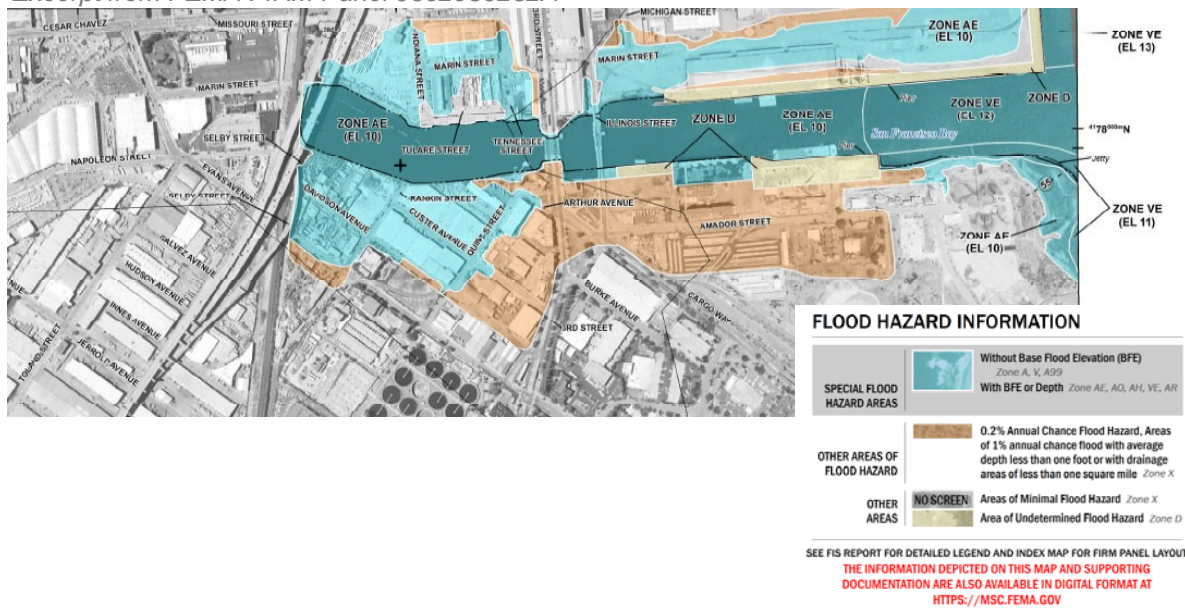


Summary of FEMA Flood Insurance Rate Map (FIRM) Flood Hazard Information and Requirements

Excerpt from FEMA FIRM Panel 0602980232A



SAN FRANCISCO FLOOD HAZARD AREAS	FLOOD INSURANCE ¹	FLOOD-RESISTANT CONSTRUCTION STANDARDS ²
SPECIAL FLOOD HAZARD AREAS/AREAS WITH HIGH FLOOD RISK Flood Zone: AE (Base Flood Elevation provided) Flood Zone: VE (Base Flood Elevation provided) Flood Zone: AO (Depth of flooding provided)	Required	Required
AREA OF UNDETERMINED FLOOD RISK Flood Zone: D	Not required *Insurance rates are higher due to uncertainty of risk	Not required *Contact Port of San Francisco for requirements
AREA OF LOW OR MINIMAL FLOOD RISK Flood Zone: X "shaded" (low flood risk) Flood Zone: X "unshaded" (minimal flood risk)	Not required *Low rates available *Flood insurance is recommended in areas with risk of stormwater flooding	Not required

¹Under Federal law, Federally backed/regulated lenders must require flood insurance for mortgages on properties in SFHAs. Flood insurance is not otherwise required. The City does not require flood insurance.

²As required by the City's Floodplain Management Ordinance. For more information see: <https://www.onesanfrancisco.org/floodplain-management>