



# OFFICE OF THE CITY ADMINISTRATOR



London Breed, Mayor  
Naomi Kelly, City Administrator

## San Francisco Floodplain Management Program Fact Sheet

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### Summary

The City and County of San Francisco is a participant in the National Flood Insurance Program (NFIP). Under this program, which is managed by the Federal Emergency Management Agency (FEMA), the Federal government makes flood insurance available at affordable rates in the City. Homeowners, renters, and businesses in areas of the City that are subject to flooding during abnormally severe winter rains, such as in District 9 and District 11, are eligible to purchase Federally subsidized flood insurance to protect their properties.

As a condition of participating in the NFIP, the City has adopted and enforces a Floodplain Management Ordinance<sup>1</sup> intended to reduce the risk of damage from flooding in the City. The Floodplain Management Ordinance governs construction in flood-prone areas and designates the City Administrator's Office as the City's Floodplain Administrator. The ordinance requires that, in designated flood hazard areas, new construction and substantial improvements must be protected against flood damage. It also prohibits uses that would increase flood risks. The ordinance provides for variances for exceptional circumstances, including historic preservation, maritime uses, and extraordinary hardship. The ordinance was first adopted in 2008 and amended in 2010.

To support the NFIP, FEMA publishes Flood Insurance Rate Maps (FIRMs) for participating communities, which are used for flood insurance and floodplain management purposes. FIRMs show Special Flood Hazard Areas, which are defined as areas subject to inundation during a flood having a 1-percent chance of occurrence in any given year (also referred to as the Base Flood or 100-year flood). FEMA released a preliminary FIRM for the City and County of San Francisco on November 12, 2015; and released a revised preliminary version of the FIRM on May 31, 2019. As proposed, the FIRM would designate portions of the waterfront piers, Mission Bay, Bayview Hunters Point, Hunters Point Shipyard, Candlestick Point, Treasure Island, and San Francisco International Airport in coastal flood hazard zones, which may have implications for development plans and insurance requirements in those areas. The City is currently reviewing the revised preliminary FIRM and preparing comments to submit to FEMA. FEMA expects to finalize the data shown on the FIRM in June 2020, and to publish the FIRM for use in December 2020.

### Flood Insurance

Under Federal laws that govern the lending industry, flood insurance is required only for structures in Special Flood Hazard Areas that have mortgages from Federally backed or Federally regulated lenders, and then only after FEMA publishes a final FIRM in late 2020. Otherwise, flood insurance purchase is voluntary. Homeowners, tenants, and business owners in the City are encouraged to purchase flood insurance because general hazard insurance does not cover flood damage. Residents in areas of the City that flooded due to storm water overflows will benefit significantly from the ability to purchase Federally backed flood insurance. More information about the cost and benefits of flood insurance can be obtained from FEMA at [www.floodsmart.gov](http://www.floodsmart.gov).

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<sup>1</sup> Ordinance number 188-08 establishes the floodplain management program by adding Article XX, Sections 2A.280 through 2A.285 to the San Francisco Administrative Code. The Board of Supervisors approved ordinance number 56-10 to amend the floodplain management program.

## **Floodplain Management Ordinance**

To develop the Floodplain Management Ordinance and procedures for implementation, the City Administrator led a Citywide Floodplain Management Working Group that included the Airport, Department of Building Inspection, Office of Community Investment and Infrastructure, Planning Department, Department of Public Works, Port, Public Utilities Commission, and the City Attorney's Office. In general, the Floodplain Management Ordinance:

- Requires the first floor of a new or substantially improved<sup>2</sup> residential structure<sup>3</sup> in a flood zone to be constructed above the Base Flood Elevation.
- Requires the first floor of a new or substantially improved non-residential structure in a flood zone to be constructed above the Base Flood Elevation, or to be floodproofed.
- Ties the construction standards required by the more stringent floodplain management requirements to the San Francisco Building Code, which incorporates flood design standards published in American Society of Civil Engineers (ASCE) 24.
- Provides for variances in exceptional circumstances, including historic preservation and extraordinary hardship.
- Applies to areas outside of the City where the City owns property and/or facilities and must enforce floodplain management requirements based on the flood hazards shown on the FIRMs for the counties in which those properties/facilities are located.

Currently, the City uses an interim floodplain map prepared in 2008 to identify flood zones for purposes of implementing the Floodplain Management Ordinance. However, once the preliminary FIRM is finalized (as described below), the City will use the Special Flood Hazard Areas shown on the FIRM to implement the ordinance.

## **Development Ramifications**

The City Administrator's Office is working with other City agencies and departments to ensure that floodplain management requirements are being incorporated into ongoing planning for projects in floodprone areas. Re-use projects at Treasure Island, Candlestick Point, Bayview Hunters Point, and the Hunters Point Shipyard are at a planning stage and appropriate mitigation measures to address flood hazards will be incorporated into the project plans. It is anticipated that through grading and other site improvements, land at risk of flooding in Mission Bay, Bayview Hunters Point, and Treasure Island may be raised above the floodplain prior to redevelopment. The Port is working with its development partners to examine options for adaptive reuse of the finger piers in the Embarcadero Historic District in a manner that is consistent with Federal requirements.

## **Status of the FIRM**

The preliminary FIRM for San Francisco shows Special Flood Hazard Areas within the City<sup>4</sup> as:

- Zone A: areas of coastal flooding with no wave hazard; or waves less than three feet in height.
- Zone V: areas of coastal flooding subject to the additional hazards associated with the action of waves that exceed three feet in height.

The preliminary FIRM only shows flood hazards associated with coastal areas, including the bay shoreline and the Pacific Ocean coast. It does not show flood hazards for interior areas, such as flood hazards that

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<sup>2</sup>FEMA defines "substantial improvement" as modifications to an existing structure that cost more than 50 percent of the market value of the structure. This threshold also applies to repairs to damage, such as damage caused by a fire.

<sup>3</sup>For floodplain management purposes, the NFIP defines a structure as a walled and roofed building, including a gas or liquid storage tank, which is principally above ground. It does not include infrastructure such as streets, pipelines, and seawalls.

<sup>4</sup>Flood hazards for City-owned sites outside of the City proper are shown on the separately published FIRMs for the counties in which those facilities are located. For example, properties that are part of the Hetch Hetchy system are shown on the FIRMs for the counties in which they are located.

may be caused by rainfall runoff on City streets.<sup>5</sup> Additionally, the FIRM provides an assessment of flood risk associated with current conditions; it does not show the potential for increased flood risk due to future conditions, such as sea-level rise.

The preliminary FIRM can be viewed on-line on the City Administrator's website under Programs and Projects at <http://www.sfgov.org/floodplain>.

The City is currently reviewing the 2019 revised preliminary FIRM and preparing to submit comments to FEMA. In accordance with the law that authorizes the NFIP, FEMA must provide the City with a 90-day appeal period during which the City may submit an appeal of the information shown on the revised preliminary FIRM. FEMA will initiate this appeal period with a notice in the Federal Register and by publishing notices in a local newspaper. Appeals must be based on technical data that justifies the requested changes. Currently, FEMA expects to initiate the appeal period in November 2019.

Once FEMA resolves any appeals, FEMA will notify the City that the Base Flood Elevations shown on the FIRM are final. Once FEMA makes this determination, the City will have six months to adopt the new FIRM as part of the City's Floodplain Management Ordinance. During this six-month period, FEMA will prepare the FIRM for publication. Currently, FEMA expects to issue the determination that the FIRM is final in June 2020, and to publish the final FIRM six months thereafter (December 2020). Once the FIRM is published in final form, it will be used to rate structures for flood insurance, and the City must use it to implement the Floodplain Management Ordinance.

### **Next Steps**

1. Because San Francisco participates in the NFIP, homeowners, tenants, and businesses can purchase Federally subsidized flood insurance. Those individuals who have property that has flooded in the past, or that are concerned about potential flood damage, are encouraged to purchase flood insurance now.
2. The City Administrator, working with other City agencies and departments, is reviewing the revised preliminary FIRM. The City will provide FEMA with comments and will assess whether to submit an appeal of the data shown on the revised preliminary FIRM.
3. FEMA will publish notices for the 90-day appeal period, which is expected to begin in November 2020.
4. Following resolution of any appeals, FEMA will declare the FIRM to be final, which FEMA expects to happen in June 2020. At that point, the City will have six months to adopt the new FIRM into the City's Floodplain Management Ordinance.
5. Following this six-month period (approximately December 2020), FEMA will publish the final FIRM, which will be used for flood insurance ratings and floodplain management purposes.

### **For More Information**

For information regarding the City's participation in the NFIP or the City's Floodplain Management Ordinance, contact the City Administrator's Office at (415) 554-4851 or [CAO@sfgov.org](mailto:CAO@sfgov.org) or go to the <http://www.sfgov.org/floodplain>.

To determine whether a property is located in an identified flood hazard, review the Interim Floodplain Map at the website provided above; or submit a request to the County Surveyor at 415-554-5833.

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<sup>5</sup> The San Francisco Public Utilities Commission has prepared maps showing flood hazards associated with excessive rainfall on the City's streets. Information about these maps can be obtained at <https://www.sfwater.org/index.aspx?page=1229>.