

[What to know before you buy flood insurance](#)

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SAN FRANCISCO CBS 5) - It will take some effort, but it is possible for San Francisco residents to buy flood insurance.

According to Amy Bach of the consumer group United Policyholders, some San Francisco residents have been having a hard time buying policies. Bach said it's partly because some agents aren't up to speed on the product and until now, haven't been selling many policies.

"I think some agents if they're not familiar with the program, just don't want to go there," Bach said. Bach said every homeowner can buy flood insurance through the government's National Flood Insurance Program. Information is available at FloodSmart.gov.

The site tells homeowners their risk level as well as the estimated cost of a policy and the name of registered insurance agents who sell flood insurance policies. Bach said the average flood policy costs \$570 a year, and there is a 30-day waiting period before it goes into effect.