

CITY OF SEBASTOPOL CITY COUNCIL

AGENDA ITEM REPORT FOR MEETING OF: June 3, 2025

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To: Honorable Mayor and City Councilmembers
From: City Attorney Alex Mog
Fire Chief Dave Bray
Subject: Introduction and Waiving of First Reading of Ordinance to Adopt to Designate Fire Hazard Severity Zones

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RECOMMENDATION(S):

That the City Council introduce and waive the first reading of an ordinance to designate Fire Hazard Severity Zones within the City of Sebastopol.

EXECUTIVE SUMMARY:

The California Department of Forestry and Fire Protection (CalFire) recently published Fire Hazard Severity Zone (FHSZ) maps designating certain areas as falling within the Moderate, High, and Very High Fire Hazard Severity Zones. Small portions of the City are designated as within the Moderate Fire Hazard Severity Zone. State law requires the City to adopt the FHSZ maps by ordinance.

BACKGROUND:

The State of California regularly reviews and updates the Fire Hazard Severity Zone (FHSZ) maps within State Responsibility Areas and Local Responsibility Areas (LRA) in accordance with Government Code sections 51178 and 51179. LRAs are those areas where fire protection is primarily the responsibility of a local agency, and State Responsibility Areas are those areas where fire protection is primarily the responsibility of the California Department of Forestry and Fire Protection (CalFire). The FHSZ Maps depict Moderate, High, and Very High Fire Hazard Severity Zones in SRAs and LRAs.

The location of the boundaries is developed with recommendations from CalFire, based on the evaluation of fire history, terrain, fuel growth, density of housing, proposed developments, access, and water supply considerations. The purpose of these designations is to increase life safety and reduce the potential for structure ignitability by reducing fuels (creating defensible space) and improving construction features that would prevent ignition and ember intrusion, thereby reducing the threat of life or structure loss during a wildfire event.

State law requires local jurisdictions to adopt, by ordinance, the updated FHSZ Maps within 120 days of receiving updated recommendations from the State Fire Marshal. This process ensures consistency between state and local wildfire planning efforts and provides the legal basis for implementing wildfire mitigation strategies, building standards, and public safety measures in fire-prone areas.

The City is authorized to establish more stringent wildfire safety standards. The City can increase the severity zone level for any parcel, and changes made by a local agency within its jurisdiction are considered final and cannot be overruled by the State Fire Marshal. However, local agencies are not allowed to decrease the fire hazard severity zone level or to remove areas from the recommended map.

DISCUSSION:

The new FHSZ Maps designate a small portion of the City, approximately 322 acres, as a Moderate Fire Hazard Zone. Previous FHSZ Maps did not identify Moderate Fire Hazard Zones, and so accordingly no portion of Sebastopol was previously designated within this zone. No portion of the City is designated as within either the High or Very-High Fire Hazard Zones in the current maps.

Properties within the High or Very-High Fire Hazard Zones are subject to certain additional requirements, including defensible space requirements and sales disclosure obligations. The City Council has the authority to expand the area designated as within the Moderate Fire Hazard Zone, or designate parcels as within the High or Very-High Fire Hazard Zones. However, staff is not recommending any change to the maps produced by CalFire at this time. Nothing prevents the City from adopting additional regulations or expanding fire severity zones in the future, if desires.

CalFire has prepared a FAQ regarding the FHSZ Maps, which are included as an attachment. One frequent question is whether these maps will have an impact on the ability of property owners to get or maintain insurance. CalFire advises that these maps have no direct impact on insurance decisions, “but much of the same data that is used in the fire hazard severity zone model are likely included in the insurance companies’ risk models. However, insurance risk models incorporate many additional factors and factors that change more frequently than those that CAL FIRE includes in its hazard mapping.”

Upon adoption of the Ordinance, the City must transmit a copy to the State Board of Forestry and Fire Protection within thirty (30) days as required by Government Code Section 51179 (c).

Staff Analysis:

In order to comply with state law, staff recommends the City Council introduce and waive the first reading of an ordinance to adopt the FHSZ Map by Ordinance. Second reading and adoption of ordinance will be on the June 17th City Council Meeting.

City Council Goals/Priorities and/or General Plan Consistency:

This agenda item represents the City Council goals/priorities as follows:

- Goal 2: PUBLIC SAFETY
Strengthen the public’s safety and improve the quality of life. Includes supporting our first responders (police, fire, public works), responding to emergencies, protecting people, property, and businesses, and engaging in emergency preparedness community outreach, public education and prevention activities.
- Goal 4. HIGH PERFORMANCE ORGANIZATION
Emergency Preparedness/Management
Restoring public trust
Improve Public Communications

City of Sebastopol General Plan:

Goal CSF 5: Provide Effective, High Quality, and Responsive Police and Fire Services to All Areas of the City

Goal SA 3: Protect the Safety of Life and Property by Ensuring Emergency Preparedness

Action SA 3c: Continue to publicize and regularly update information at City Hall, other public locations, and via the City website related to emergency and disaster preparedness including evacuation routes and specific steps to take in the event of a flood, fire, earthquake, or other emergency

FISCAL IMPACT:

There is no fiscal impact associated with approving first reading and introduction of ordinance.

COMMUNITY OUTREACH:

This item has been noticed in accordance with the Ralph M. Brown Act and was available for public viewing and review at least 72 hours prior to schedule meeting date. The City has also used social media to promote and advertise the City Council Meeting Agenda Items.

As of the writing of this staff report, the City has not received any public comment. However, if staff receives public comment from interested parties following the publication and distribution of this staff report such comments will be provided to the City Council as supplemental materials before or at the meeting.

RESTATED RECOMMENDATION:

That the City Council introduce and waive the first reading of an ordinance to designate Fire Hazard Severity Zones within the City of Sebastopol.

CITY COUNCIL OPTION(S):

The City Council may provide direction to staff to revise the FHSZ Map to increase the areas designated as moderate, high, or very-high fire severity zones within the City.

ATTACHMENT(S):

Ordinance
Fire Map
CalFire FAQ

APPROVALS:

Department Head Responsible for Agenda Item:	Alex Mog	Approval Date:	5-25-2025
CEQA Determination (Community Development/Planning):	Emi Theriault	Approval Date:	5-26-2205
<i>CEQA only applies to the discretionary decisions of the City. Because the City Council is required by Government Code section 51179 to adopt this ordinance, it is not exercising any discretion subject to CEQA review</i>			
Administrative Services (Financial):	Ana Kwong	Approval Date:	5-27-2025
<u>Costs authorized in City Approved Budget:</u> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A			
Account Code (if applicable) (Please list which account the funds are to be allocated from).			

City Attorney Approval	Alex Mog	Approval Date:	5-25-2025
Acting City Manager Approval:	Mary Gourley	Approval Date:	5-25-2025

ORDINANCE NUMBER

First Reading and Introduction

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF SEBASTOPOL DESIGNATING FIRE HAZARD SEVERITY ZONES WITHIN THE CITY OF SEBASTOPOL

WHEREAS, on Monday, February 24, 2025, the State Fire Marshal released maps for the Local Responsibility Area Fire Hazard Severity Zones pursuant to Government Code Sections 51177-51179; and

WHEREAS, the City is required to adopt, by ordinance, updated fire hazard severity zones (FHSZ) within its jurisdiction within 120 days of receipt recommendations from the State Fire Marshal pursuant to California Government Code Section 51179; and

WHEREAS, the City desires to designate the “Moderate” fire hazard severity zone within the City of Sebastopol as recommended from the State Fire Marshal; and

WHEREAS, this ordinance is adopted to designate the fire hazard severity zones pursuant to Government Code Section 51179.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF SEBASTOPOL DOES ORDAIN AS FOLLOWS:

1. The above Recitals are true and correct and are made a part of this Ordinance.
2. The fire hazard severity zone map entitled “City of Sebastopol Fire Hazard Severity Zones” dated, attached hereto as Exhibit A and incorporated herein, is hereby adopted. The official map depicting the designated fire hazard severity zones shall be maintained on and accessible from the City of Sebastopol official website.
3. If any section, subsection, sentence, clause, phrase or portion of this Ordinance is for any reason held to be invalid or unconstitutional by a decision of any court of competent jurisdiction, such decision shall not affect the validity of the remaining portions of this Ordinance. The City Council hereby declares that it would have passed the Ordinance, and each and every section, subsection, sentence, clause, phrase or portion not declared invalid or unconstitutional without regard to whether any portion of this Ordinance would be subsequently declared invalid or unconstitutional.
4. The Sebastopol City Council finds that this Ordinance is exempt from the requirements of the California Environmental Quality Act (“CEQA”) because CEQA only applies to the discretionary decisions of the City. Because the City Council is required by Government Code section 51179 to adopt this ordinance, it is not exercising any discretion subject to CEQA review.
5. Effective Date and Publication. This Ordinance shall be and the same is hereby declared to be in full force and effect from and after thirty (30) days after the date of its adoption. Before the expiration of fifteen (15) days after said passage, this ordinance or a summary therefore as provided in California Government Code Section 36933, shall be published at least once in a newspaper of

general circulation published and circulated in the City of Sebastopol, along with the names of the Council Members voting for or against its passage.

6. Upon adoption of the Ordinance, the City Clerk is directed to transmit a copy of the Ordinance to the State Board of Forestry and Fire Protection within thirty (30) days as required by Government Code Section 51179 (c).

APPROVED FOR FIRST READING AND INTRODUCTION OF ORDINANCE at the Regular City Council Meeting of June 3, 2025.

SCHEDULED FOR SECOND READING AND ADOPTION OF ORDINANCE at the Regular City Council Meeting of June 17, 2025.

VOTE:

Ayes:

Noes:

Absent:

Abstain:

APPROVED: _____
Mayor Stephen Zollman

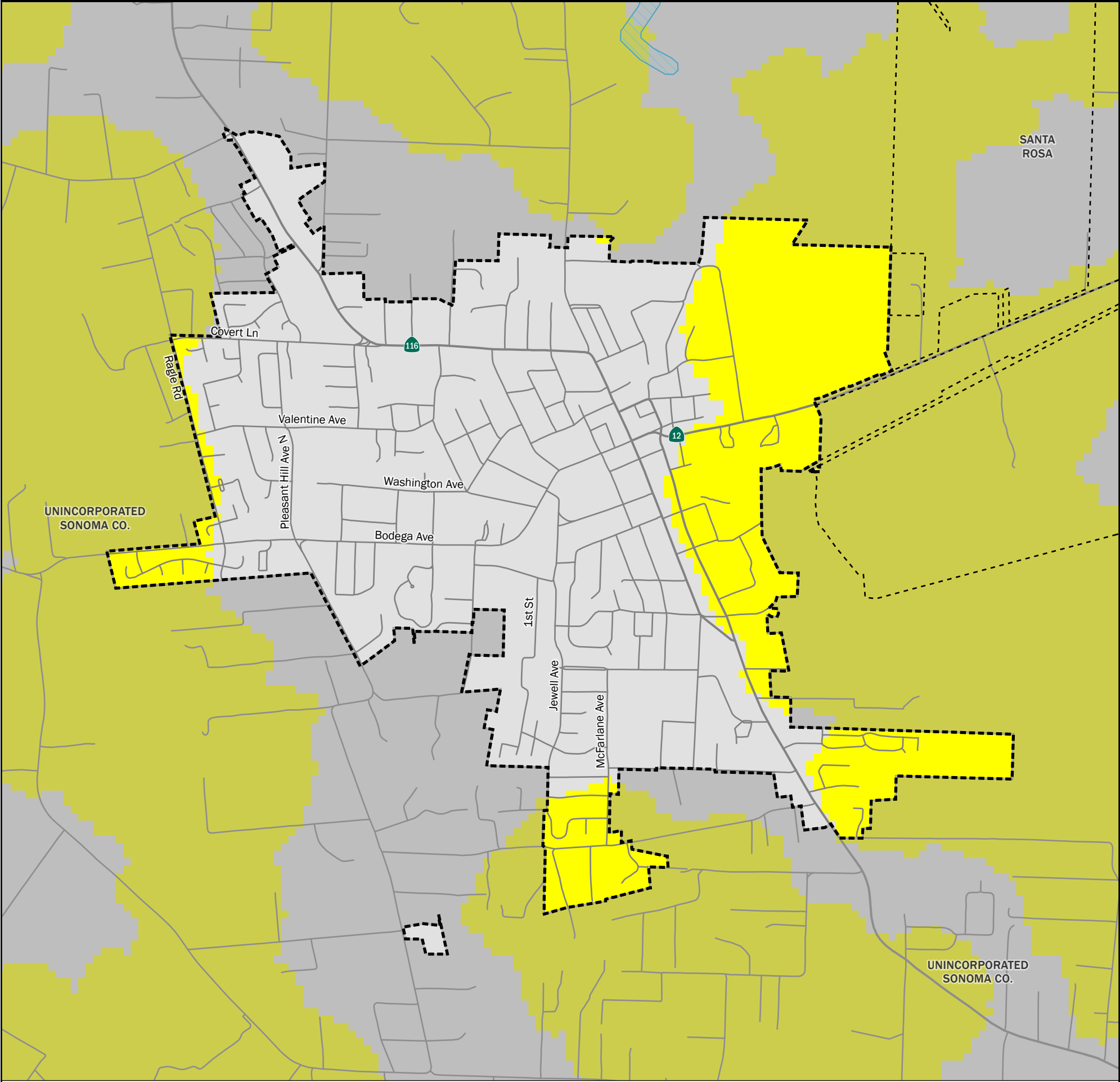
ATTEST: _____
Mary Gourley, Acting City Manager/City Clerk, MMC

APPROVED AS TO FORM: _____
Alex Mog, City Attorney



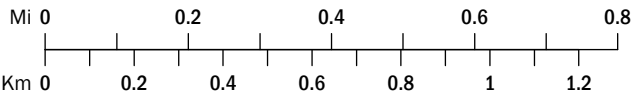
Local Responsibility Area Fire Hazard Severity Zones

As Identified by the
State Fire Marshal
February 24, 2025



Fire Hazard Severity Zones (FHSZ) in Local Responsibility Area (LRA), as Identified by the State Fire Marshal

Moderate



Projection: NAD 83 California Teale Albers
Scale: 1:17,000 at 11" x 17"

Unzoned LRA

Incorporated City

Waterbody

Government Code section 51178 requires the State Fire Marshal to identify areas in the state as moderate, high, and very high fire hazard severity zones based on consistent

statewide criteria and based on the severity of fire hazard that is expected to prevail in those areas. Moderate, high, and very high fire hazard severity zones shall be based on fuel loading, slope, fire weather,

and other relevant factors including areas where winds have been identified by the Office of the State Fire Marshal as a major cause of wildfire spread.

The State of California and the Department of Forestry and Fire Protection make no representations or warranties regarding the accuracy of data or maps. Neither the State nor the Department shall be liable under any circumstances for any direct, special, incidental, or consequential damages with respect to any claim by any user or third party on account of, or arising from, the use of data or maps.

Gavin Newsom, Governor, State of California
Wade Crowfoot, Secretary for Natural Resources, CA Natural Resources Agency
Joe Tyler, Director/Fire Chief, CA Department of Forestry and Fire Protection
Daniel Berlant, State Fire Marshal, CA Department of Forestry and Fire Protection

Data Sources:
CAL FIRE Fire Hazard Severity Zones (FHSZSRA23_3, FHSZLRA_25_1)
CAL FIRE State Responsibility Areas (SRA25_1)
City and County boundaries as of 10/22/24 (CA Board of Equalization)



FREQUENTLY ASKED QUESTIONS ABOUT: *2024 Fire Hazard Severity Zones*

Fire Hazard Severity Zones Explained

- **What is a “Fire Hazard Severity Zone,” or FHSZ?**
 - **Answer:** Public Resource Code 4202; The State Fire Marshal shall classify lands within state responsibility areas into fire hazard severity zones. Each zone shall embrace relatively homogeneous lands and shall be based on fuel loading, slope, fire weather, and other relevant factors present, including areas where winds have been identified by the department as a major cause of wildfire spread. Government Code 51178; The State Fire Marshal shall identify areas in the state as moderate, high, and very high fire hazard severity zones based on consistent statewide criteria and based on the severity of fire hazard that is expected to prevail in those areas. Moderate, high, and very high fire hazard severity zones shall be based on fuel loading, slope, fire weather, and other relevant factors including areas where winds have been identified by the Office of the State Fire Marshal as a major cause of wildfire spread.
- **Why are fire hazard severity maps being updated?**
 - **Answer:** The hazard maps are being updated to more accurately reflect the zones in California that are susceptible to wildfire. The hazard mapping process will incorporate new science in local climate data and improved fire assessment modeling in determining hazard ratings.
- **What do Fire Hazard Severity Zones measure?**
 - **Answer:** The Fire Hazard Severity Zone map evaluates “**hazard**,” not “**risk**”. The map is like flood zone maps, where lands are described in terms of the probability level of a particular area being inundated by floodwaters, and not specifically prescriptive of impacts. “**Hazard**” is based on the physical conditions that create a likelihood and expected fire behavior over a 30 to 50-year period without considering mitigation measures such as home hardening, recent wildfire, or fuel reduction efforts. “**Risk**” is the potential damage a fire can do to the area under existing conditions, accounting for any modifications such as fuel reduction projects, defensible space, and ignition resistant building construction.
- **Where do Fire Hazard Severity Zones apply?**
 - **Answer:** Fire Hazard Severity Zones are found in areas where the state has financial responsibility for wildfire protection and prevention, called the State Responsibility Area. More than 31 million acres are in this area. Under Senate Bill 63 (Stern, 2021) Government Code 51178 was amended to add the Moderate and High Fire Hazard Severity Zones with the Very High in local jurisdictions.
- **What are the uses of Fire Hazard Severity Zones?**
 - **Answer:** The zones are used for several purposes including to designate areas where California’s defensible space standards and wildland urban interface building codes are

required. They can be a factor in real estate disclosure, and local governments may consider them in their general plan. **Agenda Item Number: 6**

- **Is there an easy way to determine the Fire Hazard Severity Zone of my property?**
 - **Answer:** You can search by address to find your current designation on the web at: osfm.fire.ca.gov/FHSZ
- **What are the key elements of the Fire Hazard Severity Zone model?**
 - **Answer:** The fire hazard severity model for wildland fire has two key elements: probability of an area burning and expected fire behavior under extreme fuel and weather conditions. The zones reflect areas that have similar burn probabilities and fire behavior characteristics. The factors considered in determining fire hazard within wildland areas are fire history, flame length, terrain, local weather, and potential fuel over a 50-year period. Outside of wildlands, the model considers factors that might lead to buildings being threatened, including terrain, weather, urban vegetation cover, blowing embers, proximity to wildland, fire history, and fire hazard in nearby wildlands. FHSZs are not a structure loss model, as key information regarding structure ignition (such as roof type, etc.) is not included.
- **How do the Fire Hazard Severity Zone Maps differ from California Public Utilities Commission (CPUC) High Fire Threat District Maps?**
 - **Answer:** The California Public Utilities Commission (CPUC) sponsored map, known as "CPUC High Fire Threat District Map" (HFTD), includes similar factors as those in the FHSZ maps, however the CPUC HFTD Map is designed specifically for identifying areas where there is an increased risk for utility associated wildfires. As such, the CPUC map includes fire hazards associated with historical powerline-caused wildfires, current fuel conditions, and scores areas based on where fires start, as opposed to where potential fires may cause impacts.
- **Why is my property in a different zone than the adjacent area, which looks similar?**
 - **Answer:** In non-wildland areas, zone edges occur based on distance to the wildland edge. Because hazard in these areas is largely determined by incoming embers from adjacent wildland, urban areas that are similar in vegetation type and housing density may have a change in FHSZ class as the distance to the wildland edge increases. Areas immediately adjacent to wildland receive the same FHSZ score as that wildland where fire originates, and the model then produces lower scores as the distance to wildland edge increases.

In wildland areas, zone edges are a result of the way zones are delineated. Specifically, zones represent areas of similar slope and fuel potential. Zone boundaries divide zones based on geographic and vegetation features that align with fire hazard potential; although, at a local scale, it may appear that the immediate area is similar on both sides of the edge. The class value within a zone is based on the average hazard score across the whole zone, so areas that are in the same zone but not immediately adjacent to a local area can have an influence on the final zone classification.

Data Related Questions

- **How are Fire Hazard Severity Zones determined?**
 - **Answer:** CAL FIRE used the best available science and data to develop, and field test a model that served as the basis of zone assignments. The model evaluated the probability of

the area burning and potential fire behavior in the area. Many factors were included such as fire history, vegetation, flame length, blowing embers, proximity to wildland, terrain, and weather.

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- **What new data will be included in the new model, and how does this differ from the previous model?**
 - **Answer:** A 2 km grid of climate data covering the years 2003-2018 is being used in the update. The previous model used stock weather inputs across the state to calculate wildland fire intensity scores. The updated model will adjust fire intensity scores based on the most extreme fire weather at a given location, considering temperature, humidity, and wind speed. In addition, ember transport is being modeled based on local distributions of observed wind speed and direction values instead of using a generic buffer distance for urban areas adjacent to wildlands.
- **What is the difference between the various Fire Hazard Severity Zones?**
 - **Answer:** Classification of a wildland zone as Moderate, High or Very High fire hazard is based on the average hazard across the area included in the zone, which have a minimum size of 200 acres. In wildlands, hazard is a function of modeled flame length under the worst conditions and annual burn probability. Both these factors generally increase with increasing hazard level, but there may be instances where one value is Very High and the other is low, pushing the overall hazard into a more intermediate ranking. On average, both modeled flame length and burn probability increase by roughly 40-60% between hazard classes. Classification outside of wildland areas is based on the fire hazard of the adjacent wildland and the probability of flames and embers threatening buildings.
- **Why does the model place an emphasis on the spread of embers?**
 - **Answer:** Embers spread wildfire because they can travel long distances in the wind and ignite vegetation, roofs, attics (by getting into vents), and decks.

State Regulated Area Questions

- **When were the maps last updated?**
 - **Answer:** The Office of the State Fire Marshal began the regulatory process for the State Responsibility Area (SRA) in December 2022, the final maps were adopted on January 31, 2024, and became effective April 1, 2024.
- **What is "State Responsibility Area," or SRA?**
 - **Answer:** SRA is a legal term defining the area where the state has financial responsibility for wildland fire protection and prevention. Incorporated cities and federal ownership are not included. Within the SRA, CAL FIRE is responsible for fire prevention and suppression. There are more than 31 million acres in SRA, with an estimated 1.7 million people and 800,000 existing homes.
- **How is state responsibility area determined?**
 - **Answer:** The Board of Forestry and Fire Protection (Board) classifies land as State Responsibility Area. The legal definition of SRA is found in the Public Resources Code Section 4125. The Board has developed detailed procedures to classify lands as State Responsibility Area. Lands are removed from SRA when they become incorporated by a city, change in ownership to the federal government, become more densely populated, or are converted to intensive agriculture that minimizes the risk of wildfire. While some lands are removed from SRA automatically, the Board typically reviews changes every five years.

- **What Fire Hazard Severity Zones are in State Responsibility Area?**
 - **Answer:** All of the State Responsibility Area is in a Fire Hazard Severity Zone. Lands are either ranked as Moderate, High or Very High Fire Hazard Severity Zones.
- **What are the wildland urban interface (WUI) building codes in State Responsibility Area?**
 - **Answer:** The WUI building codes (California Building Code (CBC) Chapter 7A) reduce the risk of embers fanned by wind-blown wildfires from igniting buildings. The codes for roofing, siding, decking, windows, and vents apply throughout all state responsibility area regardless of the fire hazard severity ranking. Ember-resistant building materials can be found at: <https://osfm.fire.ca.gov/divisions/fire-engineering-and-investigations/buildingmaterials-listing/>
- **Is the GIS data for Fire Hazard Severity Zones available for download?**
 - **Answer:** The data inputs used to develop the Fire Hazard Severity Zones are identified in the Initial Statement of Reasons (ISOR) [Title 19 Development \(ca.gov\)](#). CAL FIRE has developed an additional data package which consists of sequential modeling steps, including any data inputs that were not already publicly available and referenced in the ISOR. The data package encompasses 34 spatial datasets and 8 tables, provided in raster, polygon, and table format. These datasets are formatted for Esri ArcGIS software, except for four tables provided in Excel. Ten of the datasets are updated versions used to produce an edited SRA FHSZ map following the public comment period that ended April 4, 2023. Upon formal adoption of the FHSZ map, the final SRA FHSZ geospatial data file will become available. The data package is available on the FHSZ website [Fire Hazard Severity Zones \(ca.gov\)](#) under the science and methods banner.
- **Why do waterbodies have a Fire Hazard Severity Zone Classification?**
 - **Answer:** All areas in State Responsibility Area, including water bodies, require a fire hazard severity zone designation. The 2007 FHSZ maps zoned all water as moderate by default. In the 2023 FHSZ model we added a buffer of FHSZ from the surrounding wildland into water bodies to account for potential threat of embers to buildings on docks and house boats, as well as variation in reservoir height that occurs with drought.

Local Regulated Area Questions

- **What is “Local Responsibility Area”, or LRA?**
 - **Answer:** Local Responsibility Areas (LRA) are incorporated cities, urban regions, agriculture lands, and portions of the desert where the local government is responsible for wildfire protection. This is typically provided by city fire departments, fire protection districts, counties, and by CAL FIRE under contract.
- **When did Fire Hazard Severity Zones start in Local Responsibility Area?**
 - **Answer:** The “Bates Bill” (AB 337), Government Code Section 51175, was prompted by the devastating Oakland Hills Fire of 1991. This mid-1990s legislation calls for CAL FIRE to evaluate fire hazard severity in local responsibility area and to make a recommendation to the local jurisdiction where very high FHSZs exist. The Government Code then provides direction for the local jurisdiction to take appropriate action.
- **How are Fire Hazard Severity Zones determined in local responsibility areas?**
 - **Answer:** CAL FIRE uses an extension of the state responsibility area Fire Hazard Severity

Zone model as the basis for evaluating fire hazard in Local Responsibility Area. The Local Responsibility Area hazard rating reflects flame and ember intrusion from adjacent wildlands and from flammable vegetation in the urban area.

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- **What are the requirements for landowners in FHSZs in local responsibility areas?**
 - **Answer:** California's WUI building codes (CBC Chapter 7A) apply to the design and construction of new buildings located in High and Very High FHSZs in Local Responsibility Areas. Local ordinances may require ignition resistant construction for remodel projects. Check with your local building department to determine which ignition resistant building codes apply to your project. In addition, Government Code Section 51182 calls for defensible space clearance and other wildland fire safety practices for buildings. Owners are also required to make a natural hazard disclosure as part of a real estate transfer. For information regarding "home hardening" and defensible space clearance, visit www.ReadyForWildfire.org.
- **Does the designation of Very High Fire Hazard Severity Zones in the Local Responsibility Area trigger the 100-foot clearance requirement?**
 - **Answer:** Yes, per Government Code 51182 unless a local government has passed a more stringent requirement, the 100-foot defensible space clearance applies. For information regarding "home hardening" and defensible space clearance, visit www.ReadyForWildfire.org.
- **How does CAL FIRE assist Local Governments in Fire Hazard Severity Zones?**
 - **Answer:** CAL FIRE's Land Use Planning Program is a specialized unit that provides support to local governments by providing fire safety expertise on the State's wildland urban interface building codes, wildfire safety codes, as well as helping in the development of the safety elements in general plans.
- **What is the process for developing Fire Hazard Severity Zones in the Local Responsibility Area?**
 - **Answer:** CAL FIRE uses the same modeling data that is used to map the State Responsibility Area. The map, along with a model ordinance, are then sent to the governing body for adoption.
- **How are the new Fire Hazard Severity Zones impacting development?**
 - **Answer:** Many of the changes expanding fire hazard severity zones in local responsibility areas (LRA) have been supported by the building industry. CAL FIRE works closely with the building industry when setting various building codes and defensible space requirements, so we are working together to not affect development itself but to make sure development matches the hazards of that area.
- **When will the Local Responsibility Area Map be released?**
 - **Answer:** The Local Responsibility Area Map Process will happen after the State Responsibility Area process has been completed, which is estimated to occur in the winter of 2025.
- **Why haven't Moderate and High Fire Hazard Severity Zone classes been classified before in the Local Responsibility Area?**
 - **Answer:** New legislation, Senate Bill 63 (Stern, 2021), now requires the adoption of all three Fire Hazard Severity Zone classes in the Local Responsibility Area. Previously only Very High Fire Hazard Severity Zones were required for adoption in Local Responsibility Areas.

- **Will the new Fire Hazard Severity Zones affect my ability to get or maintain insurance?**
 - **Answer:** Insurance companies use risk models, which differ from hazard models, because they consider the susceptibility of a structure to damage from fire and other short-term factors that are not included in hazard modeling. It is unlikely that insurance risk models specifically call out CAL FIRE Fire Hazard Severity Zones as a factor, but much of the same data that is used in the fire hazard severity zone model are likely included in the insurance companies' risk models. However, insurance risk models incorporate many additional factors and factors that change more frequently than those that CAL FIRE includes in its hazard mapping, which is built to remain steady for the next 10+ years.

Resources, Additional Information, and Contact Information

- To find the current FHSZ designation for a property, visit FHSZ Map Viewer (ca.gov).
- Helpful links:
 - FHSZ Website:
 - osfm.fire.ca.gov/FHSZ
 - FHSZ Map Viewer:
 - [FHSZ Map Viewer \(ca.gov\)](https://FHSZMapViewer.ca.gov)
- Contacts for FHSZ for Public Questions:
 - (916) 633-7655
 - FHSZinformation@fire.ca.gov