

HOME INSURANCE

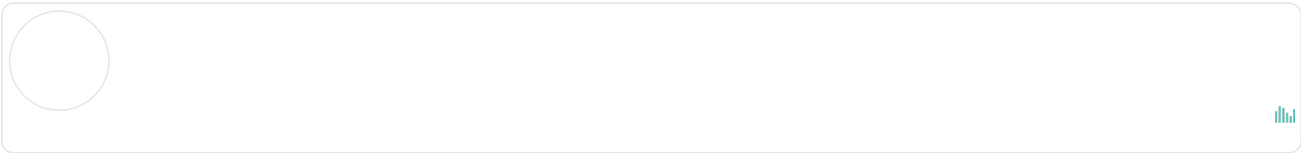
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Map reveals which Bay Area ZIP codes are labeled high fire risk by insurers — including in S.F.

By Megan Fan Munce, Sriharsha Devulapalli , Staff WritersSep 12, 2025

Gift Article

New 2025 data is available showing wildfire risk in various Bay Area neighborhoods, as determined by a modeling firm used by insurance companies. Jessica Christian/The Chronicle



New data shows for the first time what a modeling company for many major home insurers thinks of wildfire risk across the Bay Area in 2025.

While state agencies like Cal Fire look at wildfire risk in broad swaths, modelers like Cotality analyze wildfire risk at a granular level to help insurers determine which properties to insure or not.

Nearly 100% of residences along the Sonoma County coast have high wildfire risk, according to the Cotality data, which is from last month. In the 95033 ZIP code covering Los Gatos and part of the Santa Cruz Mountains, there are more than 3,200 homes rated as having high risk. Even within San Francisco, Cotality estimates 238 homes at high risk of burning in a wildfire.

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Cotality’s wildfire risk score predicts the likelihood of a wildfire occurring on a property, taking into account factors like wind conditions in the area and the amount of vegetation that could potentially fuel a fire. The company then ranks properties as low, moderate, high or extreme fire risk. This map shows the percentage of properties in every Bay Area ZIP code rated as having moderate, high or extreme risk.

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Across the U.S., Cotality estimates there are more than 2.6 million homes at moderate, high or extreme risk of burning down in a wildfire. Just under half of those homes are located in California.

Cotality, formerly known as CoreLogic, is one of several vendors that provides such scores to insurance companies, who then use these scores in part to inform where to write insurance and how much to charge.

Cotality works with several major California insurers. Other modeling companies used by insurers include Verisk, Moody’s and

Karen Clark & Co. Some insurers may even use different models to compare strengths of each.

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The wildfire scores come on a variety of scales that often aren’t linear. This means even a score that appears low could indicate significant wildfire risk for an insurer — for example, last year, USAA told regulators in a filing that it would no longer insure homes with a wildfire risk score of 2 or greater on a scale of 1-32.

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State regulations require insurers to disclose homeowners’ wildfire risk scores when their policies are renewed or non-renewed. But homeowners can find out their score at any time by asking their insurance broker or agent, said Janet Ruiz, director of strategic communication for the Insurance Information Institute, an industry group.

Homeowners can also inquire about steps they could take to reduce their wildfire risk — which can qualify them for discounts on their annual premiums and make it more likely that their policy will be renewed.

This summer, the California Department of Insurance finalized implementation of reforms meant to attract insurers to write

more policies in the state. One of those reforms will allow insurance companies to use regulator-approved wildfire catastrophe models created by vendors such as Cotality to set their rates, rather than relying on past data about wildfire risk. The state has also launched efforts to make its own public wildfire model.

For homeowners’ purposes, this reform changes nothing about the wildfire risk score that comes in the mail, said Carmen Balber, executive director of the consumer advocacy group Consumer Watchdog.

But it means prices going forward will depend more on private companies’ models of current wildfire risk than empirical data about past fire losses — a move that Insurance Commissioner Ricardo Lara and the insurance industry say addresses the growing risks associated with climate change, but that Balber and other consumer advocates have criticized as untransparent.

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Even homeowners with low wildfire risk scores may still be at risk of potentially losing their home to a destructive fire.

A retrospective analysis of the Los Angeles County wildfires found that the vast majority of destroyed structures in the Eaton Fire had low wildfire risk scores, but ranked high in conflagration risk — a new measure Cotality introduced in the wake of the 2023 Lahaina fire and the Los Angeles blazes. Unlike traditional wildfires, these fires primarily burned through homes and

businesses rather than wildland, what Cotality calls “wildfire-induced conflagrations.”

Cotality analyzed the risk of wildfire-induced conflagrations using factors like how close the structures are together and the climate conditions in the area. (Conflagration risk is not included in the map with this story.)

Across San Francisco, both wildfire risk and conflagration risk are low, according to Jamie Knippen, Cotality’s senior product manager for wildfire solutions. But conflagration risk is higher in areas of Marin County and the East Bay, such as Sausalito and the Oakland hills, where homes are older and more tightly packed together, increasing the risk that a fire could jump quickly between houses or spread through flying embers.

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The results underscore that even homeowners with low wildfire risk scores should consider taking steps to guard against the risk of wildfire.

“It’s important to understand that homeowners can make differences at their house that can make their homes more resilient to wildfires,” Knippen said. “The biggest one is defensible space, Zone Zero, clearing out all vegetation within 0 to 5 feet of your property, getting rid of the pretty flowers — ultimately, it could save your home.”

Reach Megan Fan Munce: megan.munce@sfchronicle.com

Sep 12, 2025

Megan Fan Munce

Megan Fan Munce

REPORTER

Megan Fan Munce is a reporter on the climate team covering California’s home insurance crisis. She writes about the California FAIR Plan; State Farm non-renewals; pullbacks by other insurers such as Allstate and Farmers; policy initiatives from the California Department of Insurance; and how homeowners in the Bay Area and elsewhere are navigating the challenges.

Munce first joined the San Francisco Chronicle as part of the two-year Hearst Journalism Fellowship, spending her first year of the program at the Houston Chronicle. She grew up in the Bay Area before attending Northwestern University’s Medill School of Journalism.

Sriharsha Devulapalli

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GRAPHICS REPORTER

Sriharsha Devulapalli joined The San Francisco Chronicle in 2022, after finishing his master's degree in data journalism from Columbia University. Prior to this, he was working as a Product Manager for Blue Sky Analytics where he helped build a mapping platform for environmental data.

Previously, he was a software developer with Mint, where he was responsible for data visualizations for the newspaper’s daily data journalism page – Plain Facts. During his time there, Harsha wrote and produced data visualizations focusing on politics, development and economic issues in India.

Devulapalli also brings with him experience outside of journalism. He had worked with the Urban Design Lab at the Earth Institute, Columbia University and the Hyderabad Urban Lab. He enjoys cities, maps, long walks, vistas, all things transit and making people curious.

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