



WHAT'S THE DIFFERENCE?

Fire Risk Maps vs. Fire Hazard Maps

You can't change topography or fire history—but you can **reduce fire hazards** on your property by **managing** vegetation and creating defensible space. Understanding the difference between fire hazard and fire risk maps is essential to protecting your home, your wallet and your community.

It's important to know that insurance companies use fire risk maps—not CAL FIRE's fire **hazard** maps—to help determine coverage and rates. While CAL FIRE's hazard maps are publicly available, fire risk maps used by insurers typically are not.

Why It Matters Throughout California—including Tracy Hills

Knowing what each map tells you—and how your actions can affect risk—makes you a more informed, prepared and resilient homeowner.

- **Fire hazard maps** show where fire-prone vegetation exists and how intensely it might burn.
- **Fire risk maps** measure the likelihood of a wildfire starting and potential damage it could cause to homes, people and property.

It takes a village and it starts with you.

Learn More
on the Website

