Insuring a San Francisco building, from the public record

For insurers and the brokers placing cover · about 5 minutes · reviewed August 22, 2026

What the city files about condition and hazard - fire citations, open violations, the retrofit list, the flood and fault zones - and the four things an underwriter needs that are not in there at all.

San Francisco publishes a great deal about the condition of its buildings and almost nothing about the people in them. That split is the whole shape of what follows: everything below is a fact about a parcel, filed by a named department on a dated form. None of it is about an applicant, and none of it is a claims history.

TWO AGENCIES CITE BUILDINGS HERE, AND THEIR RECORDS NEVER MEET

The Fire Department issues fire violations - alarms, sprinklers, standpipes, exits, obstructed escapes. The Department of Building Inspection issues notices of violation for everything from a failed drain to disturbed lead paint. They are separate registers maintained by separate departments, and neither is added to the other anywhere in the city's own data.

An underwriter reading only one of them is reading half the building. A property can be clean at DBI and carry an open fire citation for a sprinkler system that has not been serviced, which is precisely the exposure that mattered.

Note
A fire violation that escalates becomes an order to abate: the department has stopped noting the condition and started requiring it fixed. Those are rare - a handful a month across the city - and they are the strongest condition signal the record carries.

OPEN IS NOT THE SAME AS RECENT

Just under thirty thousand notices of violation are currently active in San Francisco, and the oldest of them were filed in 1993. A violation stays active until somebody closes it, and plenty are never closed rather than never fixed. So the age of an open notice is a weak signal on its own and a strong one in aggregate: a building carrying nine active items from four separate inspections is telling you something a single stale entry is not.

The report gives the count, the dates, the issuing division and the item text. It does not tell you whether the work was done, because the city does not know either until an inspector returns.

THE RETROFIT LIST IS A CAPITAL OBLIGATION WITH A DEADLINE

The mandatory soft-story program covers wood-frame buildings of five or more units and three or more storeys, permitted before 1978. Roughly five thousand buildings are on it, sorted into tiers by urgency, and the city publishes each one's compliance status by name and address.

Non-Compliant on that list is not a maintenance note. It is a six-figure structural project that an owners' association or a landlord has to organize, finance and permit, and it is one of the few obligations in the record that carries a legal deadline rather than a preference.

THREE HAZARD LAYERS, AND THEY ANSWER DIFFERENT QUESTIONS

- The FEMA National Flood Hazard Layer is the flood zone a lender and an insurer actually use. It is federal, and it is not the same as the city's own storm and sea-level mapping, which answers a planning question rather than a rating one.
- Alquist-Priolo fault zones and the state liquefaction and landslide zones are modeled: they describe how ground is expected to behave, and they trigger investigation requirements on certain work. The California Geological Survey publishes them.
- The USGS earthquake catalog is the opposite kind of fact - recorded events that actually happened, with magnitudes and dates. Modeled hazard and recorded history are routinely confused, and they support different sentences.

A parcel can sit in a liquefaction zone with no recorded event nearby, or the reverse. Both are worth knowing and neither substitutes for the other.

THE BUILDING ITSELF

The Assessor's record gives the year built, the construction class, the floor area and the unit count, and the report shows the Assessor's own wording rather than a normalised version of it. Two things to watch. The roll contradicts itself on a meaningful minority of parcels - a property recorded as a single-family home in one field and a condominium in another - and where that happens the report shows both rather than picking. And the permit history is the record of what has been declared; the gap between it and the physical building is where unpermitted work lives, which is an insurable question and a public-record silence.

FOUR THINGS THAT ARE NOT IN HERE AT ALL

1. Claims history. Nothing in the public record touches it.
2. Anything about a person. No owner is named anywhere in this report, deliberately. Property records are not a consumer report, and using them as an input to a decision about an individual is a different legal regime with its own obligations under the Fair Credit Reporting Act. That is your compliance question, not a gap we can fill.
3. A score. There is no risk rating, grade or ranking here and there will not be one. The report gives counts, dates and sources; the judgment stays with the underwriter who is accountable for it.
4. Condition today. Every filing is dated, and the city publishes on a lag - violations and permits about two

days behind, Rent Board filings three, eviction notices about eight. The record tells you what has been filed, not what is true this morning.

READING IT AT PORTFOLIO SCALE

Fire violations and orders to abate are published daily, as are notices of violation, and they can be watched as a stream rather than pulled per address. The same is true of the soft-story list, which is a standing state rather than a flow - a set of named buildings that have not finished a thing they are required to finish.

Everything in the report is read live from the city's registers at the moment you ask, and every figure is shown with the source that produced it. Where a third-party estimate appears it is labeled as that provider's with their own range, never restated as ours.

And for the application form itself: every report carries a hazard one-pager - the FEMA standing with panel and effective date, the shaking scenarios, fault and dam zones, soft-story status, the planning overlays and the parcel's fire record on a single sheet, opening with the caveat that it is not the statutory Natural Hazard Disclosure. It is the Hazards button beside every report.

READ THE RECORD ON AN ACTUAL ADDRESS

Everything described in this guide comes out of one report on one San Francisco address. Type an address at scantheblock.com and it takes a few seconds; re-opening a report you have already run is free, always. Reports are a web page and a PDF you can share, and every figure carries the caveat that qualifies it.

Run a report	**scantheblock.com**
Every guide, free to read	https://scantheblock.com/guides
The 41 neighborhoods, a decade each	https://scantheblock.com/sf
Plans	https://scantheblock.com/#plans
Questions, or a correction	hello@scantheblock.com

ABOUT THIS GUIDE

Last reviewed August 22, 2026. Every rule described here is San Francisco's, not ours, and the city changes them - where a date or a threshold matters to a deal, confirm it against the city. This is general information about public records and not legal, tax or investment advice.