



First American  
Natural Hazard Disclosures™



**LUNCH &  
LEARN**

# AB38 (FHDS), ZONE 0 AND IMPACT ON REAL ESTATE

1. AB38: What is Home Hardening, Defensible Space and does the seller need to make any repairs?
2. What are the 12 new questions added to FHDS form?
3. Zone 0, future impact & how do you implement?
4. What role is insurance playing?



Guest speaker  
**LUCIA CAMARILLO**  
FIRST AMERICAN NHD



Guest speaker  
**HECTOR LOPEZ**  
FIRST AMERICAN NHD

**THURSDAY, OCTOBER 9, 2025**  
**LUNCH 11:30AM / CLASS 12 PM - 1PM**  
**HDAOR EVENT ROOM**  
**\*FREE TO HDAOR REALTOR® & AFFILIATE MEMBERS**

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**MUST REGISTER  
TO ATTEND**