



City of Morro Bay
Fire Department
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Understanding Fire Hazard Severity Zones

The State Fire Marshal is mandated to classify lands within the State Responsibility Area (SRA) into Fire Hazard Severity Zones (FHSZ). These zones are classified in three categories, Moderate, High, and Very High. The Fire Hazard Severity Zone (FHSZ) maps are developed using a science-based and field-tested model that assigns a hazard score based on the factors that influence fire likelihood and fire behavior. Many factors are considered such as fire history, existing and potential fuel (natural vegetation), predicted flame length, blowing embers, terrain, and typical fire weather for the area. These zones evaluate the hazard 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.

The City of Morro Bay is considered a local Responsibility Area and does not have State Fire Hazard Severity Zones located within city limits. The city is bordered by SRA with a High FHSZ in the area East of Nutmeg between HWY 41 and Elena Street and North of Highway 1 near Teresa Drive. There is a Very high FHSZ South of Morro Bay along South Bay Boulevard and Quintana Road. Information about these zones and an interactive map is available at the following link <https://osfm.fire.ca.gov/divisions/community-wildfire-preparedness-and-mitigation/wildfire-preparedness/fire-hazard-severity-zones/>

For Morro Bay residents that own property in other areas of the state that have experienced wildfires, the California Department of Insurance has issued a one-year moratorium on non-renewals for people in or near a fire perimeter after a declared disaster. More information may be obtained at the following website <https://www.insurance.ca.gov/01-consumers/140-catastrophes/MandatoryOneYearMoratoriumNonRenewals.cfm>

If you are unable to obtain fire insurance for your home or business through traditional insurance brokers, basic fire insurance is available through the California Fair Plan Property insurance program <https://www.cfpnet.com/>

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