Get Your Business Ready for El Niño

Winter 2026–27 storm and flood guide for San Francisco businesses

Check your flood risk. Look up your address on the Storm and Flood Hazard Map at sf.gov/storms.

What to expect this winter

A strong to very strong El Niño is likely through early 2027, according to the National Weather Service. Its seasonal outlook favors a wetter-than-normal winter in the Bay Area. El Niño does not tell us when or where a storm will hit, so prepare now and follow forecasts all season. On October 23, Mayor Daniel Lurie declared a local emergency to speed up the City's preparations.

Coastal flooding

El Niño can temporarily raise coastal water levels. High tides can then flood low-lying waterfront areas, even on a dry day. Storm surge and large waves can make flooding worse.

Severe storms

Storms can bring heavy rain, flooding, strong winds, downed trees and power lines, and power outages. Intense rain can overwhelm storm drains, even when crews have cleared them.

Highest tides of the season

November 23–27
December 21–26
January 19–23

The National Oceanic and Atmospheric Administration (NOAA) predicts the season's highest tides around these dates. Two of them fall during the weeks of Thanksgiving and Christmas, so plan your staffing and coverage now.

Before a storm

- ☐ **Make a plan with your staff.** Keep an updated contact list. Decide how you will tell employees and customers about closures, schedule changes, or remote work.
- ☐ **Protect inventory and equipment.** Elevate items stored on the ground or in basements. Before high winds, bring in or secure outdoor furniture, signs, and loose items.
- ☐ **Check pumps, drains, and pipes.** Test sump pumps, clear roof drains and gutters, and ask a plumber to inspect your sewer lateral, the pipe that connects your building to the City sewer.
- ☐ **Get free sandbags if your property is prone to flooding.** Public Works offers up to 10 per address at its Operations Yard (enter at Kansas and Marin streets), Monday–Saturday, 8 a.m.–2 p.m., while supplies last. Bring proof of address. Details: sfpublicworks.org/sandbags
- ☐ **Clear storm drains safely.** Remove leaves and debris from sidewalks and around drains. Work from the sidewalk and never lift the grate. Report blockages below the grate to 311.
- ☐ **Review your insurance now.** Most business insurance does not cover flood damage. Ask about flood coverage, business interruption, and deductibles. New National Flood Insurance Program policies generally take 30 days to start.
- ☐ **Prepare for power outages.** Keep flashlights and fresh batteries on hand, charge phones and backup batteries, and plan how you will take payments without power. If you have a generator, test it, and never run it indoors. More: sf.gov/power-outages
- ☐ **Know who you will call.** Keep phone numbers for your property owner or manager, insurance agent, plumber, and cleanup contractor where your team can find them.

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During a storm

- **Put safety first.** Avoid unnecessary travel during heavy rain and wind. Adjust your hours or let staff work remotely if you can.
- **Stay out of floodwater.** Never drive or walk through flooded streets.
- **Stay away from downed power lines.** Assume every line is live, and call 911.

Report problems

911

Life-threatening emergencies and downed power lines.

311

Clogged drains, street flooding, sewer backups, and downed tree limbs. Call 311, use the SF311 app, or go to sf311.org.

PG&E

If you smell gas, leave the building and call 911. Then call PG&E at 1-800-743-5000.

After a storm

- **Document the damage when it is safe.** Take photos and video, and keep records and receipts for cleanup and repairs.
- **Call your insurance provider and your property owner.** Your property owner may be responsible for repairs to the building.
- **Clean up safely.** If you serve or sell food, follow the Department of Public Health's food safety guidance for power outages and floods. Find it, along with mold and waste disposal guidance, at sf.gov/weather-impacts-on-small-businesses.
- **Ask about financial help.** The San Francisco Public Utilities Commission's Floodwater Grant Program can provide up to $100,000 for approved flood-protection projects at eligible properties. Property owners with $10,000 or more in damage may qualify for property tax relief.
- **Get help from the Office of Small Business.** Staff can walk you through physical and financial recovery, with help available in Spanish and Chinese. Email sfosb@sfgov.org or call 415-554-6134.

Stay informed

- **AlertSF:** Text your ZIP Code to 888-777 or sign up at AlertSF.org for emergency alerts.
- **sf.gov/storms:** City storm guidance and the Storm and Flood Hazard Map.
- **weather.gov/mtr:** National Weather Service forecasts and alerts for the Bay Area.
- **sf.gov/power-outages:** How to prepare for an outage and stay safe during one.

Know the weather alert terms

Warning: A hazard is happening or about to happen. Take protective action.

Advisory: Use caution and follow the precautions in the alert.

Watch: A hazard is possible. Prepare and follow forecast updates.