2020-2021 Public Advisory

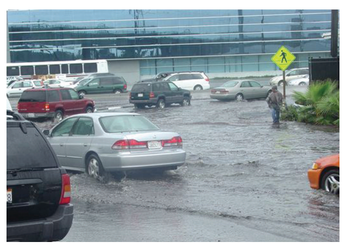
Special Flood Hazard Area (SFHA)

The Federal Emergency Management Agency (FEMA) designates one-fourth of Milpitas as part of a SFHA. This area is within a 100-year flood boundary which refers to a flood level with a 1% or greater chance of flooding. There is a 26% chance that a structure located in a SFHA will be affected by a 100-year flood during the life of a 30-year mortgage. Smaller floods have a greater chance of occurring in any given year and can create significant hazards to life and property.

The SFHA in Milpitas is located near Calera, Penitencia, Berryessa, Los Coches and Tularcitos Creeks. The Santa Clara Valley Water District (SCVWD) controls maintenance operations for these major creeks.

In 1997 a majority of the area west of I-880 was removed from the SFHA after Coyote Creek improvements were completed. In 2001 FEMA removed approximately 400 properties in the Lower Berryessa Creek area and 270 properties in the Los Coches Creek area.

In 2010 FEMA removed approximately 370 additional properties from the SFHA in the Lower Berryessa Creek area.



E. Capitol Ave. at Montague Expy, October 2007.

You are receiving this brochure because your property resides in a Special Flood Hazard Area and is subject to potential flooding. This information outlines flood hazards in Milpitas and lists actions you can take to protect your home or business.

City of Milpitas
Engineering, Land Development
455 E. Calaveras Blvd.
Milpitas, CA 95035

Specific Flood Hazard

Flooding in Milpitas is caused by:

- Creeks overtopping banks.
- Poor site drainage.
- Clogged catch basins or storm drains.
- Mud and debris-laden flows from hills.

Flood Warning

When the SCVWD forecasts flooding the City of Milpitas will warn residents and businesses via www.ci.milpitas.ca.gov, 1620AM, KMLP-15, local news media, and emergency vehicles.

Before and during a flood:

- Know flood warning procedures and plan escape routes to high ground.
- Stay tuned to the radio (1620 AM) or TV (channel 15) for flood warnings.
- Monitor the level of water in the street, nearby creek or flood control channel.
- Move valuable items upstairs or into the attic.
- Turn off water and electricity during flood emergencies; do not turn off the gas unless you smell it.
- Know that flood waters are often deeper than they appear, have currents and can easily sweep you off your feet and stall your car.
- If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Dumping is Illegal – Call 911

Report illegal dumping immediately - call **911** when you witness dumping in progress. Dumping into creeks and storm drains increases maintenance costs, restricts water flow and creates a flood hazard. The City of Milpitas and SCVWD regularly clean and maintain creek channels.

Recognize Natural and Beneficial Functions of Floodplains to Help Reduce Flooding

Floodplains are a natural component of the Santa Clara County environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

For more detail go to:
www.ci.milpitas.ca.gov/_pdfs/gis/flood.pdf
https://msc.fema.gov/portal/search

Recent and Planned Improvements

The SCVWD and City of Milpitas work together to reduce flood risks. Substantial improvements to major creeks and storm drainage were completed in the last ten years. The SCVWD maintains the Coyote Creek Improvements and Berryessa Creek Levee. The City of Milpitas maintains Wrigley Creek Improvements.

Looking south at the Coyote Creek trail head in April 2006.

Future flood protection projects to be completed by 2020:

- Lower Calera Creek (SCVWD)
- Lower Berryessa Creek Phase 2 (SCVWD & US Army Corps of Engineers)
- Lower Penitencia Creek (SCVWD)

Upon completion in 2008.

Flood Insurance

The National Flood Insurance Program (NFIP) provides flood insurance to everyone in the City. Renters may also purchase flood insurance to cover possessions. Contact your insurance agent or the NFIP for details.

Homes and business located within the SFHA shall be covered under a flood insurance policy as a condition of federally funded loans or mortgages. The minimum standard flood insurance coverage required for the SFHA property is the lesser of these criteria:

1. Outstanding mortgage balance of the structure, or
2. Replacement cost of the structure, or
3. $250,000 for a residential structure and $500,000 for industrial/commercial. This insurance coverage limit does not apply to property outside the SFHA.

Purchase Flood Insurance on Your Property

Flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents of the building. The City of Milpitas participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. Note that there is a 30-day waiting period before coverage goes into effect. More than 25 percent of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Contact your insurance agency for more information. Flood insurance information is also available at the Milpitas Library.

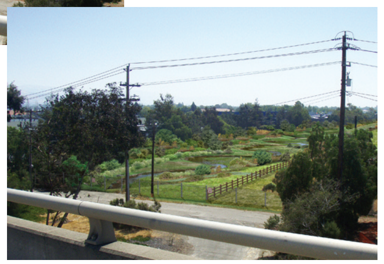
Community Rating System (CRS): The NFIP created the CRS to reduce flood losses. The City of Milpitas promotes this program and is highly ranked for its flood mitigation efforts. Flood insurance for Milpitas properties includes a 15% insurance premium reduction as a result.

Elevation Certificate (EC): An EC provides elevation information necessary to determine proper insurance premium rates. If your property resides at or above the base flood elevation you can provide an EC to your insurance agent and receive a substantial discount on your flood insurance premium. Owners with properties in Flood Zone AO may complete an EC themselves. An EC must be prepared by a licensed surveyor or engineer for all other flood zones. The City of Milpitas maintains the ECs of all the new and substantially improved buildings in the SFHA.

Property Protection

You can protect your home or business from flood hazards. Consider these examples on an economical and feasible basis for your situation:

Wrigley Creek before construction in 2009.



A rendering of completed work.

- Use adequate drainage paths around structures on slopes.
- Elevate or relocate electrical panel boxes, furnaces, water heaters, and appliances.
- Move essential items and valuables to the upper floors of your home before flooding occurs.
- Keep sandbags, plywood, and plastic sheeting handy for emergency waterproofing.
- Anchor structures without foundations to prevent flotation, collapse or lateral movement.
- Elevate homes so that the lowest floor is a minimum of one-foot above the base flood elevation.

Permit Requirements for Floodplain Development

Any development within the SFHA is subject to federal and City floodplain management requirements. Always check with the Building Department before you build, alter, re-grade, or fill on your property.

Floor Elevation

New buildings in the SFHA must have their lowest floor elevation (excluding garage) flood-proofed or raised a minimum of one foot above the base flood (100-year) elevation.

Substantial Improvement (SI)

Substantially improved structures in the SFHA must meet the same floodplain construction requirements as new buildings. SI is defined as any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 49% of the fair market value of the structure before the start of the new construction. Improvements to any structure within the SFHA are cumulatively tracked for 10 years.

Substantial Damage (SD)

All substantially damaged structures in the SFHA must also meet the same floodplain construction requirements as new buildings. A SD structure is defined as damaged by flood, fire, or earthquake, so that the cost of repairs equals or exceeds 49% of the structure's value before it was damaged.

Flood Prevention Service

Engineering staff will visit your property upon request to review flood problems and explain ways to prevent flood damage. See the referral list for contact information.

Berryessa Creek Levee looking north at Abel St. ridge.

Milpitas Flood and Safety Referral Information

Find out more about…	Agency
• Flood hazards nearest your property • Creek maintenance and operations • Substantial Improvement and Substantial Damage requirements • Protecting your property from floods Retrofit techniques • Evaluation Certificate • Form instruction packet and assistance • Flood maps and zone designation • Flood Prevention Service	Land Development Section Engineering Division City of Milpitas 455 E. Cavaleras Blvd. Milpitas, CA 95035 (408) 586-3329 www.ci.milpitas.ca.gov Find out about your flood zone. https://www.ci.milpitas.ca.gov/milpitas/departments/engineering/flood-information/insure-your-property
Sandbag Locations: Milpitas Sports Center, Hall Memorial Park	Public Works Department (408) 586-2600 www.ci.milpitas.ca.gov/milpitas-sandbag-stations/
Flood warning and emergency response plan	Fire Department Office of Emergency Services 7777 S. Main St Milpitas, CA 95035 (408) 586-2801 https://www.ci.milpitas.ca.gov/milpitas/departments/engineering/flood-information/protect-yourself
Flood maps and referrals about flood protection and retrofitting techniques	Milpitas Public Library 160 N. Main Street Milpitas, CA 95035 (408) 262-1171 https://msc.fema.gov/portal/search
Creek maintenance and operations Sandbag locations	Santa Clara Valley Water District 5750 Almaden Expressway San Jose, CA 95118 (408) 265-2600 https://www.valleywater.org
Elevation Certificate Form	National Flood Insurance Program (800) 427-4661 https://www.fema.gov/tl/media-library/assets/documents/160
Free flood safety information and insurance referral	National Flood Insurance Program (888) 356-6329 https://www.floodsmart.gov/floodsmart