



STATE OF NEW MEXICO
Office of Superintendent of Insurance
Alice T. Kane, Superintendent of Insurance

FOR IMMEDIATE RELEASE

May 12, 2026

Contact: Elouisa Tyler, Consumer Assistance Bureau Chief

Email: Elouisa.Tyler@osi.nm.gov

**THE OFFICE OF THE SUPERINTENDENT OF INSURANCE UNDERSCORES
IMPORTANCE OF HOME HARDENING, IBHS STANDARDS DURING WILDFIRE
AWARENESS MONTH**

OSI reminds residents to take advantage of the Wildfire Prepared Home program to protect property and lower insurance rates

SANTA FE, N.M. – As part of its Wildfire Awareness Month news release series throughout the month of May, the Office of the Superintendent of Insurance (OSI) is reminding New Mexico residents that the [Wildfire Prepared Home](#) program is an important resource to not only protect homes and businesses against wildfire, but also provides an avenue to lower insurance rates.

The program, developed by the [Insurance Institute for Business & Home Safety \(IBHS\)](#), gives residents the opportunity to receive a certificate for taking steps to mitigate their home and property against wildfire. The certificate can then be presented to an individual's insurance company to show they are taking clear steps, defined by IBHS, to harden their home against wildfire.

Step 1 of the program involves 'DIY' prep, where a homeowner can use the program's [checklist](#) to mitigate their home. The 'Base Level' designation establishes a set of fundamental wildfire mitigation measures to help protect homes from wind-driven embers – the leading cause of home ignitions – and reduce the risk of fire spreading to the home. Base-level requirements include creating a 0–5-foot noncombustible zone, maintaining 30 feet of defensible space, and upgrading vulnerable building features.

There is also a 'Plus Level' designation that homeowners can obtain. This builds on the Base Level, which is designed for ember defense, and is often achieved through new construction or exterior renovations. It provides stronger protection against radiant heat and direct flame contact by adding enhanced building features and stricter defensible space requirements within the first 30 feet of the home.

Step 2 of the process is when homeowners submit and pay for their [application](#) for an evaluator to come assess their home. Finally, in Step 3, an evaluator will visit the space and document areas where work is complete. If the home meets all requirements, the homeowner will receive an email with a certificate. If there is more work to complete, the homeowner will have 90 days to complete the work and submit photos.

“Engaging in the Wildfire Prepared Home program is one of the best things a homeowner can do to reduce risk to their home and property,” said Melissa Robertson, Bureau Chief, Property and Casualty Bureau, OSI. “It also allows residents to work directly with insurance agencies to get coverage in fire risk areas. It all starts with following the designated checklist – which homeowners can do right away and on their own. This is a fantastic, science-based approach to harden homes against fire and ultimately prevent loss.”

OSI issued its [first certificate](#) through the Wildfire Prepared Home Program in March to a homeowner in Otero County. OSI is setting up additional inspections throughout 2026. New Mexico residents can also receive a discount on their application fee by using the coupon code “NMGRANT.”

Throughout the month of May, OSI will be releasing a series of news releases that include public information updates on wildfire awareness, including vehicle and equipment safety tips, recommendations for tool/mechanical use, identifying hazards and how to report them, go-bag essentials, and more.

For more information about wildfire preparedness and insurance resources from OSI, visit [this page](#).

For more information about wildfire prevention and defensible space from New Mexico’s Forestry Division (EMNRD) visit [this page](#).

Media Note: In-person interviews are available in Santa Fe. Virtual interviews via Teams and phone interviews are also available.

###

About the Office of the Superintendent of Insurance

The Office of the Superintendent of Insurance (OSI) is New Mexico’s regulatory agency responsible for overseeing a wide range of insurance products, including private health and life insurance, auto, home, business, and title insurance. Bureaus within OSI that assist with disaster and wildfire-related insurance are the Property and Casualty Bureau – which reviews and renders determinations on property and casualty rates, rules, and form filings – and the Consumer Assistance Bureau, which has specialized knowledge in the insurance claims and complaint process and assists consumers with their insurance disputes, as well as educates consumers for a better understanding of their policies and coverages.