
ParcelRiskReport

PREPARED THIS REPORT

California Natural Hazard Disclosure Report

Civil Code §1103 — includes the statutory §1103.2 NHD Statement · California

5555 SKYWAY, PARADISE, CA, 95969

⚠ AB-38 applies · High / Very High Fire Hazard Severity Zone

Prepared by ParcelRiskReport

2026-06-02 · Report prr_1780385076667

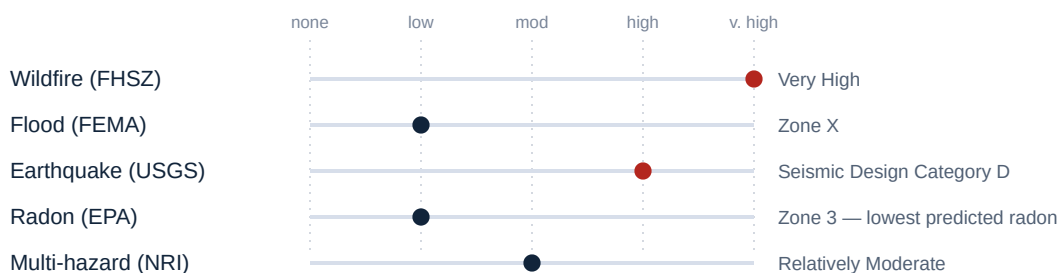
What's included & how to use it

- This parcel-level hazard report — every finding drawn live from official government maps, labeled parcel-precise vs. area-level, with its source cited.
- The statutory California Natural Hazard Disclosure Statement (Civil Code §1103.2) — included at the end of this report and also available as a separate file.

Deliver this package to the buyer with the other transaction disclosures. The §1103.2 statement requires the buyer's and seller's signatures — sign, date, and retain a copy. Each determination cites the official agency source it is based on.

Executive Summary

This natural hazard assessment for 5555 Skyway in Paradise, CA, provides a factual overview of environmental conditions based on official federal and state databases. The property is located within a parcel-specific CAL FIRE Very High Fire Hazard Severity Zone (Local Responsibility Area), which subjects the property to California Assembly Bill 38 (AB 38) disclosure and defensible space requirements. Additionally, point-specific USGS data places the property in Seismic Design Category D, indicating a high potential for strong earthquake shaking. Conversely, the property is in a parcel-specific FEMA Zone X (minimal flood hazard), an EPA Radon Zone 3 (lowest predicted county-level radon), and is entirely inland and unaffected by sea-level rise. The overall FEMA National Risk Index for this census tract is rated Relatively Moderate.



Hazard	Classification	Data resolution
Flood	Zone X	Parcel-precise
Wildfire	Very High	Parcel-precise
Earthquake	Seismic Design Category D	Point estimate

Multi-Hazard Baseline (FEMA National Risk Index)	Relatively Moderate	Census tract (area-level)
Radon	Zone 3 — lowest predicted radon	County-level
Air Quality	Current AQI: Good	Point estimate
Earthquake Fault Zone (Alquist-Priolo)	Not in an Earthquake Fault Zone	Parcel-precise
Seismic Hazard Zone (Liquefaction & Landslide)	Map not available	Parcel-precise
Dam-Failure Inundation	Not in a dam-failure inundation area	Parcel-precise

Statutory NHD Determinations (Civil Code §1103.2)

The six statutory determinations for this property. The full, signable California Natural Hazard Disclosure Statement is included at the end of this report.

This property is situated in:	Determination
A SPECIAL FLOOD HAZARD AREA (Any type Zone "A" or "V") designated by the Federal Emergency Management Agency	No
AN AREA OF POTENTIAL FLOODING shown on a dam failure inundation map	No
A HIGH OR VERY HIGH FIRE HAZARD SEVERITY ZONE	Yes
A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS (State Responsibility Area)	No
AN EARTHQUAKE FAULT ZONE	No
A SEISMIC HAZARD ZONE	Map not available

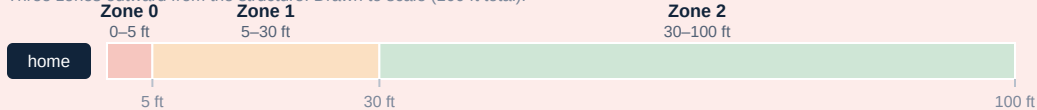
⚠ Fire Hardening & Defensible Space Disclosure (AB-38 · Civ. Code §1102.19)

This parcel is in a **High or Very High Fire Hazard Severity Zone**, so the **Fire Hardening and Defensible Space Disclosure (FHDS)** applies. Under California AB-38 (Civ. Code §1102.19), effective July 1, 2021, the seller of a home in these zones built before 2010 must disclose whether the property complies with defensible-space (PRC §4291) and home-hardening requirements and provide the buyer the listed compliance information. Where a local defensible-space inspection is unavailable, the buyer and seller must agree, as a condition of sale, to obtain documentation of compliance within one year of closing. This section provides that fire-hardening and defensible-space disclosure content.

Defensible space (PRC §4291)

Defensible space around the home · PRC §4291

Three zones outward from the structure. Drawn to scale (100 ft total).



- **Zone 0 — Ember-resistant (0–5 ft):** no combustible mulch, plants, fences, or stored items against the structure; keep clear of leaves and needles.
- **Zone 1 — Lean, clean & green (5–30 ft):** remove dead plants and debris, space shrubs, keep grass mowed, trim limbs away from the roof.
- **Zone 2 — Reduced fuel (30–100 ft):** cut grass low, space trees and shrubs, remove ladder fuels and fallen debris.

State Fire Marshal Low-Cost Retrofit List (home hardening)

- Class-A fire-rated roof; keep roof and gutters clear of debris.
- Ember- and flame-resistant vents (1/8-inch noncombustible metal mesh).
- Enclose eaves and protect under-deck / under-floor areas.
- Dual-pane windows with at least one tempered pane.
- Noncombustible 0–5 ft zone at the base of exterior walls.

General guidance based on CAL FIRE / Office of the State Fire Marshal requirements; a local fire authority defensible-space inspection governs actual compliance.

Hazard Details

Flood

Zone X

PARCEL-PRECISE

Parcel-specific analysis using the FEMA National Flood Hazard Layer (NFHL) indicates this property is located in Zone X, which is classified as an Area of Minimal Flood Hazard. The property is not within a Special Flood Hazard Area (SFHA), meaning there is no federal mandate for flood insurance, and the risk of riverine or coastal flooding at this specific parcel is low.

Area Of Minimal Flood Hazard

Recommended mitigation

- Maintain clean gutters and downspouts to ensure roof runoff is directed away from the home.
- Verify that the soil grading around the foundation slopes downward at least six inches over the first ten feet to prevent localized pooling.
- Consider purchasing an optional, low-cost preferred-risk flood insurance policy for peace of mind against localized drainage issues.

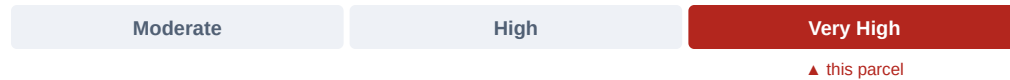
Source: FEMA National Flood Hazard Layer (NFHL) — <https://msc.fema.gov/portal/home>

Wildfire

Very High

PARCEL-PRECISE

CAL FIRE Fire Hazard Severity Zone



Parcel-specific mapping by CAL FIRE designates this property within a Very High Fire Hazard Severity Zone in a Local Responsibility Area (LRA). Because of this designation, California Assembly Bill 38 (AB 38) applies to this property. This law requires sellers to provide buyers with documentation of compliant defensible space and information on wildfire retrofits during the real estate transfer process.

LRA — Local Responsibility Area

Recommended mitigation

- Establish and maintain Defensible Space Zone 0 (0 to 5 feet from the home) by removing all organic mulch, woody plants, and combustible materials from the immediate perimeter.
- Maintain Defensible Space Zone 1 (5 to 30 feet) by keeping lawns mowed, removing dead vegetation, and pruning tree branches up at least 6 feet from the ground.
- Maintain Defensible Space Zone 2 (30 to 100 feet) by thinning brush and creating horizontal and vertical spacing between trees.
- Consult the State Fire Marshal's Low-Cost Retrofit List to replace standard attic and crawlspace vents with ember-resistant models.
- Install high-quality weather stripping on the garage door and exterior doors to prevent ember entry.
- Ensure a defensible space inspection is scheduled and passed prior to the close of escrow.

Source: CAL FIRE / OSFM Fire Hazard Severity Zones (SRA effective 2024-04-01; LRA recommended 2025-03-24) — <https://osfm.fire.ca.gov/what-we-do/community-wildfire-preparedness-and-mitigation/fire-hazard-severity-zones>

Earthquake

Seismic Design Category D

POINT ESTIMATE

Peak ground acceleration · USGS / ASCE 7 design value

Mapped design ground motion at this point — not a probability of earthquake.

0.306g · Seismic Design Category D



Point-specific data from the USGS Seismic Design Maps places this property in Seismic Design Category D. This category indicates that the general area is subject to high-intensity ground shaking during seismic events. The mapped peak ground acceleration is approximately 0.31 g, which represents a significant potential for ground movement.

Mapped peak ground acceleration \approx 0.31 g (risk-targeted MCE ground motion).

Recommended mitigation

- Ensure the water heater is properly secured with two metal straps anchored directly into wall studs.
- Secure tall, heavy furniture such as bookcases, filing cabinets, and armoires to wall studs using L-brackets or safety straps.
- Install safety latches on kitchen and utility cabinets to prevent contents from falling during shaking.
- If the home has a crawlspace, verify during your general home inspection that the wood sill plates are securely bolted to the concrete foundation and that any cripple walls are properly braced with plywood.

Source: USGS Seismic Design Maps (ASCE 7-16) — <https://earthquake.usgs.gov/ws/designmaps/>

Multi-Hazard Baseline (FEMA National Risk Index)

Relatively Moderate

CENSUS TRACT (AREA-LEVEL)



At the census-tract level, the FEMA National Risk Index rates this area's overall risk as Relatively Moderate. This rating is a regional approximation based on census tract 06007002200 and is not parcel-specific. Within this tract, the index rates Wildfire risk as Relatively High, while Earthquake, Landslide, and Riverine Flooding risks are rated Relatively Moderate. Drought and Heat Wave risks are rated Relatively Low.

Recommended mitigation

- Focus your primary hazard mitigation efforts on the specific wildfire and earthquake recommendations detailed in this report, as these represent the primary drivers of regional risk.

Source: FEMA National Risk Index (Census Tract) — <https://hazards.fema.gov/nri/>

Radon

Zone 3 — lowest predicted radon

COUNTY-LEVEL

According to the EPA Map of Radon Zones, Butte County is classified as Zone 3, which has the lowest predicted average indoor radon screening levels (less than 2 pCi/L). This classification is based on county-wide data and is not parcel-specific. Radon levels can vary significantly from home to home on the same street.

EPA predicts a county-average indoor radon screening level of <2 pCi/L for Butte County. Radon varies home-to-home; the EPA and U.S. Surgeon General recommend testing every home regardless of zone.

Recommended mitigation

- Purchase and perform a low-cost, DIY indoor radon test kit during your first few months of occupying the home to verify actual indoor levels.
- If test results exceed the EPA action level of 4.0 pCi/L, consult a certified radon mitigation professional to install a standard sub-slab depressurization system.

Source: EPA Map of Radon Zones — <https://www.epa.gov/radon/epa-map-radon-zones>

Air Quality

Current AQI: Good

POINT ESTIMATE

Air quality — current snapshot · EPA AirNow

A real-time reading, not a permanent property characteristic.

38 · Good · O3



Point-specific real-time data from EPA AirNow shows a current Air Quality Index (AQI) of 38, which is classified as 'Good,' with ozone (O3) as the primary active pollutant. This measurement is a temporary snapshot of local air quality in the Paradise area and does not represent a permanent property characteristic.

Current Air Quality Index is 38 (Good) for the Paradise reporting area, driven by O3. This is a real-time snapshot, not a permanent property characteristic.

Recommended mitigation

- Equip the home's HVAC system with high-efficiency air filters rated MERV 13 or higher to maintain clean indoor air quality during seasonal regional wildfire events.

Source: EPA AirNow — <https://www.airnow.gov/>

Earthquake Fault Zone (Alquist-Priolo)

Not in an Earthquake Fault Zone

PARCEL-PRECISE

This parcel is not within a mapped Alquist-Priolo Earthquake Fault Zone. This determination addresses surface fault rupture only; strong ground shaking from nearby or distant faults can still affect any California property.

Recommended mitigation

- Secure heavy furniture, water heaters, and appliances to wall studs.
- Confirm the home is bolted to its foundation and that cripple walls are braced.
- Consider California Earthquake Authority (CEA) coverage; earthquake damage is excluded from standard homeowners policies.

Source: CGS Alquist-Priolo Earthquake Fault Zones (PRC §2622) — <https://www.conservation.ca.gov/cgs/alquist-priolo>

Seismic Hazard Zone (Liquefaction & Landslide)

Map not available

PARCEL-PRECISE

The State seismic-hazard-zone map for this location has not been released or fully evaluated, so liquefaction / earthquake-induced-landslide zone status cannot be confirmed here. This is not a determination that the hazard is absent — strong ground shaking affects all California properties.

This point is not within a released/evaluated Seismic Hazard Zone map area; status cannot be confirmed as negative.

Recommended mitigation

- Consider a geotechnical consultation before major construction, especially on or below slopes or on soft/filled ground.
- Secure the home and contents for shaking; consider CEA earthquake coverage.

Source: CGS Seismic Hazard Zones (PRC §2696) — <https://www.conservation.ca.gov/cgs/shp>

Dam-Failure Inundation

Not in a dam-failure inundation area

PARCEL-PRECISE

This parcel is not within a mapped DSOD-approved dam-failure inundation area. This addresses dam failure only and is independent of FEMA flood-zone status, which is covered separately in this report.

Recommended mitigation

- Maintain site drainage and gutters to manage ordinary stormwater.
- Review the Flood section of this report for FEMA Special Flood Hazard Area status.

Source: Cal OES / DWR DSOD-approved dam-failure inundation (Gov. Code §8589.5) — <https://water.ca.gov/programs/all-programs/division-of-safety-of-dams/inundation-maps>

Insurance Availability Outlook

This outlook is general educational context about how this parcel's mapped hazards relate to California insurance programs. Availability and price are set by individual carriers and depend on factors beyond mapped hazards. Because this parcel is in a High or Very High Fire Hazard Severity Zone, admitted-market homeowners coverage can be harder or costlier to obtain. The California FAIR Plan is the state's fire insurer of last resort and is typically paired with a separate difference-in-conditions (DIC) policy to approximate full homeowners coverage. The California Department of Insurance's 2025 Sustainable Insurance Strategy is intended to expand admitted-market availability in high-risk areas over time. Earthquake damage is excluded from standard homeowners policies in California. The California Earthquake Authority (CEA) offers separate earthquake coverage through participating insurers.

Next steps

- Get quotes from several admitted carriers early in escrow; if you are declined, ask your agent about the California FAIR Plan plus a difference-in-conditions (DIC) wrap policy.
- If earthquake coverage matters to you, ask your insurer about a California Earthquake Authority (CEA) policy.

Insurance availability and pricing are set by individual carriers and California's regulatory environment, change frequently, and depend on factors beyond mapped hazards (claims history, construction, prior coverage). This is general educational information — not insurance advice, an offer, or a prediction of any carrier's decision. Confirm with a licensed California insurance agent.

Sources: California FAIR Plan (cfpnet.com); FEMA National Flood Insurance Program (floodsmart.gov); California Earthquake Authority (earthquakeauthority.com); California Department of Insurance (insurance.ca.gov)

Prioritized Mitigation

1. Schedule and pass an AB 38 defensible space inspection, establishing Zone 0 (0-5 ft) ember-resistant clearance and maintaining Zones 1 and 2.
2. Upgrade home vents to ember-resistant models and seal gaps around doors and garage doors using low-cost retrofits.
3. Double-strap the water heater to wall studs and secure tall, heavy furniture to prevent tipping during seismic shaking.
4. Maintain clear gutters and ensure proper soil grading away from the foundation to prevent localized water pooling.
5. Conduct a low-cost DIY indoor radon test to verify actual indoor radon levels.
6. Install MERV 13 or higher air filters in the HVAC system to protect indoor air quality during future regional air quality events.

Glossary of hazard terms

FEMA flood zone (A, AE, V)	A Special Flood Hazard Area — the 1%-annual-chance (100-year) floodplain, where flood insurance is typically required.
FEMA Zone X	An area of minimal flood hazard, outside the Special Flood Hazard Area.
Fire Hazard Severity Zone (FHSZ)	CAL FIRE's wildfire classification — Moderate, High, or Very High — based on fuel, terrain, and fire weather.
SRA / LRA	State vs. Local Responsibility Area — which agency is responsible for wildland fire protection at the parcel.
Seismic Design Category (A–F)	An ASCE 7 building-design category derived from the mapped earthquake ground motion at the site; later letters mean greater design demand.
Alquist-Priolo Earthquake Fault Zone	A state-mapped zone astride an active fault's surface trace, where special construction setbacks apply.
Seismic Hazard Zone	A state-mapped zone of potential liquefaction or earthquake-induced landslide.
Dam-failure inundation area	An area that could be flooded if an upstream dam failed, per the state's mapped inundation boundaries.
FEMA National Risk Index (NRI)	A census-tract baseline rating a community's relative risk across multiple natural hazards.
Radon Zone (1–3)	EPA's county-level prediction of indoor radon potential; Zone 1 is highest, Zone 3 lowest.

Methodology & Data Sources

Every classification in this report is drawn from the official public source listed below and labeled by spatial precision (parcel-precise vs. area-level) — never a proprietary risk score. Full methodology: parcelriskreport.com/methodology

- **FEMA National Flood Hazard Layer (NFHL)** (parcel-level) · <https://msc.fema.gov/portal/home>
- **CAL FIRE / OSFM Fire Hazard Severity Zones (SRA effective 2024-04-01; LRA recommended 2025-03-24)** (parcel-level) · 2024–2025 adopted maps · <https://osfm.fire.ca.gov/what-we-do/community-wildfire-preparedness-and-mitigation/fire-hazard-severity-zones>
- **USGS Seismic Design Maps (ASCE 7-16)** (point-level) · <https://earthquake.usgs.gov/ws/designmaps/>
- **FEMA National Risk Index (Census Tract)** (tract-level) · <https://hazards.fema.gov/nri/>
- **EPA Map of Radon Zones** (county-level) · <https://www.epa.gov/radon/epa-map-radon-zones>
- **NOAA Office for Coastal Management — Sea Level Rise Viewer** (coastal-level) · <https://coast.noaa.gov/slr/>
- **EPA AirNow** (point-level) · <https://www.airnow.gov/>

- **CGS Alquist-Priolo Earthquake Fault Zones (PRC §2622)** (parcel-level) ·
<https://www.conservation.ca.gov/cgs/alquist-priolo>
- **CGS Seismic Hazard Zones (PRC §2696)** (parcel-level) ·
<https://www.conservation.ca.gov/cgs/shp>
- **Cal OES / DWR DSOD-approved dam-failure inundation (Gov. Code §8589.5)** (parcel-level) ·
<https://water.ca.gov/programs/all-programs/division-of-safety-of-dams/inundation-maps>
- Geocoding: U.S. Census Geocoder (2020 tract vintage)
- Narrative: gemini-3.5-flash

Disclaimers

- The statutory California Natural Hazard Disclosure Statement (Civil Code §1103.2) for this property is provided as a separate document; this is the supplemental hazard report that explains and supports those determinations.
- ParcelRiskReport prepares the statutory disclosure as an independent third-party provider under Civil Code §1103.4 and carries Errors & Omissions insurance. California does not license or register natural-hazard disclosure providers.
- This report is not a substitute for a professional home inspection, a FEMA flood determination, a local fire-agency defensible-space inspection, or any insurance underwriting decision.
- Data resolution varies by hazard from parcel-precise to census-tract or county level, as labeled in each section. Area-level findings may not reflect conditions at this specific parcel.
- Hazard classifications use official FEMA flood zones, CAL FIRE Fire Hazard Severity Zone classes, and FEMA National Risk Index categorical ratings. This report does not provide personalized probabilistic risk scores.
- This report is one input among many and should not be the sole basis for a purchase, insurance, or mitigation decision.
- The Insurance Availability Outlook is general educational information about California insurance programs and is not insurance advice, an offer of coverage, or a prediction of any insurer's decision.

California Natural Hazard Disclosure Statement

Civil Code §1103.2 · Prepared as a substituted disclosure under §1103.4

Property: 5555 SKYWAY, PARADISE, CA, 95969

Prepared by: ParcelRiskReport · **Date:** 2026-06-02 · Report prr_1780385076667

The following are representations made regarding the subject property, based on maps and data drawn by the state and federal governments. This information is a disclosure and is not intended to be part of any contract between buyer and seller.

THESE HAZARDS MAY LIMIT YOUR ABILITY TO DEVELOP THE REAL PROPERTY, TO OBTAIN INSURANCE, OR TO RECEIVE ASSISTANCE AFTER A DISASTER. The maps on which these disclosures are based estimate where natural hazards exist; they are not definitive indicators of whether a property will be affected by a natural hazard. Buyer and seller may wish to obtain professional advice regarding those hazards and other hazards that may affect the property.

THIS PROPERTY IS SITUATED IN:	DETERMINATION	DATA BASIS
A SPECIAL FLOOD HAZARD AREA (Any type Zone "A" or "V") designated by the Federal Emergency Management Agency <small>Civ. Code §1103(c)(1)</small>	No	FEMA National Flood Hazard Layer (NFHL)
AN AREA OF POTENTIAL FLOODING shown on a dam failure inundation map <small>Gov. Code §8589.5</small>	No	Cal OES / DWR DSOD-approved dam-failure inundation (Gov. Code §8589.5)
A HIGH OR VERY HIGH FIRE HAZARD SEVERITY ZONE <small>Gov. Code §51178</small>	Yes	CAL FIRE / OSFM Fire Hazard Severity Zones (SRA effective 2024-04-01; LRA recommended 2025-03-24)
A WILDLAND AREA THAT MAY CONTAIN SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS (State Responsibility Area) <small>PRC §4125</small>	No	CAL FIRE / OSFM Fire Hazard Severity Zones (SRA effective 2024-04-01; LRA recommended 2025-03-24)
AN EARTHQUAKE FAULT ZONE <small>PRC §2622</small>	No	CGS Alquist-Priolo Earthquake Fault Zones (PRC §2622)
A SEISMIC HAZARD ZONE <small>PRC §2696</small>	Map not available	CGS Seismic Hazard Zones (PRC §2696)

"Map not available" indicates the official hazard map did not cover this point or could not be retrieved; it is not a determination that the hazard is absent. Confirm with the local jurisdiction.

Substituted disclosure (Civil Code §1103.4). The representations in this Natural Hazard Disclosure Statement are based upon information provided by an independent third-party disclosure provider as a substituted disclosure pursuant to Civil Code §1103.4. Neither the seller nor any agent (1) has independently verified the information contained in this statement, nor (2) is personally aware of any error or inaccuracy, and the report has been selected in good faith as provided in Civil Code §1103.7. This statement was prepared by the provider identified above using the official agency data cited; the provider does not warrant the accuracy of the underlying government maps.

Seller signature & date

Buyer signature & date

Third-party provider: ParcelRiskReport

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