

VERY HIGH FIRE HAZARD SEVERITY ZONE MATRIX

Home Location - to Home Number	Adjacent to existing Fuel Mod Zones	Newport Coast area homes do not abut wildland but follow CBC 7A	Adjacent to existing Hazard Reduction Zones	CDM, Spyglass, and Yacht Streets not abutting wildland & will be affected by CBC 7A when building				
Number of Homes - current	616	2457	273	None included now				
Number of homes – after map adoption	616	2457	273	1734				
If I live ____ and the maps are adopted, then <i>See Matrix Legend below for A – I answers</i>	What happens with Insurance Rates?	Can I still get fire insurance?	If I'm not remodeling or reconstructing, How will the map affect me?	If I want to remodel/reconstruct what do I have to do re: <i>home plans</i>?	If I want to remodel/Reconstruct what do I have to do re: <i>my yard</i>?	If I want to build or reconstruct, will I be responsible for my neighbor's property?	Does my HOA have additional responsibilities?	What do I have to disclose to potential buyers?
• On Buck Gully or Morning Canyon	A	B	C	E	F	G	NO	I
• In Newport Coast (Altezza or Trovare)	A	B	C	E	C	G	H	I
• Adjacent to existing Fuel Mod Zones in Newport Coast	A	B	D	E	D	G	H	I
• Newport Coast area homes not abutting the wildland	A	B	No Affect	E	No Affect	G	NO	I
On CDM, Yacht, and Spyglass Streets not abutting	A	B	No Affect	E	No Affect	G	NO	I

VHFHSZ Matrix Legend

A - CAL Fire and OCFA research has shown no reported affects on insurance rates following the VHFHSZ map adoptions in LA, Ventura, Tahoe- Douglas, Fresno and Kern counties. OCFA also contacted the California Department of Insurance, California FAIR Plan Association and ISO.

California Department of Insurance / CDI

Sacramento (800) 927.4357 and LA (213) 346.6884

- Underwriting procedures are proprietary information and not released to the public, which precludes discovery of whether those processes include Cal Fire maps. However, the CDI notes that the insurance industry has far more sophisticated mapping products available which more-closely meet their needs (ISO products).
- Overall, insurance company rates and underwriting guidelines are influenced by competition, loss exposure, construction costs, fraud, investment performance, catastrophic losses, management practices, etc. For individual properties, insurers use multiple factors to assess eligibility: construction type, property age, loss history, and property location.
- The CDI oversees insurance company requests for approval of rate increases/decreases. Insurers submit statistical data to support their requests which are either approved or rejected following extensive review by the CDI. Property owners seeking relief from excessive rate increases or discriminatory practices may ask the CDI for assistance.

California Fair Plan Association

AI (213) 487.0111

- CA Fair Plan representative believes the majority of over 200 insurers writing property coverage in California use ISO-provided products in their underwriting processes, not the maps adopted by Cal Fire. CA Fair Plan is the “insurer of last resort” for property owners unable to obtain coverage through standard carriers for high-risk properties such as those in mountainous or brush-covered areas.

Insurance Services Offices / ISO

Guy Seeley, PhD, Weather & Technology Division (702) 875.4492

- ISO produces and markets several wildfire products to insurers. Their Fireline™ hazard and risk maps use satellite images, topography, weather patterns and road and water supply data to create hazard zones ranging from “negligible to extreme.” ISO states that this product is used by some of California’s largest insurers and they have no plan to directly use Cal Fire maps within their product.

B – There should be no change in whether you can get insurance after the adoption of the VHFHSZ map according to the information in **A** above.

C – Provide a defensible space by mitigating and managing flammable vegetation either to your property line or 100ft whichever is less. Keep flammable vegetation to a minimum and use fire resistive vegetation listed on the Newport Beach Fire Prevention website.

D – Nothing, homes are already protected by a Fuel Modification Zone which manages the flammable vegetation and decreases the intensity of a wildland fire as it approaches your home. Continue to maintain the Fuel Modification Plan

E – Building materials will need to comply with the California Building Code Chapter 7A Fire Resistive Building Materials

F – If it is new construction or reconstruction adds 50% or more to the total square footage to the property, you will be required to submit a Fuel Modification Zone (FMZ) Plan. This FMZ has zones that decrease the amount of flammable vegetation that may expose your home to ignition during a wildfire.

G – Nothing, Landowners are only responsible to their property up to 100 feet or their property line, whichever is less.

H – HOA's have the responsibility of maintaining the defensible space or Fuel Modification requirements on land owned by the Homeowner's Association.

I – Any Real Estate transaction will require the landowner to disclose that the property is in the Very High Fire Hazard Severity Zone.