

UNDERSTANDING FIRE HAZARD SEVERITY ZONES IN SAN LUIS OBISPO COUNTY FOR 2025

Avila Fire 2020



Image courtesy of David Middlecamp, San Luis Obispo Tribune



What is a Fire Hazard Severity Zone?

Fire Hazard Severity Zones (**FHSZ**) are determined based on physical conditions that influence the likelihood and expected behavior of wildfires over a 30-50 year period. These assessments do not consider mitigation measures such as home hardening, recent wildfires, or fuel reduction efforts.



What Has Changed

- On March 10, 2025, the Office of the State Fire Marshal published updated maps identifying Fire Hazard Severity Zones in Local Responsibility Areas (*LRA*).
- More High-Hazard Areas Identified: CAL FIRE has released new maps that identify fire-prone areas in California, and San Luis Obispo County saw an increase in the number of acres from 48 in 2011 to 2,959 in 2025.
- The updated zones will be applied statewide across all jurisdictions.
- Stronger Safety Rules Coming: New hazard zones support tougher building codes and defensible space requirements to reduce wildfire risks across the county.

SRA vs. LRA

SRA: State Responsibility Area – Areas where the State of California, through CAL FIRE, holds primary responsibility for wildfire prevention and suppression. These typically include rural, unincorporated regions with significant wildland vegetation.

LRA: Local Responsibility Area – Areas where local authorities, such as city or county fire departments, are responsible for fire protection services. This encompasses incorporated cities and other regions not classified as SRA.

How is FHSZ Determined?

- Land shape and features (*topography*)
- Current and possible fuel sources (*natural vegetation*) – not considering fuel reduction efforts
- Predicted flame length
- Ember production and spread
- Local wildfire history
- Landscape terrain conditions
- Common fire weather conditions for the region



What are FHSZ used for?

- Setting construction rules for new buildings in areas where wildlands meet communities
- Informing buyers about natural hazards during real estate transactions
- Regulating property development, including road dimensions, water availability, and emergency signs
- Guiding city and county planning decisions
- Planning wildfire safety and prevention actions

The Impact for SLO County

Stricter fire-safe construction standards for new buildings

- New homes built in higher fire hazard zones must follow stricter rules, like using fire-resistant roofs, walls, vents, and windows. This helps protect homes from wildfire embers and heat.

Mandatory fire hazard disclosures during property sales

- When selling a home in a designated fire hazard zone, sellers must inform buyers about the fire risk on the property. This is called a "*Natural Hazard Disclosure*," and it is required by California law.



Benefits for SLO County

- 1. Reduced wildfire risk-** Fuel reduction efforts like prescribed burns lower fire intensity and spread.
- 2. Grant and funding eligibility-** High-risk areas may qualify for state resilience and prevention funding.
fire.ca.gov/what-we-do/grants
- 3. Improved safety awareness-** Fire maps and outreach boost public understanding of wildfire risks.
- 4. Better wildfire preparedness-** Updated zones support smarter planning and emergency readiness.

Benefits for SLO County (*Continued*)

5. Stronger community coordination -Shared risk awareness improves teamwork with neighbors and responders.

6. More protection for property - Zoning updates support defensible space and fire-resistant construction.



7. Clearer fire hazard communication - Public access to maps improves transparency and risk awareness

How will the updated OSFM maps affect insurance availability and affordability?

1. Fire Hazard Severity Zone Maps Guide Planning, Not Insurance Decisions -The OSFM's FHSZ maps are designed to inform land-use planning and fire prevention efforts, not to dictate insurance rates or availability. Insurance companies utilize their own risk assessment models that incorporate various factors beyond the FHSZ designations

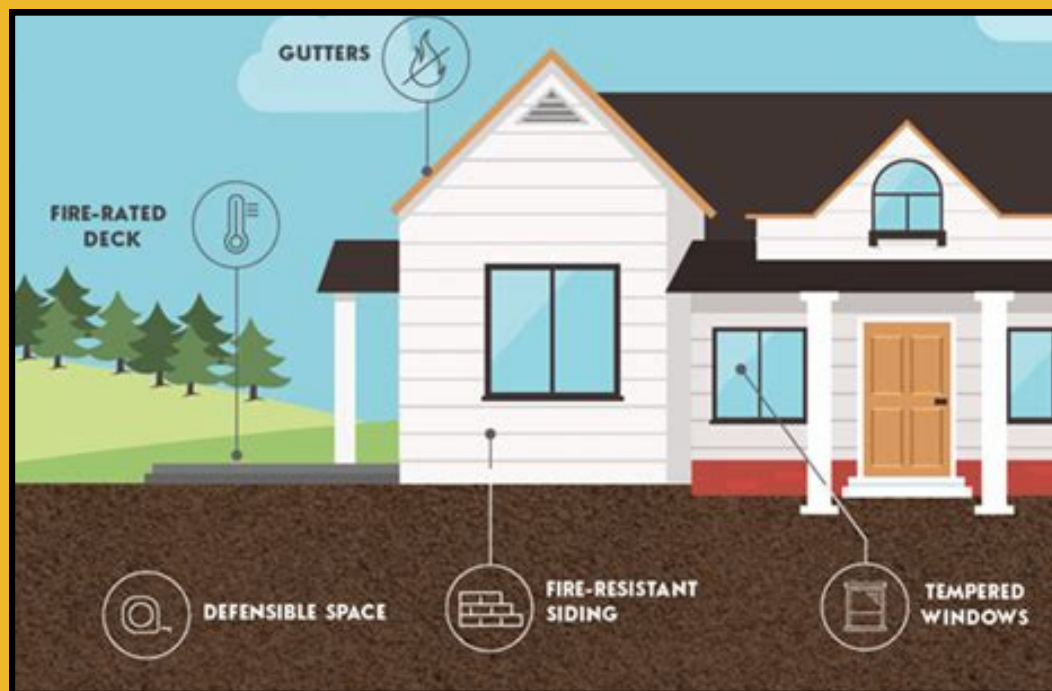
2. Insurers Employ Independent Risk Models - Insurance providers conduct their own evaluations of wildfire risk, considering elements such as historical fire data, vegetation, topography, and property-specific characteristics. These assessments are independent of the OSFM's FHSZ maps and are used to determine coverage options and pricing

How will the updated OSFM maps affect insurance availability and affordability?

(Continued)

3. Regulations Mandate Insurance Discounts for Mitigation Efforts - Under regulations implemented by Insurance Commissioner Ricardo Lara in October 2022, insurance companies in California are required to offer discounts to homeowners who undertake wildfire mitigation measures.

These measures include creating defensible space, hardening homes against fire, and participating in community-wide fire prevention programs



How will the updated OSFM maps affect insurance availability and affordability? (Continued)

4. Wildfire Safety Measures Aim to Enhance Insurance Availability -

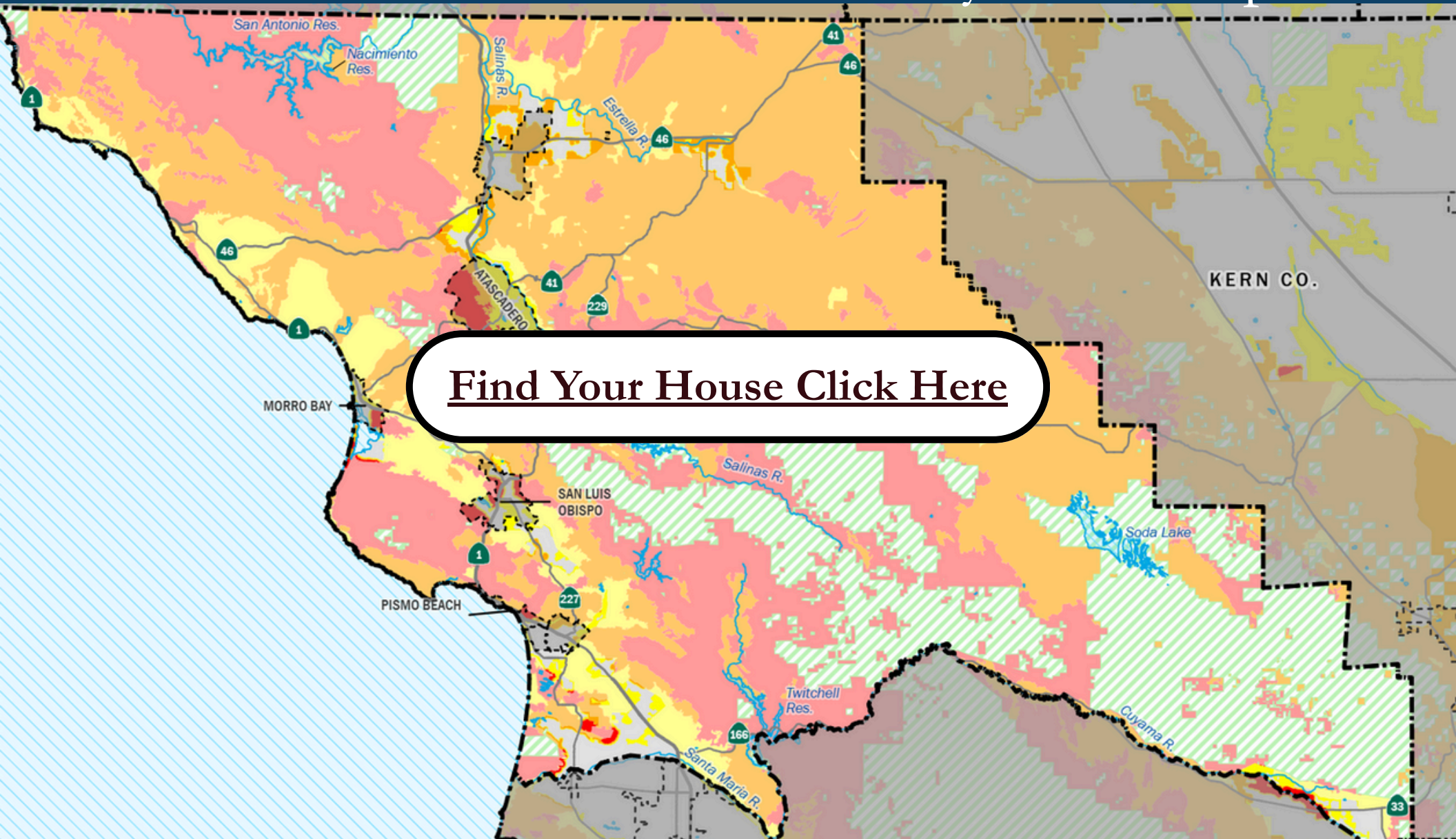
Commissioner Lara's Regulations are part of a broader strategy to improve insurance availability in wildfire-prone areas by incentivizing risk-reducing actions.



5. Risk Reduction is Key to Affordable Insurance -

The most effective way to ensure accessible and affordable insurance is through comprehensive wildfire risk reduction. This includes both individual property improvements and community-wide initiatives aimed at minimizing fire hazards.

New LRA Fire Hazard Severity Zone Map



Examples of State Minimum Requirements



SRA

LRA

VERY HIGH

Adopt FHSZ

CEQA

Subdivision Map Act

Safety Element

Fire Safe Regulations

Chapter 7A

Defensible Space

Hazard Disclosure

Subdivision Review

Adopt FHSZ

CEQA

Subdivision Map Act

Safety Element

Fire Safe Regulations

Chapter 7A

Defensible Space

Hazard Disclosure

Subdivision Review

HIGH

Adopt FHSZ

CEQA

Subdivision Map Act

Safety Element

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Chapter 7A

Defensible Space

Hazard Disclosure

Subdivision Review

Adopt FHSZ

Hazard Disclosure

Chapter 7A* Effective
January 1, 2026

MODERATE

Adopt FHSZ

CEQA

Subdivision Map

Safety Element

Fire Safe Regulations

Chapter 7A

Defensible Space

Subdivision Review

Adopt FHSZ

For more information, click on the links below:

<https://osfm.fire.ca.gov>

<https://calfireslo.org/fire-marshal/>