BENDING DOWN THE RISK CURVE in New Mexico

Michael Newman
General Counsel

Insurance Institute for Business & Home Safety

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.


Wildfires become
CATASTROPHES
when they move into our
BUILT ENVIRONMENT
and a CONFLAGRATION
UNFOLDS.

CONFLAGRATION:

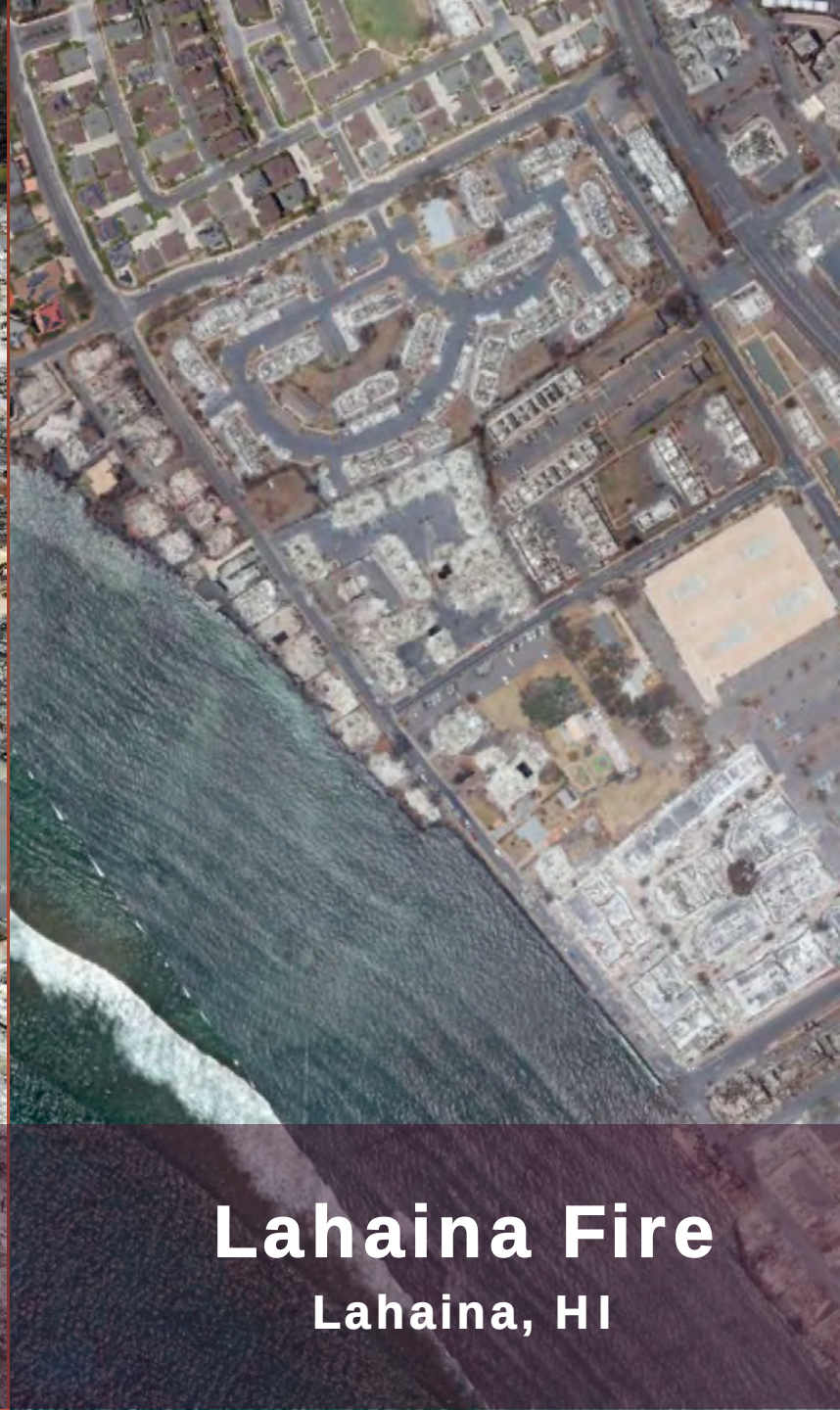
Uncontrollable Structure-to-Structure Fire Spread

Cerro Grande Fire

Los Alamos, NM

Camp Fire

Paradise, CA



Lahaina Fire

Lahaina, HI

IBHS & New Mexico: 2024

NEW MEXICO FORESTRY DIVISION

NEW MEXICO | OFFICE OF SUPERINTENDENT OF INSURANCE

Presentations in Santa Fe and Ruidoso

OSI Superintendent Kane joins NAIC Western Zone Demo

State Forester Laura McCarthy joins Wildfire Policy Discussions IBHS Research Center


IBHS RESEARCH CENTER
WILDFIRE
PARCEL
LEVEL
ACTIONS


1. Embers
2. Flames
3. Radiant Heat

THE RACE IS ON

2007

Witch Creek Fire Investigation

2012

Waldo Canyon Fire Investigation

2013

Ember Attack & Radiant Heat

2014

Vents

2015

Ember Characterization

2016

Vulnerability of Decks

Fire Spread

SCIENCE IS CATCHING UP

2017

Coatings & Gels

2018

Wine Country Fires & Camp Fire Investigations

2019

Home Hardening

2020

Home Ignition Zone

2021

Roof Cover Performance

Fuel Breaks

2022

Structure Separation & Wind-driven Fire

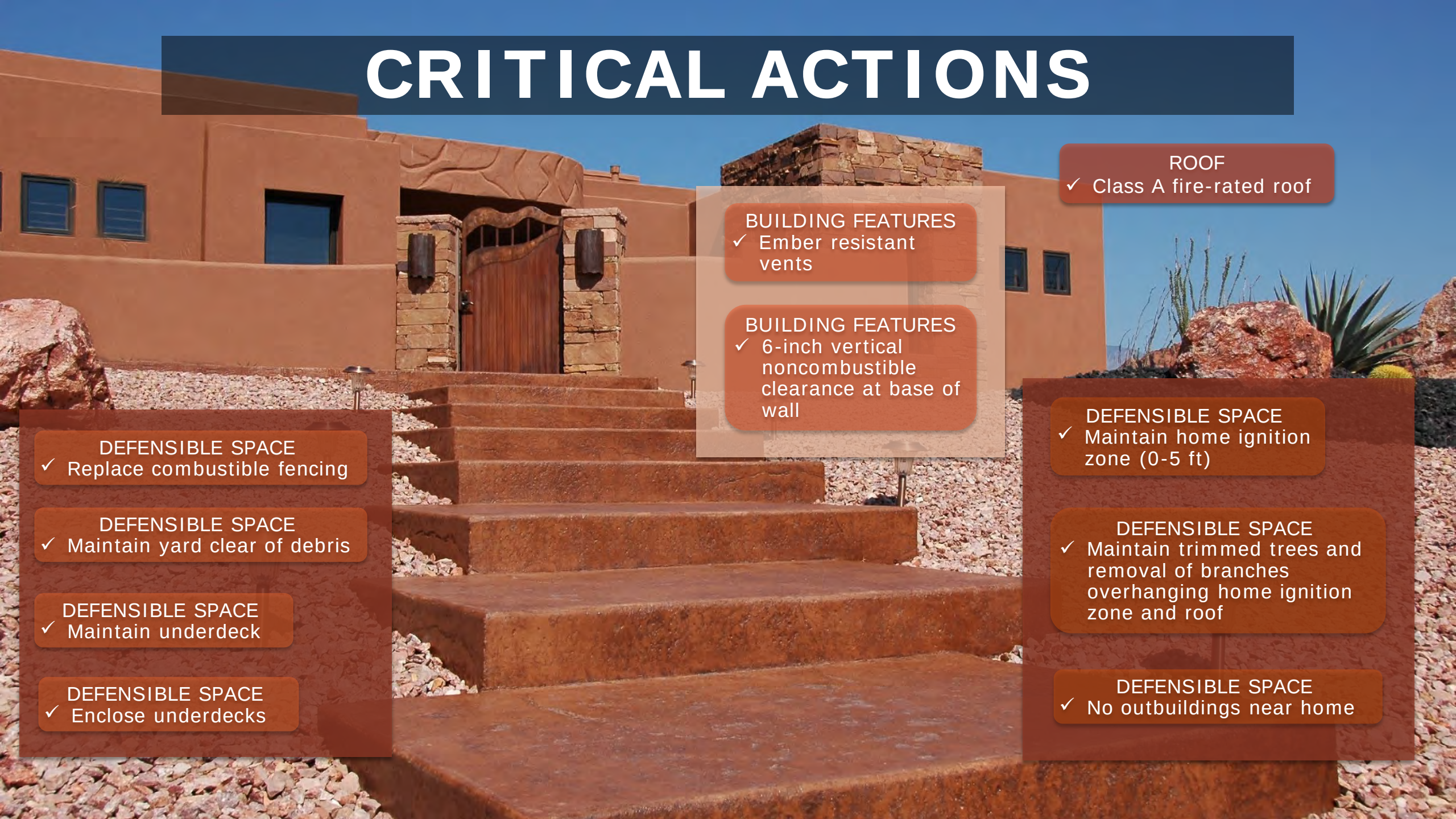
Marshall Fire Investigation

2023

Maui Fire Investigation


5 feet
Zone 0

CRITICAL ACTIONS



ROOF
✓ Class A fire-rated roof

BUILDING FEATURES
✓ Ember resistant vents

BUILDING FEATURES
✓ 6-inch vertical noncombustible clearance at base of wall

DEFENSIBLE SPACE
✓ Replace combustible fencing

DEFENSIBLE SPACE
✓ Maintain yard clear of debris

DEFENSIBLE SPACE
✓ Maintain underdeck

DEFENSIBLE SPACE
✓ Enclose underdecks

DEFENSIBLE SPACE
✓ Maintain home ignition zone (0-5 ft)

DEFENSIBLE SPACE
✓ Maintain trimmed trees and removal of branches overhanging home ignition zone and roof

DEFENSIBLE SPACE
✓ No outbuildings near home

NEIGHBORHOOD LEVEL ACTIONS


Modeling
Field Observations
Experimental Testing

CONFLAGRATION *FACTORS*

Structure Spacing

Connective Fuels

Building Materials

STRUCTURE **SPACING**

CONNECTIVE **FUELS**

Exterior **BUILDING MATERIALS**

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

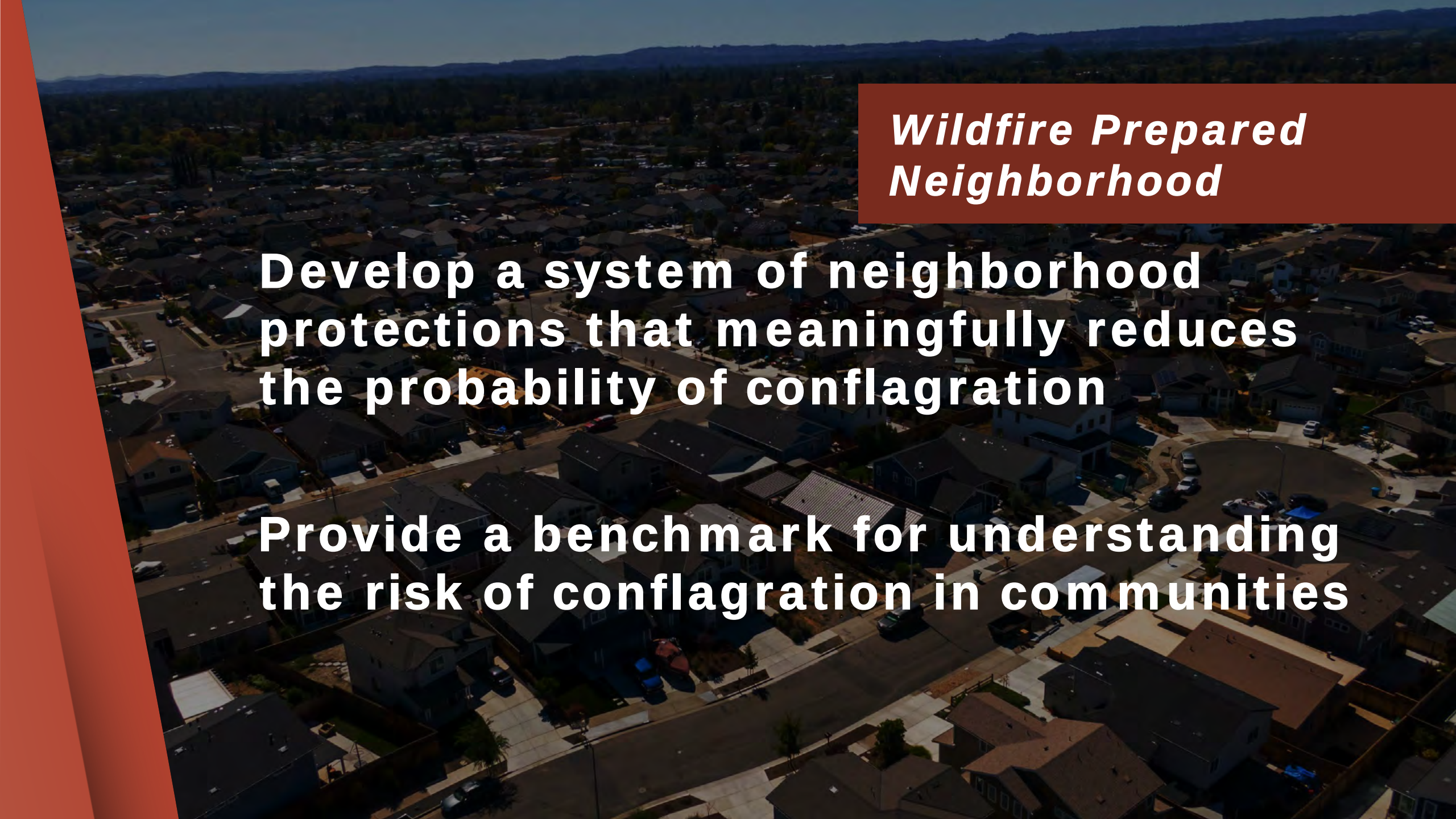
- ✓ Remove back-to-back fencing
- ✓ Eliminate combustible siding
- ✓ Enclose eaves
- ✓ Enclose under bay windows
- ✓ Upgrade to a wildfire-resistant deck
- ✓ Upgrade windows & doors
- ✓ Cover gutters
- ✓ Move outbuildings at least 30 feet away

WILDFIRE PREPARED

A PROGRAM OF IBHS

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 Neighborhood

Develop a system of neighborhood protections that meaningfully reduces the probability of conflagration

Provide a benchmark for understanding the risk of conflagration in communities

Core Principles for Neighborhoods

WILDFIRE PREPARED NEIGHBORHOOD

MITIGATION APPROACH

EMBER ATTACK
EMBER RESISTANCE ZONE

DIRECT FLAME/RADIANT HEAT
FLAME RESISTANCE ZONE


External fuels
Connective fuels
Structure separation
Class A Roof
Class A Roof
Class A Roof
Class A Roof
Class A Roof
Class A Roof
Class A Roof
Class A Roof
Class A Roof
Class A Roof
Structure separation
Structure separation

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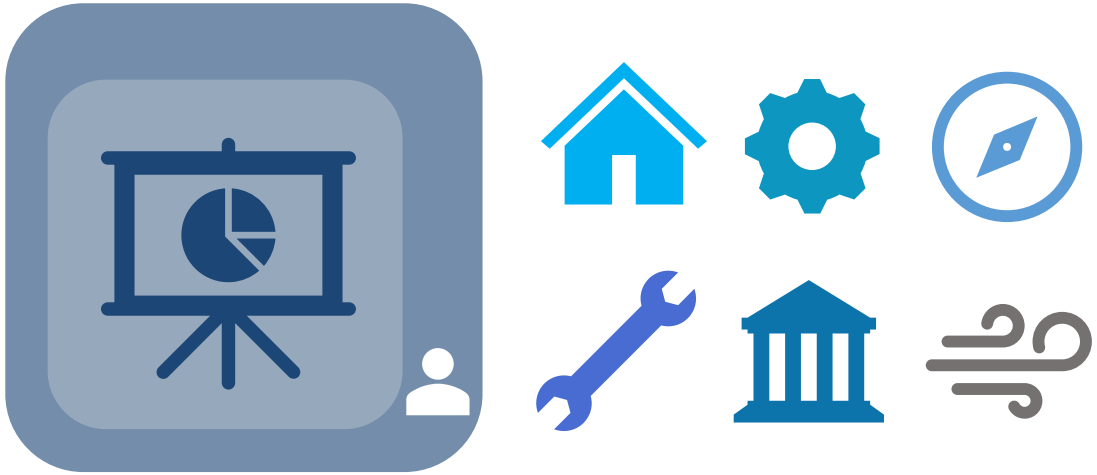
SHAPES, ICONS AND LABELS

Use the shaded line to build structure and depth

Bold, solid icons are best



Consider using rounded boxes with theme colors to layer in shapes

TEXT HERE CAN BE LONGER OR SHORTER, AS NEEDED

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TEXT HERE

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1.Additional Labels

TEXT HERE

2.Additional Labels

These text boxes use theme colors and are resizable to fit more text