



December 3, 2025

Re: Floodplain Zone Designation for Properties and Locations in San Francisco

To Whom It May Concern:

As indicated below, this letter may be used to document Flood Zone designations for properties and locations within the City and County of San Francisco ("City") as reflected on the San Francisco Flood Insurance Rate Map ("FIRM") published by the Federal Emergency Management Agency ("FEMA") pursuant to the National Flood Insurance Program ("NFIP").

By way of background, the NFIP is a federal program intended to reduce the risk posed by floods throughout the United States by providing access to subsidized flood insurance to property owners, tenants and businesses in participating jurisdictions in exchange for the adoption of floodplain management regulations. As part of the NFIP, FEMA publishes a FIRM for participating jurisdictions, which map out flood hazard zones (Special Flood Hazard Areas ("SFHA") and the corresponding Flood Zone Designations) for flood insurance and floodplain management purposes as follows:¹

Floodplain Management – The San Francisco FIRM reflects the results of FEMA's analysis of hazards associated with the San Francisco Bay and Pacific Ocean. In accordance with NFIP participation requirements, the City uses SFHAs shown on the FIRM to implement the provisions of the Floodplain Management Ordinance in the Administrative Code (Ordinance No. 188-08 in 2008; Amended Ordinance No. 56-10 in 2010 and No. 226-20 in 2020). Accordingly, new construction projects and substantial improvement projects on properties in a designated SFHAs on the San Francisco FIRM may be subject to additional use, permitting and construction limitations and requirements under the City's flood management regulations.

Flood Insurance – Insurance brokers also use FIRM information for determining subsidized flood insurance rates and plans available to property owners, tenants and businesses in participating jurisdictions (e.g., San Francisco).

This Flood Zone Designation Letter may be used as documentation to meet federal loan requirements, to determine and confirm subsidized NFIP flood insurance rate and coverage requirements, or to determine potential construction and land use restrictions in areas prone to coastal flooding. In order to be used for documentation purposes, however, the NFIP FIRM map panel section published by FEMA must be appended hereto depicting the subject

¹ Please note that FIRM and the City's participation in FEMA's NFIP is distinct from (though somewhat related to) the Public Utilities Commission's ("PUC") 100-Year Stormwater Map, which reflects flood risks throughout interior parts of the City due to storm runoff and is also used for flood management purposes.

property and Flood Zone designation as of the date that the documentation is required.

Accordingly, the current San Francisco FIRM, and SFHA and Flood Zone designation information for specific locations or areas can be accessed online (and printed and appended to this letter) at:

The City's Property Information Map: <https://sfplanninggis.org/pim/>. Search for the address, click the "Environmental Information" link on the left-hand side, and check the "Flooding: FEMA Special Flood Hazard Area" box under the "Map Layers" section on the right-hand side.²

FEMA's Website: www.FloodSmart.Gov. Select "Flood Zones and Maps" from the drop-down menu and search by address or location.

Note that there are areas in the interior of the City for which FEMA has not printed a map panel; these areas do not contain any identified SFHAs. If the property is in an unshaded area and therefore not located in a SFHA mapped by FEMA on the FIRM, the search result will indicate that it is "in an area of low or minimal flood risk" with a Flood Zone Designation of "X." For more information on Flood Zone designations and implications for properties or areas mapped therein, please go to <https://onesanfrancisco.org/sites/default/files/inline-files/221005FEMAFloodZoneSummary.pdf>.

If needed, digital files or paper copies of the San Francisco FIRM panels containing the underlying flood hazard data may be obtained by calling the FEMA Map Service Center toll free at (877) 336-2627.

For further information regarding the FIRM or NFIP, please contact FEMA at (510) 627-7266 or visit their website at www.FloodSmart.Gov.

For questions regarding the City's zoning restrictions, building and construction requirements and land use restrictions applicable to areas within a mapped SFHA, please contact the Planning Information Counter at 628-652-7300 or pic@sfgov.org.

For any other additional general questions, please email floodplainadministrator@sfgov.org.

Sincerely,



for

City Administrator Carmen Chu
Floodplain Administrator
City and County of San Francisco