



OFFICE OF THE CITY ADMINISTRATOR



Gavin Newsom, Mayor
Edwin M. Lee, City Administrator

San Francisco Floodplain Management Program Fact Sheet

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The Federal Emergency Management Agency (FEMA) manages the National Flood Insurance Program (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 participating in the program. Participation also allows communities to receive Federal grants for disaster assistance and other purposes that involve construction in identified flood hazard areas. The City and County of San Francisco currently does not participate in the program. In order to join the NFIP, the City must adopt a floodplain management ordinance that meets the minimum requirements of the program.

The Board of Supervisors passed a floodplain management ordinance in 2008 as part of the City's effort to join the NFIP. This ordinance, Chapter 2A, Article XX, sections 2A.280 - 2A.285 to the San Francisco Administrative Code, designates the City Administrator as the Floodplain Administrator for the City and requires that all new construction and substantial improvements in designated flood-prone areas meet the minimum standards for construction required under the NFIP. The ordinance reflects standards that are applicable in communities such as San Francisco for which FEMA has not published a Flood Insurance Rate Map (FIRM).

Upon review, FEMA requested modifications to the ordinance before approving the City's application for participation in the NFIP. Consequently, the City Administrator's Office has submitted a revised ordinance to the Board of Supervisors for consideration. The amended floodplain management ordinance accomplishes the following:

- Incorporates references to the FIRMs for counties outside of the City where the City owns property and/or facilities and must enforce floodplain management regulations based on the flood hazards shown on those maps. The airport, which is shown on the FIRM for San Mateo County, is an example.
- Incorporates more stringent floodplain management requirements that FEMA requires for areas where FIRMs show Base Flood Elevations. The current ordinance is based on the fact that FEMA has not published a FIRM for areas located within the City. The new ordinance incorporates more restrictive elements, such as the requirement to elevate new or substantially improved structures above Base Flood Elevations, for areas shown on published FIRMs outside the City.
- 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.

If the Board of Supervisors adopts the amended ordinance, FEMA will approve the City's application to join the NFIP. After the City joins the NFIP, homeowners, renters, and businesses in areas of the City that have previously flooded during abnormally severe winter rains, such as in District 9 and District 11, will be eligible to purchase Federally subsidized flood insurance to protect their properties.

Because FEMA has not yet published a FIRM for the City, the City Administrator's Office has created an "Interim Floodplain Map" based on preliminary data provided by FEMA showing floodplains within the City. The map is available online at <http://www.sfgov.org/floodplain>. Once the Board of Supervisors adopts the amended floodplain management ordinance, applicable City departments and agencies will begin implementation of ordinance requirements for new construction and substantial improvements in areas shown on the Interim Floodplain Map.