

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



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
- Expected flame size
- Ember creation and spread
- Local wildfire records
- 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.

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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.

Risk of reduced real estate values

- Properties located in higher fire danger areas might see slower sales or lower offers because buyers are more cautious about wildfire risks, insurance costs, and future maintenance responsibilities.

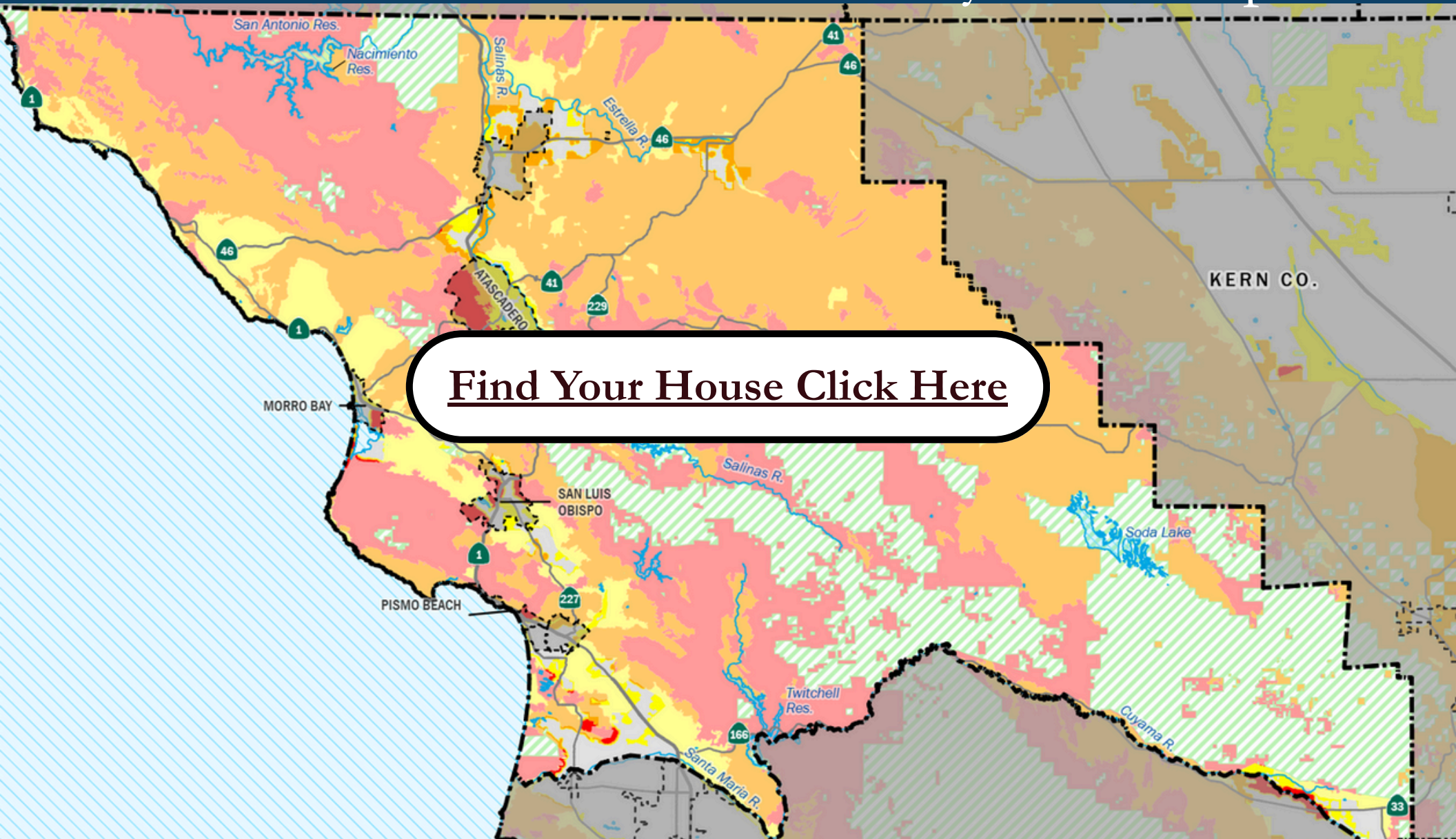
Benefits for SLO County

- Reduced wildfire risk due to proactive fuel reduction efforts
- Potential eligibility for grants and funding to improve community fire resilience fire.ca.gov/what-we-do/grants
- Improved community wildfire safety awareness
- Better planning and preparedness for wildfires
- Enhanced cooperation between neighbors and emergency responders
- Increased protection for homes and businesses
- Clearer communication and transparency about fire hazards for residents

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

- FHSZ's maps are intended to influence local planning, not insurance decisions.
- Insurance companies already use their own risk analysis tools and models that go beyond CAL FIRE's maps when deciding coverage.
- Under Commissioner Lara's regulation (*October 2022*), insurance companies must offer discounts for wildfire safety efforts, such as community actions and home improvements, which CAL FIRE's maps don't assess.
- Commissioner Lara's wildfire safety regulation aims to increase insurance availability by encouraging wildfire safety measures statewide.
- Reducing wildfire risks throughout California is the best way to make insurance more accessible and affordable.

New LRA Fire Hazard Severity Zone Map



Examples of State Minimum Requirements



SRA

LRA

VERY HIGH

Adopt FHSZ

Defensible Space

CEQA

Hazard Disclosure

Subdivision Map Act

Subdivision Review

Safety Element

Fire Safe Regulations

Chapter 7A

Adopt FHSZ

Defensible Space

CEQA

Hazard Disclosure

Subdivision Map Act

Subdivision Review

Safety Element

Fire Safe Regulations

Chapter 7A

HIGH

Adopt FHSZ

Defensible Space

CEQA

Hazard Disclosure

Subdivision Map Act

Subdivision Review

Safety Element

Fire Safe Regulations

Chapter 7A

Adopt FHSZ

Hazard Disclosure

Chapter 7A* Effective
January 1, 2026

MODERATE

Adopt FHSZ

Defensible Space

CEQA

Subdivision Map

Subdivision Review

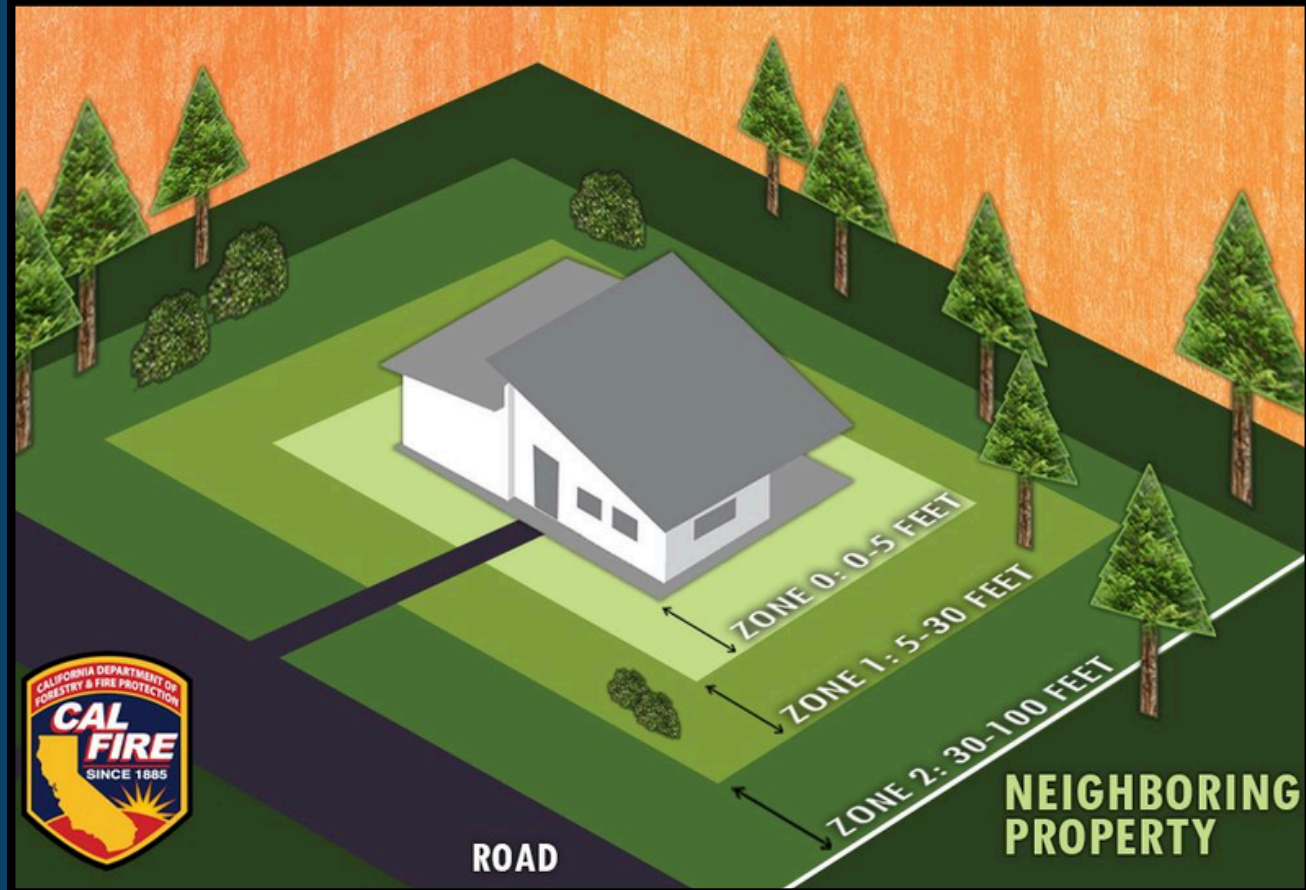
Safety Element

Fire Safe Regulations

Chapter 7A

Adopt FHSZ

DEFENSIBLE SPACE ZONES



For more information, click on the links below:

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

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