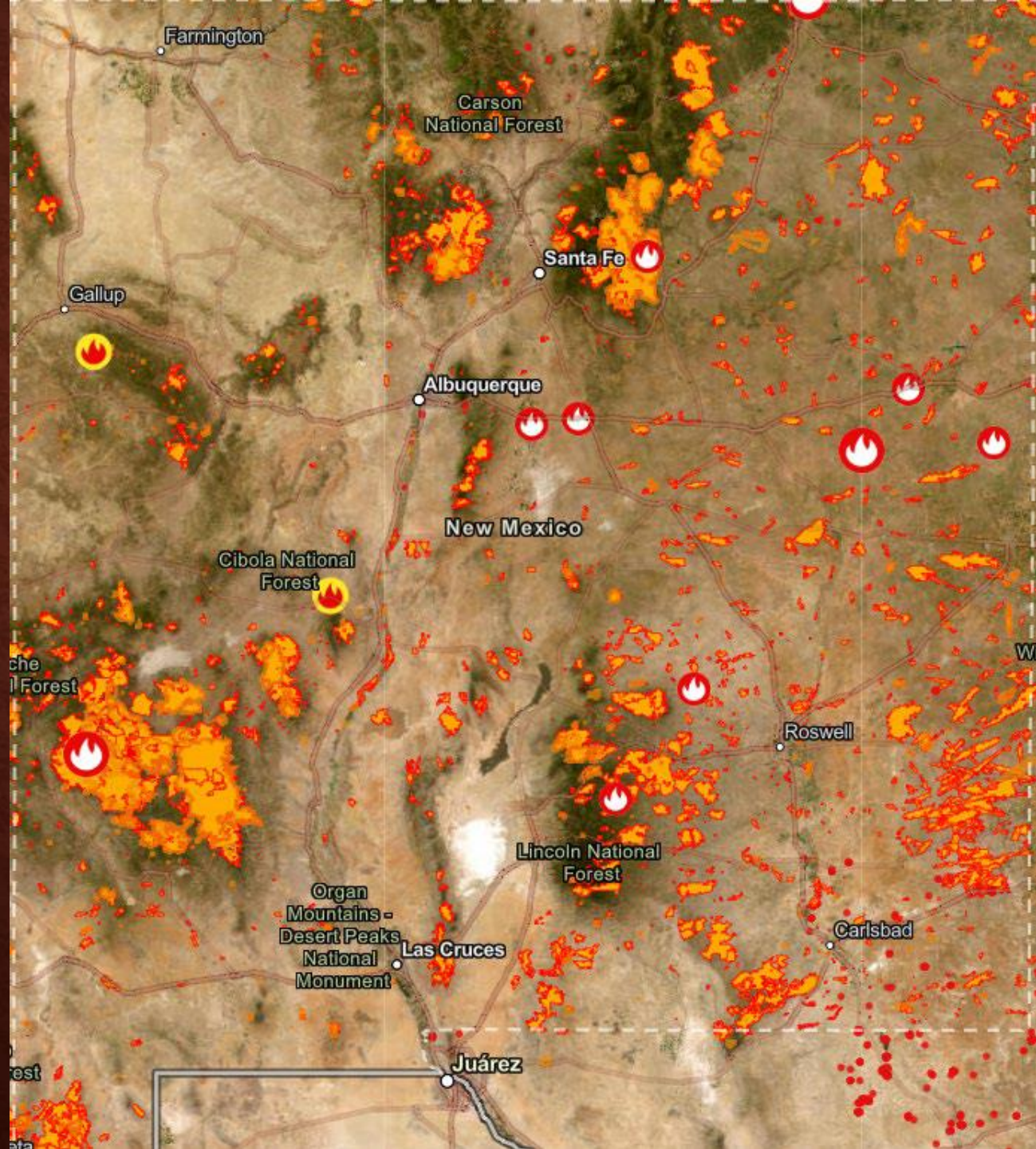
**LARGE WILDFIRES ARE DRIVEN BY BLIZZARDS OF EMBERS WHICH IGNITE HOMES, WELL-AHEAD OF THE FLAME FRONT.**



## COMMON DENOMINATOR IN CATASTROPHIC FIRE LOSSES:

- *High wind events with fire*
- **Structure to structure ignition – homes become fuel**





## **NM Fire Activity (January 1 – April 27)**

- **Mirrors nationwide trends, where fire starts are 231% of average over 1.6 million acres have burned, per National Interagency Fire Center (NIFC)**

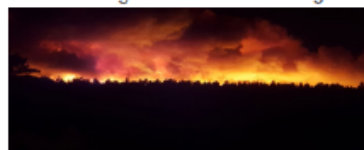
Year	# of Fires	# Acres
5 Year Average	229	11,179
2026	414	22,204
New Mexico is seeing abnormal, early fire activity		

# EVACUATION PLANNING



## Ready, Set, Go!

Saving Lives and Property through Advance Planning



This publication was prepared by the International Association of Fire Chiefs' RSG! Program and the U.S.D.A Forest Service, U.S. Department of the Interior, and the U.S. Fire Administration. This guide has been customized by the Santa Fe County Fire Department. Special thanks to Texas A&M Forest Service for providing portions of the guide.

To learn more about the Ready, Set, Go! Program and its partners, visit [www.wildlandfireRSG.org](http://www.wildlandfireRSG.org).

### INSIDE

#### Living in the Wildland Urban Interface and Ember Zone

3	Community Wildfire Readiness (CWR) provides local residents, fire and emergency responders, business owners, builders, civic groups and leaders, and local officials the tools, resources, guidance, and support to prepare for the threat of wildland fire. CWR resources help to create a collaborative community where all parties are involved in successfully adapting to their wildland fire challenge. Visit <a href="http://www.iafc.org/CWR">www.iafc.org/CWR</a> for resources and more information.
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The fire season is now a year-round reality in many areas, requiring firefighters and residents to be on heightened alert for the threat of wildland fire throughout the year.

Each year, wildland fires consume hundreds of homes in the Wildland Urban Interface (WUI). Studies show that as many as 80 percent of the homes lost to wildland fires could have been saved if their owners had only followed a few simple fire-safe practices. In addition, wildland-fire related deaths occur because people wait too long to leave their homes.

Your fire department takes every precaution to help protect you and your property from wildland fire. However, the reality is that in a major wildland fire, there will simply not be enough fire engines or firefighters to defend every home.

Successfully preparing for a wildland fire requires you to take personal responsibility for protecting yourself, your family and your property. In this publication, we hope to give you the tips and tools you need to prepare and be successful.

The Ready, Set, Go (RSG) Program works in collaboration with existing wildland fire public education efforts. RSG is brought to you in partnership with the fire service, and amplifies the common goal we all share for wildland fire preparedness. Visit us at [www.wildlandfireRSG.org](http://www.wildlandfireRSG.org) to learn more about becoming prepared.

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**It's not a question of if but when the next major wildland fire will occur.** That's why the most important person in protecting your life and property is not the firefighter, but you. Through advance planning and preparation, we can all be ready for wildland fire. We hope you find the tips in the next pages helpful in creating heightened awareness and a more fire-safe environment for you and your family.

# Zesty<sup>AI</sup> Compliance Pre-Fill Reports On All Required Factors

Data included in the Firewise USA® Product is used with permission from the National Fire Protection Association, Inc. (NFPA®). Firewise USA® is a registered trademark of NFPA.

**CLASS-A FIRE RATED ROOF**  
PASS

**ENCLOSED EAVES**  
PASS

**MULTIPANE WINDOWS**  
PASS

**FIREWISE USA® SITE**  
YES

**BOARD OF FORESTRY RISK REDUCTION COMMUNITY**  
NO

**FIRE-RESISTANT VENTS**  
PASS

**UNDER-DECK VEGETATION AND DEBRIS**  
PASS

**SECTION 4291 COMPLIANCE**  
PASS

**5-FOOT NONCOMBUSTIBLE ZONE**  
FAIL

**NONCOMBUSTIBLE VERTICAL CLEARANCE**  
PASS

**30-FOOT COMBUSTIBLE STRUCTURE**  
PASS

**5-FOOT VEGETATION ZONE**  
PASS

Confidential



### ROOF

- ✓ Choose a Class A fire-rated roof maintained clear of debris
- ✓ Choose noncombustible gutters & downspouts

### BUILDING FEATURES

- ✓ Install ember- & flame-resistant vents
- ✓ Ensure 6-inch vertical noncombustible clearance at base of wall

## WILDFIRE PREPARED HOME + PLUS

### ADDITIONAL MITIGATION

- ✓ Remove back-to-back fencing
- ✓ Eliminate combustible siding
- ✓ Enclose eaves
- ✓ Enclose under bay windows
- ✓ Upgrade to a wildfire-resistant deck
- ✓ Upgrade windows & doors
- ✓ Cover gutters
- ✓ Move outbuildings at least 30 feet away

### DEFENSIBLE SPACE

- ✓ Create & maintain the home ignition zone (0-5 ft) including the removal of branches that overhang this area
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks
- ✓ Maintain yard clear of debris
- ✓ Replace combustible fencing within 5 ft of the home

**WILDFIRE  
PREPARED**

A PROGRAM OF IBHS

**IBHS PROGRAM IS ACTIVE NOW  
IN NM VISIT:  
[WWW.WILDFIREPREPARED.ORG](http://WWW.WILDFIREPREPARED.ORG)**

**\*DIY PREP**

**\*COMPLETE APPLICATION  
(\$25.00 FEE)**

**\*SUBMIT PHOTOS**

**\*PING INSPECTORS TO DO  
ONSITE INSPECTIONS**



# IBHS INSPECTORS

## COMPLETED BY:

- *Melissa Roberston, OSI*
- *Elouisa Tyler, OSI*
- *Marella Quintana, OSI*
- *Randy Varela, SMO*
- *Anthony Leyba, SMO*



# NM FAIR PLAN

- **Coverage increased up to \$750,000 (ACV) based on your ISO rating**
- **An ISO rating, formally a Public Protection Classification (PPC), is a score from 1 to 10 assigned by the Insurance Services Office (ISO) to evaluate a community's fire protection readiness. The rating is based on three primary factors: Emergency Communications (like 911 dispatch), the Fire Department (staffing, equipment, training, response times), and the Water Supply (availability of hydrants and water volume). A bonus for Community Risk Reduction (fire prevention programs) can also be applied. A better rating (lower number, Class 1 being best) generally leads to lower homeowners' insurance premiums**



# NEW MEXICO FORESTRY DIVISION



## Forestry

- **Thinning and fuels reduction**
- **Forest health and pests**
- **Reforestation and seedlings**
- **Forest markets**
- **Botany**

## Wildfire

- **Response and suppression**
- **Prescribed burning**
- **Post-fire restoration**
- **Defensible space**

# **FIREWISE: COMPLEMENTARY, NOT COMPETITIVE**



- **Less stringent than IBHS**
- **Does not equal insurance guarantee**
  - **The good news: Firewise communities on track toward IBHS standard**
- **IBHS Wildfire Prepared Home is official standards state of NM recommends**

# Ready, SET, GO!

<https://www.emnrd.nm.gov/sfd/fire-prevention-programs/ready-set-go-new-mexico/>

<https://www.iafc.org/topics-and-tools/resources/resource/ready-set-go-program>

<https://wildfirerisk.org/ready-set-go/>

## MORE INFORMATION CAN BE FOUND

Good Morning America IBHS Wildfire Demo – <https://www.youtube.com/watch?v=5w2EeSiKsTY>

Wildfire Prepared Home Program: What You Need to Qualify -

<https://www.youtube.com/watch?v=CJKYtIFygr8>

Firewise USA - <https://www.nfpa.org/education-and-research/wildfire/firewise-usa>

East Mountain Wildfire Preparedness Association - <https://www.emwpa.org/>

New Mexico Forestry Division Technical Assistance - <https://www.emnrd.nm.gov/sfd/technical-assistance-to-landowners-and-communities/>

Community Wildfire Protection Plans (CWPP) - <https://www.emnrd.nm.gov/sfd/fire-prevention-programs/community-wildfire-protection-plans-cwpp/>

# NAVIGATING THE HOME INSURANCE LANDSCAPE



# WHY HOME INSURANCE HAS BECOME MORE DIFFICULT TO OBTAIN

## Industry Changes

- **Rising reconstruction costs and inflation.**
- **Increased wildfire frequency and severity nationwide.**
- **Insurance carriers have tightening underwriting guidelines, and some cases are limiting or withdrawing from high-risk areas**

## What This Means for Realtors & Buyers

- **Homes can become difficult or expensive to insure.**
- **Insurance issues can delay or derail closings.**
- **Buyers may qualify for a mortgage but not be able to obtain acceptable insurance, or vice versa**

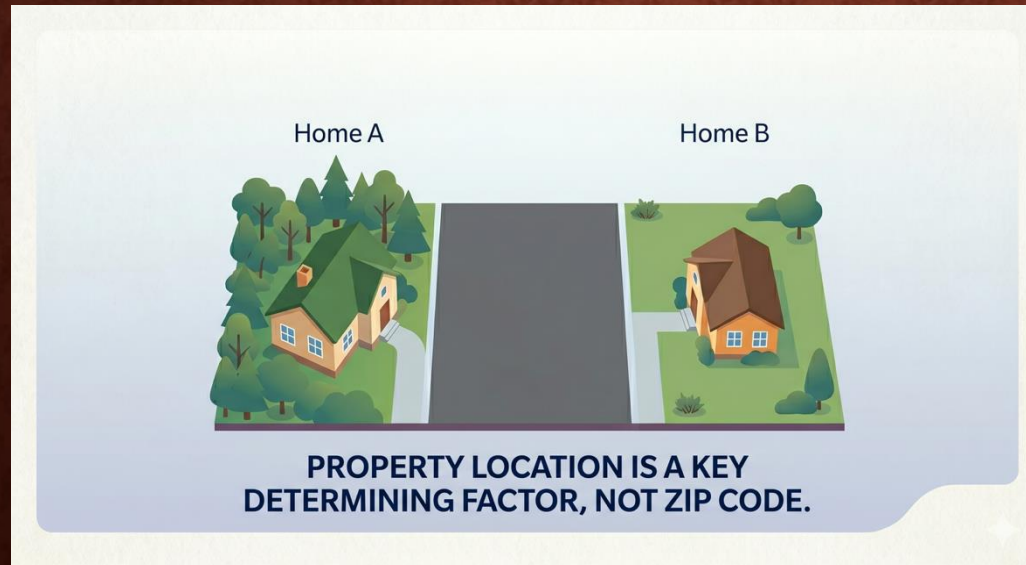
# PROPERTY LOCATION MATTERS MORE THAN EVER

- **GEOGRAPHIC RISK FACTORS**

- Proximity to forests, open space, or undeveloped land.
- Distance to the nearest fire station or hydrant.
- Steep terrain and difficult access roads.

- **MAPPING & RISK SCORING**

- Carriers are using advanced wildfire modeling and satellite imagery.
- Zip code alone is no longer the determining factor.
  - Two homes in the same neighborhood may be viewed differently.



# PROPERTY CONDITION & EXTERIOR MAINTENANCE



## Defensible Space

- Tree branches overhanging roofs **MUST** be cut and hauled away.
- Brush, weeds, and combustible vegetation near the home must be cleared and hauled away (within 50 feet).
- Debris accumulation needs to be addressed and removed (old tires, branches, pellets, old appliances, old furniture, etc)



## Exterior Features That Impact Eligibility

- Roof age and roofing material.
- Siding type and condition. Repairs **MUST** be made, even to stucco.
- Detached structures and fencing connected to the home need to get in good shape.
- Condition of decks needs to be reviewed. Railing **MUST** be present if steps are on deck.



## Inspection Expectations

- All carriers perform physical inspections that frequently include aerial tools.
  - Typically done within 30 days of closing
- **Policies can be declined after inspection findings.**



## Credit-Based Insurance Scoring



- Many carriers use insurance scores during underwriting.
  - Credit can affect eligibility and pricing.



## Claims History



- Prior home claims may impact availability.
  - Even previous owners' claims can affect underwriting reviews.

**OTHER CONSIDERATIONS IN THE UNDERWRITING PROCESS  
(BESIDES WILDFIRE CONCERNS)**

# WHAT REALTORS CAN DO TO HELP TRANSACTIONS GO SMOOTHER



## Encourage Early Insurance Conversations

- **Buyers should speak with an insurance professional before making offers.**
- **Especially important in foothill, mountain, or rural properties. This includes Santa Fe city, Las Vegas and Ruidoso.**



## Help Sellers Prepare the Property

- **Trim trees and remove brush before listing.**
- **Address visible exterior maintenance issues**
  - **Stucco, peeling paint, raised concrete**
- **Get information on the roof**
  - **When was it last replaced (age)**
  - **Is there a warranty (is it transferable)**
  - **Consider having a trusted roofing professional inspect the roof for maintenance issues**



## Build a Trusted Professional Network

- **Insurance agents.**
- **Roof inspectors.**
- **Fire Mitigation Specialists.**
- **Contractors that are familiar with defensible space requirements.**



## **PRACTICAL TIPS FOR BUYERS & SELLERS**

- **Insurance is no longer a “last-minute checkbox” in a real estate transaction.**
- **Do not wait until the final days before closing to secure insurance.**
  - **Early preparation and realistic expectations are critical**
- **Understand that premiums may be higher in wildfire areas.**
- **Encourage proactive mitigation before applying.**
- **Keep documentation and photos of completed mitigation work.**
- **Realtors who understand insurance challenges become a stronger resource and advocate for their clients.**
- **When we work together early in the process, we help create smoother transactions. Win, win for all!**

July 1

# FIRST WEDNESDAY

*Before You Buy*

