



OFFICE OF THE CITY ADMINISTRATOR



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San Franciscans can purchase affordable flood insurance

January 25, 2011

The City and County of San Francisco has established a program to reduce the risk of flood damage in the City and to provide homeowners and other property owners with the opportunity to purchase flood insurance at affordable rates.

- **National Flood Insurance Program (NFIP):** The Federal Emergency Management Agency (FEMA) manages the NFIP.
 - Under this program, the Federal government provides financial backing for affordable flood insurance in exchange for the adoption of floodplain management regulations by communities.
 - Because San Francisco participates in the NFIP, homeowners, renters, and businesses in areas of the City that have previously flooded during abnormally severe winter rains, such as in Districts 9 and 11, can purchase Federally subsidized flood insurance to protect their properties.
 - Participation in NFIP also allows communities to receive Federal grants for disaster assistance and other purposes that involve construction in identified flood hazard areas.
- **Flood Insurance Rate Map (FIRM):** FEMA issued a preliminary FIRM in 2007. The map is not expected to be completed for another 1-2 years. In the meantime, the City Administrator's Office has created an Interim Floodplain map. It is available online at <http://www.sfgov.org/floodplain>.
- **Ordinance:** The City has adopted a floodplain management ordinance in order to meet the requirements of NFIP.
 - The ordinance was passed in 2008 and amended in 2010.
 - In areas delineated in the City's Interim Floodplain map, the amended ordinance incorporates standards for construction, such as the requirement to elevate new structures above flood elevations, set forth in the San Francisco Building Code and published in American Society of Civil Engineers (ASCE) 24. The ordinance also applies to City-owned property located outside the City, such as San Francisco International Airport, which are shown on the FIRMs for other communities.
 - Applicable City departments and agencies, including the Planning Department and the Department of Building Inspection, have begun implementation of ordinance requirements for new construction and substantial improvements in areas shown on the Interim Floodplain Map.
 - Reuse projects at Treasure Island, Candlestick Point, Bayview Hunters Point Area C and the Hunters Point Shipyard are at a planning stage and the City is addressing flood hazards in the project plans.
- **Next Steps:** homeowners, renters, and businesses who believe that they are at risk of flood damage should consider purchasing flood insurance. City departments and agencies will continue to develop procedures for implementing the Floodplain Management Ordinance. The City will continue to work with FEMA on the production of a revised FIRM that will eventually be published and used for floodplain management and flood insurance in the City.