



**PLUMAS COUNTY  
PLANNING DEPARTMENT  
MEMORANDUM**

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**TO:** Honorable Chair and Board of Supervisors

**FROM:** Tracey Ferguson, Director of Planning

**MEETING DATE:** March 11, 2025

**SUBJECT:** Receive and make available for public review and comment the updated 2025 Local Responsibility Area (LRA) Fire Hazard Severity Zones (FHSZ) Map from the Office of the State Fire Marshall for the unincorporated areas of Plumas County within the Town of Chester, Town of Quincy, Town of East Quincy, and Sierra Valley; informational item and possible staff direction.

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**Recommendation:**

Receive and make available for public review and comment the updated 2025 Local Responsibility Area (LRA) Fire Hazard Severity Zones (FHSZ) Map from the Office of the State Fire Marshall for the unincorporated areas of Plumas County within the Town of Chester, Town of Quincy, Town of East Quincy, and Sierra Valley; informational item and possible staff direction.

**Background and Discussion:**

**Local Responsibility Area (LRA) Fire Hazard Severity Zones (FHSZ) Map**

The Office of the State Fire Marshal (State Fire Marshall) is mandated by Government Code Sec. 51178 to identify levels of fire hazard in the Local Responsibility Area (LRA) based on consistent statewide criteria and the expected severity of fire hazards, and Government Code Sec. 51179 requires the State Fire Marshal to make recommendations of fire hazard severity zones to local agencies (Sec. 51177(e)), for city and county designation and adoption by ordinance.

On December 19, 2024, Tracey Ferguson, Planning Director, attended a State Fire Marshall Fire Hazard Severity Zones Mapping webinar to learn more about the requirements and obtain resource information, including:

- Fire Hazard Severity Zones Mapping Webinar Presentation
- Frequently Asked Questions (FAQ)

On January 22, 2025, Daniel Berlant, State Fire Marshal, CAL FIRE – State Fire Marshal, sent a letter to Tracey Ferguson, Planning Director, via email transmittal, that served as the official notification, as Plumas County has been identified as having Moderate, High, Very High or a combination of Fire Hazard Severity Zones (FHSZ) within the unincorporated County area.

**FHSZ State Fire Marshall Rollout Plan**

The State Fire Marshall FHSZ Rollout Plan includes Plumas County in “Phase 1” starting February 10, 2025, which is the date the County received the 2025 LRA FHSZ maps that evaluate “hazard,” not “risk” to include areas or zones of Very High, High, and Moderate fire hazard based on consistent statewide criteria and the severity of fire hazard that is expected to prevail in those areas (Government Code Sec. 51178).

“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.

The zones must be based on fuel loading, slope, fire weather, and other relevant factors including areas where winds have been identified by the State Fire Marshall as a major cause of wildfire spread. These map updates are intended to enhance California’s approach to wildfire preparedness.

### **LRA Areas in the Unincorporated Plumas County**

LRA areas in Plumas County are those where the “local government” is responsible for wildfire protection, which in the case of Plumas, is the responsibility of the local fire protection special districts.

Specifically, the areas of LRA in unincorporated Plumas County are within the Town of Chester, Town of Quincy, Town of East Quincy, and Sierra Valley.

Local fire protection special districts affected include Peninsula Fire Protection District (Chester), Quincy Fire Protection District (Quincy/East Quincy), and Beckwourth Peak Fire Protection District (Sierra Valley).

### **Make the LRA FHSZs Information Available to the Public**

Pursuant to Government Code Sec. 51178.5 within 30 days (or no later than March 12, 2025) after receiving a transmittal from the State Fire Marshal that identifies fire hazard severity zones pursuant to Government Code Sec. 51178, Plumas County must make the information available for public review and comment, and the information must be presented in a format that is understandable and accessible to the general public, including, but not limited to, maps.

Plumas County must also post a notice (Government Code Sec. 51179(g)) at the office of the County Clerk/Recorder, County Assessor, and County Planning Department identifying the location of the map provided by the State Fire Marshal pursuant to Government Code Sec. 51178.

Plumas County has established a website at the following address, making the information available for public review and comment:

<https://www.plumascounty.us/3354/LRA-Fire-Hazard-Severity-Zones-FHSZ-Map>

Hard copy maps for viewing and further information can also be obtained from the Planning Department at 555 Main Street, Quincy, or by calling or emailing Tracey Ferguson, Planning Director, at [traceyferguson@countyofplumas.com](mailto:traceyferguson@countyofplumas.com) or 530-283-6214.

### **Review and Comment by Local Government, Fire Protection Districts, the Public, and Others**

Government Code Sec. 51179(b)(1) allows for Plumas County, at its discretion, to include areas not identified as Very High FHSZs, as Very High following a finding supported by substantial evidence in the record that the requirements of Government Code Sec. 51182 (i.e., defensible space) are necessary for effective fire protection within the area.

Further Government Code Sec. 51179(b)(2) allows for Plumas County, at its discretion, include areas not identified as Moderate and High FHSZs, as Moderate and High.

Furthermore, Government Code Sec. 51179(b)(3) directs that Plumas County cannot decrease the level of fire hazard severity zone for any area and may only increase the level.

Pursuant to Government Code Sec. 51179(d) any changes made by Plumas County to the 2025 LRA FHZS maps provided by the State Fire Marshall are final and are not rebuttable by the State.

## **California Insurance Commissioner Ricardo Lara's Statement**

How will the updated CAL FIRE maps affect insurance availability and affordability?

CAL FIRE's maps are intended to drive local planning decisions, not insurance decisions. Under Commissioner Lara's new regulation, Safer From Wildfires, finalized in October 2022, insurance companies must provide discounts for wildfire safety actions such as community mitigation and home-hardening, which CAL FIRE's maps do not assess. In addition, insurance companies are already using risk analysis tools and models that go beyond CAL FIRE's proposed maps in determining what properties they will underwrite.

California Insurance Commissioner Safer From Wildfires, weblink:  
<https://www.insurance.ca.gov/01-consumers/200-wrr/Safer-from-Wildfires.cfm>

Commissioner Lara's new wildfire safety regulation will help increase access to insurance by promoting wildfire safety across the state. Reducing wildfire risks throughout the state is the primary way we can make insurance more available and affordable, and our regulation is a major step towards that goal. CAL FIRE's maps support that goal through improving public education about hazard and the need for safety preparation.

For many years, insurance companies have been using alternate wildfire risk tools for determining where they will write and renew policies, and how much premium to charge a policyholder, not the Fire Hazard Severity Zones maps. Therefore, a change in designation on the maps for a single homeowner is unlikely to affect their insurance. The reality is that more accurate risk information enables homeowners and communities to reduce their wildfire risks, and Commissioner Lara's new wildfire mitigation regulation clarifies what actions you should take to reduce wildfire risks. Once that regulation is fully implemented, if a homeowner or business owner takes those risk mitigation actions, they will be able to see a discount in their insurance premium.

### **LRA FHSZ Ordinance/Map Adoption**

Pursuant to Government Code Sec. 51179(a), Plumas County must adopt the 2025 LRA Moderate, High, and Very High FHSZs in the unincorporated area of the County by ordinance, with an associated map, within 120 days of receiving the maps on February 10, 2025, or no later than June 10, 2025.

Then, Plumas County must transmit a copy of the ordinance/map adopted by the Board of Supervisors to the State Fire Marshall within 30 days of adoption, or no later than July 10, 2025.

A model ordinance has been made available by the State Fire Marshall (Government Code Sec. 51179(e)) that provides for the establishment of the LRA FHSZs and should Plumas County's adopted ordinance substantially conform to the model ordinance, it will be presumed by the State to be in compliance with the requirements of the Government Code.

### **Action:**

Receive and make available for public review and comment the updated 2025 Local Responsibility Area (LRA) Fire Hazard Severity Zone (FHSZ) Map from the Office of the State Fire Marshall for the unincorporated areas of Plumas County within the Town of Chester, Town of Quincy, Town of East Quincy, and Sierra Valley; informational item and possible staff direction.

### **Fiscal Impact:**

General Fund County Counsel, Planning, Building, and GIS departments FY24/25 regular wages budget, among other potential departments that may require spending staff time.

### **Attachments:**

1. Final - Fire Hazard Severity Zone Map Webinar, 12-19-24
2. LRA-SRA-FAQ
3. LRA FHSZ Rollout Plan\_Feb-Mar2025\_r1
4. FHSZ\_County\_LRA\_PlumasCo\_Countywide Map
5. FHSZ\_County\_PlumasCo\_Chester\_LRA

6. FHSZ\_County\_PlumasCo\_Quincy\_EastQuincy\_LRA
7. FHSZ\_County\_PlumasCo\_Sierra\_Valley\_LRA
8. CA Insurance Commissioner FHSZ Map INFO
9. 2022 CFC Sec 4911 Model Ordinance for FHSZ adoption

Webinars for Cities

Dec. 19, 2024



LEAGUE OF  
**CALIFORNIA  
CITIES**

Strengthening California Cities  
through Advocacy and Education

# Fire Hazard Severity Zone Mapping

## Speakers:

**Chief Daniel Berlant**, State Fire Marshal, CAL FIRE  
**Chief Frank Bigelow**, Deputy Director, Community Wildfire  
Preparedness & Mitigation, CAL FIRE  
**Chief Jim McDougald**, Assistant Deputy Director of  
Community Wildfire Planning and Risk Reduction, CAL FIRE

# Housekeeping Notes

- This session is being recorded.
- Attendees are muted.
- Question and Answer is available throughout the webinar.
- To write in a question, select the Q&A button on your tool bar.
- Following the presentation, the recording and slides will be shared with registrants.



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# FIRE CHIEFS LEADERSHIP SEMINAR

PALM SPRINGS, CA

DECEMBER 10-11, 2025



# CAL FIRE

## Office of the State Fire Marshal

Community Wildfire Preparedness and Mitigation Division

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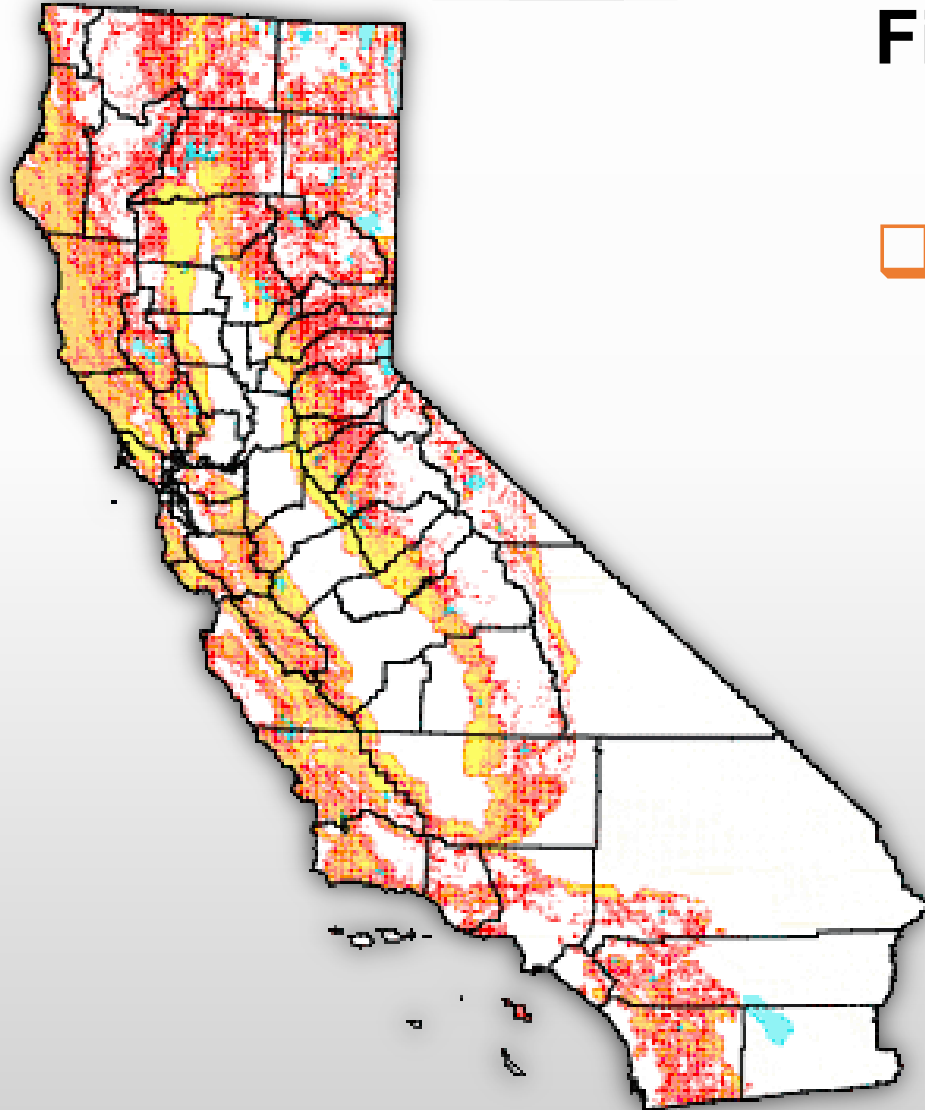
### Fire Hazard Severity Zones – LRA Update

# Fire Hazard Severity Zones (FHSZ)

## LRA Objectives:

- ☐ Provide local Agencies recommended Moderate, High and Very High FHSZ
- ☐ Local Agencies adopt local ordinance for FHSZ
- ☐ Local Agencies send the adopted ordinances to BOF

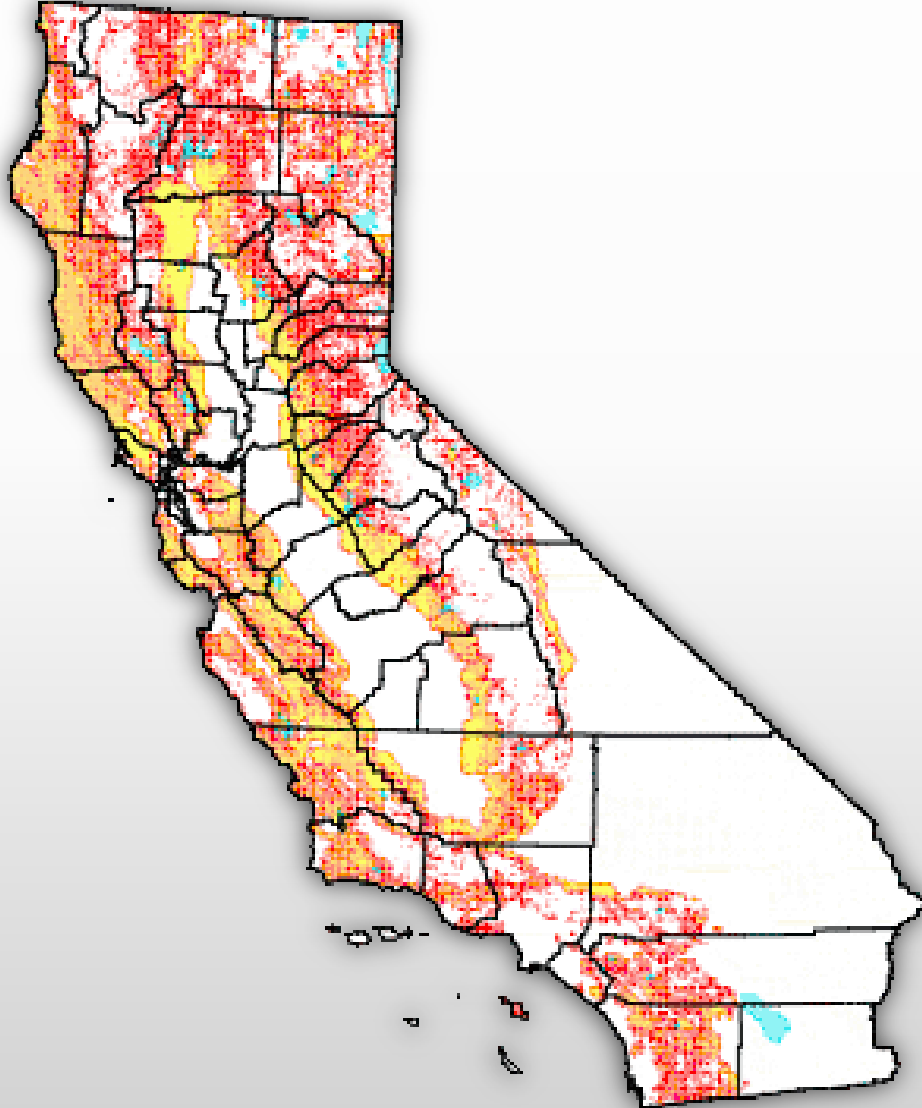
# Fire Hazard Severity Zones (FHSZ)



## Fire Hazard

- ❑ “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

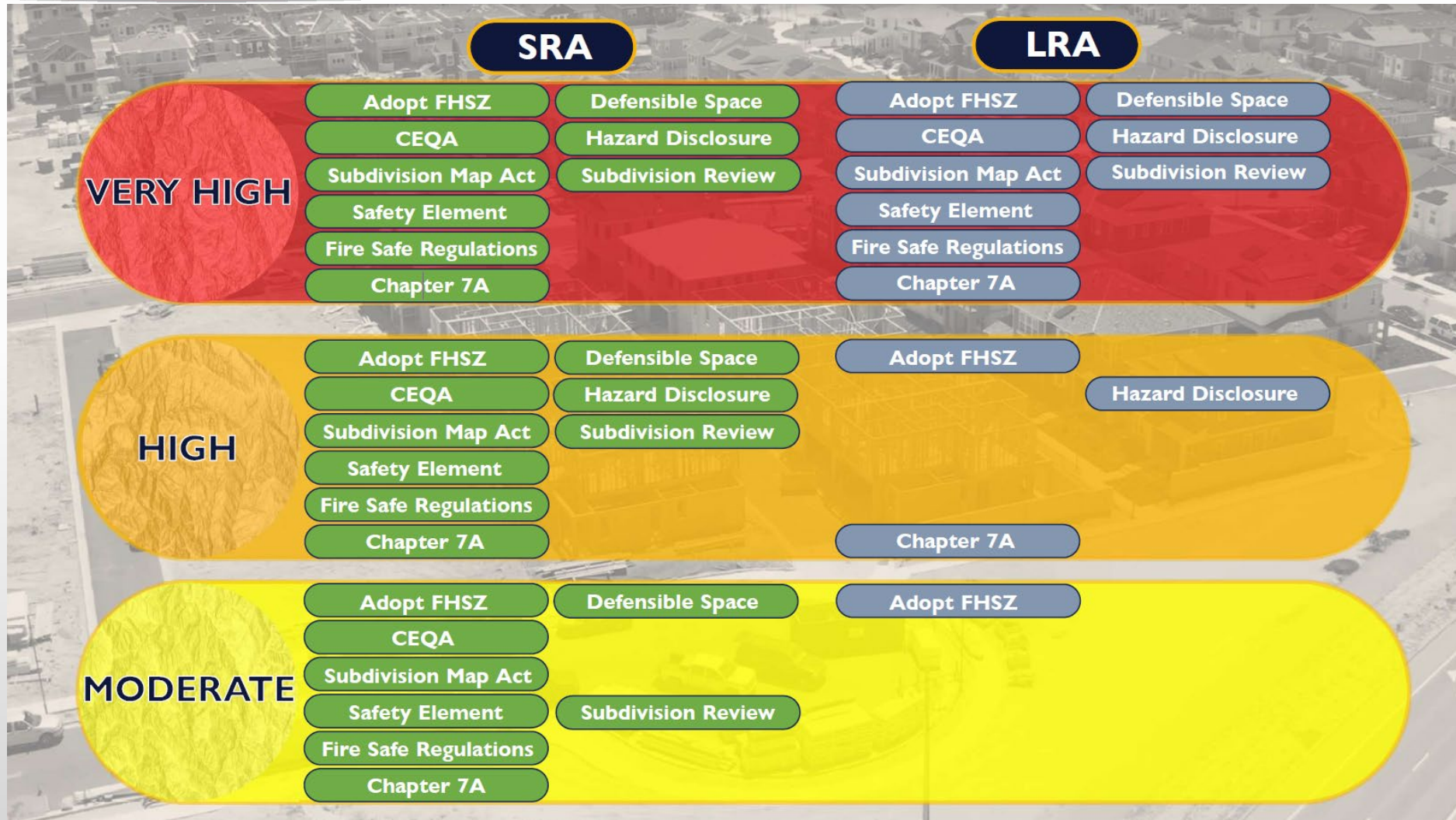
# Fire Hazard Severity Zones (FHSZ)



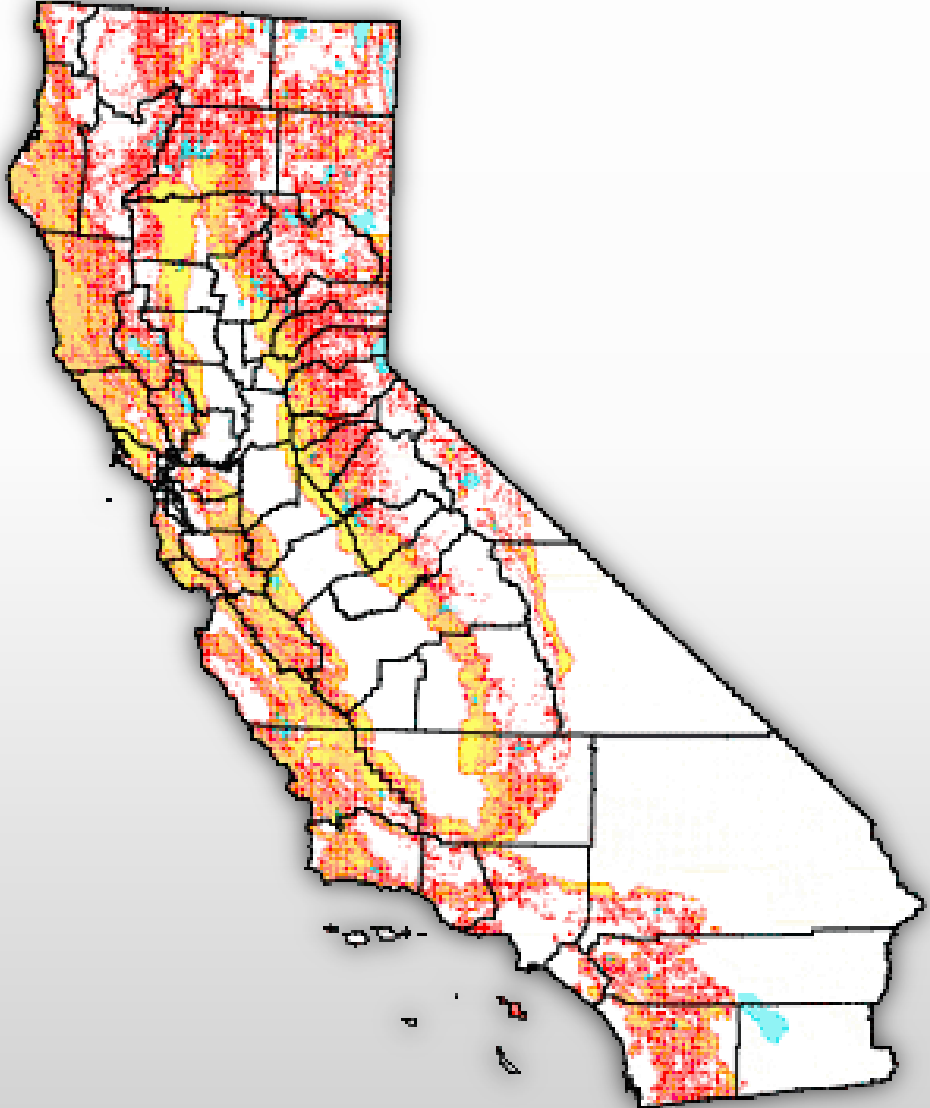
## Wildfire Risk

- “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.

# Fire Hazard Severity Zones (FHSZ)



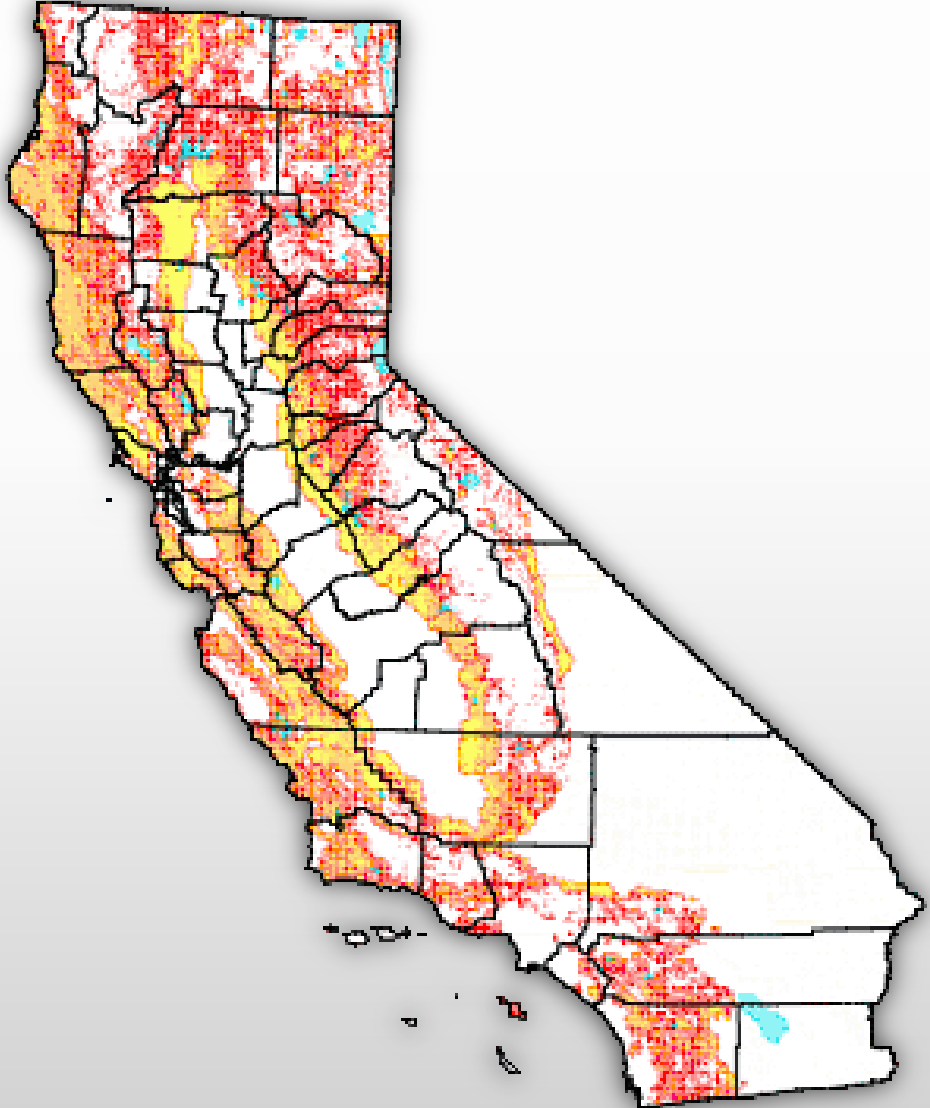
# Fire Hazard Severity Zones (FHSZ)



## Map Development

- ❑ Completed on December 1, 2024
  - ❑ Approximately 450 jurisdictions
    - ❑ 2007 – Over 200 jurisdictions in Very High FHSZ
- ❑ Develop LRA jurisdictional Maps for Cities and Counties and statewide LRA data
  - ❑ 45 days

# Fire Hazard Severity Zones (FHSZ)

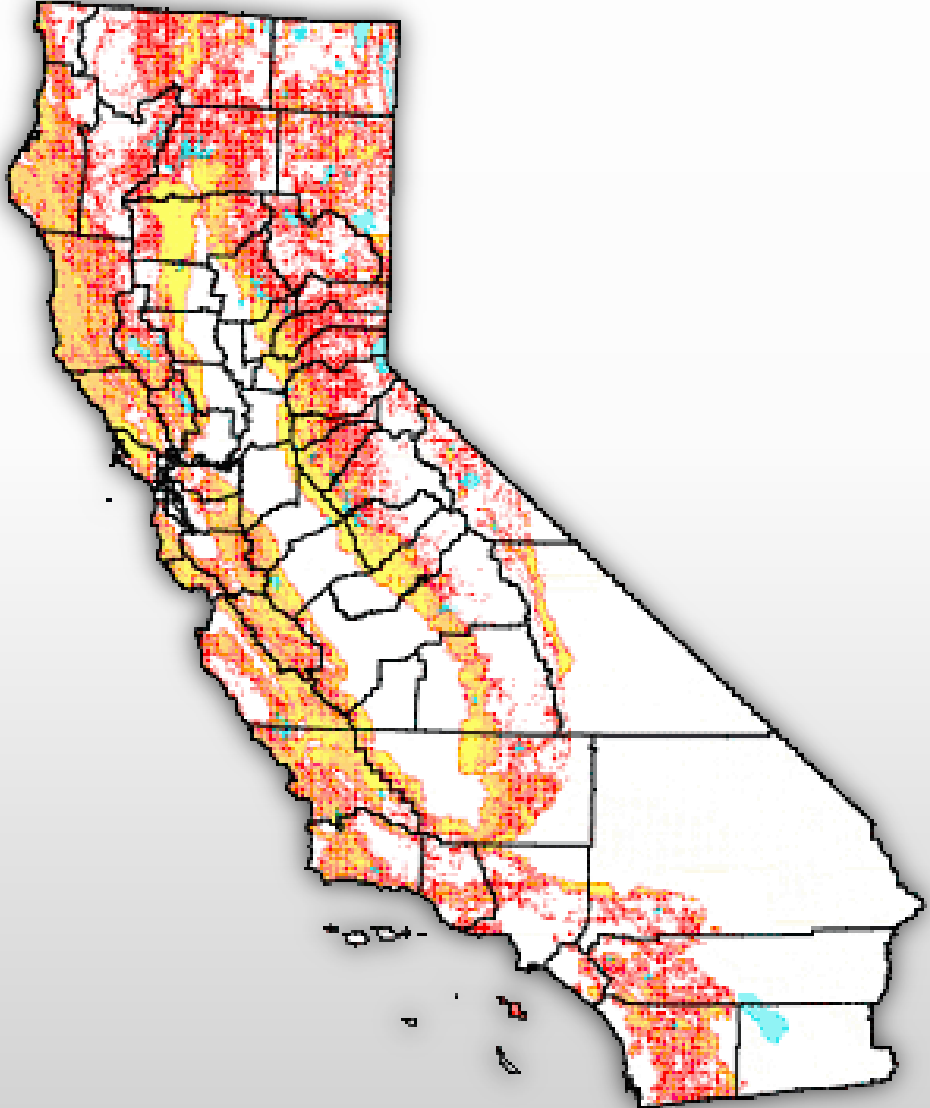


## Initial Outreach to Local Agencies

- ❑ 60 days prior to map release
- ❑ Notification to Local Agencies
  - ❑ County Board of Supervisors
  - ❑ City Manager
  - ❑ Fire Chief
  - ❑ Fire Marshal

*Gov. Code 51177 “Local agency” means a city, county, city and county, or district responsible for fire protection*

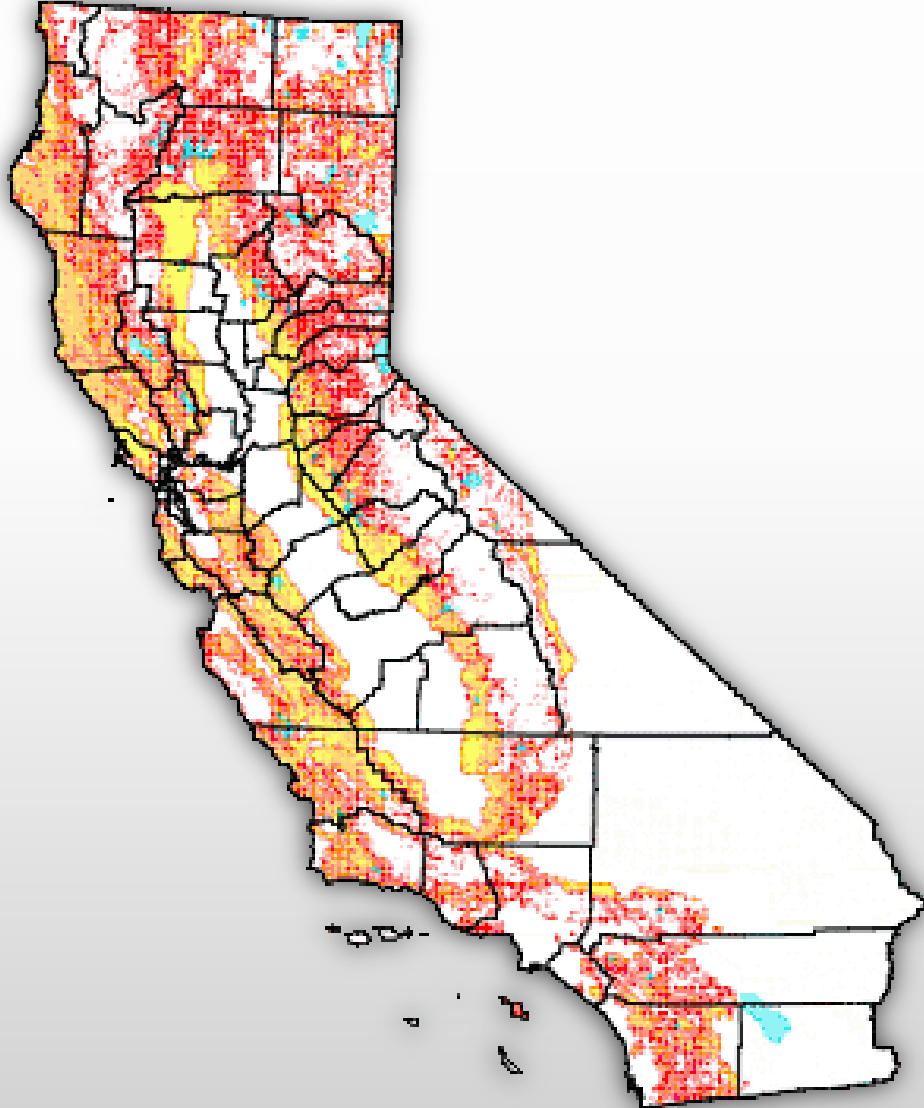
# Fire Hazard Severity Zones (FHSZ)



## Initial Outreach to Local Agencies

- ❑ Information in the HUB includes
  - ❑ Training video on the LRA process
  - ❑ Pertinent reference material
  - ❑ OSFM regional contact information
  - ❑ Tools to schedule a meeting with assigned OSFM staff
  - ❑ Public FHSZ model information and videos
  - ❑ FAQ's
  - ❑ Model ordinance
  - ❑ Local Agency surveys

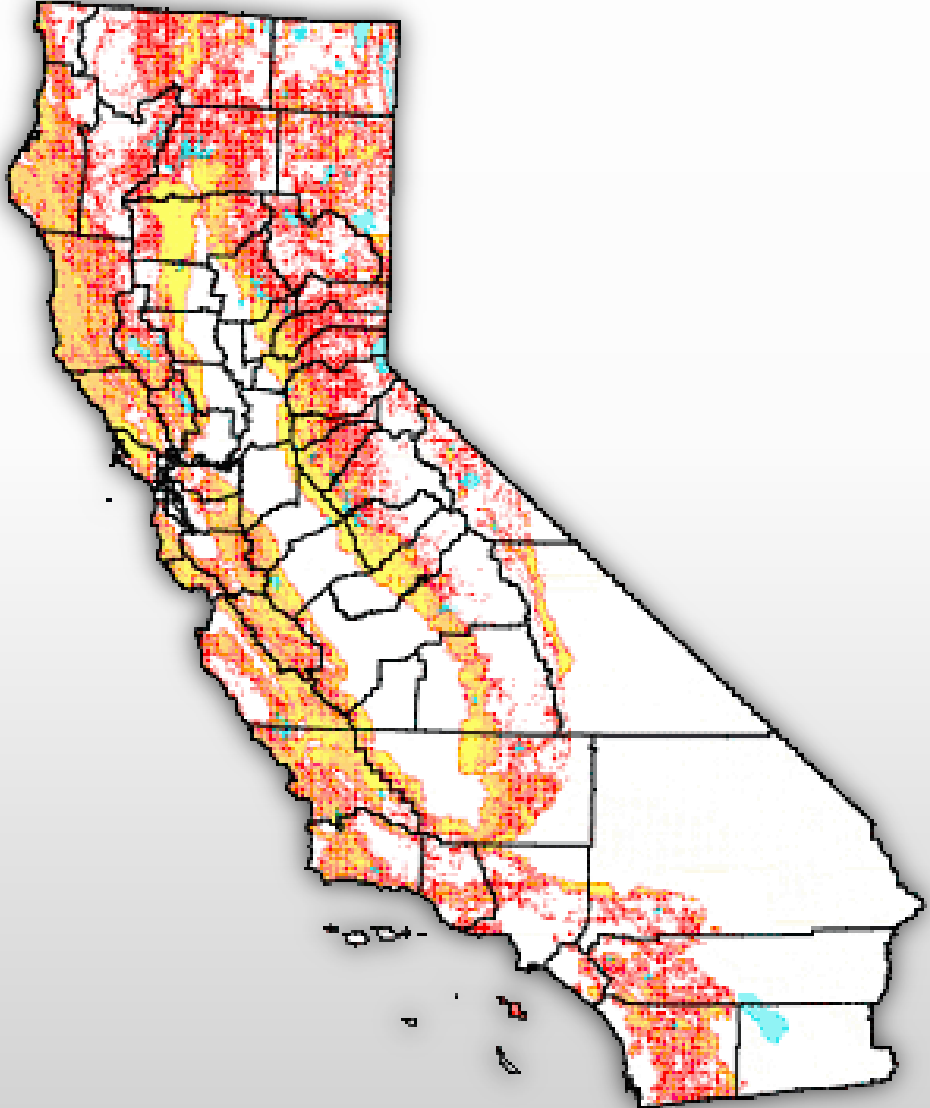
# Fire Hazard Severity Zones (FHSZ)



## Map Release

- ☐ Email and letter to Local Agencies
  - ☐ Provide local jurisdictions with a link to download maps and data.
  - ☐ Maps and data will be available through the HUB.

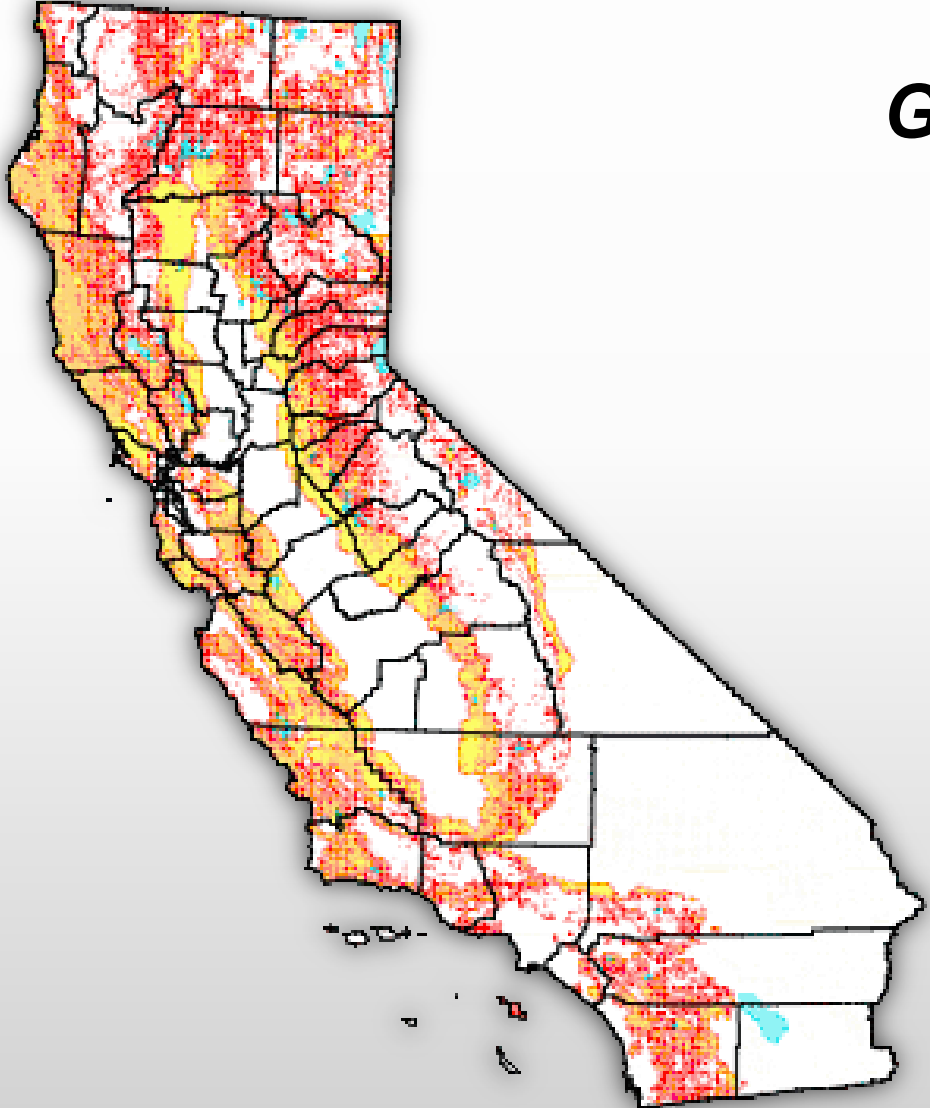
# Fire Hazard Severity Zones (FHSZ)



## Local Agency Adoption Process Begins (120-Day Ordinance Adoption) Gov. Code 51179

- ❑ Within 30 days of receiving the recommended FHSZ's, the Local Agency will make the information publicly available.
- ❑ Within 120 days of receiving the recommended FHSZ's, Local Agencies are required to adopt the FHSZ's by ordinance.

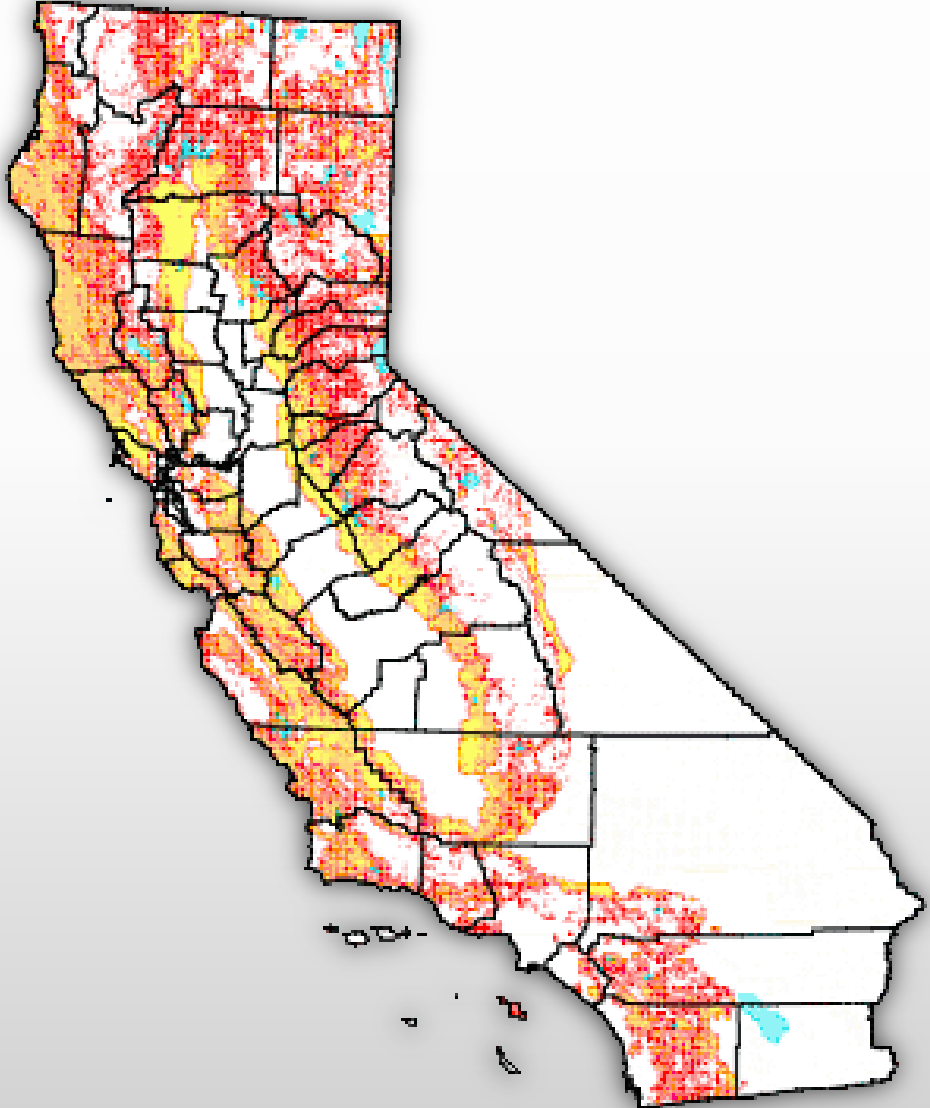
# Fire Hazard Severity Zones (FHSZ)



## ***Gov. Code 51179***

- A local agency shall not decrease the level of fire hazard severity zone as identified by the State Fire Marshal for any area within the jurisdiction of the local agency, and, in exercising its discretion pursuant to paragraph (2), may only increase the level of fire hazard severity zone as identified by the State Fire Marshal for any area within the jurisdiction of the local agency.

# Fire Hazard Severity Zones (FHSZ)



## Local Adoption Submittal to the Board of Forestry and Fire Protection

- ❑ Within 30 days of FHSZ ordinance adoption, Local Agencies are required to submit required documents to the Board.
- ❑ PDF map and Geographic Information System (GIS) geodatabase are required as part of the submission of the local ordinance.
- ❑ Board confirmation of receipt marks completion of the adoption of FHSZ's for each Local Agency.

# Fire Hazard Severity Zones (FHSZ)

## Proposed Timeline:

September 1, 2024	Map development begins ( <i>Underway</i> )
November 2024	Local Agencies are notified and OSFM begins outreach and education on the process to Local Agencies
January 2025	Maps transmitted to Local Agencies
May 2025	Maps required to be adopted by Local Agencies
June 2025	Copy of the adopted local map ordinance required to be submitted to the BOF

# Fire Hazard Severity Zones (FHSZ)

## OFSM Assistance





# Fire Hazard Severity Zones Local Responsibility Area

# Fire Hazard Severity Zones

## What is a Fire Hazard Severity Zone?

The State Fire Marshal shall identify areas in the State as Moderate, High, and Very High Hazard Severity Zones based on consistent statewide criteria and the severity of fire hazard that is expected to prevail in those areas. – [CA GOV 51178](#)

## When did Fire Hazard Severity Zones begin in Local Responsibility Area?

Assembly Bill 337 (Bates 1992), prompted by the devastating Oakland Hills fire of 1991, 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 FHSZ exist. – [CA GOV 51175](#)

## What do Fire Hazard Severity Zones measure?

The maps evaluate "Hazard", not "Risk". Hazard is based on physical conditions that create expected fire behavior over a 50-year period without considering short-term modifications. Risk is the potential damage a fire can do to the area under existing conditions, including fuel reduction projects, defensible space, and ignition resistant building construction. - [osfm.fire.ca.gov/fhsz](https://osfm.fire.ca.gov/fhsz)

## Will the new Fire Hazard Severity Zone maps affect my insurance?

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. Insurance risk models incorporate additional factors that change more frequently than those that CAL FIRE includes in its hazard mapping, which is built to remain steady.

– [California Department of Insurance](#)

## What are the requirements within Fire Hazard Severity Zones?

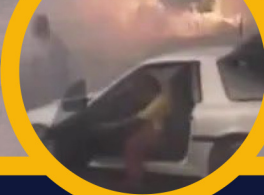
- Materials and Construction Methods for Exterior Wildfire Exposure – [CBC Chapter 7A](#)
- Natural hazard real estate disclosure at the time of sale – [CA CIV 1102.19 \(AB 38 2019\)](#)
- 100-foot defensible space clearance requirements – [CA GOV 51182](#)
- Property development standards such as road widths, water supply, and signage – [CA PRC 4290](#)
- Consideration during future development of Cities and Counties General Plan – [CA GOV 65302](#)

**1980**



Panorama Fire burns 28,800 acres, destroying 325 structures and resulting in 4 fatalities in San Bernardino.

**1991**



Tunnel Fire burns 1,600 acres, destroying 2,900 structures and resulting in 25 fatalities in the Oakland Hills.

PRC 4201 mandates that CAL FIRE develop Fire Hazard Severity Zones.

**1982**

Fire Hazard Severity Zone maps are created.

**1985**

The "Bates Bill" calls for CAL FIRE to identify Very High Fire Hazard Severity Zones in LRA.

**1992**

# Frequently Asked Questions



## Is there an easy way to determine the Fire Hazard Severity Zone of my property?

You can search by address to find your current designation on the website: [osfm.fire.ca.gov/fhsz](https://osfm.fire.ca.gov/fhsz)

## Why are Fire Hazard Severity Zones being updated?

The hazard maps are being updated to more accurately reflect the zones in California that are susceptible to wildfire. The process will incorporate new science in local climate data and improved fire assessment modeling in determining hazard ratings. – [PRC 4125](#) and [GC 51178](#)

## What are the key elements of the Fire Hazard Severity Zone Model?

The model has two key elements: probability of an area burning and expected fire behavior under extreme fuel and weather conditions. The factors considered in determining fire hazard within wildland areas is 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. This is not a structure loss model, as key information regarding structure ignition is not included. – [osfm.fire.ca.gov/fhsz](https://osfm.fire.ca.gov/fhsz)

## Why does the model place an emphasis on the spread of embers?

Embers spread wildfire because they can travel long distances in the wind and ignite vegetation, roofs, attics (by getting into vents), and decks. – [osfm.fire.ca.gov/fhsz](https://osfm.fire.ca.gov/fhsz)

## What is the difference between SRA and LRA?

State Responsibility Area (SRA) is a legal term defining the area where the State has financial responsibility for wildland fire protection and prevention. – [CA PRC 4102](#)

Local Responsibility Area (LRA) includes incorporated cities, urban regions, agriculture lands, and portions of the desert where the local government is responsible for wildfire protection. – [CA PRC 4125](#)

## How are Fire Hazard Severity Zones determined in Local Responsibility Areas?

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.

– [PRC 4202](#) and [GC 51178](#)

2017



Tubbs Fire burns 36,810 acres, destroying 5,643 structures and resulting in 22 fatalities in Santa Rosa.

2018



Camp Fire burns 153,336 acres, destroying 18,804 structures and resulting in 85 fatalities in Paradise.

2007  
CAL FIRE finalizes the Statewide FHSZ Model to include Very High FHSZ in LRA.

2007

2021  
AB 642 and SB 63 require CAL FIRE to identify Moderate and High FHSZ in LRA.

2021

2022  
AB 211 requires local agency to designate by ordinance Moderate and High FHSZ in LRA.

2022

# FHSZ Frequently Asked Questions



## General

### What is a Fire Hazard Severity Zone or FHSZ?

[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.

### Will the new Fire Hazard Severity Zones affect my ability to get or maintain insurance?

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 would utilize 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 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.

### What do Fire Hazard Severity Zones measure?

The Fire Hazard Severity Zone map reflects "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.

# FHSZ Frequently Asked Questions



## General

### What are the key elements of the Fire Hazard Severity Zone model?

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.

### Where do Fire Hazard Severity Zones apply?

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 also identify the Moderate and High Fire Hazard Severity Zones with the Very High in Local Responsibility Area (LRA).

### What are the uses of Fire Hazard Severity Zones?

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.

### When were the maps last updated?

In 2007, CAL FIRE updated the FHSZs for the entire State Responsibility Area (SRA). Between 2008-2011 the department worked with local governments to make recommendations of the Very High Fire Hazard Severity Zones within Local Responsibility Area (LRA).

### Why are fire hazard severity maps being updated?

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.

# FHSZ Frequently Asked Questions



## General

### **How do the Fire Hazard Severity Zone Maps differ from California Public Utilities Commission (CPUC) High Fire Threat District Maps?**

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.

### **How are Fire Hazard Severity Zones determined?**

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.

### **What new data will be included in the new model, and how does this differ from the previous model?**

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.

### **Why is my property in a different zone than the adjacent area, which looks similar?**

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. Classification outside of wildland areas is based on the fire hazard of the adjacent wildland and the probability of flames and embers threatening buildings.

# FHSZ Frequently Asked Questions



## General

### **Why does the model place an emphasis on the spread of embers?**

Embers spread wildfire because they can travel long distances in the wind and ignite vegetation, roofs, attics (by getting into vents), and decks.

### **Why do waterbodies have a Fire Hazard Severity Zone Classification?**

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.

### **How does CAL FIRE assist Local Governments in Fire Hazard Severity Zones?**

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.

### **How can I search the Fire Hazard Severity Zone of a property?**

You can search by address to find your current designation on the web at: [osfm.fire.ca.gov/FHSZ](https://osfm.fire.ca.gov/FHSZ)

# FHSZ Frequently Asked Questions



## State Responsibility Area

### What is State Responsibility Area or SRA?

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?

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?

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?

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/building-materials-listing/>



## State Responsibility Area

### **What is the difference between the various Fire Hazard Severity Zones?**

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.

### **Is the GIS data for Fire Hazard Severity Zones available for download?**

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.



## Local Responsibility Area

### What is Local Responsibility Area or LRA?

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 begin in Local Responsibility Area?

Assembly Bill 337 (Bates, 1992) prompted by the devastating Oakland Hills Fire of 1991, 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 FHSZ exist. [Government Code 51175](#) then provides direction for the local jurisdiction to take appropriate action.

### How are Fire Hazard Severity Zones determined in Local Responsibility Areas?

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.

### What are the requirements for landowners in Fire Hazard Severity Zones in Local Responsibility Areas?

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](http://www.readyforwildfire.org).

### Does the designation of Very High Fire Hazard Severity Zones in the Local Responsibility Area trigger the 100-foot clearance requirement?

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](http://www.readyforwildfire.org).



## Local Responsibility Area

### **What is the process for developing Fire Hazard Severity Zones in the Local Responsibility Area?**

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?**

Many of the changes expanding Fire Hazard Severity Zones in Local Responsibility Areas 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?**

The Local Responsibility Area map process will happen after the State Responsibility Area process has been completed, which is estimated to occur in winter of 2025.

### **Why haven't Moderate and High Fire Hazard Severity Zone classes been classified before in the Local Responsibility Area?**

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.

### **Why is my property in a different zone than the adjacent area, which looks similar?**

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.

# LRA Legislation Factsheet



## Assembly Bill No.337

An act to add Chapter 6.8 (commencing with Section 51175) to Part 1 of Division 1 of Title 5 of the Government Code, and to amend Section 13108.5 of the Health and Safety Code, relating to fire protection.

*[Enrolled, January 28, 1991]*

**AB 337**, Bates. Very high fire hazard severity zones.

- (1) Under existing law, the State Board of Forestry is required to classify all lands within the state, in accordance with prescribed criteria, for the purpose of determining areas in which the financial responsibility of preventing and suppressing fires is primarily the responsibility of the state.

This bill would declare that the prevention of fires is not a municipal affair but is instead, a matter of statewide concern, and would make a finding and declaration of the Legislature that its provisions apply to all local agencies, including, but not limited to, charter cities, charter counties, and charter cities and counties. The bill would prohibit that finding from limiting the authority of a local agency, as defined, from imposing more restrictive fire and panic safety requirements, as otherwise authorized by law.

The bill would state that it is not the intent of the Legislature to limit or restrict the authority of a local agency to impose more restrictive fire and panic safety requirements, as otherwise authorized by law.

This bill would require the Director of Forestry and Fire Protection to identify areas in the state as very high fire hazard severity zones within all counties pursuant to a prescribed schedule. The bill would require local agencies, as defined, to designate, by ordinance, very high fire hazard severity zones in their jurisdiction after receiving recommendations from the director, except as prescribed. The bill would authorize local agencies to include or exclude areas following certain findings and would require changes made by local agencies to be final and not rebuttable by the director. By requiring local agencies to designate very high fire hazard severity zones within their jurisdictions, this bill would impose a state-mandated local program. The bill would require the State Fire Marshal to prepare and adopt a model ordinance that provides for the establishment of any high fire hazard security zones.

# LRA Legislation Factsheet



## Assembly Bill No.337 (Continued)

- (2) Under existing law, any person who owns, leases, controls, operates, or maintains any building or structure in, upon, or adjoining any mountainous area or forest-covered lands, brush-covered lands, or grass-covered lands, or any land that is covered with flammable material, is required to undertake specified fire protection measures, including the maintenance of specified firebreaks.

The bill would enact requirements of this nature for any person who owns, leases, controls, operates, or maintains, any occupied dwelling or occupied structure in, upon, or adjoining any mountainous area, forest-covered land, brush-covered land, grass-covered land, or land covered with flammable material, which area or land is within a very high fire hazard severity zone, as described in (1).

The bill would authorize local agencies to exempt certain structures and would exempt certain land or water areas.

The bill would make violation of these requirements an infraction or misdemeanor, as specified, thereby imposing a state-mandated local program by creating a new crime, and would specify related matters.

This bill would require local agencies to notify owners of property of violation and would authorize local agencies to correct the conditions and make a lien upon the property, as prescribed. By creating these requirements, this bill would impose a state-mandated local program.

The bill would permit a violation of these requirements to be considered a public nuisance, as specified.

- (3) Existing law requires the State Fire Marshal to adopt, amend, and repeal regulations for roof coverings and openings into the attic areas of buildings in those fire hazard severity zones in state responsibility lands as designated by the director. Existing law requires the director to classify lands within state responsibility areas into fire hazard severity zones.

This bill would instead require the State Fire Marshal to propose, and would require the State Building Standards Commission to adopt, amend, and repeal those regulations. The bill would also require the State Fire Marshal to propose, and would require the State Building Standards Commission to adopt, amend, and repeal, those regulations for buildings in very high fire hazard severity zones in state responsibility lands, designated by the director, and in very high fire hazard severity zones as described in (1). The bill would require roofs on all new buildings and certain existing buildings in both of those zones to be at least a class B roof that complies with Standard 32-7 of the Uniform Building Code, as adopted in the California Building Standards Code. The bill would impose requirements on installers and roofing materials and make other related changes. The bill would exempt historic buildings, as defined, from these provisions.

# LRA Legislation Factsheet



## Senate Bill No.63

### CHAPTER 382

An act to amend Sections 51177, **51178, 51178.5**, 51182, and 51189 of the **Government Code**, to amend Section 13108.5 of the Health and Safety Code, and to amend Sections 4124.5 and 4291 of, and to add and repeal Sections 4123.8, 4291.5, and 4291.6 of, the Public Resources Code, relating to fire prevention.

*[Approved by Governor September 28, 2021. Filed with Secretary of State September 28, 2021.]*

**SB 63**, Stern. Fire prevention: vegetation management: public education: grants: defensible space: fire hazard severity zones.

- (1) Existing law requires the Director of Forestry and Fire Protection to identify areas of the state as very high fire hazard severity zones based on specified criteria. Existing law requires a local agency, within 30 days after receiving a transmittal from the director that identifies very high fire hazard severity zones, to make the information available for public review, as provided. This bill, among other things, would also require the director to identify areas of the state as moderate and high fire hazard severity zones. The bill would modify the factors the director is required to use to identify areas into fire hazard severity zones, as provided. The bill would require a local agency to make this information available for public review and comment, as provided. By expanding the responsibility of a local agency, the bill would impose a state-mandated local program.

This bill would also make conforming changes.

- (2) Existing law requires a person who owns, leases, controls, operates, or maintains an occupied dwelling or structure in, upon, or adjoining a mountainous area, forest-covered land, brush-covered land, grass-covered land, or land that is covered with flammable material that is within a very high fire hazard severity zone, as designated by a local agency, or a building or structure in, upon, or adjoining those areas or lands within a state responsibility area, to maintain a defensible space of 100 feet from each side and from the front and rear of the structure, as specified. Existing law authorizes a greater distance than specified above on the specified land in a very high fire hazard severity zone. Existing law specifies that clearance beyond the property line may only be required if state law, local ordinance, rule, or regulation includes certain findings and specifies that clearance on adjacent property shall only be conducted following written consent by the adjacent landowner.

# LRA Legislation Factsheet



## Amended by Senate Bill No.63

### 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.

*(Amended by Stats. 2021, Ch. 382, Sec. 2.5. (SB 63) Effective January 1, 2022.)*

### Government Code 51178.5

Within 30 days after receiving a transmittal from the State Fire Marshal that identifies fire hazard severity zones pursuant to Section 51178, a local agency shall make the information available for public review and comment. The information shall be presented in a format that is understandable and accessible to the general public, including, but not limited to, maps.

*(Amended by Stats. 2021, Ch. 382, Sec. 3.5. (SB 63) Effective January 1, 2022.)*

# LRA Legislation Factsheet



## Assembly Bill No. 211

CHAPTER 574

An act to amend Sections 11891, 11893, 12581, 12996, 12998, 12999.4, and 12999.5 of, and to add Sections 12999.6 and 13001 to, the Food and Agricultural Code, **to amend Section 51179 of the Government Code**, to amend Sections 44274.10, 44274.11, 44274.12, 44274.13, and 44274.14 of the Health and Safety Code, to amend Sections 3113, 4799.05, 14503.5.1, 14538, 14549.2, 14581, 42052, and 42060 of, to add Sections 14537.5, 14548, 14555, and 21166.3 to, to add Part 5 (commencing with Section 75250) to Division 44 of, and to repeal Section 75250.1 of, the Public Resources Code, to amend Section 43152.6 of, and to amend and repeal Section 43152.10 of, the Revenue and Taxation Code, to amend Section 13198 of the Water Code, to amend the Budget Act of 2021 (Chapters 21, 69, and 240 of the Statutes of 2021) by amending Item 8570-002-0001 of Section 2.00 of that act, and to amend the Budget Act of 2021 (Chapter 44 of the Statutes of 2022) by amending Items 3540-101-0001 of Section 2.00 of that act, relating to public resources, and making an appropriation therefor, to take effect immediately, bill related to the budget.

*[Approved by Governor September 27, 2022. Filed with Secretary of State September 27, 2022.]*

**AB 211**, Committee on Budget. Public resources trailer bill.

- (2) Existing law requires the State Fire Marshal to identify areas of the state as moderate, high, and very high fire hazard severity zones based on specified criteria. Existing law requires a local agency to designate, by ordinance, very high fire hazard severity zones in its jurisdiction within 120 days of receiving recommendations from the State Fire Marshal. Existing law authorizes a local agency, at its discretion, to include areas within the jurisdiction of the local agency, not identified as very high fire hazard severity zones by the State Fire Marshal, as very high fire hazard severity zones following a finding supported by substantial evidence, as provided.

This bill would additionally require a local agency to designate, by ordinance, moderate and high fire hazard severity zones within 120 days of receiving recommendations from the State Fire Marshal. By expanding the responsibility of a local agency, the bill would impose a state-mandated local program. The bill would additionally authorize a local agency, at its discretion, to include areas within the jurisdiction of the local agency, not identified as moderate and high fire hazard severity zones by the State Fire Marshal, as moderate and high fire hazard severity zones, respectively. The bill would prohibit the local agency from decreasing the level of fire hazard severity zone as identified by the State Fire Marshal for any area within the jurisdiction of the local agency, as provided.

# LRA Legislation Factsheet



## Amended by Assembly Bill No. 211

### Government Code 51179

- (a) A local agency shall designate, by ordinance, moderate, high, and very high fire hazard severity zones in its jurisdiction within 120 days of receiving recommendations from the State Fire Marshal pursuant to Section 51178.
- (b) (1) A local agency may, at its discretion, include areas within the jurisdiction of the local agency, not identified as very high fire hazard severity zones by the State Fire Marshal, as very high fire hazard severity zones following a finding supported by substantial evidence in the record that the requirements of Section 51182 are necessary for effective fire protection within the area.  
  
(2) A local agency may, at its discretion, include areas within the jurisdiction of the local agency, not identified as moderate and high fire hazard severity zones by the State Fire Marshal, as moderate and high fire hazard severity zones, respectively.  
  
(3) A local agency shall not decrease the level of fire hazard severity zone as identified by the State Fire Marshal for any area within the jurisdiction of the local agency, and, in exercising its discretion pursuant to paragraph (2), may only increase the level of fire hazard severity zone as identified by the State Fire Marshal for any area within the jurisdiction of the local agency.
- (c) The local agency shall transmit a copy of an ordinance adopted pursuant to subdivision (a) to the State Board of Forestry and Fire Protection within 30 days of adoption.
- (d) Changes made by a local agency to the recommendations made by the State Fire Marshal shall be final and shall not be rebuttable by the State Fire Marshal.
- (e) The State Fire Marshal shall prepare and adopt a model ordinance that provides for the establishment of very high fire hazard severity zones.
- (f) Any ordinance adopted by a local agency pursuant to this section that substantially conforms to the model ordinance of the State Fire Marshal shall be presumed to be in compliance with the requirements of this section.
- (g) A local agency shall post a notice at the office of the county recorder, county assessor, and county planning agency identifying the location of the map provided by the State Fire Marshal pursuant to Section 51178. If the agency amends the map, pursuant to subdivision (b) or (c) of this section, the notice shall instead identify the location of the amended map.

*(Amended by Stats. 2022, Ch. 574, Sec. 10. (AB 211) Effective September 27, 2022.)*



## Increasing Fire Hazard Severity Zone (FHSZ) Area and Designation

**Government Code section 51179** requires a local agency to designate, by ordinance, moderate, high, and very high FHSZ within 120 days of receiving the identified FHSZ's from the State Fire Marshal pursuant to Section 51178.

The law does not allow for a local jurisdiction to request changes or provide comments to the State Fire Marshal on the FHSZ designations. However, a local agency may choose to increase the designation of a FHSZ from the FHSZ identified by the State Fire Marshal, or designate areas as having a FHSZ that were not designated in a FHSZ by the State Fire Marshal. This may occur because FHSZ zone edges in the maps and data from the State Fire Marshal are not aligned with parcel boundaries or roads that some may consider for lines of convenience when adopting ordinances. A local agency is not allowed to reduce the designation of a FHSZ classification from the State Fire Marshal (i.e. a local agency cannot make an area designated as High by the State Fire Marshal, Moderate in its adopted ordinance).

However, a local jurisdiction can increase the designation from the one identified by the State Fire Marshal. If a local agency decides to increase the designation of a FHSZ, it may do so if it does the following:

1. If increasing the designation to Very High, a local agency must make a finding supported by substantial evidence in the record that the requirements of Government Code section 51182 are necessary for effective fire protection.
2. If increasing the designation to Moderate or High, a local agency may do this at its discretion.

If a local agency decides to include areas in its FHSZ adopted ordinance not identified as being in a FHSZ by the State Fire Marshal, it may include those areas if it does the following:

1. If including areas not identified as being in a FHSZ and designating it as Very High, a local agency must make a finding supported by substantial evidence in the record that the requirements of Government Code section 51182 are necessary for effective fire protection.
2. If including areas not identified as being in a FHSZ and designating it as Moderate or High, a local agency may do this at its discretion.

# LRA Legislation Factsheet





## Land Use Planning Program

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, as well as collaborating in the development of Safety Elements in General Plans.



For More Information  
[osfm.fire.ca.gov/fhsz](https://osfm.fire.ca.gov/fhsz)

# LRA FHSZ Rollout Plan

OFFICE OF THE  
STATE FIRE MARSHAL



## Phase 1 (2/10/25)

Butte  
Colusa  
El Dorado  
Glenn  
Lake  
Lassen  
Modoc  
Nevada  
Placer  
Plumas  
Shasta  
Sierra  
Siskiyou  
Sutter  
Tehama  
Yuba

## Phase 2 (2/24/25)

Alameda  
Contra Costa  
Del Norte  
Humboldt  
Marin  
Mendocino  
Merced  
Napa  
San Francisco  
San Joaquin  
San Mateo  
Santa Clara  
Santa Cruz  
Solano  
Sonoma  
Stanislaus  
Yolo

## Phase 3 (3/10/25)

Amador  
Calaveras  
Fresno  
Kern  
Kings  
Madera  
Monterey  
Sacramento  
San Benito  
San Luis Obispo  
Santa Barbara  
Tulare  
Tuolumne  
Ventura

## Phase 4 (3/24/25)

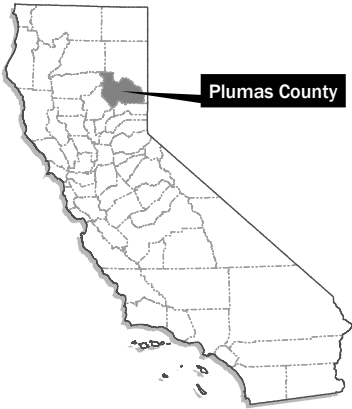
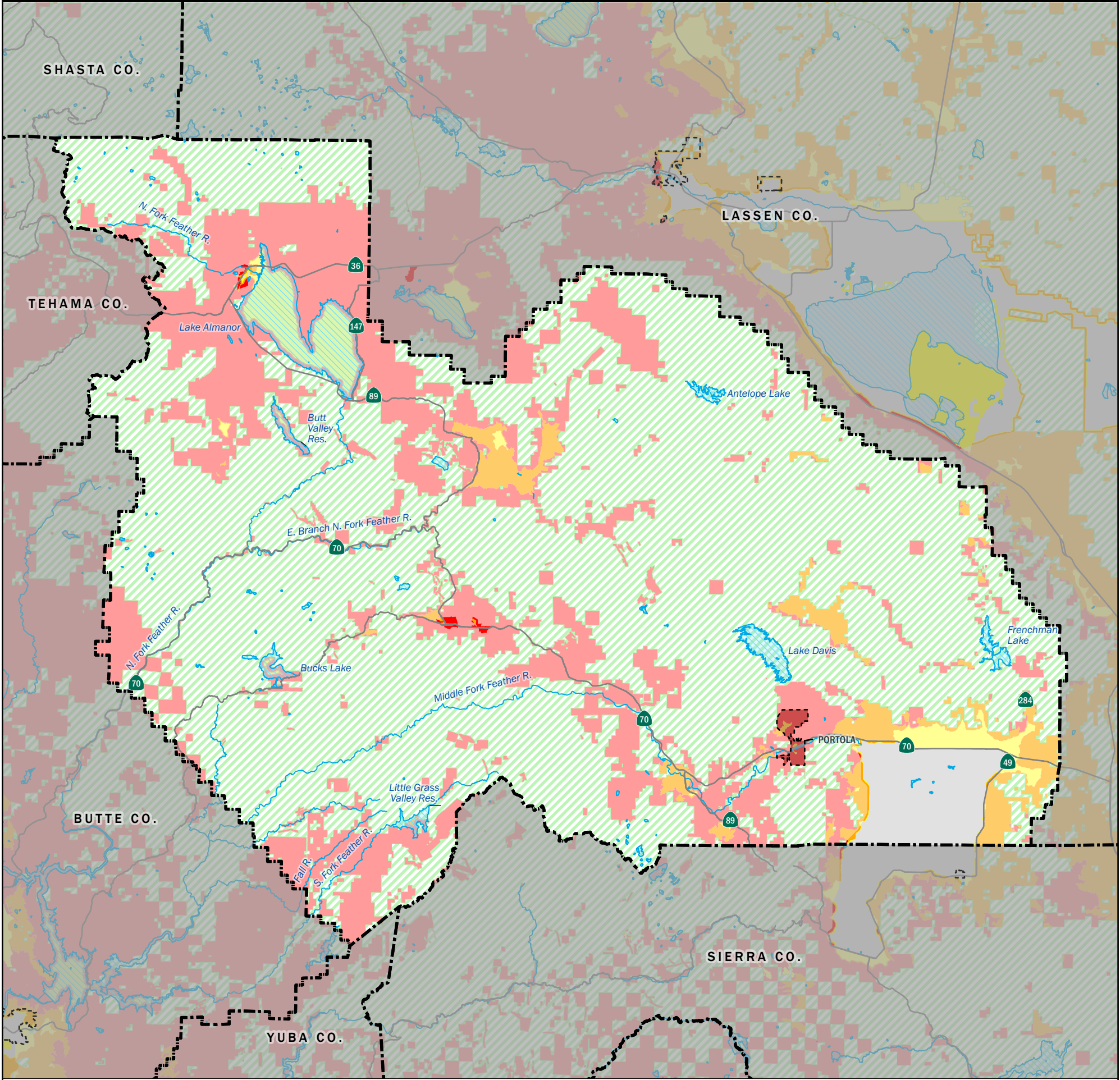
Imperial  
Inyo  
Los Angeles  
Mono  
Orange  
Riverside  
San Bernardino  
San Diego





# Local Responsibility Area Fire Hazard Severity Zones

As Identified by the  
State Fire Marshal  
January 22, 2025



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

Very High High Moderate

**Fire Hazard Severity Zones in State Responsibility Area (SRA), Effective April 1, 2024**

Very High High Moderate

Mi 0 10 20

Km 0 10 20 30 40

Projection: NAD 83 California Teale Albers  
Scale: 1:497,000 at 11" x 17"

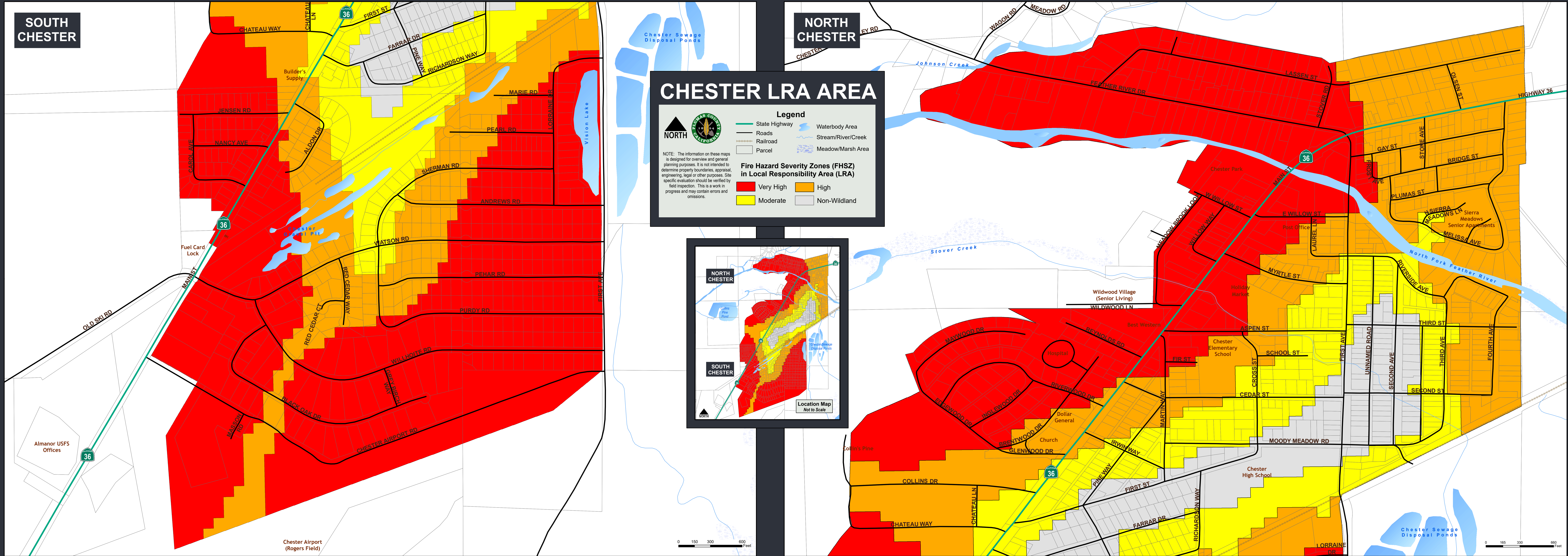
Incorporated City Waterbody

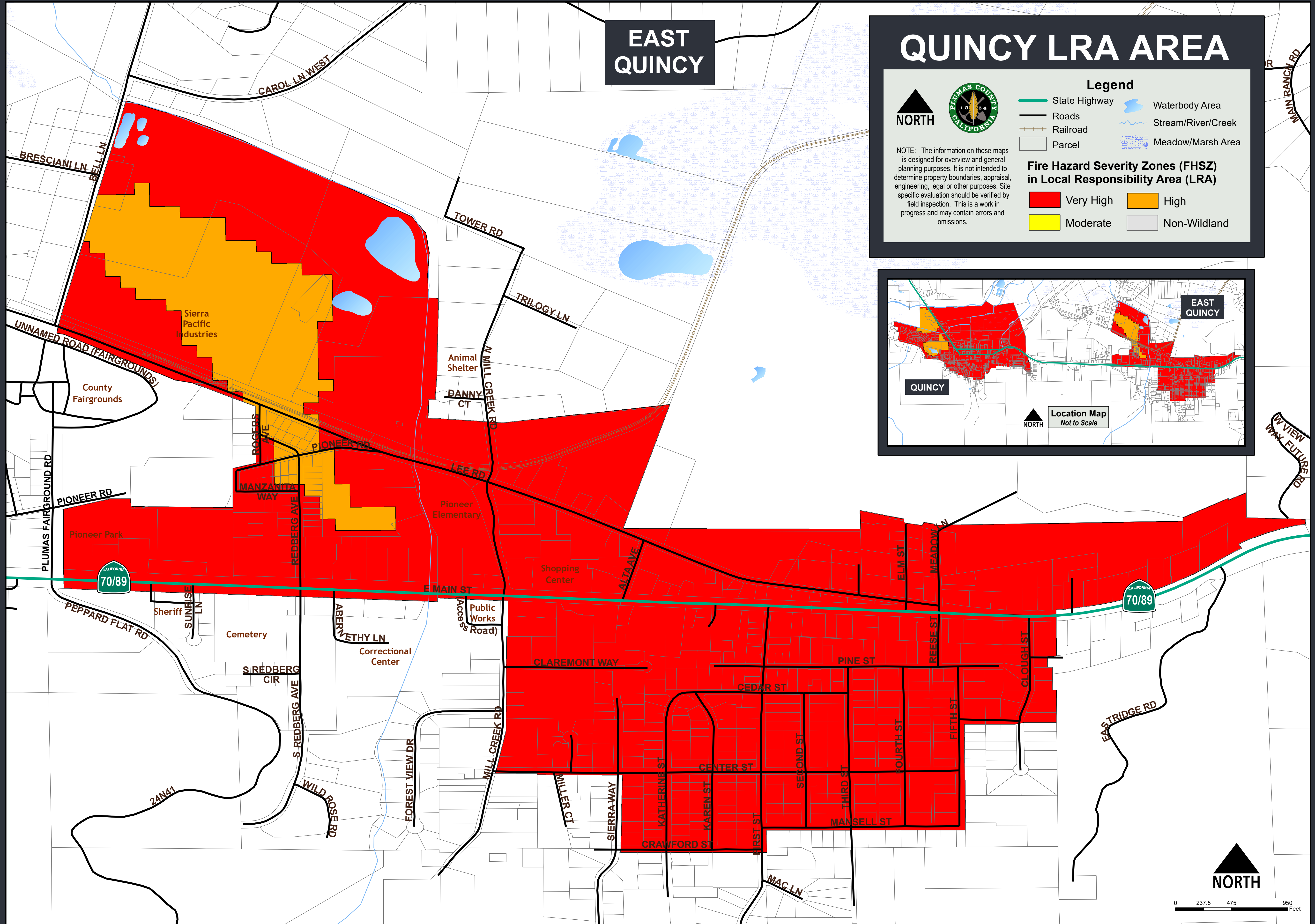
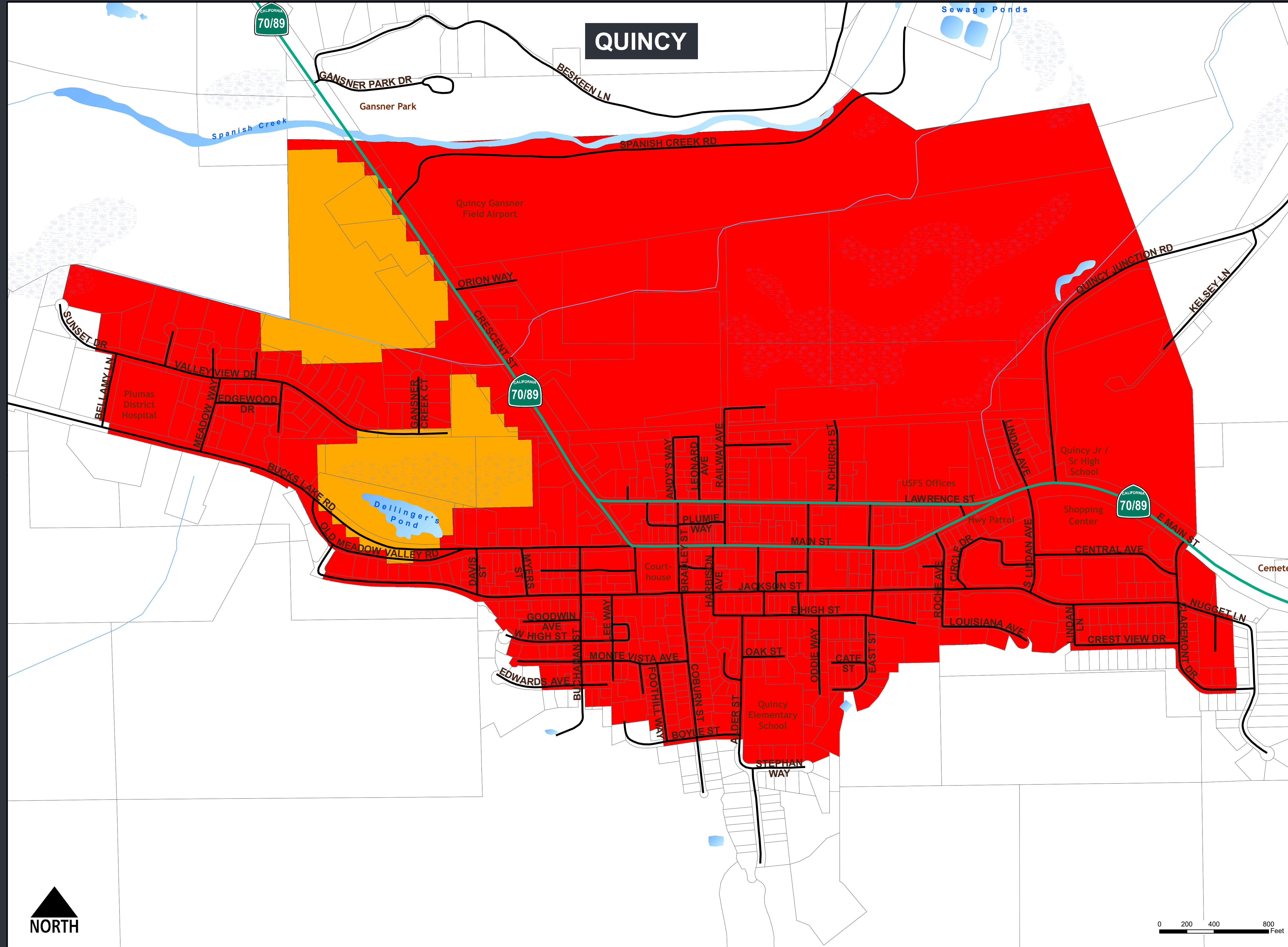
Unzoned LRA Federal Responsibility Area (FRA)

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.





## QUINCY LRA AREA

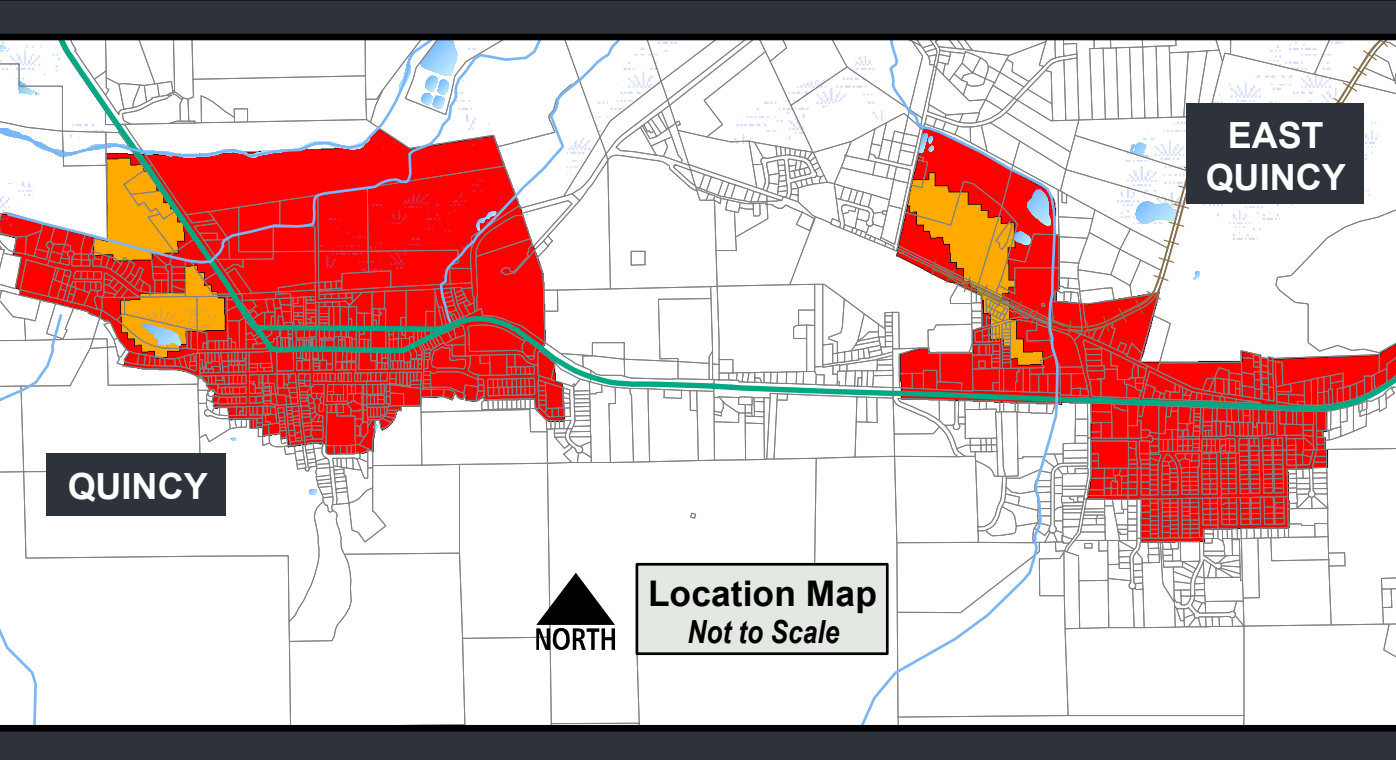
**Legend**

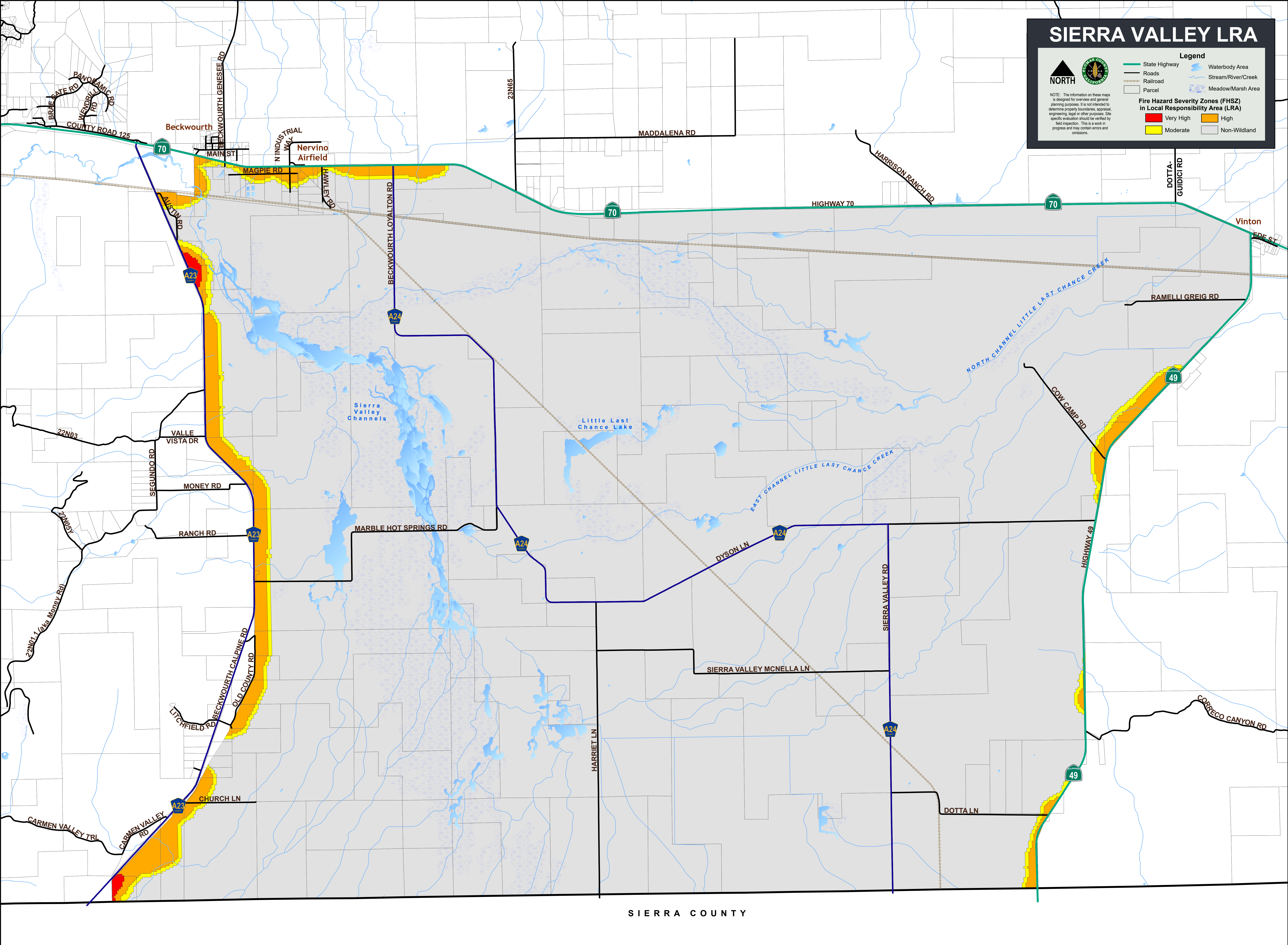
- State Highway
- Roads
- Railroad
- Parcel
- Waterbody Area
- Stream/River/Creek
- Meadow/Marsh Area

**Fire Hazard Severity Zones (FHSZ) in Local Responsibility Area (LRA)**

- Very High
- High
- Moderate
- Non-Wildland

NOTE: The information on these maps is designed for overview and general planning purposes. It is not intended to determine property boundaries, appraisal, engineering, legal or other purposes. Site specific evaluation should be verified by field inspection. This is a work in progress and may contain errors and omissions.





# SIERRA VALLEY LRA

**NORTH**

NOTE: The information on these maps is designed for overview and general planning purposes. It is not intended to determine property boundaries, appraisal, engineering, legal or other purposes. Site specific evaluation should be verified by field inspection. This is a work in progress and may contain errors and omissions.

State Highway

Roads

Railroad

Parcel

Waterbody Area

Stream/River/Creek

Meadow/Marsh Area

**Fire Hazard Severity Zones (FHSZ) in Local Responsibility Areas (LRA)**

Very High

High

Moderate

Non-Wildland

SIERRA COUNTY

Map produced by: Planner's County GIS Division      Mapper: Becky Osborn Date: 3/4/2025      Source: Sierra\_Valley\_LRA.mxd  
Data Sources: Plumas County Framework Data, CalFire      Projection: California State Plane, Zone 1, NAD 1983

## **Q&A – Insurance and CAL FIRE Fire Hazard Severity Zone Maps**

### **1. How will the updated CAL FIRE maps affect insurance availability and affordability?**

CAL FIRE's maps are intended to drive local planning decisions, not insurance decisions. Under Commissioner Lara's new regulation finalized in October 2022, insurance companies must provide discounts for wildfire safety actions such as community mitigation and home-hardening, which CAL FIRE's maps do not assess. In addition, insurance companies are already using risk analysis tools and models that go beyond CAL FIRE's proposed maps in determining what properties they will underwrite.

Commissioner Lara's new wildfire safety regulation will help increase access to insurance by promoting wildfire safety across the state. Reducing wildfire risks throughout the state is the primary way we can make insurance more available and affordable, and our regulation is a major step towards that goal. CAL FIRE's maps support that goal through improving public education about hazard and the need for safety preparation.

### **2. How will these maps benefit the public?**

Public education about where current wildfire hazards exist is essential to reducing the threat to local communities and maintaining access to available and affordable insurance. When communities know and understand their risks, they can plan and prepare.

In addition, the Department's [first-ever report on climate insurance](#) recommended updated wildfire hazard mapping to improve public safety.

### **3. If you are a homeowner and your zone changed from High Hazard to Very High Hazard, will this impact your insurance premiums or renewal ability?**

For many years, insurance companies have been using alternate wildfire risk tools for determining where they will write and renew policies, and how much premium to charge a policyholder, not the Fire Hazard Severity Zone maps. Therefore, a change in designation on the maps for a single homeowner is unlikely to affect their insurance. The reality is that more accurate risk information enables homeowners and communities to reduce their wildfire risks, and Commissioner Lara's new wildfire mitigation regulation clarifies what actions you should take to reduce wildfire risks. Once that regulation is fully implemented, if a homeowner or business owner takes those risk mitigation actions, they will be able to see a discount in their insurance premium.

#### **4. How is the state addressing wildfire mitigation?**

By design, CAL FIRE's maps are focused on long-range wildfire hazard, which includes only certain variables, like wind, vegetation, ember production and movement, climate, topography, and fire history. CAL FIRE's maps will give up to date information to communities about the level of wildfire hazard they face, which could help target resources at the state and local level. Expanded state grant programs and Commissioner Lara's new wildfire safety regulation are aimed at reducing wildfire risks to communities through programs such as Firewise USA and the new Fire Risk Reduction Community designation from the California Board of Forestry and Fire Protection.

**SECTION 4911  
MODEL ORDINANCE FOR FIRE HAZARD SEVERITY ZONE ADOPTION**

ORDINANCE NO. \_\_\_\_\_

*An ordinance of the City (or County or District) of \_\_\_\_\_ to designate fire hazard severity zones.*

*The \_\_\_\_\_ Council (or Board) of the \_\_\_\_\_ ordains as follows:*

*The City (or County or District) hereby designates the Fire Hazard Severity Zones as recommended by the California Department of Forestry and Fire Protection pursuant to Government Code Section 51178.*

*Or*

☐ *The City (or County or District) hereby designates areas not identified as Very High Fire Hazard Severity Zones by the State Fire Marshal, as Very High Fire Hazard Severity Zones following a finding supported by substantial evidence in the record that the requirements of Government Code Section 51182 are necessary for effective fire protection within the area.*

*(and/or)*

☐ *The City (or County or District) hereby designates areas not identified as Moderate and High Fire Hazard Severity Zones by the State Fire Marshal, as Moderate and High Fire Hazard Severity Zones, respectively.*

*The map, approved by the city (or county or district), is hereby incorporated by reference, and entitled "City (or County or District) Fire Hazard Severity Zones."*

*Dated ( \_\_\_\_\_ ).*

*The official map is also located electronically on the following website: \_\_\_\_\_*

*On the motion of Member \_\_\_\_\_, seconded by Member: \_\_\_\_\_*

*The roll call vote:*

*Ayes: \_\_\_\_\_ Noes: \_\_\_\_\_ Abstain: \_\_\_\_\_ Absent: \_\_\_\_\_*

*The foregoing ordinance was passed and adopted this day of \_\_\_\_\_, 20\_\_\_\_*

*Ordinance \_\_\_\_\_*

*(Name)*

*(City or County or Board of \_\_\_\_\_)*

*Attest: \_\_\_\_\_ Approved as to form: \_\_\_\_\_*

*(Name) \_\_\_\_\_ (Name) \_\_\_\_\_*

*Clerk \_\_\_\_\_ City or County or District Counsel \_\_\_\_\_*