



Memorandum

TO: HONORABLE MAYOR
AND CITY COUNCIL

FROM: Matt Cano

SUBJECT: 2021 SANTA CLARA COUNTY
MULTI-JURISDICTIONAL
PROGRAM FOR PUBLIC
INFORMATION

DATE: November 1, 2021

Approved

Date

11/4/2021

RECOMMENDATION

Adopt a resolution approving the 2021 Santa Clara County Multi-Jurisdictional Program for Public Information (PPI) under the Community Rating System (CRS) of the Federal Emergency Management Agency's National Flood Insurance Program.

OUTCOME

Approval of the PPI will allow the City of San José to receive additional points for having an approved plan pursuant to the CRS. The points earned through the PPI may result in a better CRS rating and increased flood insurance savings for San José residents and businesses in the future.

BACKGROUND

The CRS is a voluntary program under the National Flood Insurance Program that allows communities to earn flood insurance premium discounts for their residents and businesses. The City has been a participant in the CRS program of the National Flood Insurance Program since 1990. There are 10 CRS classes, with Class Rating 10 being the lowest and Class Rating 1 being the highest. CRS classes are earned through credit points system and communities earn CRS points by conducting floodplain management activities that exceed National Flood Insurance Program minimum requirements. Some of the activities eligible for CRS credit include maintenance of elevation and floodproofing certificates, flood emergency preparedness planning, and public outreach and education on flood risk and flood insurance. CRS class ratings are assigned to participating communities at 500-point increments and each improvement in class rating generates an additional 5% discount. A summary table showing CRS class rating, credit points, and eligible insurance premium discount is included below:

CRS Class	Credit Points	Insurance Premium Discount	
		In 100-year Floodplain	Outside 100-year Floodplain
1	4,500+	45%	10%
2	4,000 – 4,499	40%	10%
3	3,500 – 3,999	35%	10%
4	3,000 – 3,499	30%	10%
5	2,500 – 2,999	25%	10%
6	2,000 – 2,499	20%	10%
7	1,500 – 1,999	15%	5%
8	1,000 – 1,499	10%	5%
9	500 – 999	5%	5%
10	0 – 499	0	0

In 2016, the City earned 1,705 credit points for a Class Rating of 7, which qualifies property owners within the FEMA-designated 100-year floodplain for a 15% discount on their flood insurance policy and a 5% discount for properties outside the 100-year floodplain. The yearly total savings for the City’s flood insurance policy holders have been over \$1,000,000 (\$149 average per policy).

This year, the City of San José will be completing our 5-year cycle visit under the CRS program. During the cycle visit, the City is required to demonstrate compliance with the 2017 National Flood Insurance Program CRS Coordinator’s Manual and the 2021 Addendum. To maximize the number of points our activities are earning in accordance to the CRS Coordinator’s Manual, City staff elected to participate in the creation of a Multi-Jurisdictional Program for Public Information 2021 (5-Year Plan) (Attachment 1). Extra credit points will be awarded to communities that create, approve, and implement a PPI. The PPI extra credit points are a 40% multiplier applied to outreach activities that the community is already performing, potentially further increasing flood insurances savings to residents and businesses.

ANALYSIS

CRS guidelines require that the PPI be developed by a committee comprised of both staff and non-governmental representatives from each of the participating communities. Table 1 of the PPI (Attachment 1) lists the committee members. Valley Water initiated the PPI process in February 2020 by inviting those community members to participate in the drafting of the plan. The eleven Santa Clara County communities (the cities of San José, Cupertino, Gilroy, Los Altos, Milpitas, Morgan Hill, Mountain View, Palo Alto, Santa Clara, Sunnyvale, and Valley Water) that participate in the CRS worked together to decide what flood risk reduction messages are most important to the communities and to design a program to deliver these messages. Although the PPI was developed jointly, it must be approved and adopted individually by each community’s elected body in order for that community to receive CRS points for its implementation.

On April 27, 2021, the Valley Water Board approved the implementation of the PPI 5-Year Plan. The PPI has also been coordinated with FEMA to ensure its provisions fully comply with FEMA requirements.

The final credit points award for the PPI will be determined by the CRS auditor from Insurance Services Office, Inc., on behalf of FEMA. If the credit points total at least 2,000, and all other requirements are satisfied, then the City will move to Class Rating 6, providing an additional 5% insurance premium discount for properties inside and outside of the 100-year floodplain.

CONCLUSION

The adoption of the PPI will allow the City to continue working with other participating CRS communities to provide flood risk reduction and improve our outreach activities. Additionally, the City of San José will receive extra credit points under the CRS program, which may allow the City to improve our class rating and provide higher flood insurance savings in the future.

EVALUATION AND FOLLOW-UP

If Council approves the recommended action, no further action by Council will be required for the implementation of the PPI.

CLIMATE SMART SAN JOSE

The recommendation in this memo has no effect on Climate Smart San José energy, water, or mobility goals.

PUBLIC OUTREACH

This memorandum will be posted on the City's Council Agenda website for the November 16, 2021 Council Meeting.

COORDINATION

The memorandum has been coordinated with the City Attorney's Office.

COMMISSION RECOMMENDATION/INPUT

No commission recommendation or input is associated with this action.

HONORABLE MAYOR AND CITY COUNCIL

November 1, 2021

Subject: 2021 Santa Clara County Multi-Jurisdictional Program for Public Information

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CEQA

Not a Project, File No. PP17-008, General Procedure and Policy Making resulting in no changes to the physical environment.

/s/

MATT CANO

Director of Public Works

For questions, please contact J. Guevara, Deputy Director, at (408) 807-1801.

Attachment 1: Santa Clara County Multi-Jurisdictional Program for Public Information 2021

Santa Clara County Multi-Jurisdictional Program for Public Information 2021 (5-Year Plan)



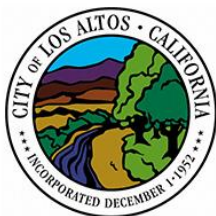
CITY OF
**PALO
ALTO**



CITY OF
CUPERTINO



Sunnyvale



CITY OF MORGAN HILL



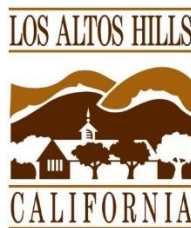
CITY OF MOUNTAIN VIEW



CITY OF
SAN JOSE
CAPITAL OF SILICON VALLEY



Valley Water



April 2021

Prepared by:

Santa Clara Valley Water District

and

Participating County of Santa Clara Communities

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List of Abbreviations

Abbreviation	Description
AFN	Access and Functional Needs
ALERT	Automated Local Evaluation in Real Time
ARES	Amateur Radio Emergency Services
CADRE	Collaborating Agencies' Disaster Relief Effort
CAL	Communities at Large
CCD	Coastal Clean-Up Day
CERT	Community Emergency Response Team
CFM	Certified Floodplain Manager
CFPW	California Flood Preparedness Week
CIP	Capital Improvement Projects
COVID	Corona Virus Disease
CP	Coverage Improvement Plan
CPI	Coverage Improvement Plan Implementation
CPRU	Community Project Review Unit
CRS	Community Rating System
CUP	City of Cupertino
CWM	Countywide Mailer
DFH	Disclosure of Flood Hazard
DWR	Department of Water Resources
ECHO	Executive Council of Homeowners
EOC	Emergency Operations Center
ED	Earth Day
ESV	Emergency Services Volunteers
FAA	Financial Assistance Advice
FEMA	Federal Emergency Management Agency
FIRM	Flood Insurance Rate Map
FPM	Floodplain Manager or Floodplain Mailer
FRP	Flood Response Preparations
GIL	City of Gilroy
GIS	Geographic Information System
GF	Gilroy Garlic Festival
HOA	Homeowners Association
ISO	Insurance Services Office
JPA	Joint Powers Authority
LA	City of Los Altos
LAH	Town of Los Altos Hills
LG	Town of Los Gatos
MS4s	Municipal Separate Storm Sewer Systems
NFIP	National Flood Insurance Program
NOAA	National Ocean & Atmospheric Administration
NPDES	National Pollutant Discharge Elimination System

NRCD	National River Clean-Up Day
OA	Operational Area
OEM	Office of Emergency Management
OES	Office of Emergency Services
O&M	Operations & Maintainance
OP	Outreach Project
MCOH	Municipal Corporation Open House
MIL	City of Milpitas
MH	City of Morgan Hill
MV	City of Mountain View
MVA&WF	Mountain View Art & Wine Festival
PA	City of Palo Alto
PE	Professional Engineer
PG&E	Pacific Gas & Electric
PPA	Property Protection Advice
PPI	Program for Public Information
PPV	Protection Advice Provided after a Site Visit
PWWCOH	Public Works Week Community Open House
RACES	Radio Amateur Civil Emergency Service
ReadySCC	Ready Santa Clara County
REB	Real Estate Agent Brochure
RL	Repetitive Loss
SAR	City of Saratoga
SC	City of Santa Clara
SCC	Santa Clara County
SCVURPP	Santa Clara Valley Urban Runoff Pollution Prevention Program
SFHA	Special Flood Hazard Area
SJ	City of San José
SU	City of Sunnyvale
TA	Target Audience
TNL	Thursday Night Live
TP	Town Picnic
USACOE	United States Army Corps of Engineers
USGS	United States Geological Survey
VW	Valley Water
WDR	Waste Discharge Requirements
WEB	Flood Protection Website

I. BACKGROUND

Santa Clara County is located at the south end of San Francisco Bay and has come to be known as Silicon Valley. Currently, eleven (11) of the seventeen (17) communities in Santa Clara County participate in the Federal Emergency Management Agency's (FEMA), National Flood Insurance Program (NFIP), Community Rating System (CRS), a program to provide discounts on flood insurance premiums. Santa Clara Valley Water District (Valley Water), the water management agency for Santa Clara County, participates as one of the few fictitious communities in the nation. This unique arrangement was set up with FEMA in 1998 so participating Santa Clara County CRS communities could take advantage of Valley Water's point-earning efforts. Essentially, this allows Valley Water's activities to provide a foundation of points with simplified bookkeeping, since FEMA has already approved the activities through Valley Water's 5-year verification visits and subsequent annual recertifications.

Flooding in Santa Clara County comes from heavy local rainstorms that occur during the winter months of December through March. Occasionally, the rainy season extends into April, but little rain falls between May to October. Valley Water designs and carries out extensive flood protection outreach programs. For example, Valley Water shares social media videos and postings, digital banners, newspaper advertorials, radio, and television/mobile ads targeted by area and language and maintains an extensive website of flood protection information. Communities have augmented Valley Water's efforts through other efforts targeted within their specific jurisdiction. Until the Program for Public Information (PPI) process started, there had been little discussion between the communities and Valley Water about the effectiveness of these programs and if they contained the most significant messages.

Since becoming part of the program, Valley Water has led meetings to educate participating communities floodplain managers and increase participation in CRS. In 2012, Valley Water hosted a 5-day FEMA class on Floodplain Management, to help prepare staff from local cities for the Certified Floodplain Manager (CFM) exam. Based on the high number of participants, it was clear that local communities were interested in working with their counterparts in other communities to understand the CRS program better and maximize their own jurisdiction's CRS points.

The California Department of Water Resources (DWR) provides statewide NFIP workshops that are designed to interpret and explain the NFIP regulations and to give an overview of the need for community-based floodplain management. DWR and FEMA conduct workshops for floodplain management agencies, including State and local officials. The workshops allow floodplain management officials to have a greater understanding of FEMA's minimum regulation requirements and how to meet them. Valley Water continues to coordinate with the DWR to ensure these trainings and workshops can be offered locally to our area's CFMs and floodplain management officials by hosting these events, at a minimum, every other year.

The new Program for Public Information (PPI) introduced in the *FEMA NFIP CRS Coordinator's Manual (Edition 2013)* was recognized as an excellent project to work on jointly with the CRS communities of Santa Clara County. As stated in the example PPI from Snohomish County, Washington:

The Program for Public Information is a planning tool to provide a step-by-step coordinated approach to flood hazard outreach. The PPI can be developed and implemented by a single community or with other communities as a multi-jurisdictional effort. The purpose is the same: to improve communication with citizens, and to provide information about flood hazards, flood safety, flood insurance and ways to protect property and natural floodplain functions to those who can benefit from it. The intent of the CRS program, and the PPI, is to reduce injury to people and damage to property from future floods. Coordination between jurisdictions through a Multi-Jurisdictional Program for Public

Information further increases efficiency in resources and improves communication with citizens.

Additionally, developing a Multi-Jurisdictional PPI in Santa Clara County was a way to earn significant CRS points, which may translate into greater discounts on flood insurance premiums for our policy holders. The Multi-Jurisdictional PPI rewards participants for developing messages that are tailored to local needs.

In November 2013, Valley Water proceeded to convene a meeting of all the CRS coordinators in the county to explain the PPI process and gauge interest for developing a Multi-Jurisdictional PPI for Santa Clara County. Although Valley Water offered to host the process and provided staffing, it was understood that for the 2015 PPI development each participating community would be required to: 1) conduct the CRS Self-Assessment; 2) recruit a non-governmental stakeholder; 3) participate in the PPI Committee meetings and 4) bring the PPI to their elected body for approval. With the enthusiastic support of the CRS coordinators, the PPI process was started.

In 2015, twelve (12) communities agreed to develop the PPI. These communities were comprised of the ten (10) incorporated cities, County of Santa Clara, and Valley Water. For the original twelve (12) communities, several factors encouraged development of the PPI in 2015. First, the California Department of Water Resources (DWR) *Flood Futures Report*, released in November of 2013, took a comprehensive look at flood risk across the entire state. Santa Clara County was listed second in California in two important flood risk categories: most-people-exposed-to-flooding and most-property-exposed-to-flooding. Additionally, the threat of sea-level rise and increases in storm intensity expected from climate change may make flooding more severe locally. Finally, the local Insurance Service Office (ISO) CRS Specialist brought it to Valley Water's attention as something that would work well with the agency's role as a fictitious community.

The six priority topics of the revised CRS program are essentially best management practices for households but are not necessarily focused on businesses. The major employers of Silicon Valley form a ring around the edge of the bay, located in areas subject to tidal flooding. As sea levels rise due to climate change, these industrial parks will be subject to more frequent flooding. Although the buildings may be designed to withstand floods, issues associated with flooded roads may create problems for thousands of workers getting to and from work. Each person who works in the tidal flooding zone will need to develop emergency plans for getting home before freeways flood, communicate with their families, and take care of them.

In Santa Clara County, most of the flood risk to households is from fluvial flooding (creek flooding). Since Santa Clara County is adjacent to San Francisco Bay, tidal and fluvial flooding both pose risks. Historically, fluvial flooding has caused most of the flood damage that has occurred here, but in the future, the risk of tidal flooding is expected to increase due to climate change-induced sea-level rise. The PPI Committee meetings have provided an opportunity for staff from the various cities and Valley Water, who work on CRS regularly, to talk about what the local flood messages really need to say and what aspects of the extensive public outreach plan are already in place and are working well. As electronic forms of communication become more and more a part of daily living, information is expected to be just a few clicks away. The role of local flood professionals is to make sure that the information is in place for people to find when they need it. In the PPI meetings, discussions have occurred as to what makes up that "needed information."

II. GOALS

The PPI participants share a vision to improve the efficiency of the communities' collective outreach efforts and to tailor outreach messages better to local needs. The participants also see the PPI as the backbone activity of an ongoing CRS Users Group that will help the local governments maintain or improve their individual CRS ratings by encouraging the purchase of flood insurance and promoting best practices that reduce flood risk.

At the beginning of the PPI process, it was recognized that getting the twelve (12) communities to meet all the FEMA requirements for participation would be a challenge. Consequently, the goal was set for the first year's PPI as getting the process going with as many communities as possible and developing a track record of success. Given that Valley Water has had an extensive public outreach program for many years, the goal was not to increase the size and scope of the program but to tailor the existing programs to be more effective and efficient.

Through discussions with stakeholders during the PPI meetings, the PPI process was determined to be a good way to evaluate the existing outreach system and build on what works well. The cities' staff had good insight about what aspects of Valley Water's program were well-received with their residents through questions, complaints, and comments they have gotten from the public over the years. The stakeholders shared reactions to various components of past outreach efforts and their effectiveness in conveying the message.

Several messages relating to public safety came out of the discussions as messages that need to be stressed. One was to "*slow down on wet roads*" and the other is "*never drive through water.*" Even though these are common sense messages, there are accidents every rainy season because some people do not follow them.

The lack of personal emergency plans was also seen as an ongoing problem. Although it is easy to prepare these plans, many families do not get around to it until after the emergency has already happened. For the most part, the family emergency plan is the same for a whole range of emergencies. Locally, the most likely emergencies are related to fire, earthquake, or flooding.

Another goal that surfaced through the discussions is collaborating with non-governmental organizations like American Red Cross and Pacific Gas & Electric (PG&E), who conduct their own outreach. A few slides will be added to the standard American Red Cross and/or PG&E presentations on flooding and encouraging people to purchase flood insurance. The PPI participants may send speakers with knowledge of flooding to appropriate groups.

III. PPI COMMITTEE

2015 PPI Committee

FEMA requires that each community provide at least two representatives to the regional PPI Committee, with at least half of the representatives from outside of the local government. Additionally, at least half of the representatives must attend all the meetings of the regional committee. The past 2015 PPI Committee is listed in Appendix C.

Each PPI Committee member was asked to share their perspectives on flood information needs and how the existing programs worked.

The meetings were organized to follow the example in the FEMA report *Developing a Program for Public Information (March 2013)* which breaks the process into the following seven (7) steps:

- Step 1: Establish a PPI Committee.
- Step 2: Assess the community's public information needs and inventory existing public information and outreach efforts.
- Step 3: Formulate messages.
- Step 4: Identify outreach projects to convey the messages.
- Step 5: Examine other public information initiatives.
- Step 6: Prepare the PPI document.
- Step 7: Implement, monitor, and evaluate the program.

The process was designed to be accomplished in four meetings to allow time for a wide range of discussions. Between the third and the fourth meeting, a subgroup worked on drafting the PPI for the rest of the committee members to review. The dates were set at the beginning of the process for participants to arrange their schedules accordingly. Even with a lot of lead time, getting participation was challenging. Part of the issue may have been local weather conditions. Severe drought made planning for flood protection seem less relevant than normal.

The first stakeholder meeting was held on February 12, 2014. Communities were asked to complete FEMA's self-assessment before the meeting. The participants got to know each other by sharing the flood risk characteristics and flood insurance statistics identified from the self-assessments. These characteristics were translated into the public information needs (Step 2) and target audiences. Step 3 was started by formulating messages and Step 4 by identifying projects for the PPI.

The second meeting was held on March 27, 2014. The information from the previous meeting had been captured in a draft of the PPI worksheet and it was agreed to use this draft worksheet as minutes of the discussion. A presentation was given on the outreach program operated by Valley Water and discussion ensued regarding the effectiveness of these programs based on perceptions of the stakeholders. Significant progress was made on Steps 3, 4, and 5. In addition to outreach projects, the importance of other public information initiatives (Step 5) was discussed. As our society gets more web-based, people expect to find the information they seek at any time day or night within a few clicks. The consensus was that as the flood protection professionals for the county, it is our job to make sure that the information is available on our websites for our residents to find when they need it.

The third meeting was held on April 24, 2014. The American Red Cross presented their outreach programs, which are designed for disaster planning in general, not necessarily for flooding disasters. PG&E also briefly presented. This finished Step 2. The PPI worksheet was updated again.

During the April meeting, a sub-committee was convened to draft the PPI. Three working meetings were held to work through issues related to the draft. Writing assignments were shared to produce a draft for the full PPI Committee to review. Messages were formulated (Step 3) and outreach projects to convey the messages (Step 4) were identified.

The fourth meeting was held on June 26, 2014, to discuss the draft of the PPI and to finish filling out the assignments for the PPI worksheet. Based on the comments received at the meeting, another draft was circulated by email for the PPI stakeholders to approve.

2021 PPI Committee

Every five years, the PPI Committee reconvenes to review and revise the PPI document. The 2021 PPI Committee (see Table 1) initially met on February 27, 2020, to update the 2015 PPI; due to sunset in April 2020. The meeting outcomes included: 1) gathering communities' input on how the 2015 PPI worked in FY20; 2) planning and confirming the PPI messages to finalize the Annual Evaluation Report for FY20 (Year 5), and 3) reviewing and updating the 2015 PPI to develop the 2021 PPI in accordance with the *FEMA NFIP CRS Coordinator's Manual (Edition 2017)*.

Shortly after the meeting, on March 4, 2020, Governor Gavin Newsom issued a Proclamation of a State of Emergency in the State of California in response to the COVID-19 pandemic. On March 16, 2020, the County of Santa Clara Public Health Officer issued a legal order directing all residents to shelter-in-place starting March 17, 2020. In compliance with the Public Health Order, all upcoming Santa Clara County PPI Meetings were postponed until further notice.

On October 29, 2020, the PPI Committee reconvened virtually to discuss the revisions on the 2015 PPI. It was the consensus of the committee to amend the existing 2015 PPI, rather than create a new document.

On December 11, 2020, the PPI Committee met virtually to review the newly drafted 2021 PPI. During the meeting, Valley Water's 2020-21 Flood Awareness Campaign was discussed, including Valley Water's Annual Floodplain Mailer. The committee also reviewed the previous year's 2019-20 Flood Awareness Campaign survey data results. Valley Water shared the 'Social Media Resource Guide' available to all Santa Clara County cities and the county.

The PPI Committee reviewed the additional outreach projects for Activity 360 - Flood Protection Assistance and outreach projects for Activity 370 - Flood Insurance Promotion. Additionally, the PPI Committee agreed to create two Appendices. Appendix A documents the creditable CRS activities each community will report on during their verification cycle visit and Appendix B documents the non-creditable Activity 330 Outreach Projects conducted in the community. The non-creditable CRS activities are other additional flood preparedness outreach efforts the community undertakes; however, outreach projects identified in Appendix B may be creditable under other CRS activities/element, such as Activity 350, c). Flood protection website (WEB).

For the benefit of communities/representatives who were unable to join the PPI meetings scheduled on February 27, 2020, October 29, 2020, or December 11, 2020, Zoom videos of the October and December meetings were shared with PPI Committee members following each meeting.

For the 2021 PPI Committee, there are 15 participating communities, 11 (eleven) participating CRS communities and four (4) communities who are showing an interest in applying to become a CRS community. These four communities are the County of Santa Clara, the Town of Los Altos Hills, the Town of Los Gatos, and the City of Saratoga.

Stakeholder Definition and Responsibilities

According to the *FEMA NFIP CRS Coordinator's Manual (Edition 2017)* (page 330-23), "a stakeholder can be any agency, organization, or person (other than the community itself) that supports the message." For example, a city resident or floodplain resident, business leader, insurance agent, civic group, academia, a non-profit organization, major employers, managers of critical facilities, farmer, landowner, developer, and other participants with no attachment to the local government can be a stakeholder.

The responsibilities of a stakeholder are as follows:

Annually:

- 1) Attend Santa Clara County PPI Committee Meetings (internal/external stakeholder) meetings (typically two (2) meetings a year); and
- 2) Provide input on the development of the Annual Evaluation Report for the PPI.

Every Five Years:

- 1) Provide input on the development of the Santa Clara County Multi-Jurisdictional Program for Public Information (PPI) with the perspective of a resident/business/organization (typically 2-4 meetings every five (5) years).

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Table 1. Members of the Santa Clara County Multi-Jurisdictional 2021 PPI Committee

Community	Local Government Representative and Alternates	External Stakeholders
County of Santa Clara	Chris Freitas , Sr. Civil Engineer Neville R. Pereira , PE, Development Services Manager, Department of Planning and Development, Floodplain Manager	Marsha Hovey , CADRE Board Chair
Cupertino	Chad Mosley , Assistant Public Works Director/City Engineer, Public Works Department, Floodplain Manager Jennifer Chu , Senior Civil Engineer Public Works Department	Jim Oberhofer , Emergency Coordinator Cupertino ARES/RACES
Gilroy	Gary Heap , City Engineer Public Works Department Jorge Duran , Senior Civil Engineer, Floodplain Manager Public Works Department	Merna Leal , City of Gilroy resident
Los Altos	Steven Golden , Senior Planner, Floodplain Manager Andrea Trese , Associate Civil Engineer	Christopher Wilson , Operations Manager, Los Altos Suburban District, California Water Company
Los Altos Hill	Carl Cahill , City Manager, Floodplain Manager Nichol Bowersox , Public Works Director/ City Engineer Christine Hoffmann , Assistant Engineer (DPW)	Phil Witt , General Manager Purissima Hills Water District
Los Gatos	WooJae Kim , P.E, Town Engineer Parks and Public Works, Floodplain Manager	Annamaria Swardenski , Swardenski Consulting
Milpitas	Steven Erickson , City Engineer/Engineering Director, Floodplain Manager Kan Xu , Principal Civil Engineer, Engineering Land Development Section Brian Petrovic , Associate Civil Engineer Engineering Land Development Section Elizabeth Koo , Administrative Analyst, Engineering Land Development Section	Warren Wettenstein , Chairman of the Economic Development & Trade Commission and President of the Milpitas Chamber
Morgan Hill	Maria Angeles , Senior Civil Engineer, Floodplain Manager, CFM Charlie Ha , Supervising Civil Engineer Engineering & Utilities Department	Swanee Edwards , City of Morgan Hill resident
Mountain View	Renee Gunn , Senior Civil Engineer, Public Works Department Gabrielle Abdon , Assistant Engineer, CFM	Kevin Conant , PG&E
Palo Alto	Rajeev Hada , Project Engineer, CFM Public Works Department, Engineering Services Division, Floodplain Manager	Dan Melick , CERT Volunteer City of Palo Alto resident
San José	Arlene Lew , Principal Engineering Technician Vivian Tom , Senior Transportation Specialist Department of Public Works Development Services Division	Shari Carlet , City of San José resident, certified Floodplain Manager
Santa Clara	Evelyn Liang , Senior Civil Engineer Falguni Amin , Principal Engineer Public Works – Engineering	Kevin Moore , Retired City Council member
Saratoga	David Dorcich , PE, QSP/D, Associate Civil Engineer, Community Development Department, Floodplain Manager	Rebecca Gallardo , Real Estate Agent for Interio, a Berkshire Hathaway Affiliate, servicing all areas of the Bay Area
Sunnyvale	Tamara Davis , Senior Management Analyst	Jeff Holzman , Director, Real Estate District Development Google Agnes Veith , City of Sunnyvale resident
Valley Water	Trisha Howard , Program Administrator Paola Giles , Public Information Representative III Sherilyn Tran , Office of Civic Engagement Unit Manager	Nikki Rowe , American Red Cross

IV. COMMUNITIES' FLOOD HAZARD AREAS

The sections below provide a description of each participating community and their flood hazard areas. In Santa Clara County, careful attention needs to be paid to flood protection for the businesses that make up Silicon Valley. Many of these large employers are located in a ring of office parks near the edge of the San Francisco Bay in areas subject to both fluvial and tidal flooding. This is particularly true for the communities of Palo Alto, Mountain View, Sunnyvale, Santa Clara, San José, and Milpitas.

Data Sources for Individual Community Sections:

Community Description: The introductory community description sections were provided by each community.

Population Data: In the below individual city/county pages, the population data were obtained from the US Census Bureau population estimates dated July 1, 2019: <https://www.census.gov/quickfacts/fact/table>.

Flood Hazard Data: The Flood Hazard Data was provided by each community.

Flood Insurance Data: The Flood Insurance Data was provided by the CRS Technical Reviewer, ISO representative Dave Arkens on November 15 and 18, 2020, from the FEMA Community Information System (CIS) database. These estimates are dated as of November 2, 2020.

The insurance occupancy zone data indicates residential land use. The insurance flood zone data indicates policies in different flood zones, including non-flood zones.

For the definitions of the FEMA flood zone designations in the insurance occupancy and flood zone, please see Appendix D.

FEMA Flood Hazard Area Maps: The FEMA Flood Hazard Area Maps were provided by Valley Water's Geographic Information System (GIS) team through the Flood Insurance Rate Map (FIRM) database and are dated as of November 2020.

The FIRM is the basis for floodplain management, mitigation, and insurance activities for the NFIP. Insurance applications include enforcement of the mandatory purchase requirement of the Flood Disaster Protection Act, which "... requires the purchase of flood insurance by property owners who are being assisted by Federal programs or by Federally supervised, regulated or insured agencies or institutions in the acquisition or improvement of land facilities located or to be located in identified areas having special flood hazards, " Section 2(b)(4) of the Flood Disaster Protection Act of 1973.

In addition to the identification of SFHAs, the risk zones shown on the FIRMs are the basis for the establishment of premium rates for flood coverage offered through the NFIP. The FIRM Database presents the flood risk information depicted on the FIRM in a digital format suitable for use in electronic mapping applications. The FIRM Database serves to archive the information collected during the Flood Risk Project.

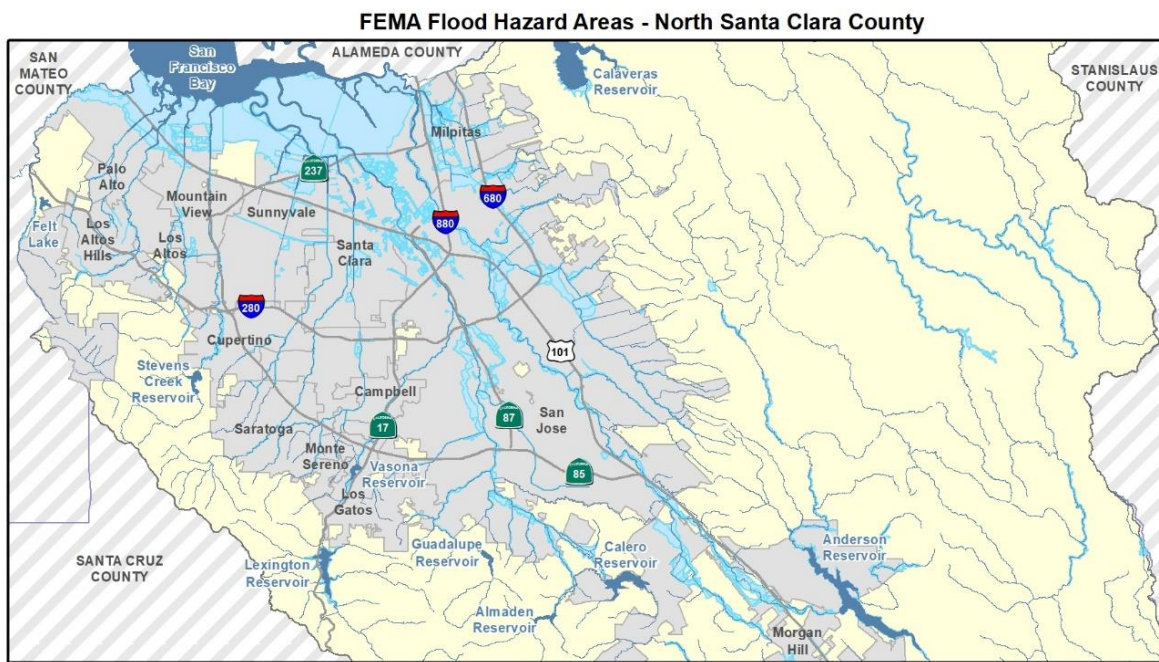
County of Santa Clara, Unincorporated Areas

The County of Santa Clara is located at the south end of San Francisco Bay between Alameda and San Mateo counties. The county has a population of about 1,927,852 residents. There are 13 incorporated cities and two (2) incorporated towns located in Santa Clara County. Most are concentrated in the northern half of the county near San Francisco Bay and these cities are jointly known as Silicon Valley. Gilroy and Morgan Hill are located in the southern half of the county. Santa Clara County also falls in two (2) major watersheds. The northern section flows to San Francisco Bay through Coyote Creek, the Guadalupe River, Stevens Creek, San Francisquito Creek, and a few smaller creeks. The southern section flows to Monterey Bay through the Pajaro River.

Although 73 percent of the land is unincorporated or not included within any city; only five (5) percent of the County's population lives outside of the cities. Most of the unincorporated land is used for agriculture (63 percent), 19 percent is in low-density residential, 17 percent is in parks and open space preserves with about one (1) percent in commercial and industrial uses.

Flood Hazard On the FEMA floodplain maps, four (4) Special Flood Hazard Area (SFHA) zones are identified. They are A, AE, AO, and AH. The number of structures in the SFHA is unknown, but most are included in low-density residential zones except for eight (8) trailer parks in the unincorporated County. Most of the flooding in the unincorporated County occurs along Llagas Creek between Morgan Hill and Gilroy, flowing south to and along the Pajaro River which forms

part of the southern boundary of the County. There are levees included in the SFHA and they have been re-certified within the last seven years. Though the county has experienced isolated local flooding events in the last ten years, no events of note have been experienced since the storm events of 1995, 1997, and 1998 (Disaster DR-1046, DR-1155, and DR-1203, respectively).

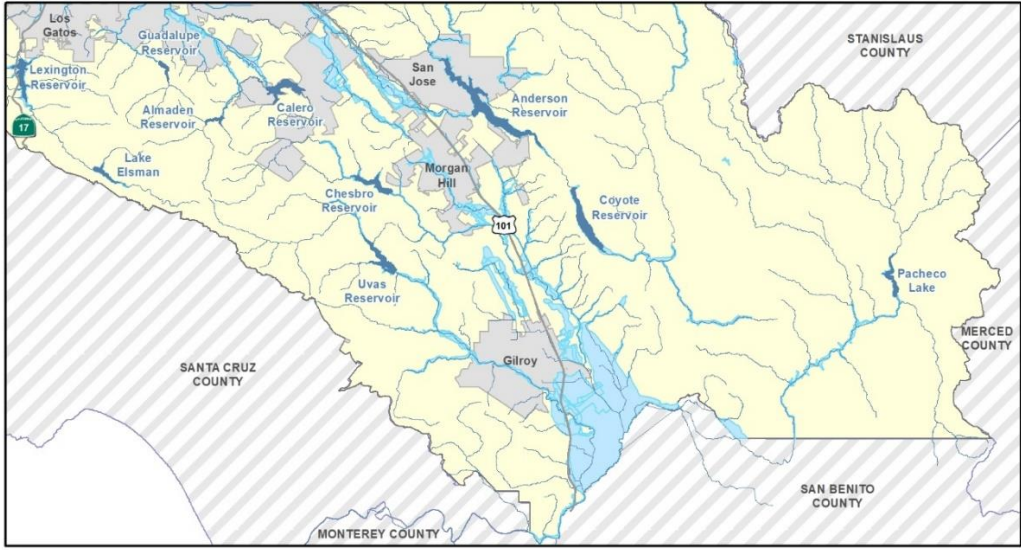


LEGEND
 Santa Clara County
 Santa Clara County Cities
 Special Flood Hazard Area (SFHA)
 Creeks



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FEMA Flood Hazard Areas - South Santa Clara County



LEGEND
 Santa Clara County
 Special Flood Hazard Area (SFHA)
 Santa Clara County Cities
 Creeks

NOVEMBER 2020

Approximate Scale Miles

©204102312020_0411PpCityFloodZone_SSCsouth.mxd 6x4 11/20/2020

Repetitive Loss Properties The unincorporated section in the areas of County of Santa Clara have three (3) repetitive loss properties.

County of Santa Clara Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	338	\$517,704	\$88,651,200	124	\$1,586,157.90	\$71,472.81
2.4 Family	5	\$8,006	\$1,250,000	2	\$2,520.04	\$425.00
All Other Residential	4	\$8,173	\$1,785,900	6	\$144,245.01	\$3,425.00
Non Residential	38	\$122,904	\$7,434,600	9	\$126,397.89	\$3,385.00
Total	385	\$656,787	\$99,121,700	141	\$1,859,320.84	\$78,707.81

Insurance by Zone

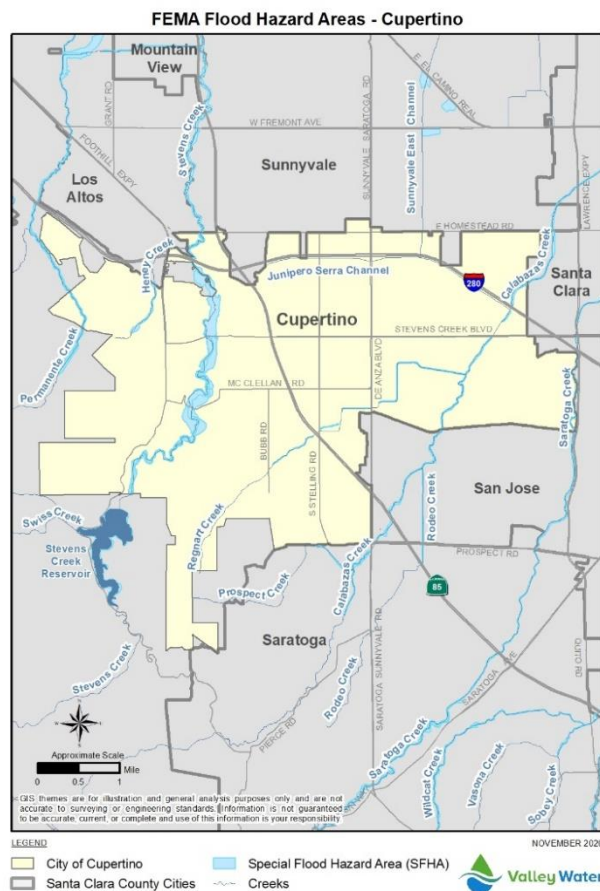
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	123	\$222,993	\$30,144,600	50	\$869,607.32	\$32,150.78
A Zones	104	\$259,113	\$24,952,100	40	\$180,129.76	\$11,820.00
AO Zones	57	\$62,601	\$15,199,500	16	\$306,699.26	\$14,577.03
AH Zones	10	\$10,640	\$2,544,600	2	\$14,080.36	\$370.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	41	\$76,355	\$10,485,300	15	\$421,076.92	\$14,065.00
B, C & X Zone						
Standard	21	\$15,307	\$7,393,100	4	\$15,559.56	\$1,925.00
Preferred	11	\$4,307	\$3,850,000	2	\$0.00	\$495.00
Total	367	\$651,316	\$94,569,200	129	\$1,807,153.18	\$75,402.81

City of Cupertino

The City of Cupertino is located at the southern end of San Francisco Bay, on the western edge of the Santa Clara Valley. It is approximately ten (10) miles southwest of the Mineta San José International Airport with convenient freeway access via State Route 85 and Interstate 280. The city, home of Apple's corporate headquarters and De Anza College, has a population of over 59,276 residents and encompasses 11.3 square miles or 7,230 acres.

Flood Hazard Under the current FIRMs, the City of Cupertino has 130 structures in the Special Flood Hazard Area (SFHA). The city's SFHAs consist solely of designated zones A and AE. Of the total number of structures in the SHFA, 80 percent are single-family (1-4 units), one (1) percent is multi-family (5 or more units), and 19 percent are commercial or non-residential. Several streams run through Cupertino that flow into the San Francisco Bay, including Calabazas Creek, Saratoga Creek, Stevens Creek, Regnart Creek, Heney Creek, Prospect Creek and Permanente Creek. Specific areas that are susceptible to flooding are near Stevens Creek and Heney Creek. The city had experienced flooding around Calabazas Creek in 1998, but flood protection projects completed by Valley Water have decreased the risk of flooding significantly.

Repetitive Loss Properties There are currently no repetitive loss properties in the city. The city had one (1) repetitive loss property within its jurisdiction and the property was purchased by the city in 2014.



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City of Cupertino Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	66	\$65,619	\$19,769,000	11	\$56,103.61	\$3,130.00
2-4 Family	5	\$1,584	\$1,352,400	1	\$751.13	\$225.00
All Other Residential	4	\$11,089	\$2,400,000	7	\$755,315.99	\$23,069.98
Non Residential	4	\$7,797	\$2,200,000	1	\$0.00	\$275.00
Total	79	\$86,089	\$25,721,400	20	\$812,170.73	\$26,699.98

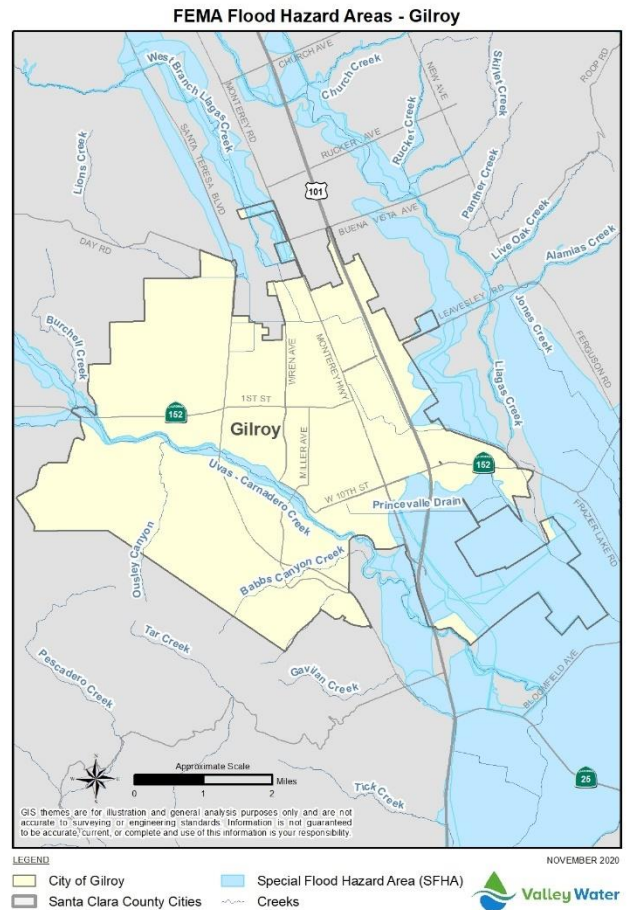
Insurance by Zone

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	23	\$38,838	\$5,767,400	4	\$7,595.12	\$975.00
A Zones	1	\$1,918	\$250,000	2	\$49,259.62	\$1,750.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	4	\$6,475	\$788,500	0	\$0.00	\$0.00
B, C & X Zone						
Standard	11	\$21,342	\$4,680,500	6	\$38,500.00	\$1,810.00
Preferred	37	\$16,618	\$13,235,000	7	\$716,815.99	\$22,094.98
Total	76	\$85,191	\$24,721,400	19	\$812,170.73	\$26,629.98

City of Gilroy

The City of Gilroy is situated in South Santa Clara County at the crossing of U.S. Highway 101 and State Highway 152. The city is located approximately 16 miles south of San José to Monterey/Day Road on U.S. Route 101 and 19 miles inland from the Pacific Coast. The city has a population of about 59,032 residents and has a total area of 10,340 acres or approximately 16.156 square miles. Approximately seven (7) percent of this area in parks and preserves and another 29 percent consists of agriculture and other open space uses. The remaining area is nearly completely developed, with the predominance of single-family residences. The City of Gilroy has about 19 percent of vacant areas (developable land).

Flood Hazard Under the current FIRMs, the City of Gilroy has 96 structures in the Special Flood Hazard Area (SFHA). The SFHAs are mainly in FEMA designated Zones A, AE, AH, and AO. Of the total structures in the SFHA, 26 percent are single-family (1-4 units), none are multi-family (5 or more units), and four (4) percent are commercial or non-residential. The City of Gilroy receives waters from Lions, Llagas, Uvas, North and South Morey Creek. Specific areas that are susceptible to flooding are around Uvas Creek. The levee on Uvas Creek has been certified by FEMA. The City of Gilroy experienced flooding during the storms of December 14 to 28 in 1955. The heaviest precipitation occurred during the 3-day period ending December 23rd. The 12.9 inches of rain reported in the Gilroy area resulted in the Uvas and Carnadero Creeks creating a flow of 14,000 cubic feet per second (CFS) at U.S. Highway 101. Miller Slough was the principal flood problem in January 1963. A rainfall of 3.21 inches for 24 hours caused severe flooding of Forest Street, Church Street, and Sixth Street, with all the water flowing from Miller Slough.



FEMA Flood Hazard Areas Some zone designation areas in Gilroy are being reviewed. Please contact the city's Floodplain Manager for information regarding the zones that are being reviewed.

Repetitive Loss Properties There are no repetitive loss properties in Gilroy.

City of Gilroy Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	52	\$27,172	\$15,989,900	27	\$211,308.55	\$7,395.00
2-4 Family	0	\$0	\$0	0	\$0.00	\$0.00
All Other Residential	10	\$2,502	\$1,040,000	3	\$0.00	\$210.00
Non Residential	74	\$145,420	\$37,758,200	5	\$90,808.78	\$4,995.00
Total	136	\$175,094	\$54,788,100	35	\$302,117.33	\$12,600.00

Insurance by Zone

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	42	\$34,114	\$18,928,800	4	\$6,014.40	\$785.00
A Zones	14	\$49,594	\$5,054,700	12	\$70,557.19	\$2,520.00
AO Zones	1	\$3,290	\$722,200	1	\$0.00	\$70.00
AH Zones	18	\$40,754	\$7,461,000	1	\$52,940.47	\$800.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	2	\$4,786	\$700,000	0	\$0.00	\$0.00
B, C & X Zone						
Standard	12	\$22,353	\$5,550,000	16	\$174,799.72	\$8,575.00
Preferred	34	\$15,064	\$11,535,000	0	\$0.00	\$0.00
Total	123	\$169,955	\$49,951,700	34	\$304,311.78	\$12,750.00

City of Los Altos

The City of Los Altos is located at the base of the San Francisco Peninsula, 40 miles south of San Francisco. The approximately 6.3 square-mile city is developed primarily for single-family residential with small businesses, schools, libraries, and churches. According to the 2019 census, it has a population of 30,089, with a population density of 4,466.8 people per square mile, and an average household size of 2.61 people.

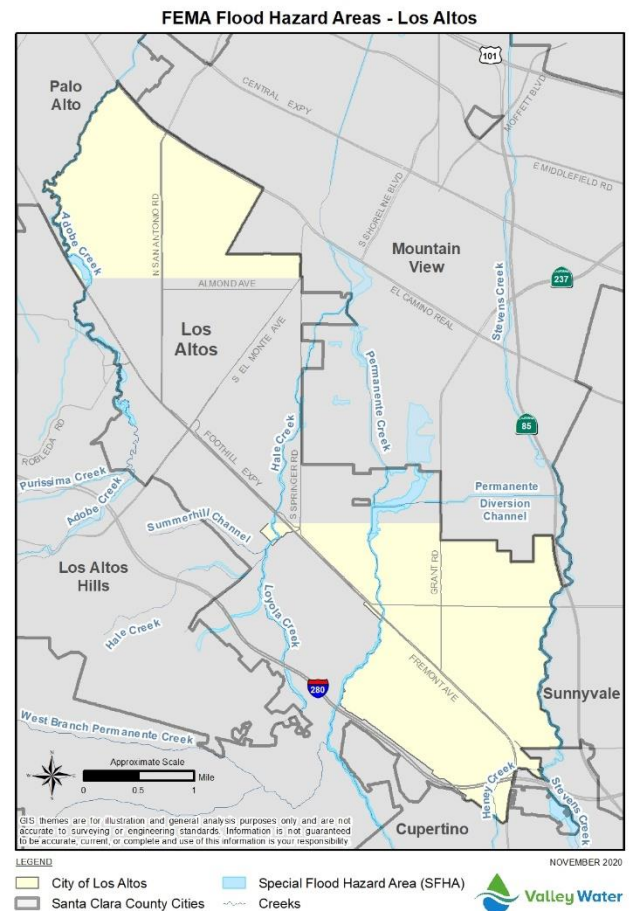
Los Altos' climate is marine-influenced with an average summertime high temperature of 78°F and an average low of 57°F, dropping to an average winter nighttime low temperature of 41°F and an average high of 60°F. Mean annual precipitation ranges from 15 to 22 inches, with most precipitation falling from November through March. Precipitation occurs entirely as rainfall. Snowmelt is not a hydrologic process that significantly affects runoff in the city.

Flood Hazard Under the current FIRMs, the City of Los Altos has approximately 550 properties in the Special Flood Hazard Area (SFHA). SFHAs are mainly in FEMA designated Zones A, AH, AE and AO. Of the total structures in the SFHA, 99 percent are single-family, and one (1) percent are commercial or non-residential. The city has four (4) creeks: Adobe Creek, Hale Creek, Permanente Creek, and Stevens Creek. Specific areas that are susceptible to flooding are around Adobe, Permanente, and Hale Creeks.

Precipitation that falls within the City of Los Altos generates stormwater runoff. This runoff is conveyed in several mostly manmade flood protection systems that discharge to the creeks. Most of these systems do not interact with one another, and potential improvements to one system should not impact the performance of other systems. The total land area within the city limits is roughly 6.3 square miles (approximately 4,000 acres). To create a rural aesthetic, many of the streets in Los Altos do not have traditional suburban curb and gutter-lined streets. This layout provides some attenuation before runoff reaches a storm drain inlet.

In addition to storm drains, flood protection is provided to the City of Los Altos by Valley Water and its maintenance of our four creeks (Hale, Stevens, Adobe, and Permanente) that convey storm-generated runoff north to the San Francisco Bay.

Repetitive Loss Properties There are no repetitive loss properties in the City of Los Altos.



City of Los Altos Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	112	\$84,511	\$34,838,600	13	\$32,874.17	\$2,655.00
2-4 Family	2	\$784	\$700,000	0	\$0.00	\$0.00
All Other Residential	2	\$760	\$780,000	0	\$0.00	\$0.00
Non Residential	0	\$0	\$0	0	\$0.00	\$0.00
Total	116	\$86,055	\$36,318,600	13	\$32,874.17	\$2,655.00

Insurance by Zone

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	12	\$21,659	\$3,079,600	5	\$0.00	\$570.00
A Zones	3	\$10,794	\$440,800	4	\$27,633.02	\$800.00
AO Zones	16	\$14,900	\$4,104,300	0	\$0.00	\$0.00
AH Zones	3	\$2,730	\$768,900	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	12	\$8,296	\$4,000,000	2	\$0.00	\$185.00
Preferred	68	\$27,156	\$23,425,000	2	\$5,241.15	\$1,100.00
Total	114	\$85,535	\$35,818,600	13	\$32,874.17	\$2,655.00

Town of Los Altos Hills

The Town of Los Altos Hills is a residential community in the northwestern region of Santa Clara County. The Town is located adjacent to the City of Los Altos, 35 miles south of San Francisco, five (5) miles south of Stanford University, and 17 miles north of downtown San Jose. The town encompasses approximately nine (9) square miles and contains primarily single-family residences. According to the 2019 Census Bureau, the population is 8,423 with a population density of 918 people per square mile.

There are no commercial or industrial uses within the town limits. As the town has developed over the past 50 years, residents have continued to support the preservation of low-density residential development and the semi-rural character of the community through one-acre zoning, the right to keep horses on private property, and the protection of open space, creek corridors, wildlife habitat, and heritage oak trees.

The town has a mild climate with average summertime highs of 78 degrees, and average wintertime lows of 43 degrees. The town receives approximately 21 inches of rain per year, of which most occurs between November and April. The town does not typically receive any precipitation in the form of snow and does not typically receive any snowmelt runoff.

Flood Hazard: The town has six (6) creeks: Adobe Creek, Barron Creek, Deer Creek, Hale Creek, Matadero Creek, and Purissima Creek. Under the current Flood Insurance Rate Maps (FIRMs), the Town has properties in the Special Flood Hazard Area (SFHA) along each of the creeks. SFHAs are shown on the FIRMs as Zone A, V, AE, AO, AH, VE, or AR. The SFHAs included in the town are Zone A and AE. Approximately one (1) percent of structures in the town are located in the one (1) percent annual chance floodplain (SFHAs).

Stormwater runoff, which is generated by precipitation within Los Altos Hills, is conveyed either in the manmade storm drain system or allowed to naturally attenuate as overland flow. The storm drain system discharges to the creeks mentioned above. The system is comprised of small, localized systems that do not interact with one another. To maintain the semi-rural character of the town, many of the streets do not contain traditional curb and gutter lined streets. The lack of curb and gutter allows for some natural attenuation of runoff. In addition to the storm drain system, flood protection is provided to the town by Valley Water maintenance of Adobe Creek, Barron Creek, Deer Creek, Hale Creek, Matadero Creek, and Purissima Creek. These creeks convey storm-generated runoff to the San Francisco Bay.



Repetitive Loss Properties: There are no repetitive loss properties in the Town of Los Altos Hills.

Town of Los Altos Hills Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	47	\$47,709	\$14,707,200	16	\$45,661.56	\$3,355.00
2-4 Family	0	\$0	\$0	0	\$0.00	\$0.00
All Other Residential	0	\$0	\$0	0	\$0.00	\$0.00
Non Residential	1	\$1,628	\$60,000	0	\$0.00	\$0.00
Total	48	\$49,337	\$14,767,200	16	\$45,661.56	\$3,355.00

Insurance by Zone

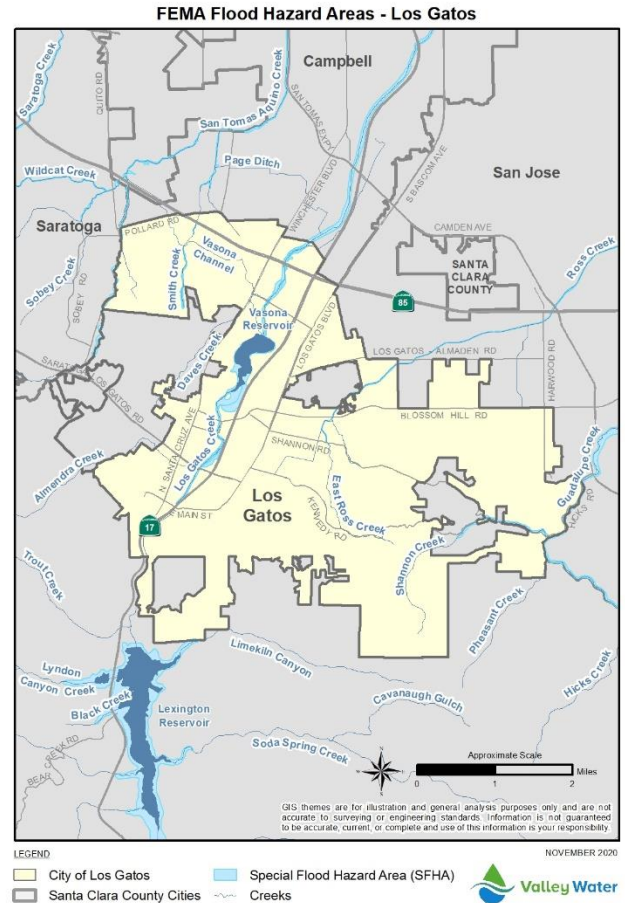
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	12	\$23,104	\$2,807,200	6	\$3,723.91	\$875.00
A Zones	5	\$11,939	\$1,250,000	2	\$4,779.05	\$495.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	5	\$3,768	\$1,750,000	6	\$19,102.18	\$810.00
Preferred	26	\$10,526	\$8,960,000	2	\$18,056.42	\$1,175.00
Total	48	\$49,337	\$14,767,200	16	\$45,661.56	\$3,355.00

Town of Los Gatos

The Town of Los Gatos is located at the southern end of San Francisco Bay. The town is about 50 miles south of San Francisco. The town has a population of around 30,222 residents and encompasses 7,455 acres or approximately 11.7 square miles. Approximately 58 percent of this area are in residential, three (3) percent in commercial and industrial, two (2) percent in office/research and development, five (5) percent in public/quasi-public, one (1) percent in agricultural, 26 percent in parks and open space, and the remaining in vacant/unassigned areas.

Flood Hazard Under the current FIRMs, the Town of Los Gatos has 165 properties in the Special Flood Hazard Area (SFHA). The SFHAs are mainly in FEMA designated zones A, AE, AH and AO. Of the total properties in the SFHA, 87 percent are 1-4 family residential, less than one (1) percent are multi-family (5 or more families), and the remaining 12 percent are non-residential areas. The town has Ross Creek, Los Gatos Creek, Smith Creek, and San Tomas Aquino Creek.

Repetitive Loss Properties The town does not have repetitive loss properties.



Town of Los Gatos Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	82	\$47,653	\$25,643,100	21	\$51,957.41	\$4,240.00
2-4 Family	0	\$0	\$0	0	\$0.00	\$0.00
All Other Residential	3	\$1,602	\$1,112,000	0	\$0.00	\$0.00
Non Residential	0	\$0	\$0	0	\$0.00	\$0.00
Total	85	\$49,255	\$26,755,100	21	\$51,957.41	\$4,240.00

Insurance by Zone

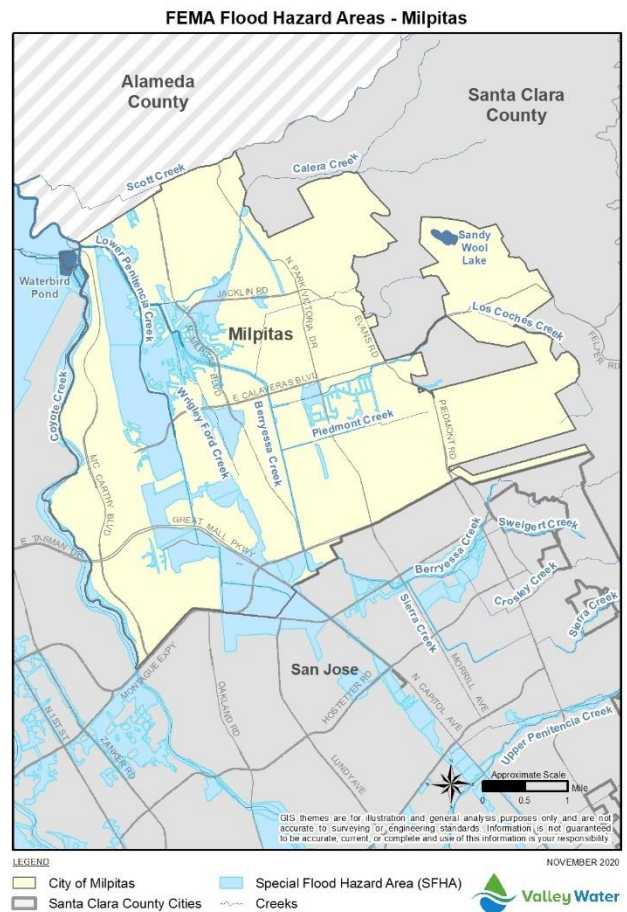
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	10	\$14,736	\$2,525,000	0	\$0.00	\$0.00
A Zones	1	\$1,981	\$250,000	8	\$28,297.59	\$1,725.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	7	\$6,049	\$1,533,100	9	\$19,061.87	\$1,600.00
Preferred	67	\$26,489	\$22,447,000	3	\$4,597.95	\$845.00
Total	85	\$49,255	\$26,755,100	20	\$51,957.41	\$4,170.00

City of Milpitas

The City of Milpitas, located at the southern tip of the San Francisco Bay, is a progressive community that is an integral part of the high-tech Silicon Valley. With a diverse resident population of 84,196, Milpitas features quality schools, conveniently located neighborhood parks and shopping centers. Milpitas is often called the “Crossroads of Silicon Valley”, with most of its 8,680 Acres or 13.63 square miles of land situated between two major freeways (I-880 and I-680), State Route 237, and a county expressway. A new light rail line opened for service in 2004 and an extension of the BART subway system is underway. The city encompasses 8,680 acres of land. Approximately 12 percent of this area is in parks and preserves, less than one (1) percent consists of agricultural uses and other open space uses, 31 percent in low-density residential uses, four (4) percent in medium-density residential uses, eight (8) percent in high-density residential use, 12 percent in commercial/educational uses and 17 percent in industrial uses. There are approximately 1,790 acres, or 2.9 square miles, designated for various industrial uses. About 271 acres are vacant and available in parcels ranging from ½ acre to 75 acres. There are eight existing industrial parks and 550 manufacturing plants in Milpitas.

Flood Hazard The City of Milpitas manages a floodplain that includes several local and regional creeks that convey stormwater to other jurisdictions, bay lands and marshes of the San Francisco Bay. Calera, Coyote, Penitencia, Berryessa, Los Coches Piedmont, Wrigley/Ford, and Tularcitos Creeks are among the major creeks that receive this stormwater. The City of Milpitas has 3,000 properties and 3,300 structures in the Special Flood Hazard Area (SFHA). SFHAs are mainly in FEMA designated zones A, AE, AH, and AO and are located near Calera, Penitencia, Berryessa, Los Coches and Tularcitos Creeks.

Repetitive Loss Properties The city does not have repetitive loss properties.



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City of Milpitas Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	861	\$930,877	\$217,612,800	64	\$72,077.29	\$11,620.00
2-4 Family	103	\$43,713	\$24,465,100	4	\$3,259.08	\$525.00
All Other Residential	193	\$59,584	\$42,116,500	1	\$0.00	\$125.00
Non Residential	92	\$191,745	\$48,877,500	4	\$0.00	\$445.00
Total	1,249	\$1,225,919	\$333,071,900	73	\$75,336.37	\$12,715.00

Insurance by Zone

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	313	\$612,811	\$78,773,400	7	\$0.00	\$1,515.00
A Zones	2	\$2,199	\$526,300	29	\$46,730.91	\$4,730.00
AO Zones	146	\$178,946	\$43,627,900	5	\$6,706.92	\$2,055.00
AH Zones	424	\$258,998	\$97,639,700	14	\$8,802.44	\$2,010.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	3	\$3,831	\$705,000	0	\$0.00	\$0.00
B, C & X Zone						
Standard	57	\$52,889	\$17,360,500	6	\$2,877.70	\$960.00
Preferred	83	\$49,683	\$28,988,000	0	\$0.00	\$0.00
Total	1,028	\$1,159,357	\$267,620,800	61	\$65,117.97	\$11,270.00

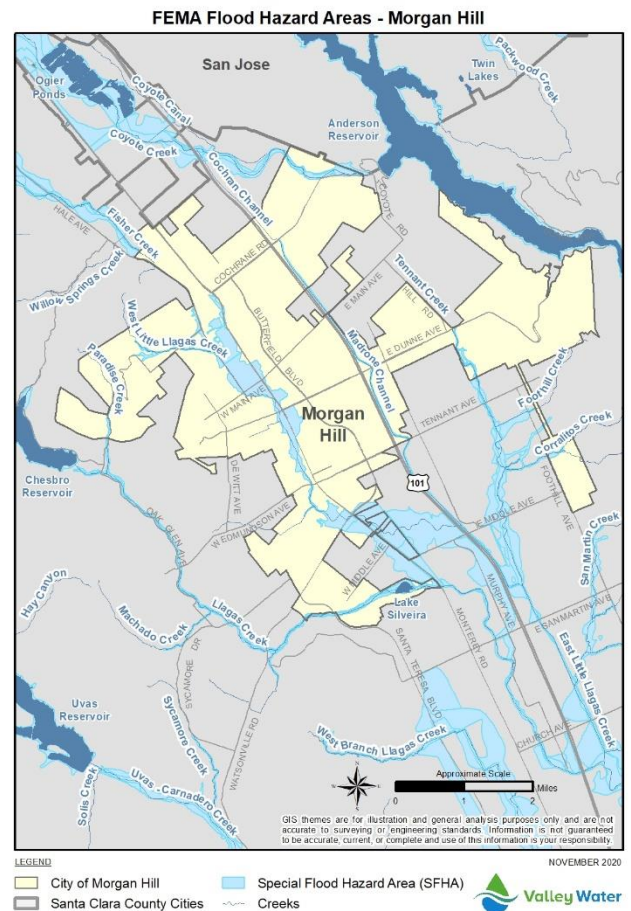
City of Morgan Hill

The City of Morgan Hill is located within South Santa Clara County between the City of San José and the City of Gilroy; Morgan Hill is about 65 miles south of San Francisco. The city has an approximate population of 45,952 residents with an area of 8,206 acres or approximately 13 square miles, with the following breakdown in land use:

a. Commercial	705 acres (10.8 percent)
b. Industrial	718 acres (11.0 percent)
c. Mixed-Use	238 acres (3.6 percent)
d. Open Space	1,328 acres (20.3 percent)
e. Public Facilities	301 acres (4.6 percent)
f. High-Density Res. (6 to 12 DU/ac.)	242 acres (3.7 percent)
g. Medium-Density Res. (up to 7 DU/ac)	744 acres (11.4 percent)
h. Low-Density Res. (0 to 4 DU/ac)	2,259 acres (34.6 percent)

Flood Hazard Under the current FIRMs, the City of Morgan Hill has approximately 643 structures (as of 2018) in the Special Flood Hazard Area (SFHA). SFHAs are mainly in the FEMA designated Zone A, AE, AH, and AO. Of the total structures in the SFHA, 34 percent (221 structures) are low-density residences, 31 percent (197 structures) are medium-density residences, and 15 percent (96 structures) are high-density residences. There is one (1) main creek, West Little Llagas Creek, which runs through the west side of Morgan Hill and flows south; it is along West Little Llagas Creek where residents and commercial properties are susceptible to flooding. West Little Llagas Creek is tributary to Llagas Creek which conveys water to the south to Gilroy and eventually the Monterey Bay.

Repetitive Loss Properties The city has four (4) repetitive loss properties with 19 structures in the repetitive loss areas in FEMA designated Zone A, AE, AH, or AO zones.



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City of Morgan Hill Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	295	\$252,228	\$84,389,900	59	\$341,180.11	\$24,139.57
2-4 Family	26	\$31,752	\$6,742,500	3	\$36,652.84	\$1,650.00
All Other Residential	67	\$40,040	\$18,646,000	0	\$0.00	\$0.00
Non Residential	38	\$104,181	\$15,456,100	11	\$233,120.31	\$10,228.45
Total	426	\$428,201	\$125,234,500	73	\$610,953.26	\$36,018.02

Insurance by Zone

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	177	\$272,444	\$48,771,900	31	\$396,189.98	\$23,743.02
A Zones	2	\$7,110	\$500,000	10	\$53,522.39	\$2,455.00
AO Zones	10	\$12,082	\$2,785,300	9	\$50,199.67	\$2,775.00
AH Zones	22	\$18,492	\$5,629,200	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	81	\$63,729	\$22,765,100	15	\$106,045.67	\$5,500.00
Preferred	123	\$50,983	\$41,599,000	4	\$2,469.44	\$1,000.00
Total	415	\$424,840	\$122,050,500	69	\$608,427.15	\$35,473.02

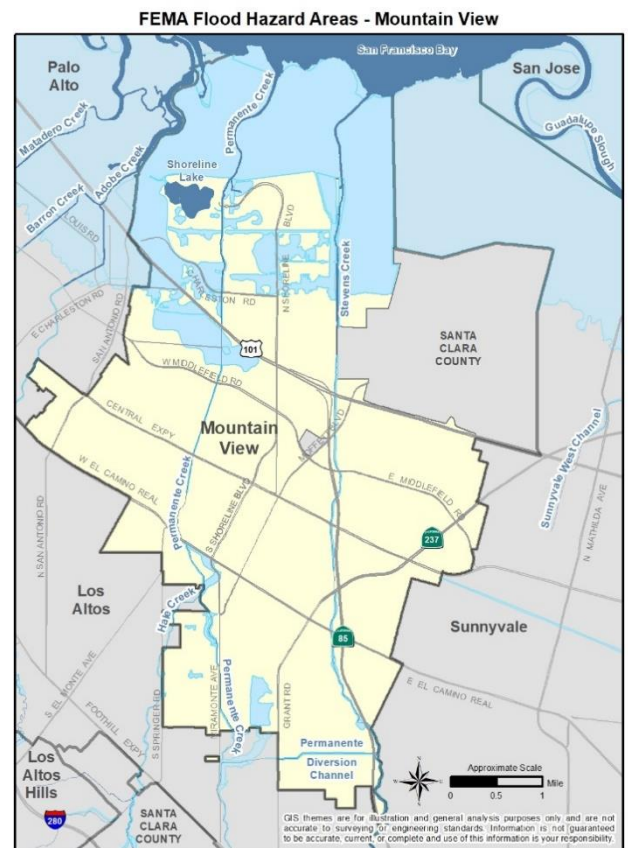
City of Mountain View

Just over 12 square miles and home to approximately 82,739 residents, while the daytime population exceeds 125,000. The size and population of Mountain View may be modest, yet it has a prominent role on the world stage as the center of innovation for Silicon Valley, being the home to some of the most prominent tech companies in the world as well as hundreds of startups. The vibrant downtown draws people from all over the world to visit its shops and restaurants. The wonderful parks and network of trails delight people of all ages.

Mountain View boasts strong safety and public education records and is considered one of the best places to live in the Bay Area.

Flood Hazard Under the current FIRMs, the City of Mountain View has 1,139 parcels in the Special Flood Hazard Area (SFHA). SFHAs are in FEMA designated Zones A, AE, AH, and AO (1 & 2). Stevens Creek, Permanente Creek, Permanente Diversion Channel, and Hale Creek all flow through the City of Mountain View. The city is also subject to tidal flooding from San Francisco Bay.

Repetitive Loss Properties There are no repetitive loss properties in the City of Mountain View.



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City of Mountain View Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	222	\$132,091	\$62,229,600	1	\$274.58	\$225.00
2-4 Family	61	\$31,023	\$14,412,000	0	\$0.00	\$0.00
All Other Residential	69	\$63,971	\$17,685,000	6	\$10,645.22	\$1,500.00
Non Residential	76	\$170,634	\$38,347,600	2	\$0.00	\$400.00
Total	428	\$397,719	\$132,674,200	9	\$10,919.80	\$2,125.00

Insurance by Zone

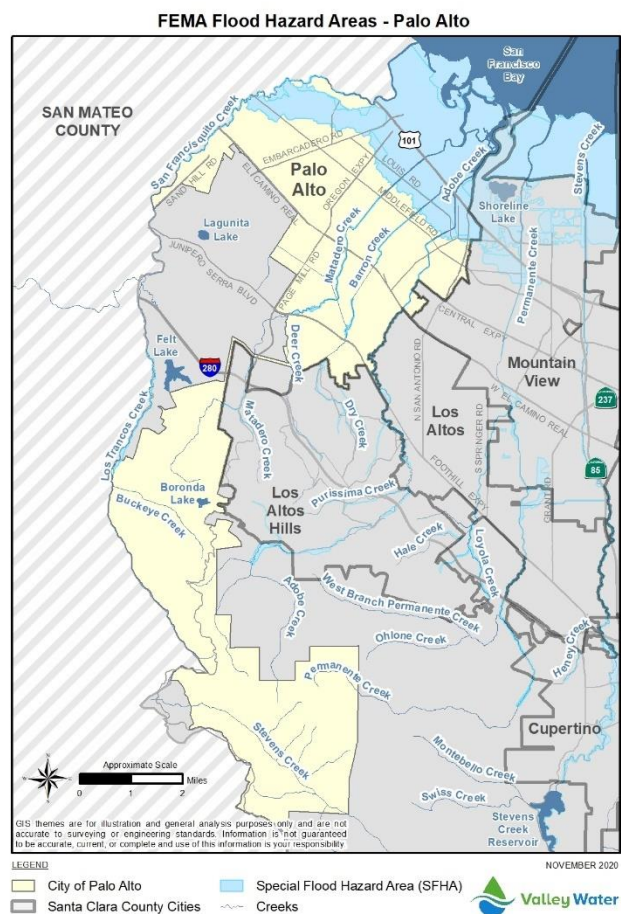
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	45	\$106,987	\$22,290,300	1	\$0.00	\$275.00
A Zones	1	\$823	\$76,000	0	\$0.00	\$0.00
AO Zones	150	\$190,528	\$43,098,400	2	\$2,450.59	\$575.00
AH Zones	5	\$5,475	\$1,277,100	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	33	\$32,030	\$9,924,400	3	\$5,653.35	\$750.00
Preferred	87	\$36,025	\$28,823,000	0	\$0.00	\$0.00
Total	321	\$371,868	\$105,489,200	6	\$8,103.94	\$1,600.00

City of Palo Alto

The City of Palo Alto is located on the San Francisco Peninsula, at the southern end of San Francisco Bay. The city is 35 miles south of San Francisco and 14 miles north of San José and at the northern edge of Santa Clara County, between the cities of Mountain View and Menlo Park. The city has a population of around 65,364 residents and encompasses 16,627 acres or approximately 26 square miles. Approximately 40 percent of this area is in parks and preserves and another 15 percent consists of agriculture and other open space uses. The remaining area is nearly completely developed, with single-family uses predominating. Less than one (1) percent of the city's land area consists of vacant, developable land.

Flood Hazard Under the current FIRMs, the City of Palo Alto has 4,889 structures in the Special Flood Hazard Area (SFHA). SFHAs are mainly in FEMA designated zone A, AE, and AH. Of the total structures in the SFHA, 87 percent are single-family (1-4 units), 11 percent are multi-family (5 or more units), and two (2) percent are commercial or non-residential. The city has four (4) creeks, San Francisquito Creek, Matadero Creek, Adobe Creek, and Barron Creek, that flow to San Francisco Bay. San Francisquito Creek flows into San Francisco Bay, and Matadero Creek, Barron Creek and Adobe Creek flow into 600 acres Palo Alto Flood Basin. The flow of water from the flood basin to the bay passes through eight (8) box culverts controlled by flap gates in the box culverts. Specific areas that are susceptible to flooding are around San Francisquito Creek and San Francisco Bay, where the levees are not built to FEMA standard for a 100-year storm protection. The city had experienced flooding around San Francisquito Creek in 1955 and 1998 when water overtopped the levee and caused immense damage to properties. A Joint Powers Authority was established in the year 2000 to provide flood protection for the San Francisquito Watershed.

Repetitive Loss Properties There are five (5) repetitive loss areas in the city and there are 107 building structures on the five (5) repetitive loss areas.



City of Palo Alto Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	2,288	\$2,649,633	\$610,650,100	454	\$8,574,374.89	\$372,073.59
2-4 Family	70	\$37,070	\$16,830,600	0	\$0.00	\$0.00
All Other Residential	394	\$179,738	\$85,876,800	12	\$238,321.38	\$8,625.00
Non Residential	96	\$580,340	\$45,317,000	14	\$192,278.78	\$8,162.56
Total	2,848	\$3,446,781	\$758,674,500	480	\$9,004,975.05	\$388,861.15

Insurance by Zone

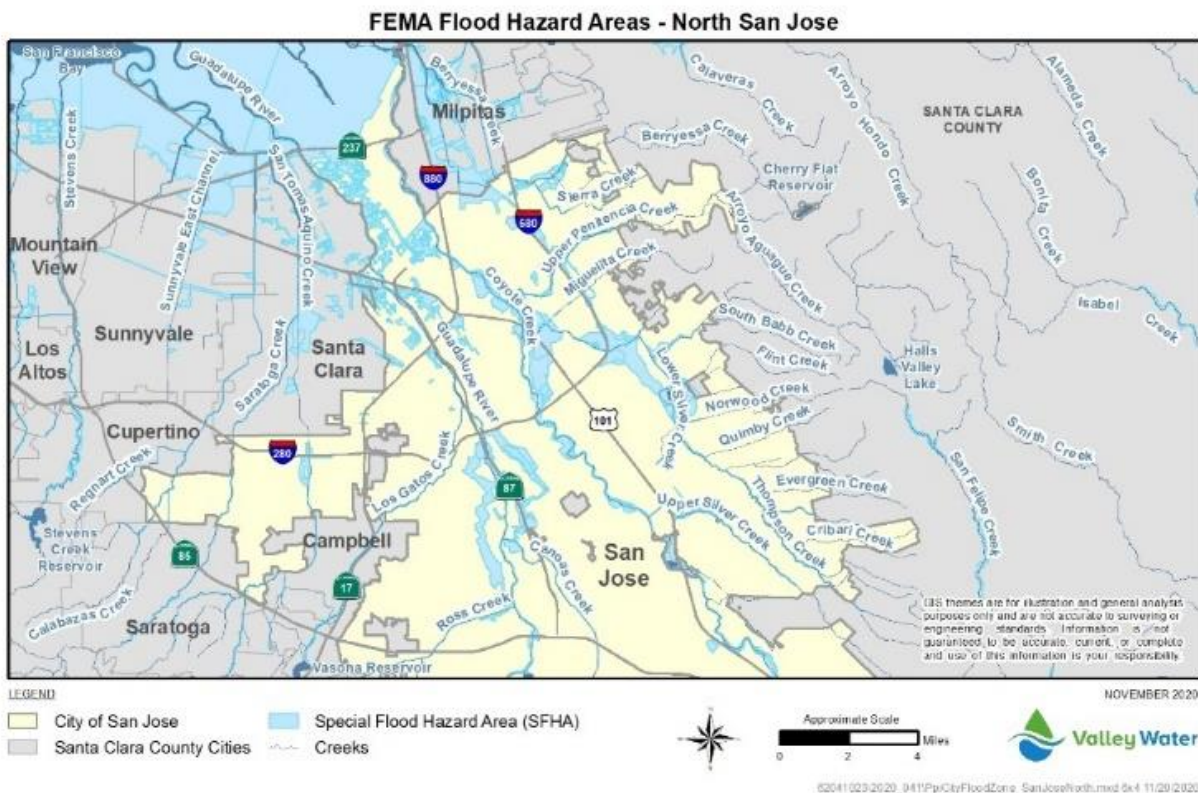
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,282	\$2,253,965	\$323,208,900	156	\$3,469,136.56	\$137,779.30
A Zones	38	\$78,125	\$9,262,300	27	\$646,228.60	\$24,191.23
AO Zones	37	\$37,081	\$9,607,900	159	\$3,463,894.86	\$141,374.06
AH Zones	762	\$720,210	\$193,982,900	31	\$323,129.25	\$19,769.84
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	184	\$146,911	\$50,442,400	27	\$168,810.38	\$10,787.74
Preferred	317	\$151,274	\$111,583,000	32	\$247,978.43	\$14,123.11
Total	2,620	\$3,387,566	\$698,087,400	432	\$8,319,178.08	\$348,025.28

City of San José

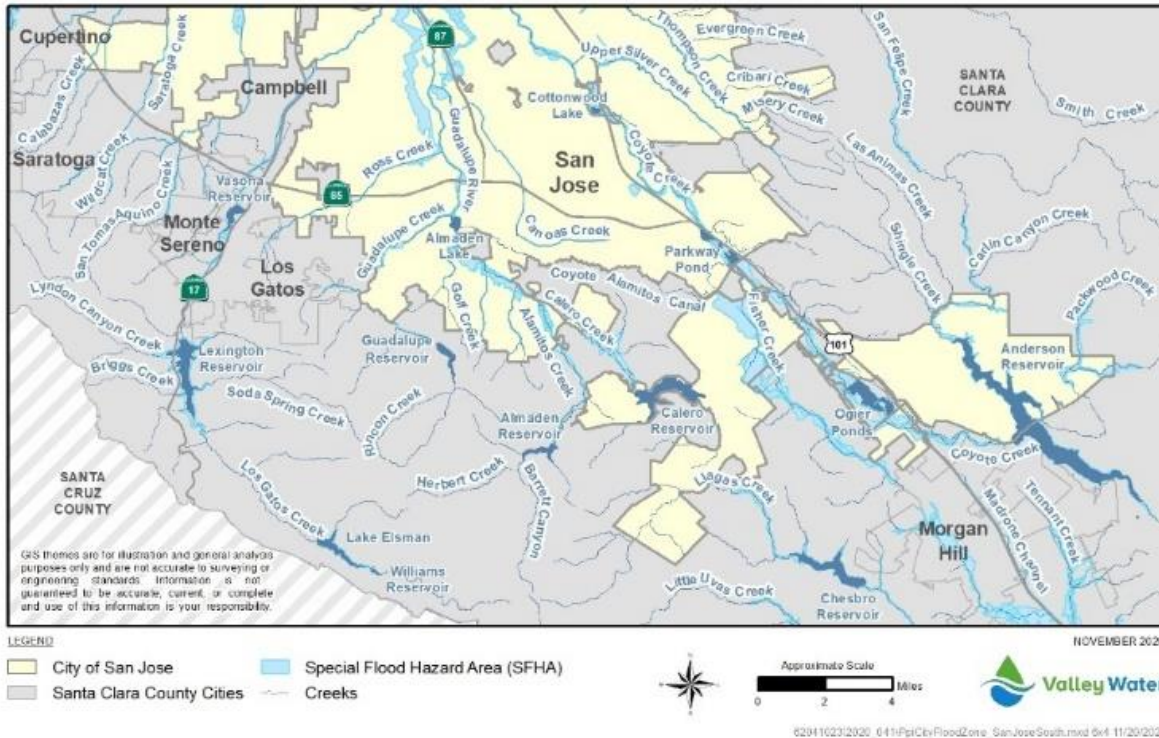
The City of San José is located at the southern tip of the San Francisco Bay. With a population of 1,021,795 residents. San José is the third-largest city in California. The city encompasses 115,200 acres or approximately 180 square miles. Approximately 17 percent of this area is in parks, agriculture, and other open space uses. Residential use is comprised of 34 percent single-family, two (2) percent two-family, four (4) percent multi-family and one (1) percent mobile homes. Other uses include four (4) percent in commercial, three (3) percent educational, and 10 percent in industrial uses.

Flood Hazard Under the current FIRMs, the City of San José has approximately 20,000 structures in the Special Flood Hazard Area (SFHA); 67 percent of these structures are single-family residences (1-4 units), 13 percent are multi-family (5 or more units), and 20 percent are other non-residential uses, including commercial and industrial. These structures are located in FEMA flood zone designations A, AE, AH and AO. There are two (2) main creeks/rivers that flow into the San Francisco Bay, the Coyote Creek, and the Guadalupe River. The areas that flood San José are from the many tributaries that drain into the Coyote Creek and the Guadalupe River.

Repetitive Loss Properties The City of San José has six (6) repetitive loss properties with a total of 11 structures.



FEMA Flood Hazard Areas - South San Jose



City of San José Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	4,604	\$3,780,947	\$1,151,265,400	517	\$6,404,404.92	\$277,415.63
2-4 Family	531	\$398,700	\$127,607,700	76	\$2,866,636.23	\$111,657.24
All Other Residential	996	\$430,135	\$228,028,500	22	\$546,597.69	\$17,692.42
Non Residential	499	\$1,243,952	\$229,130,900	32	\$710,402.65	\$29,450.53
Total	6,630	\$5,853,734	\$1,736,032,500	647	\$10,528,041.49	\$436,215.82

Insurance by Zone

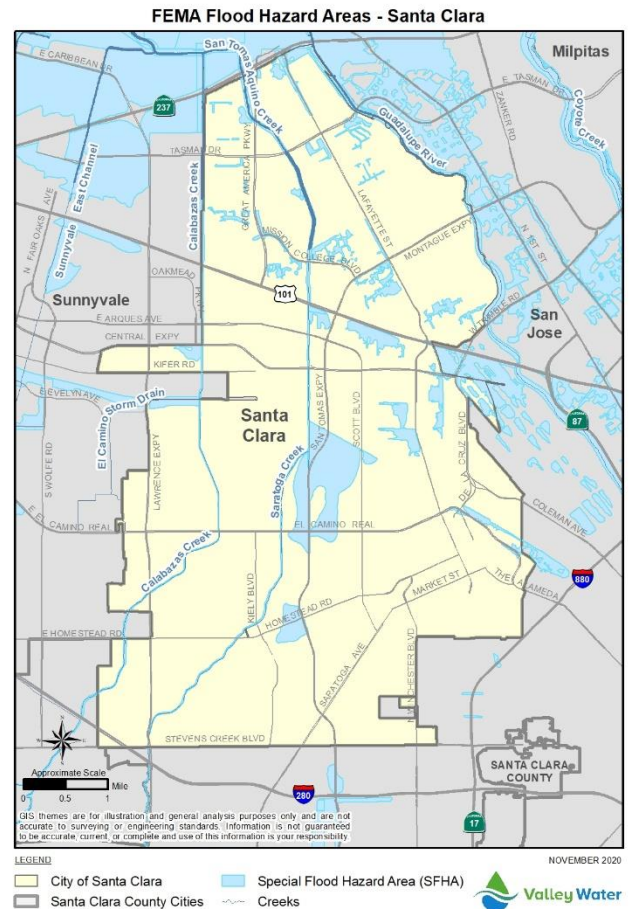
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	757	\$1,349,929	\$212,096,900	123	\$4,634,069.72	\$162,791.30
A Zones	20	\$48,250	\$5,095,200	79	\$725,661.42	\$24,699.40
AO Zones	2,532	\$2,576,621	\$644,679,500	176	\$2,674,644.82	\$135,066.19
AH Zones	1,008	\$831,852	\$244,809,200	47	\$239,089.26	\$15,540.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	1	\$703	\$100,000	7	\$31,082.76	\$2,400.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	157	\$325,262	\$40,828,100	26	\$378,470.93	\$13,209.07
B, C & X Zone						
Standard	122	\$116,773	\$42,579,800	4	\$175,631.38	\$6,124.17
Preferred	185	\$120,513	\$68,864,000	7	\$9,456.96	\$2,605.00
Total	4,782	\$5,369,903	\$1,259,052,700	469	\$8,868,107.25	\$362,435.13

City of Santa Clara

The City of Santa Clara is located about 45 miles south of San Francisco. The city encompasses roughly 12,352 acres, or 19.3 square miles, and has a population of approximately 130,365. The city is categorized into areas consisting of approximately 43 percent residential, 27 percent commercial and industrial, 11 percent office/research and development, 11 percent public/quasi-public, and six (6) percent parks and open space, with the remaining area being categorized as vacant/unassigned.

Flood Hazard Under the current FIRMs, the City of Santa Clara has 1,012 properties in the Special Flood Hazard Area (SFHA). SFHA are mainly in FEMA designated zone A, AE, AH, and AO. Of the total properties in the SFHA, 50 percent are 1-4 family residential, 27 percent are multi-family (5 or more families), and the remaining 23 percent are non-residential areas. The city has four (4) creeks/rivers: Calabazas Creek, Saratoga Creek, San Tomas Aquino Creek, and Guadalupe River. The city has experienced flooding around Calabazas Creek and San Tomas Aquino Creek in 1983, 1986, and 1998 when water overtopped the levees and caused significant damage to properties.

Repetitive Loss Properties The city does not have repetitive loss properties.



City of Santa Clara Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	375	\$238,589	\$102,884,800	25	\$296,887.02	\$8,865.00
2-4 Family	111	\$48,378	\$27,438,000	2	\$880.40	\$150.00
All Other Residential	202	\$134,805	\$55,039,000	4	\$0.00	\$590.00
Non Residential	112	\$237,210	\$65,019,000	1	\$11,985.67	\$750.00
Total	800	\$658,982	\$250,380,800	32	\$309,753.09	\$10,355.00

Insurance by Zone

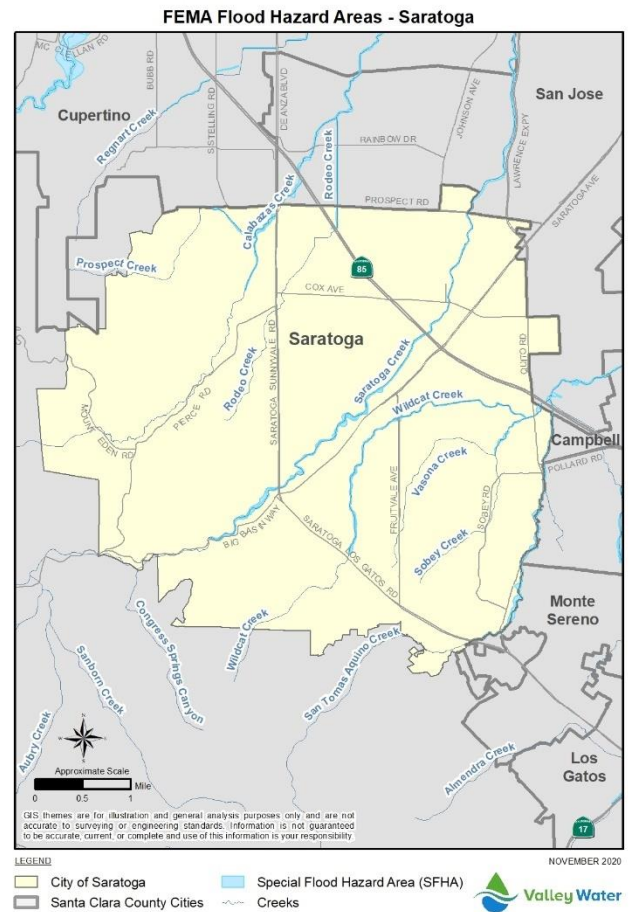
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	2	\$13,274	\$1,000,000	0	\$0.00	\$0.00
A Zones	0	\$0	\$0	14	\$176,693.06	\$4,745.00
AO Zones	240	\$252,011	\$67,834,400	6	\$880.40	\$800.00
AH Zones	131	\$192,854	\$45,846,400	3	\$266.54	\$160.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	1	\$2,367	\$500,000	0	\$0.00	\$0.00
B, C & X Zone						
Standard	20	\$22,304	\$6,168,100	3	\$988.46	\$335.00
Preferred	135	\$109,191	\$52,631,000	4	\$253,483.06	\$6,495.00
Total	529	\$592,001	\$173,979,900	30	\$432,311.52	\$12,535.00

City of Saratoga

The City of Saratoga is located on the west side of the Santa Clara Valley, directly west of San José, in the San Francisco Bay Area. The city is 48 miles south of San Francisco and 14 miles west of San José and at the southwest edge of Santa Clara County, between the cities of Cupertino and Los Gatos. The city has a population of 30,153 residents and encompasses 8,179 acres or approximately 13 square miles. Approximately 40 percent of this area is in parks and preserves, and another 15 percent consists of agriculture and other open space uses. The remaining area is nearly completely developed, with single-family uses predominating. Less than one (1) percent of the city's land area consists of vacant, developable land.

Flood Hazard Under the current FIRMs, the City of Saratoga has 128 structures in the Special Flood Hazard Area (SFHA). SFHA are mainly in FEMA designated zone A, AE, and AH. Of the total structures in the SFHA, 98 percent are single-family (1-4 units), and two (2) percent are commercial or non-residential. The city has six (6) creeks: Calabazas, Rodeo, Saratoga, Wildcat, Vasona, and San Tomas. In general, flooding from these creeks has been confined to the relatively narrow flood plain directly adjacent to the creeks.

Repetitive Loss Properties There are no repetitive loss properties within the city.



City of Saratoga Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	75	\$54,033	\$23,780,100	18	\$53,675.76	\$12,075.00
2-4 Family	1	\$421	\$350,000	0	\$0.00	\$0.00
All Other Residential	2	\$2,881	\$739,700	0	\$0.00	\$0.00
Non Residential	3	\$7,564	\$2,150,000	0	\$0.00	\$0.00
Total	81	\$64,899	\$27,019,800	18	\$53,675.76	\$12,075.00

Insurance by Zone

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	16	\$28,614	\$4,423,100	3	\$17,303.34	\$1,025.00
A Zones	1	\$1,981	\$250,000	4	\$4,888.78	\$735.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	9	\$8,425	\$2,944,700	8	\$4,488.41	\$1,120.00
Preferred	55	\$25,879	\$19,402,000	3	\$26,995.23	\$9,195.00
Total	81	\$64,899	\$27,019,800	18	\$53,675.76	\$12,075.00

City of Sunnyvale

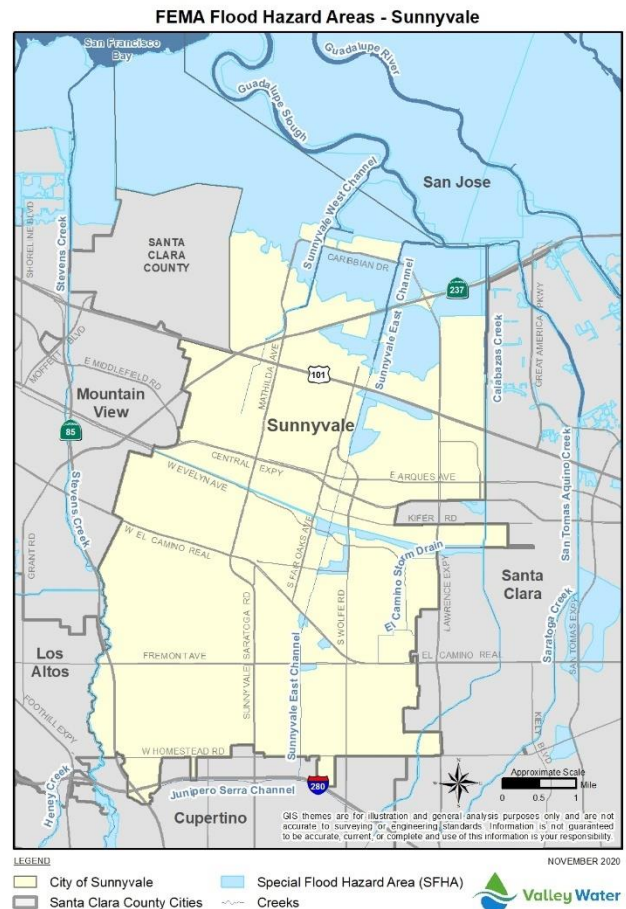
The City of Sunnyvale is one of the major cities that make up the Silicon Valley located in the San Francisco Bay Area. It is the second-highest populated city within Santa Clara County, with a population of 152,703. Sunnyvale is bordered by portions of San José to the north, Moffett Federal Airfield to the northwest, Mountain View to the west, Los Altos to the southwest, Cupertino to the south, and Santa Clara to the east.

The city's land area is approximately 22.87 square miles. Of this, 15.47 square miles are considered developable, as follows: 0.3 percent vacant, 54.7 percent residential, 22.4 percent office/industrial, 6.2 percent retail/service, 7.4 percent parks/open space, and 6.2 percent other uses.

Flood Hazard Under the current FIRMS, Sunnyvale has 1,270 parcels that lie within a Special Flood Hazard Area (SFHA). SFHA's in Sunnyvale are: Zones A, and V. Approximately 20 percent, or 254 parcels, are zoned for non-residential use. The remaining parcels within the SFHA are primarily single-family (1-4 units) residential (997 parcels), with only 19 parcels being multi-family residential (5+ units).

Areas subject to flooding in Sunnyvale are, in general, the northern portion of the city, selected areas flanking the East and West Channels, Calabazas Creek, El Camino Real, and US Highway 101. Both the East and West Channels and Calabazas Creek flow directly into the San Francisco Bay, which abuts the northerly boundary of the city.

Repetitive Loss There are no repetitive loss properties within the City of Sunnyvale.



City of Sunnyvale Flood Insurance Data (as of 11/02/20)

Insurance by Occupancy

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	398	\$433,459	\$100,277,400	7	\$11,268.56	\$2,640.00
2-4 Family	198	\$101,139	\$48,134,000	0	\$0.00	\$0.00
All Other Residential	130	\$114,516	\$39,682,300	0	\$0.00	\$0.00
Non Residential	62	\$261,572	\$31,407,200	3	\$57,386.63	\$2,525.00
Total	788	\$910,686	\$219,500,900	10	\$68,655.19	\$5,165.00

Insurance by Zone

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	255	\$543,251	\$67,781,700	6	\$62,845.76	\$4,490.00
A Zones	3	\$6,163	\$750,000	0	\$0.00	\$0.00
AO Zones	134	\$164,907	\$38,067,100	1	\$0.00	\$125.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	133	\$110,107	\$36,132,500	2	\$5,809.43	\$550.00
Preferred	141	\$61,947	\$44,123,000	1	\$0.00	\$0.00
Total	666	\$886,375	\$186,854,300	10	\$68,655.19	\$5,165.00

V. TARGET AUDIENCES

The PPI Committee identified several key audiences that can be divided into categories: 1) those who are at risk of flood impacts; and 2) those who are a conduit to those who are at risk of flood impacts or “messengers to other target audiences.”

Priority Audiences and Areas:

1. Community at Large

The PPI Committee recognized that the entire community that lives and/or works in Santa Clara County is subject to impacts due to flooding. CRS typically focuses on residential flooding; however, in the San Francisco Bay Area, flooding of businesses and roads is also significant.

Within the community-at-large, there are several sub-communities:

Multi-lingual Communities: Within the community-at-large, there are non-English language speakers and non-US citizens. More than 112 languages are spoken in the Bay Area; however, the top three non-English languages are Spanish, Vietnamese, and Mandarin Chinese.

Groups with Special Evacuation Needs: Within the community-at-large, access and functional need individuals require special evacuation support, such as seniors and fixed or low-income residents. These groups are of great concern during a flooding event and would need additional time, resources, and logistics to support them.

New Residents, Visitors, and Tourists: Within the community-at-large, there are residents, visitors, and tourists who are new to the area or visiting for a short duration and may be unfamiliar with the hazards specific to this region. They may be unaware of flood risks, the resources available to them, and where to locate them. Additionally, new residents are less likely to be aware of sandbag locations and how to flood-proof a structure.

2. Special Flood Hazard Area (SFHA) Communities

The PPI Committee identified several geographic areas that are particularly prone to flooding. This includes areas of Mountain View and Milpitas that are prone to shallow flooding; areas of Mountain View and Palo Alto that are prone to riverine flooding, especially north of Highway 101; areas subject to tidal flooding; Los Altos, near Permanente and Hale creeks; areas of Palo Alto prone to flooding from San Francisquito Creek; flood-prone areas of San José, including Alviso; Morgan Hill, especially the downtown area; the South County corridor between Morgan Hill and the county line.

A map of each community SFHA can be found on each community-specific page under Section IV: Communities' Flood Hazard Areas.

Residents and Businesses in the Special Flood Hazard Area (SFHA): The offices of the largest employers of Silicon Valley form a ring around the edge of the San Francisco Bay, located in areas that flood. Consequently, thousands of people

work in the zone subject to tidal flooding, driving into and out of the tidal zone every day on their way to and from work. Street flooding can impact workers' commutes. Major thoroughfares can be blocked by flooding, impeding access to residents, schools, hospitals, and workplaces.

Those at risk of flood impacts include property owners, renters, and workers. For people who work in the tidal zone, family emergency plans are critical. Individuals should have flood-safe routes identified to get safely out of the tidal flooding zone. For residents who live in the FEMA-designated SFHA, the emergency plan ensures individuals and families are prepared for a flood event.

Additionally, it is important for our communities to protect their property by purchasing flood insurance for home and business locations. Most homeowner insurance policies do not cover damage from natural disasters, such as flooding. Therefore, advising residents to purchase flood insurance to cover the contents in their homes is a critical message for this community.

Within the SFHA, there are several sub-communities:

Low Lying Areas, Along Rivers and Creeks: Within the SFHA, there are low-lying areas along rivers and creeks at risk for flooding.

Coastal Communities at Risk for Sea Level Rise/Tsunamis: Within the SFHA, there are coastal communities at risk for sea-level rise and tsunamis. These areas are identified through the base flood elevation. The bayfront cities in Santa Clara County with areas subject to fluvial and tidal flooding are Palo Alto, Mountain View, Sunnyvale, Santa Clara, San José, and Milpitas.

Repetitive Loss (RL) Areas: Within the SFHA, there are a few repetitive loss areas located in the County of Santa Clara and the cities of Morgan Hill, Palo Alto and San José. Additional information on these areas can be found on each community-specific page under Section IV: Communities' Flood Hazard Areas.

3. Messengers to Other Target Audiences (Organizations and Businesses Serving the Community)

Lenders, real estate agencies or boards, developers/contractors, and appraisers all serve as a messenger to people who are at risk of flooding as they provide their respective business service. In addition, organizations or agencies that serve at-risk communities include PG&E, American Red Cross, Emergency Assistance Network (EAN), Community Emergency Response Teams (CERT), neighborhood associations, schools, churches, hospitals, and social services agencies. These messenger organizations and businesses function as another target audience for the PPI.

As government agencies work to reduce flood risk, they need to provide these messengers with the best information available and tailor the message to the County of Santa Clara's needs. In other words, the PPI needs to include training that convey the information that the messengers will need. This will be implemented by presentations to groups, website postings and newsletter

articles. While all the messages need to be conveyed to messengers from time to time, some messages are more pertinent than others. For instance, lenders need a detailed understanding of flood insurance, but neighborhood associations would be more interested in how to protect people and property from a flood.

All these audiences can be reached through a combination of messages from Valley Water, the cities, the county, and the American Red Cross.

VI. OTHER PUBLIC INFORMATION EFFORTS

To develop an effective PPI, the committee inventoried a broad sample of current initiatives, programs, and training that focus on raising the community's awareness of local flood hazards and encouraging them to take action that will reduce risks (see Table 2).

Outside activity by agencies and organizations in Santa Clara County relating to flood protection generally falls into one of four categories: 1) training and courses; 2) community-based engagement events; 3) traditional and social media messaging, and 4) mailers. Many community events feature at least one agency providing information on disaster preparedness and safety. The information in all four categories is usually provided on websites as well, so it is readily available.

Additionally, phone and tablet apps have become particularly popular. The American Red Cross has developed a series of free apps related to disaster awareness such as flood protection, first aid, earthquake, and fire. The content of this messaging usually covers general hazard awareness and safety, with an increasing emphasis on preparedness, planning, and mitigation; however, the information can be applied to flood preparedness and safety.

Table 2: Other Public Information Efforts

Agency/Organization	Project/Effort	Message
American Red Cross Silicon Valley Chapter	<ul style="list-style-type: none"> • <u>Training</u>: Personal preparedness, organizational preparedness. Audience: Adults, Seniors, Youth/Kids. • <u>Community events</u>: Regularly staff booths at community events and company health fairs to provide information about American Red Cross services and preparedness. • <u>Social media messaging</u>: Facebook, Twitter posts with updates on current disaster responses, seasonal tips on safety, preparedness. • <u>Website</u>: Downloadable materials. • <u>Other</u>: Smart device apps. 	<p>General hazard/disaster awareness, safety, and preparedness.</p> <p>The importance of preparing a family emergency plan.</p>
Collaborating Agencies Disaster Relief Effort (CADRE)	<ul style="list-style-type: none"> • <u>Training</u>: Monthly meetings, workshops, annual conference, which include training sessions. • <u>Social media messaging</u>. • <u>Website</u>: http://www.cadresv.org. • <u>Other</u>: Newsletter. 	<p>Target CBOs, FBOs and nonprofit service providers.</p> <p>Organization disaster readiness and resiliency.</p>
Catholic Charities of Santa Clara County	<ul style="list-style-type: none"> • <u>Training</u>: Disaster preparedness workshops. 	<p>Disaster readiness and preparedness.</p>
Community Emergency Response Training (CERT)	<ul style="list-style-type: none"> • <u>Training</u>: Personal preparedness. 	<p>Disaster readiness and preparedness.</p>
Department of Water Resources	<ul style="list-style-type: none"> • <u>Training</u>: Flood manager trainings, workshops, California Flood Preparedness prep meetings (Aug-Oct). • <u>Community events</u>: California Flood Preparedness Week (CFPW) every October. • <u>Social media messaging</u>: Social media toolkits for CFPW, social media messaging. • <u>Website</u>: Downloadable materials, toolkits, tips on flood safety: https://water.ca.gov/What-We-Do/Flood-Preparedness. • <u>Other</u>: YouTube channel. 	<p>Flood preparedness and safety messaging.</p>
Federal Emergency Management Agency (FEMA)	<ul style="list-style-type: none"> • <u>Training</u>: Online trainings. • <u>Community events</u>: Community events in partnership with local city/county. • <u>Social media messaging</u>: Facebook, Twitter, social media toolkits, smart device app: FEMA app. • <u>Website</u>: https://www.Ready.gov/floods. • <u>Other</u>: Youth education materials, YouTube channel. 	<p>Disaster readiness and preparedness.</p>

NOAA	<ul style="list-style-type: none"> • <u>Training</u>: Online webinars. • <u>Social media messaging</u>: Facebook, Twitter, Smart device app: NOAA Weather Radio. • <u>Website</u>: Downloadable materials: https://www.weather.gov/safety/flood. • <u>Other</u>: Youth education materials, YouTube channel. 	Flood preparedness and safety messaging.
Pacific Gas & Electric (PG&E)	<ul style="list-style-type: none"> • <u>Other</u>: Utility bill inserts, radio safety ads. 	Safety tips related to winter storms.
Santa Clara County Department of Public Health	<ul style="list-style-type: none"> • <u>Website</u>: Downloadable materials: https://www.sccgov.org/sites/phd/hi/phep/Pages/prepare-home.aspx. 	Disaster readiness and preparedness.
Santa Clara County Office of Emergency Management	<ul style="list-style-type: none"> • <u>Website</u>: Downloadable materials: https://emergencymanagement.sccgov.org/home. • <u>Other</u>: Smart device app: ReadySCC. 	Disaster readiness and preparedness.
San José Fire Department (Office of Emergency Services)	<ul style="list-style-type: none"> • <u>Training</u>: Personal preparedness. 	Disaster readiness and preparedness.
Silicon Valley Independent Living Center (SVILC)	<ul style="list-style-type: none"> • <u>Training</u>: Personal preparedness. 	Disaster readiness and preparedness.
US Army Corps of Engineers	<ul style="list-style-type: none"> • <u>Training</u>: Online webinars. • <u>Website</u>: Downloadable materials: https://www.usace.army.mil/. • <u>Other</u>: Youth education materials, YouTube channel. 	Flood preparedness and safety messaging.
Valley Water	<ul style="list-style-type: none"> • <u>Training</u>: Virtual Flood Preparedness workshop, covering FEMA SFHA maps, stream gauges tools, community flooding hot spot awareness, flood insurance options, communication plans, emergency kits, and alerts and tips for avoiding floodwaters. • <u>Community events</u>: Flood awareness materials distributed at community fairs and events. • <u>Social media messaging</u>: Extensive multilingual flood awareness campaign with multilingual flood awareness videos and posts on Facebook, Instagram, Twitter, Nextdoor and YouTube, TV, radio, Pandora, print and digital newspapers, as well as email newsletter. • <u>Website</u>: Flood awareness blogs, videos, links, and preparedness resources available at http://www.valleywater.org/floodready. • <u>Other</u>: Mailers – Multi-lingual mailer with flood preparedness tips and resources distributed to 52,000 homes and 15 cities every winter. 	Flood preparedness and safety messaging.

VII. COMMUNICATION STRATEGY, PROJECTS, AND INITIATIVES

The focus of the Multi-Jurisdictional PPI (5-Year Plan) is to encourage flood preparedness best practices for the following key audiences:

- The community-at-large;
- Special Flood Hazard Area (SFHA) communities; and
- Messengers to other target audiences.

The committee selected nine (9) topics with messages for each topic that need to be disseminated to the various audiences. The first six (6) are the same as the six (6) priority messages for the CRS program and included several public messages to select from. Three (3) additional topics were added by the committee and include one (1) priority message each (see Table 3).

Table 3: CRS Priority Messages

Topic Number	Topic message	Public Message <i>(select one message per topic)</i>
TOPIC #1	Know your flood hazard	<ul style="list-style-type: none"> • Know your flood risk • Contact your floodplain manager to find out if your property is in a floodplain • Check if your home or business is in a Special Flood Hazard Area
TOPIC #2	Insure your property for your flood hazard	<ul style="list-style-type: none"> • Get flood insurance ahead of time • Insure your property • There is a 30-day waiting period for the policy to take place
TOPIC #3	Protect people from the flood hazard	<ul style="list-style-type: none"> • Put your 3-day emergency kit together • Follow evacuation orders • Learn the best route to high ground
TOPIC #4	Protect your property from the flood hazard	<ul style="list-style-type: none"> • Protect your home from flood threats • Prepare your home • Sandbags can offer protection against a foot or less of floodwater • Get sandbags before a flood
TOPIC #5	Build responsibly	<ul style="list-style-type: none"> • Build responsibly in floodplains • Comply with development requirements • Check with your city/county floodplain manager before you build
TOPIC #6	Protect natural floodplain functions	<ul style="list-style-type: none"> • Keep creeks clean and flowing • Keep debris and trash out of our streams • Don't pollute, dump, or drain anything in creeks
Additional Outreach Topic Messages <i>(only one message per topic)</i>		
TOPIC #7	Develop an emergency plan	<ul style="list-style-type: none"> • Develop an emergency plan
TOPIC #8	Download disaster apps	<ul style="list-style-type: none"> • Download disaster emergency apps
TOPIC #9	Understand shallow flooding risks—don't drive through standing water	<ul style="list-style-type: none"> • Understand shallow flooding risks - don't drive through standing water

Flood Response Preparation Projects:

City of Santa Clara's Flood Response Program (FRP) provides a road map for city staff in various departments to quickly distribute prescribed messages through several social media outlets before, during, and after a storm event. These messages serve to remind residents to prepare for an impending storm by cleaning up fallen leaves, picking up sandbags from the city, and preparing emergency kits for their household. During a storm or flood event, these messages inform residents how to stay safe. After a storm or a flood, these messages relay essential safety information and provide resources for reporting issues to the city or appropriate agencies.

1. Before a storm/flood: The City of Santa Clara's Office of Emergency Service notifies all departments whether localized or area-wide flooding is anticipated. The fire Department, Police Department, and the Department of Public Works post their pre-approved messages and informs the City Manager's Office.
2. During a storm/flood: The City of Santa Clara's Manager's Office and the Office of Emergency Services authorize public outreach activities during a flood event when the Emergency Operations Center (EOC) is activated. Specifically, for storms, each department posts its pre-approved message that applies to the current situation. In this situation, the City Manager's Office does not need to give authorization, but they must be informed.
3. After a flood: The City of Santa Clara's Manager's Office and Office of Emergency Services authorize public outreach activities following a flood event.

Additionally, many of our communities are developing their Flood Response Programs (FRP) message plan. One idea was to develop a regionwide FRP messaging plan (*listed as 'Other New Initiatives' Item No. 9*), which would encompass all the participating communities.

Table 4: Flood Response Preparation Priority Messages:

Topic Message	Public Message <i>(can select multiple messages per topic)</i>
Messaging Before A Flood	
TOPIC #1: Know your flood hazard	<ul style="list-style-type: none"> • Your floodplain manager can provide you with flood insurance information and may have a FEMA Elevation Certificate for your property on file.
TOPIC #4: Protect your property from the flood hazard	<ul style="list-style-type: none"> • Prepare your house for the storm by gathering building materials like plywood, plastic sheeting, and sandbags. • Follow the sandbag guide to construct barriers to stop floodwater from entering your home. • To further protect your home from localized flooding, make sure to keep the gutter in front of your house clean.
TOPIC #6: Protect natural floodplain functions	<ul style="list-style-type: none"> • If you see a storm drain clogged/flooded or tree branches down, please call (number). • Place fallen leaves into your clean green container instead of blowing them onto the street and pick-up litter that can clog up storm drains.
TOPIC #7: Develop an emergency plan	<ul style="list-style-type: none"> • Make a family emergency plan and emergency kit for your home and car. • Sign up for AlertSCC.
Messaging During A Flood	
TOPIC #2: Insure your property for your flood hazard	<ul style="list-style-type: none"> • Collect your valuable documents, such as property insurance. • If you need to evacuate, take your property insurance documents and their contact number with you.
TOPIC #3: Protect people from the flood hazard	<ul style="list-style-type: none"> • If advised to evacuate, do so immediately. • Turn off utilities at the main switches or valves. • Disconnect electrical appliances. • Do not touch electrical equipment if you are wet or standing in water. • Check city/county website for the most up-to-date information on street closure, current situation, available shelter, and press releases. • Tune to radio stations KCBS (740 AM), KGO (810 AM), and KLIV (1590 AM) for emergency information.
TOPIC #9: Understand shallow flooding risks—Don't drive through standing water	<ul style="list-style-type: none"> • Avoid fast-moving water. • "Turn Around Don't Drown." • For puddles, let off the gas, keep the steering wheel straight, and don't slam on the brakes. • Do not drive into flooded areas.

Messaging After A Flood	
TOPIC #3: Protect people from the flood hazard	<ul style="list-style-type: none"> • Do not walk in floodwater. • Stay away from a downed power line and report them to Silicon Valley Power's 24-hour hotline at 408-615-5640. • Return home only when authorities indicate it is safe. • Don't attempt to re-enter your home before then, or you may be at risk of the building collapsing. • Check the city/county website for the most up-to-date information. • Check the city/county website for the most up-to-date information on street closure, current situation, available shelter, and press releases. • Listen for news reports on whether the community's water supply is safe to drink. Check on the city/county website or contact City Water Utility Department at (number) to confirm.
TOPIC #5: Build responsibly	<ul style="list-style-type: none"> • Get a permit for flood damage repairs to avoid future damages. The city/county has a permit process to help you get back into your house.
TOPIC #6: Protect natural floodplain functions	<ul style="list-style-type: none"> • If you see a storm drain clogged/flooded or tree branches down, please call (number).

Outreach Projects:

Numerous outreach projects have been carried out over the past several years. Since they match the key audiences and are an effective means to disseminate the nine (9) topic messages, they will continue. Each outreach project includes one or more of the key messages. These projects are also reflected in Appendix A: CRS Creditable Outreach and Flood Response Projects by Community and Appendix B: Additional CRS Outreach Projects by Community (Non-Creditable Activities for Activity 330).

1. Outreach and Flood Response Projects by CRS Community

- a. **County of Santa Clara:** The County of Santa Clara's website includes a Santa Clara County "Storm and Flood Information and Resources" webpage available for all residents in the county: <https://www.sccgov.org/sites/opa/Pages/storm.aspx>. The storm and flood information page redirects residents to Valley Water's Flood Ready webpage, National Weather Service, American Red Cross, and www.floodsmart.gov, as useful resources.

The County has a Consumer Protection Division's website that also includes a "Flood Safety Information" webpage. The site redirects residents to Valley Water's Access Valley Water customer portal for reporting debris in creeks and flood-ready webpage and www.Ready.gov. Additionally, there are multi-language 'Flood Safety Information' documents for resident's use and other resourceful links: <https://cpd.sccgov.org/flood-safety-information>.

Every fall, the County sends annual letters to the properties in the unincorporated section of the county's mapped repetitive loss areas, as required by FEMA and is a prerequisite for a CRS Class 9.

As needed, the County's Office of Emergency Management shares Valley Water's digital social media resource links during the flood season. The "Floods Follow Fires. Are you Ready?" and "Got Sandbags" messages redirect to Valley Water's website and all messages are available in English, Spanish, Chinese, and Vietnamese. Messages are used on social media, short-form newsletter, short-form email, web, and Nextdoor.

The County's Office of Emergency Management's website has a "Be a Prepared Community Member" webpage that includes emergency preparedness information including, signing up for AlertSCC, making an emergency plan, downloading the ReadySCC App, building an emergency supply kit, packing a go-bag, checking on neighbors, "Do One Thing," 12-month preparedness calendar, and get CERT trained. <https://emergencymanagement.sccgov.org/be-prepared-community-member>.

The County's Office of Emergency Management's website has a "People with Access and Functional Needs (AFN)" webpage that provides resources to help enhance independence and readiness through emergency preparedness: <https://emergencymanagement.sccgov.org/people-access-and-functional-needs-afn>.

- b. City of Cupertino:** The City of Cupertino publishes annual flood notice in the local newsletter (The Cupertino Scene, a community-wide newsletter) that highlights nine (9) priority topics and is mailed to all residential and commercial properties within Cupertino's jurisdiction. These notices provide information on flood risks and flood safety and inform property owners on ways to protect themselves and their property. The notice is typically published before or at the beginning of the rainy season (October or November issue).

Although there are no longer any repetitive loss properties within the city, the City of Cupertino continues to send annual letters to these properties, highlighting five (5) of the nine (9) priority topics. The letter is typically mailed mid-year.

In addition, Valley Water conducts several general and informational outreach projects that distribute materials countywide, highlighting the nine (9) priority topics that Cupertino can take credit for. Some of these outreach materials include their latest Flood Ready campaign brochures and flood kits, FEMA flood-related materials, which have also been distributed at various Cupertino events/facilities.

The City of Cupertino recognizes the robust social media campaign led by Valley Water and has linked the city's main flood preparation webpage, 'Citizens Preparedness' to Valley Water's Flood Ready webpage.

The City's Office of Emergency Services also hosts a "Citizen Preparedness" webpage that includes emergency preparedness

information for different types of disaster such as floods. The webpage also includes re-directing to Valley Water's Flood Ready webpage. <https://www.cupertino.org/residents/community-services-programs/emergency-services/citizen-preparedness>.

Cupertino's Public Works Department and Community Development Department's Building Division also work closely together to provide Flood Protection Assistance, Property Protection Advice, site visits, and general flood protection assistance to interested community members. Advice and assistance are provided one-on-one, either over the phone, face-to-face at the public counter or through comments related to development review. Site visits, if requested, are also conducted, and scheduled directly with qualified city staff.

The city participates in yearly clean-up events: the annual National River Clean-up Day (each May) and Coastal Clean-up Day (each September) and coordinates volunteers. Staff coordinate with Valley Water on both these clean-up efforts. The city also participates in Valley Water's Adopt-a-Creek Program.

On a project-specific basis, the city provides homeowners and business owners of active construction sites a Winter Preparedness notification that informs them that during the winter season, they need to winterize their project(s) site. Certain soil disturbance activities are not allowed during the rainy season.

- c. **City of Gilroy:** The City of Gilroy recognizes Valley Water's Flood Awareness Campaign and has linked the city's main flood webpage to Valley Water's Flood Ready webpage. In addition, all the residents in the FEMA designated SFHA receive Valley Water's annual floodplain mailer. This mailer is kept in a static location at City Hall for residents to pick-up and is also distributed at various events throughout the year.

Gilroy participates in two fair/events. The Gilroy Garlic Festival, held typically at the end of July and the city's Public Works Week Community Open House, held typically in May. Both support promoting PPI topic messages – distributes flood preparedness materials.

- d. **City of Los Altos:** Annually, the City of Los Altos sends a letter, along with a "Are You Prepared for a Flood in Your Neighborhood?" brochure, each fall to property owners in the SFHA to inform them their property is within the SFHA, flood risk reduction information, requirements for development standards within the SFHA, availability of flood insurance, and where additional information can be found. The mailer contains information on the following topic messages:

- What to do before, during, and after
- Recognize the natural and beneficial functions of floodplains
- History of flooding in Los Altos
- Determine if your property is located in an area subject to flooding

- Purchase flood insurance
- Maintain drainage channels and pipes free of obstruction and debris
- Protect your property from flood damage
- Know floodplain development standards
- Comply with development requirements
- Plan for emergencies – Prepare a family disaster plan, make an emergency kit, sign-up for AlertSCC.

Also, in the fall, each year, two (2) newspapers ads are published in the 'Los Altos Town Crier,' which contain similar information as the "Are You Prepared for a Flood in Your Neighborhood?" brochure including flood insurance information.

- e. **Town of Los Altos Hills:** The Town of Los Altos Hills hosts a "Flood Information" webpage on the town's website. This webpage includes information on the PPI nine topics, including a supporting message. The webpage redirects to the following key resource websites: www.valleywater.org/floodready, www.floodsmart.org, www.ready.gov, and www.weather.gov.

The town recognizes Valley Water's Flood Awareness Campaign and has linked the town's main flood webpage to Valley Water's Flood Ready webpage. In addition, all residents in the FEMA designated SFHA receiving Valley Water's annual floodplain mailer; the mailer is kept at a static location in the town hall for residents to pick-up.

The town's "Our Town" quarterly newsletter (fall issue) includes information on flood preparedness. The newsletter is mailed out town-wide and is also available online on the town's website.

The town participates in annual clean-up events: National River Clean-up Day (each May) and Coastal Clean-up Day (each September) and coordinates volunteers. They coordinate with Valley Water on both these clean-up efforts. The city also participates in Valley Water's Adopt-a-Creek Program.

Annually, the town hosts two events - Earth Day (held in the spring) and the Town Picnic (held late summer). The town distributes various flood preparedness and safety materials at these events, including Valley Water's annual floodplain mailer and promotional item (e.g., emergency starter kits, Get Flood Ready Emergency Supply Checklist tote bags, etc.). Additionally, Valley Water hosts a table at the Town Picnic event and distributes various flood readiness materials and information (i.e. FEMA flood insurance information, ReadySCC, and American Red Cross Flood apps, AlertSCC, sandbag guidelines, flood protection project-specific notices, FEMA NFIP materials, and preparedness activity/coloring books, etc.) to the public.

- f. **Town of Los Gatos:** The Town of Los Gatos' website encourages residents and businesses to purchase flood insurance and redirects visitors to www.floodsmart.gov.

The town recognizes Valley Water's Flood Awareness Campaign and has linked the town's main flood webpage to Valley Water's Flood Ready webpage. In addition, all residents in the FEMA designated SFHA receiving Valley Water's annual floodplain mailer; the mailer is kept at a static location in the town hall for residents to pick-up.

- g. **City of Milpitas:** Annually, the City of Milpitas mails out a brochure, "Flood Public Advisory" during the months of December or January to residents and businesses within SFHA and the community at large. The brochure promotes flood safety and flood preparedness messaging, including purchase flood insurance, SFHA, flood warning information, illegal dumping, ongoing flood mitigation projects, the city's participation in the CRS, elevation certificates, Flood Protection Assistance, permit requirements for floodplain development, floor elevations, substantial improvements, and substantial damage, and provides contact information for a number of flood-related issues. The city's "Flood Public Advisory" brochure, along with Valley Water's "Are You Flood Ready?" floodplain mailers are posted in the public libraries and at City Hall.

The city offers Flood Protection Assistance, Property Protection Advice and provides in-person flood risk consultation at the front counter. Anyone seeking flood zoning and flood mitigation information, can talk to a Registered Civil Engineer and/or a CFM from the Engineering Department. This service is advertised to the whole city by the 'Flood Public Advisory' that is mailed out annually between December-January. An engineer and/or CFM will visit the project site upon request and will provide an analysis report after the visit. A copy of any site visits and analysis report will be kept on file with the city.

On a project-specific basis, the city provides contractors a Winter Preparedness notification that informs them that during the winter season, they need to winterize their project(s) site. Certain soil disturbance activities are not allowed during the rainy season.

The city participates in annual clean-up events: National River Clean-up Day (each May) and Coastal Clean-up Day (each September) and coordinates volunteers. They coordinate with Valley Water on both these clean-up efforts. The city also participates in Valley Water's Adopt-a-Creek Program.

Year-round, the city distributes at various events the FEMA flood-related publications, including "Myths and Facts about the NFIP" and "Q&A NFIP Handbook" and the front counter area in a brochure rack.

The city's website has a "Flood Information" webpage contains information on several of the PPI message topics; the webpage also

redirects to Valley Water, FEMA, NOAA, www.floodsmart.gov, www.Ready.gov, and USGS webpages.

h. City of Morgan Hill: Annually, the City of Morgan Hill sends a citywide “Flood Report” close to or during the start of the rainy season. The report is for residents and businesses to understand the flood hazards in the City of Morgan Hill, to learn what they can do to protect themselves before the next rainy season and to find out about recent and planned improvements being made in the city. The Flood Report varies on PPI priority messages including:

- Know Your Flood Risk
 - Flood Insurance Rate Maps (FIRMS)
 - FEMA Flood Map Service Center (redirects to www.msc.fema.gov)
 - City contact information for flood map requests, flood protection assistance, and other flood-related inquiries
 - Major Creeks: Llagas, West Little Llagas, Edmundson, Foothill, Paradise, Tennant, Coyote, Maple, and Corralitos Creeks
- Build Responsibly - Morgan Hill Municipal Code Chapter 15.80
- SFHA
- Recent and Planned Improvements
- Keep Debris and Trash Out of Streams – It’s illegal to dump into our creeks; Do Not Dump
- Insure Your Property (redirects to www.floodsmart.gov)
- Be Prepared Before a Flood
 - Protect Your Property
- Elevation Certificates
- Be Prepared During a Flood
 - Register for AlertSCC
 - Follow evacuation orders
 - Stayed tuned (radio or TV) for possible warnings
 - Avoid floodwaters – “Turn Around Don’t Drown”
- 6” of moving water can knock you off your feet
- A car can be carried away by just 2’ of water
- Develop a Family Emergency Plan
 - Create a communications plan
 - Assemble an emergency kit
 - Keep a minimum 3-day supply of non-perishable food and bottled water
- Download Disaster and Emergency Apps
 - ReadySCC
 - Red Cross Flood App
- Redirects to www.ValleyWater.org/FloodReady

From year-to-year, the Flood Report can also include additional messaging based on the current outreach efforts and publicity requirements on city’s CRS activities.

The city's website has a "Flood Information" webpage that contains the city's flooding information, which redirects to their Floodplain Management page and includes a link to the city's annual "Flood Report." The webpage redirects to Valley Water's Flood Ready webpage and also contains FEMA flood information.

Each summer, the city sends an annual notice to Repetitive Loss (RL) areas as required by FEMA and is a prerequisite for a CRS Class 9.

- i. **City of Mountain View:** The City of Mountain View sends information on flood risk, flood safety, and the importance of buying flood insurance in the Winter version of the city's newsletter called, "The View." The city publishes this newsletter bi-annually and is sent to all postal addresses in the City of Mountain View (over 17,000 addresses). The Fall edition of the newsletter includes a "Are You Flood Prepared?" section that provides a wealth of informs the public of flood risks including the nine priority flood messages including: know your flood risk, contact your floodplain manager to find out if your property is in a floodplain, how to insure your property, protect people from the flood hazard by creating a 3-day emergency kite, protect your property with city provided sandbags, build responsibly, protect the natural floodplain by keeping debris and trash out of our streams, develop an emergency plan, download the emergency apps and 'Turn around don't drown' messaging. The city's "Flood Protection and Insurance Information" webpage also provides information on many of these same topics and also redirects to Valley Water's webpage and www.floodsmart.gov.

Each year, all residents and businesses see these nine priority flood messages again as an insert in their utility bill that arrives between July-September.

The city participates in the Mountain View Art & Wine Festival (each September) and Thursday Night Live (months of June and July) and distributes Valley Water's annual floodplain mailer and the promotional item (e.g., emergency starter kits, Get Flood Ready Emergency Supply Checklist tote bags, etc.). Valley Water also hosts a table at the Mountain View Art & Wine Festival and distributes various flood readiness materials and information (i.e. Valley Water's floodplain mailer [containing all 9 PPI topic messages], FEMA NFIP flood insurance information, ReadySCC, and American Red Cross flood apps, AlertSCC, sandbag guidelines, flood protection project-specific notices, FEMA NFIP materials, and preparedness activity/coloring books, etc.) to the public.

The City of Mountain View does a social media notification about storm preparation for winter storms ahead of time. The notification directs residents to their "Flood Protection and Insurance Information" webpage. The city has also linked the city's webpage to Valley Water's Flood Ready webpage.

- j. **City of Palo Alto:** Annually, the City of Palo Alto's "Are You Ready for Winter Storms?" flyer (*aka utility insert*) is sent to all residents and

businesses in the city, in their utility bills in the fall. The flyer contains information on the nine (9) PPI topic messages, including: what to do before, during, and after a storm; prepare family emergency plans and emergency kits; sign up for AlertSCC; bookmark cityofpaloalto.org/storms webpage for up-to-date local storm information; stay powered safely; understand shallow flooding – Turn Around, Don't Drown; protect your property – know your flood hazard area, insure your property sufficiently, purchase flood insurance; identify flood zone designation; build responsibly; clean out roof gutters, downspouts, landscape inlets and swales; sandbags available/locations; report hazardous material spills and illegal dumping; **Do Not Dump**; emergency information: flood warning and creek levels; blocked storm drains, mud slides, and fallen trees; sign up to receive text or email notifications of flood conditions; get Red Cross flood app; become an Emergency Services Volunteers (ESV); and other general information including non-emergency; real-time public safety updates are posted on social media accounts on: Twitter, Nextdoor, Facebook, etc. Information on the link to real-time creek monitor page and San Francisquito Creek JPA early flood warning system is also provided.

The city distributes various flood preparedness and safety documents, including FEMA NFIP materials for public/policyholders (e.g. *Valley Water's annual floodplain mailer, FEMA's NFIP Why Do I Need Flood Insurance? Your Homeowners Insurance Does Not Cover Flooding, The Preferred Risk Policy for Homeowners and Renters, etc.*). These materials are available at the Public Works Department, the Development Center, and are also made available via the city's website, "Flood Information and Winter Storm Preparedness" webpage that redirects to 'Flood Information Documents' from the City of Palo Alto Library Digital Collection database. These materials are also distributed at the city's annual events noted below.

Annually, the city also sends out a utility announcement, "Anytime it can rain, it can flood. Don't get caught off-guard." The announcement includes a link to the city's flood safety tips webpage at www.cityofpaloalto.org/storms. The announcement is sent once a year during the month of March/April. Messages included are: Valley Waters Flood Safety Tips, purchase flood insurance, prepare a family emergency plan, know the location of neighborhood streams and drainage channels, learn the best route to high ground; protect natural floodplains; protect your home and understand shallow flooding.

As required by FEMA and is a prerequisite for a CRS Class 9, the city also sends annual letters to the properties in the city's mapped repetitive loss areas, highlighting flood safety tips; the letter is typically mailed in the month of August/September.

Annually, at the beginning of the flood season (September/October), the city sends out letters to real estate agencies informing them of their responsibility to identify flood hazard areas and to take advantage of the

Flood Zone Lookup on the city's website on the Floodplain Management webpage.

The city participates in the annual clean-up events: National River Clean-up Day (each May) and Coastal Clean-up Day (each September). They coordinate with Valley Water on both these clean-up efforts. Additionally, the city participates in Valley Water's Adopt-A-Creek Program.

Trash booms are located in Matadero Creek and Adobe Creek. Annually, booms clean-ups are done on an as-needed basis. The city also assesses its hot spots and cleans up the local drainage system on an ongoing basis as part of the city's operations and maintenance.

Each April, city staff host a flood readiness table at the city's annual Earth Day event and at the City Municipal Corporation Open House held in July. Flood preparedness materials are distributed to the community, including Valley Water's outreach promotional item (varies from year to year) and their annual floodplain mailer, the city's "Are You Ready for Winter Storms?" utility insert, the Creekwise mailer/brochure, and runs a slideshow presentation of flood preparedness and protection. Upon request, the city also participates in other fairs and promotes flood readiness.

- k. **City of San José:** Annually, at the beginning of the flood season, the City of San José sends an annual flyer to properties in repetitive loss areas typically between September and December as required by FEMA and is a prerequisite for a CRS Class 9. The flyer informs property owners that their property is in a flood-prone area. The flyer also details ways property owners can protect themselves and their property, such as be informed and know your flood risk, how to reduce this risk, how to protect your people and your property, including flood insurance (redirecting to www.floodsmart.gov), build responsibly, and to practice flood safety.

The city's Public Works, Development Services, "Flood Hazard Zones" webpage located here: <https://www.sanjoseca.gov/your-government/departments/public-works/development-services/floodplain-management>, includes information on the following:

- **Flood Information**
Public Works staff provides information regarding flood zones, flood insurance, Special Flood Hazard Area regulations, and maintains copies of elevation certificates. The public may also check if their property is in the flood zone by visiting [flood hazards zone map](#).
- **Flood Hazard Zones**
The City of San José is a member of the [National Flood Insurance Program](#). Membership in the program allows residents of the City of San José to obtain federally backed mortgages and disaster assistance in the event of floods. In exchange, the city requires new land developments and remodels of existing buildings to

conform to rules that minimize flood damage. Public Works is responsible for administering this program and providing flood zone information to the citizens of San José.

- **Re-directs to Valley Water’s Flood Ready webpage** for more information about watersheds and historical flooding information. The city also has a link on its website to www.floodsmart.gov for residents to learn more about purchasing flood insurance.

The city recognizes Valley Water’s Flood Awareness Campaign and has linked the city’s main flood webpage to Valley Water’s Flood Ready webpage. In addition, all the residents in the FEMA designated SFHA receive Valley Water’s annual floodplain mailer. This mailer is kept in a static location at City Hall for residents to pick-up and is also distributed at various events throughout the year.

Annually, at the beginning of the flood season (September–December), the city sends out letters to real estate and insurance agencies and lenders, informing them of their responsibility to identify flood hazard areas and to take advantage of the Flood Zone Lookup on the city’s website on the “Flood Hazard Zones webpage and advises to contact the city for map reading services and elevation certificates on file.

The city hosts an annual public safety event, ‘Building Permits and Home Safety Open House,’ typically held in May. Valley Water staff also participates in the city’s annual Pumpkins in the Park’ event, held in October. At both events, there are booths/tables with information/materials that support our PPI topic messages; flood prevention materials are distributed.

- I. **City of Santa Clara:** Each fall, the City of Santa Clara mails out a citywide newsletter for residents and businesses, including all addresses in the SFHA, called “Inside Santa Clara.” The fall issues have a “Are You Flood Ready” page that includes all nine (9) CRS key priority messages urging residents and business to purchase flood insurance, learn more about flood from floodsmart.gov, find out their flood zone and flood risk with available services from the city, prepare emergency kits and family emergency plans, sign up for ALERT SCC (the Santa Clara County emergency alert system), download emergency apps “ReadySCC” or the Red Cross Emergency App, make permanent improvements to reduce flood damages with free Flood Protection Assistance, Property Protection Advice service from the city, build responsibly and obtain building permits and elevation certificates in SFHA, protect properties from flood threats with sandbags available from the city, stay safe from shallow flood and flood water while driving or walking – Turn Around, Don’t Drown, keep storm drain inlet and catch basins clear of debris or leaves. The citywide newsletter also provided “How To” information on staying safe during a flood, proper sandbag usage, reporting storm drain blockage, and reporting illegal dumping in/near creeks to reduce flood and pollution risk. The newsletter is mailed to all residential and business addresses in the city. Additional copies of the newsletter are available for display and pick

up at City Hall, and it can also be accessed online on the city's website: <https://www.santaclaraca.gov/i-want-to/stay-informed/newsroom/city-publications/inside-santa-clara>.

City staff host a flood readiness table at the city's annual Art & Wine Festival held each September to display and distribute emergency preparedness kits, Valley Water's floodplain mailer and flood reporting phone number magnet and provide flood zone look up service. Valley Water also sponsors a table at the festival promoting flood preparedness and distributes various flood readiness materials to the community.

During the storm season, the City of Santa Clara publishes social media posts on Facebook, Twitter, and other platforms, focused on safety and urges residents to stay vigilant while walking or driving during heavy rains/storms; reminds them to keep storm drain inlets clear, and advises them to report blocked storm drain inlets. The city's Office of Emergency Services prepared a pre-flood plan (FRP) for public information projects that will be implemented before, during, and after a storm/flood, as well as identifying who is responsible for posting these messages, what type of events they apply to, what social media platforms to post to and how often. Before a storm/flood, the messages focus on emergency kit, plan, and app-sign-up preparation, and flood damage prevention. During a storm/flood, the messages focus on shallow flood risk, utility safety, and where to find accurate information on evacuation order, shelter, and road closure. After a flood, the messages focus on keeping people safe, reporting issues, where to find accurate information on the current status for drinking water, utility, road closure, evacuation order and shelter, and rebuilding and recovery.

The city's website, "Flood Protection Information" webpage contains valuable information on flood-related topics, such as local flood risk, FEMA flood zones, flood insurance, and flood emergency preparedness, among other things. Many FEMA publications containing a wealth of flood-related information are also available for viewing in hard copy at Santa Clara City Hall or at the City of Santa Clara Central Library: <https://www.santaclaraca.gov/our-city/departments-g-z/public-works/engineering/flood-protection>.

- m. **City of Saratoga:** The City of Saratoga's website encourages residents/businesses to purchase flood insurance and redirects visitors to www.floodsmart.gov: <https://www.saratoga.ca.us/218/Winter-Storms>.

The City of Saratoga does a social media notification about storm preparation for winter storms ahead of time. The notification directs residents to their "Staying Safe, Winter Storms" webpage. The City of Saratoga has also linked the city's Winter Storms webpage to Valley Water's Flood Ready webpage.

The City of Saratoga recognizes Valley Water's Flood Awareness Campaign and has linked the city's main flood webpage to Valley Water's Flood Ready webpage. In addition to all residents in the FEMA

designated SFHA receiving Valley Water's annual floodplain mailer, the mailer is kept static at the City Hall for residents to pick-up.

- n. **City of Sunnyvale:** The City of Sunnyvale sends two (2) mailers and one (1) newsletter article each October. The first mailer/postcard is targeted to all residents and businesses within the SFHA informing them of the requirement to purchase flood insurance and about the automatic 15% discount. The second mailer/postcard is targeted to real estate agents informing them of the client's responsibility for identification and purchase of flood insurance and the availability of the automatic 15% discount.

The City of Sunnyvale's annual fall "Horizon" newsletter, which come out in October, includes a "Know How to Be Flood Safe" article that promotes flood safety and flood preparedness messaging, including purchasing flood insurance and promotes www.floodsmart.gov, Flood Zone Lookup information, AlertSCC, Do Not Dump, and highlights the city's website.

Additionally, the City of Sunnyvale has permanent "Road May Flood" street signs in areas of the city prone to flooding and promotes the "Flood Zone Look Up" featured on the city's website.

Furthermore, during the rainy season (October-March), the City of Sunnyvale actively posts flood safety and preparedness messaging through the city's Environmental Services social media platforms (i.e., Facebook and Twitter).

- o. **Valley Water:** Valley Water sends an annual multi-language floodplain mailer countywide to all residents and businesses within the SFHA in Santa Clara County.

The floodplain mailer is an extensive mailer that includes language on all the nine (9) PPI priority messages, such as contact numbers for mapping services for each of the communities and flood response messaging on what to do before, during, and after a flood. The mailer is sent out each year between November/December to remind residents and businesses in the SFHA of the upcoming rainy season and urges them to prepare beforehand and to purchase flood insurance. An electronic version of the mailer is also available on Valley Water's website on the flood preparedness page at www.valleywater.org. It should be noted that this is not necessarily a mailer to every creek side owner. Many properties are adjacent to creeks but not in the SFHA and would not receive this mailer.

Hard copies of the floodplain mailer are provided to all the cities/county for their use to disseminate at various events (i.e. emergency preparedness fairs, festivals, public meetings, etc.), including keeping the mailer static in lobby areas for visitors to pick-up. Electronic copies are also provided to the CRS communities to post on their websites.

Additionally, Valley Water includes flooding messages in an annual multi-language countywide mailer sent to every postal address in the county in

late October/early November. This is a general mailer whose topics cover the full range of services Valley Water carries out; therefore, topics vary from year to year, but a minimum of six (6) topics are included. The importance of buying flood insurance is always mentioned and the 30-day waiting period for an NFIP policy to go into effect.

Every CRS community submits the floodplain and countywide mailers for CRS credit. Annually, Valley Water also distributes and provides each community with a flood promotional item to giveaway to the public at community events.

During the year, Valley Water participates in booth duty support at various events and fairs throughout the county, including Valley Water Capital project meetings, or other events, as requested by various organizations. A number of communities pursue Outreach Project (OP) credit under Activity 300 for this activity. Valley Water distributes flood preparedness and awareness outreach materials (e.g., annual floodplain and countywide mailers, FEMA NFIP materials, USACOE Disaster preparedness coloring book, etc.) to the public at various events/fairs throughout the county encouraging the public to “Get Flood Ready.” Valley Water maintains public outreach materials for use before, during and after a flood and safety messaging. The distributed materials cover all of the nine (9) key CRS messages: sandbag guideline and flood protection project(s) information; downloading flood/emergency apps; information to encourage creating a family emergency plan; encourage homeowners, business owners, and renters to purchase of flood insurance ahead of time; prepare emergency kits; to know your flood risk; protecting people and property from flood threats; keeping creeks clean and flowing; avoid floodwaters, and to build responsibly in floodplains. The materials that are distributed include several FEMA publications and Valley Water flood preparedness promotional items which can vary from year to year.

Annually, Valley Water Office of Government Relations participates in the below community events during the flood season (*from September-May*). Note: The below list of events is subject to be amended.)

Table 5: Community Events During the Flood Season

Month	Event
September	<ul style="list-style-type: none"> - Santos Car Show (<i>Alviso/San José</i>) - Mountain View Chamber of Commerce Art & Wine Festival (<i>Mountain View</i>) - Cupertino Chamber of Commerce Silicon Valley Fall Festival (<i>Cupertino</i>) - Morgan Hill Chamber of Commerce Taste of Morgan Hill (<i>Morgan Hill</i>)
October	<ul style="list-style-type: none"> - Day on the Bay Multicultural Festival (<i>hosted by Santa Clara County</i>) - Day in the Park (<i>hosted by the City of San José, District 8</i>) - Pumpkins in the Park (<i>hosted by Guadalupe River Park Conservancy, San José</i>) - Diwali Festival of Lights (<i>hosted by Cupertino Chamber of Commerce</i>) - Hispanic Chamber of Commerce of Silicon Valley Festiv'ALL (<i>sponsored by Valley Water and City of San José</i>)

November	- Annual American Indian Heritage Celebration (<i>hosted by ConXion to Community, San José</i>)
December	- Santa Visits Alviso (<i>San José</i>)
January	- South Valley Science Fair (hosted by South Valley Science and Engineering fair, Morgan Hill) - San José Women's March (hosted by Women's March Bay Area, San José)
February	- Valley Medical Center's Women's Leadership Policy Summit (hosted by Valley Medical Center Foundation, Saratoga)
March	- Silicon Valley Leadership Group Regional Economic Forum (hosted by Silicon Valley Leadership Group, Campbell) - Tech Challenge (hosted by The Tech Interactive, San José) - Morgan Hill Wildflower Run (hosted by American Association of University Women, Morgan Hill)
April	- City of Palo Alto Great Race for Saving Water (hosted by City of Palo Alto)
May	- Berryessa Annual Art & Wine Festival (hosted by Berryessa Business Association & Bay Area Community Services, San José) - Campbell Chamber of Commerce Boogie on the Avenue (hosted by Campbell Chamber of Commerce, Campbell) - Mushroom Mardi Gras (hosted by Morgan Hill Mushroom Mardi Gras Inc., Morgan Hill)

Additionally, throughout the year, there are other countywide events that Valley Water participates in by hosting a table and distributing flood preparedness materials.

Valley Water's "Let's Talk Water" Speakers Bureau Program provides general presentations to various groups, including Homeowners Associations. The presentations talk about where your water comes from, reviews the history of Valley Water and how we operate. Presenters also discuss our water supply sources for our county, water quality, flood protection, including flood awareness/preparedness, and our creeks and ecosystems. Information is shared on the topic of flood protection includes, a brief description of the CRS program, how to find your flood risk, make your 3-day emergency kit, the importance of purchasing flood insurance, and Valley Water's ongoing flood protection projects: <https://www.valleywater.org/learning-center/lets-talk-water-speakers-bureau>.

Annually, Valley Water distributes a soft copy of our 'Flood Safety Tips' brochure for all SCC CRS communities' use (print hard copies to distribute at events and/or post of flood preparedness webpages. This brochure covers all nine (9) key priority topics and is also made available on Valley Water's Flood Ready website.

2. Valley Water’s Annual Flood Awareness Media Campaign

Annually, Valley Water conducts a flood awareness media campaign, reaching the community at large, including our multi-lingual community, groups with special evacuation needs, new residents, visitors, and tourists. The campaign runs the duration of the rainy season, typically from November to April, and features social media videos and postings on various platforms (i.e., Facebook, Twitter, Instagram, Nextdoor, etc.), digital banners, newspaper advertorials, radio ads, billboards, utility bill inserts for communities to use, communities re-direct to Valley Water’s flood ready website, and television/mobile ads targeting residents who live in flood-prone areas and multilingual ethnic communities.

As part of Valley Water’s annual flood awareness campaign, an annual floodplain mailer is sent to all addresses in the County of Santa Clara’s FEMA designated SFHA (see *Section 1. Outreach and Flood Response Projects by CRS Community, Item o. Valley Water*).

Additionally, as needed, Valley Water conducts an outreach campaign targeted to “hot spot” areas (i.e., locations Valley Water has identified as prone to flooding) by engaging in additional outreach with the public, as needed and/or requested. This outreach may include a live or virtual event where residents in hot spot areas receive additional info on how to prepare for a flood event and will include a Board member promoting for residents to purchase flood insurance. An annual ‘Winter Preparedness Emergency Resources Guide’ (postcard/flyer) is mailed to residents and/or businesses who live or are located within hot spot locations. The guide includes the following CRS messages:

- ‘Know Your Risk’ by visiting www.msc.fema.gov to see your location on a FEMA SFHA map;
- ‘Prepare Your Home’ by downloading emergency apps and monitoring stream levels and finding sandbags locations; and
- ‘Get Insured’ by visiting www.floodsmart.gov to find an agent in your areas.
- What to do Before, During, and After a Flood.

As part of the flood awareness campaign, a ‘Get Flood Ready, Social Media and Web Resources Guide’ is provided to each of the communities for their use as part of their outreach efforts.

3. Do Not Dump Program

- a. Storm Drain Stenciling/Medallion – For more than 20 years, the County of Santa Clara has a program to locate and label all storm drain inlets “Do Not Dump” stencils at storm drains. This program, which helps prevent shallow flooding continues. Several Santa Clara County cities/county and Valley Water participate in the Storm Drain Stenciling Program.
- b. Cities in Santa Clara County require all developments modifying or constructing new catch basins/storm drains/inlets to stencil the “No Dumping! Flows to Bay.” In addition, some of these cities require all bid documents for capital projects which are modifying or constructing new

catch basins and require the contractors to install the same stencil. The program is also highlighted on cities' websites.

In South County municipalities (permittees) are subject to the statewide "Phase II" Stormwater Permit: National Pollutant Discharge Elimination System (NPDES) General Permit for Waste Discharge Requirements (WDRs) for Storm Water Discharges from Small Municipal Separate Storm Sewer Systems (MS4s). The permit became effective July 1, 2013 and remains effective (as amended) until reissued. The last amendment was effective January 1, 2019.

The North County municipalities (permittees) are subject to the San Francisco Bay Municipal Regional Stormwater NPDES Permit. The permit was effective January 1, 2016 and was due to expire December 31, 2020 but has been administratively extended.

- c. The City of Cupertino's annual flood notices in the local newsletter, 'The Cupertino Scene,' contains dumping is illegal messaging and how to report.
- d. The City of Milpitas's annual "Flood Public Advisory" annual brochure contains dumping is illegal messaging and how to report.
- e. The City of Palo Alto's annual "Are You Ready for Winter Storms?" utility bill insert contains the Do Not Dump and report illegal dumping messages.
- f. The City of Sunnyvale's annual fall "Horizon" newsletter includes a "Know How to Be Flood Safe" article that promotes the Do Not Dump message.
- g. Valley Water places "Do Not Dump" signs by waterways/channels.
- h. Valley Water lists the Pollution Hotline number in all their Project Notices.

4. Information for Use Before, During, and After a Flood

- a. Valley Water maintains public outreach materials for use before, during, and after a flood, including safety messages, how to file insurance claims, the need for permits, etc. These materials include several FEMA publications and Valley Water collateral items. Several of these items are also available on our website. Valley Water distributes these outreach materials to the public at various events/fairs throughout the county, at public meetings, with stakeholders (e.g., Second Harvest Food Bank, HOA's, Fire Departments, etc.) to help disseminate our flood preparedness messaging. These items are also made available upon request to cities/county to distribute within their community.

Valley Water's website includes a 'Flood Safety Advice: Before, During, and After a Flood' webpage <https://www.valleywater.org/floodready/flood-safety-advice-during-after>.

- b. The City of Santa Clara has a plan that outlines flood response activities to carry out before, during, and after a storm/flood. The plan identifies how to disseminate information on social media (i.e., frequency and type of messaging, which media platforms, and who will be responsible for posting the messages).
- c. The City of Milpitas' 'Flood Public Advisory' annual brochures provide information on what to do before and during a flood.

Other Public Information Initiatives

The PPI Committee reviewed other public information activities, in addition to outreach projects. Additional credit is available under Activities 340, 350, 360, and 540 if the element is described in the PPI document with specific recommendations on how it should be conducted.

Activity 340 (DFH and REB) – Additional credit is provided if the PPI states that real estate agents should (or have agreed to) advise house hunters about the flood hazard and that real estate agents give house hunters a REB brochure.

- The **City of Morgan Hill** mails out during the rainy season an annual newsletter, "Ask Before You Buy: Know Your Flood Risk!", to local real estate agents that provide homebuyers help to determine the flood risk of the property being purchased.
- The **City of Palo Alto** sends out annual letters to real estate agencies, informing them of their responsibility to identify flood hazard areas and to take advantage of the Flood Zone Lookup on the city's website on the Floodplain Management webpage at the beginning of the flood season (September/October).
- The **City of San Jose** sends out letters to real estate and insurance agencies and lenders, informing them of their responsibility to identify flood hazard areas and to take advantage of the Flood Zone Lookup on the city's website on the "Flood Hazard Zones webpage and advises to contact the city for map reading services and elevation certificates on file (September–December).
- The **City of Sunnyvale** sends a mailer/postcard targeted to real estate agents informing them of the client's responsibility for identification and purchase of flood insurance and the availability of the automatic 15% discount.
- **Other communities** could follow suit and send out the info to real estate agents advising house hunters about flood hazards and advise real estate agents to give house hunters a REB brochure.

Activity 350 (WEB1) – Additional bonus credit is provided if the communities website covers the additional priority messages (Topics 7-9) that are listed in the PPI, listed in *Table 3: CRS Priority Messages*.

- All communities' website flood protection resources webpage includes language that contains the three additional PPI priority messages noted below:
 7. Develop an emergency plan.
 8. Download disaster apps.
 9. Understand shallowing risks—don't drive through standing water.

Activity 360 (PPA, PPV, FAA) – Additional bonus credit is provided if the PPI discusses how the community’s property protection services should be conducted (PPA), discusses site visits as part of the community’s property protection service (PPV), and discusses how the community’s financial assistance advisory service should be conducted (FAA).

- The **City of Cupertino** provides property protection advice, site visits, and general flood protection assistance to interested community members. Advice and assistance are provided one-on-one, either over the phone, face-to-face at the public counter or through comments related to development review. Site visits, if requested, are also conducted and scheduled directly with qualified city staff. This service is advertised to the entire community in their annual flood notices in the local newsletter (The Cupertino Scene, a community-wide newsletter). The notice is typically published before or at the beginning of the rainy season (October or November issue).
- The **City of Milpitas** offers Flood Protection Assistance and provides in-person flood risk consultation at the front counter. Anyone seeking flood zoning and flood mitigation information, can talk to a Registered Civil Engineer and/or a Certified Floodplain Manager (CFM) from the Engineering Department. This service is advertised to the whole city by the ‘Flood Public Advisory’ that is mailed out annually between December-January. An engineer and/or CFM will visit the project site upon request and will provide an analysis report after the visit. A copy of any site visits and analysis report will be kept on file with the city.
- The **City of Santa Clara** provides property protection advice, and general flood protection assistance to interested residents and businesses. Advice and assistance are provided one-on-one by reviewing site plans and site photos, either over the phone, or face-to-face at the permit center counter. Site visits, if requested, are also conducted and scheduled directly with qualified city staff. This service is advertised to the entire community every year in the fall issue of citywide newsletter “Inside Santa Clara”, which typically goes out every September.
- **Other communities** could follow suit and send out the info on how the community’s property protection services should be conducted, including site visits as part of the community’s property protection service and offer the community financial assistance advisory service.

Activity 540 (Drainage System Maintenance) – Additional credit is provided if the PPI specifies the message and recommends the best way to disseminate it.

- Valley Water’s annual floodplain, countywide mailers and all project notices include messaging on Do Not Dump/Illegal Dumping. All communities comply with the Santa Clara County’s Storm Drain Stenciling/Medallion Program as developments that are modifying or constructing new catch basins/storm drains/inlets are required, per the below-noted permits, to stencil the “No Dumping Flows to Bay.” In addition, some of these cities require all bid documents for capital projects, which are modifying or constructing new catch basins, require the contractors to install the same stencil. The program is also highlighted on cities’ websites.

- *South County municipalities are subject to the statewide “Phase II” NPDES Permit*
- *North County municipalities are subject to the SF Bay Municipal Regional Stormwater NPDES Permit*

Other New Initiatives

The PPI committee identified a number of new initiatives:

1. Continue and expand the standardized flood message prepared for each community to include flood messages in utility bills each year, including PG&E.
2. Expand on partnerships with local chambers of commerce to disseminate and share flood preparedness information.
3. Expand on outreach to the Asian and Latino communities who live in flood prone areas.
4. Expand on outreach to “hot spot” flood prone areas by hosting on-site or virtual events.
5. Expand on reaching local homeowners associations (HOA)s and apartment associations
(i.e. Executive Council of Homeowners [ECHO])
6. Expand on reaching residents in marginal and low-income communities through partnering with organizations that reach these communities. *(i.e. Second Harvest Food Bank and others)*
7. Communities could pursue FEMA Matching Funds Grants for severe Repetitive Loss Areas.
8. Review and expand other public information activities, such as Flood Protection Assistance (Activity 360) and Flood Insurance Promotion (Activity 370).
9. Develop a regionwide Flood Response Program messaging plan.

VIII. ANNUAL EVALUATION REPORTS

The Santa Clara County Multi-Jurisdictional PPI Committee will meet at least once per year to evaluate the PPI and incorporate any needed revisions. This meeting will be coordinated through the ongoing CRS User’s Group meetings which are expected to occur at least twice a year. The evaluation will cover:

- Reviewing projects that were completed.
- Evaluation of progress toward outcomes.
- Recommendations on projects that have not been completed.
- Recommendations for new projects not previously identified.
- Target Audience changes; and
- Impact of the program during a real flood event if one has occurred.

A report will be prepared by Valley Water or through a sub-committee of the PPI Committee for submission with each CRS community’s annual CRS recertification package.

During Fiscal Years 2016-19 (Years 1-4), the 2015 PPI Committee met a minimum of twice a year to complete annual evaluation reports for each year. Each community that participated in

the 2015 PPI sent annual evaluation reports to their respective governing body and included the report as part of their annual recertification submittals.

In 2020, the Insurance Services Office (ISO) authorized the exemption of the 2015 PPI Year 5 Annual Evaluation Report, as the Multi-Jurisdictional PPI was scheduled to be updated for its five (5) year revision.

IX. FIVE-YEAR REVISIONS

Every five (5) years, the Santa Clara County Multi-Jurisdictional PPI Committee will meet to review and revise the PPI. At that time, the PPI Committee can decide to draft a new document or an addendum to the existing document that updates the needs assessment and all sections that should be changed based on evaluations of the projects.

The PPI is reviewed for CRS credit according to the *FEMA NFIP CRS Coordinator's Manual (Edition 2017)* currently in effect, not the version used when the community originally requested this credit. The update can qualify as the annual evaluation report for the year it was prepared. The updated PPI must be adopted following the same process as the adoption of the original document.

X. ADOPTION OF THE PPI

The Multi-Jurisdictional PPI will be considered fully adopted after it has been approved by the elected body of each of the participating communities. Each CRS community is encouraged to use Valley Water's Board Agenda Memo so that all the elected officials receive the same information. This saves staff time and resources.

When a community develops a PPI as outlined in the *FEMA NFIP CRS Coordinator's Manual (Edition 2017)*, the PPI must be adopted by the community, through either:

- A formal vote by the community's governing body, or
- A formal vote by another body that has the authority and can provide the funding to implement the PPI, such as a flood control district. If this option is used, the PPI document must still be provided to the community's governing body for informational purposes.

In April of 2015, nine (9) of the twelve (12) CRS communities' governing bodies adopted the original Santa Clara County Multi-Jurisdictional 2015 PPI (5-Year Plan).

XI. REFERENCES

1. Federal Deposit Insurance Corporation (FDIC), Flood Disaster Protection Act of 1973, <https://www.fdic.gov/regulations/laws/rules/6000-2400.html>, December 1973.
2. Federal Emergency Management Agency (FEMA), Developing a Program for Public Information, https://crsresources.org/files/300/developing_a_ppi_for_credit_under_the_crs.pdf, March 2013.
3. Federal Emergency Management Agency (FEMA), National Flood Insurance Program Community Rating System Coordinator's Manual, <https://crsresources.org/>, 2017.

4. Federal Emergency Management Agency (FEMA), Flood Zones, <https://www.fema.gov/glossary/flood-zones>, July 2020.
5. Flood Insurance Sheets by Occupancy and by Zone provided by ISO, CRS Technical Reviewer, Dave Arkens on November 15 and 18, 2020.
6. Shawnee County, Kansas, Definitions of FEMA Flood Zone Designations, <https://snmapmod.snco.us/fmm/document/fema-flood-zone-definitions.pdf>.
7. Snohomish County Public Works Surface Water Management, Washington, Snohomish, City of Monroe, City of Sultan: Multi-Jurisdictional Program for Public Information, January 2013.
8. State of California et al, California's Flood Future: Recommendations for Managing the State's Flood Risks, November 2013.
9. US Census Bureau: Population Estimates, <https://www.census.gov/quickfacts/fact/table>, (V2019), July 1, 2019.
10. Town of Surfside Beach, South Carolina PPI, https://crsresources.org/files/300/surfside_beach_example_ppi.pdf, November 2014.

APPENDIX B

Additional Non-Credited CRS Outreach Projects for Activity 330 by Community

Please Note: Some of the below-identified Outreach Projects may be creditable under other CRS activities/element, such as Activity 350, c). Flood protection website (WEB)

CRS Community	Outreach Projects
County of Santa Clara	<p>The County’s website includes a “Santa Clara County Storm and Flood Information and Resources” webpage available for all residents in the county. The storm and flood information page redirects residents to Valley Water’s Flood Ready webpage and www.floodsmart.gov as useful resources: https://www.sccgov.org/sites/opa/Pages/storm.aspx.</p> <p>Santa Clara County has a Consumer Protection Division’s website that also includes a “Flood Safety Information” page. The site redirects residents to Valley Water’s Access Valley Water customer portal for reporting debris in creeks: https://cpd.sccgov.org/flood-safety-information.</p>
City of Cupertino	<p>City staff promotes the use of “Property Information” whenever possible. FIRM information is searchable by property address and easily viewed through the city’s “Property Information” web mapping application, an interactive map that allows public users to view data for any property in Cupertino. Interested community members can access Property Information from the city’s main webpage and immediately find out what flood zone and panel number their property is located in.</p>
City of Gilroy	<p>The city’s floodplain management regulations comply with Title 44 of the Code of Federal Regulations that regulates development within the city’s floodplains and meet state and federal minimum standards.</p> <p>Gilroy has a comprehensive Community Emergency Response Team (CERT) program that educates residents about disaster preparedness for the hazards, including flooding, that may impact their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations. CERT offers a consistent, nationwide approach to volunteer training and organization that professional responders can rely on during disaster situations, which allows them to focus on more complex tasks. Through CERT, the capabilities to prepare for, respond to and recover from disasters are built and enhanced.</p> <p>CERT volunteers are trained to respond safely, responsibly, and effectively to emergency situations, but they can also support their communities during non-emergency events as well.</p>
City of Los Altos	<p>City Council adopts a Proclamation California Flood Preparedness Week.</p> <p>At the beginning of the flood season, the city’s Public Information Officer does social media on various platforms (e.g., City Manager community email, Facebook, Nextdoor, Twitter, etc.).</p> <p>The city’s Public Works Department hosts a ‘Flood Zone Information’ webpage on its website: https://www.losaltosca.gov/publicworks/page/flood-zone-information. This page contains information on:</p> <ul style="list-style-type: none"> • Creeks that run through Los Altos: Adobe Creek, Hale Creek, Permanente Creek, and Stevens Creek and the by-pass near Blach School, which carries overflow

	<p>from Permanente Creek to Stevens Creek. All these creeks may subject property to flooding during periods of heavy storms.</p> <ul style="list-style-type: none"> • Information for Insurance (redirects to FEMA’s NFIP, www.floodsmart.gov) • Flood zone information • Link to Valley Water’s Flood Protection, Flood Ready resource page and news blogs for various flood-related articles. • Link to Valley Water’s Sign-up for Emergency Alerts (Alert SCC, ReadySCC and American Red Cross Flood App) • FEMA NFIP • FEMA National Flood Hazard Mapping • FEMA Map Service Center <p><i>Supporting Documents</i></p> <ul style="list-style-type: none"> - Santa Clara Valley Water District: Contact Your Floodplain Manager - FEMA: Protecting Building Utilities from Flood Damage - FEMA: Protecting Structures Built on Fill - FEMA: Reducing Damage from Localize Flooding - FEMA: Reducing Flood Risk to Residential Building that Cannot be Elevated - FEMA: Substantial Improvement, Substantial Damage Desk Reference - 2019 PPI Annual Evaluation Report (updated annually) - Mailer to Property Owners – Special Flood Hazard Areas (SFHA)
City of Milpitas	<p>The city distributes a Winter Preparedness flyer that informs contractors that the winter season will arrive, and they need to winterize their project(s) site. Certain soil disturbance activities are not allowed during the rainy season.</p> <p>The city participates in the annual National River Clean-up (each May) and Coastal Clean-up Day (each September). They coordinate with Valley Water on both these clean-up efforts.</p> <p>Year-round, the City of Milpitas distribute at various events the FEMA flood-related publications, including “Myths and Facts about the NFIP” and “Q&A NFIP Handbook” and the front counter area in a brochure rack.</p> <p>The City of Milpitas’ “Important Flood Hazard Information” webpage contains information on several of the PPI message topics. The webpage also redirects to Valley Water, FEMA, NOAA, www.floodsmart.gov, www.Ready.gov, and USGS webpages: https://www.ci.milpitas.ca.gov/milpitas/departments/engineering/flood-information/.</p>
City of Morgan Hill	<p>Citywide weekly newsletter/e-mail blast (called Weekly 411) sent out to subscribers during the rainy season include messages about flood safety, emergency preparedness, emergency Apps: AlertSCC, ReadySCC, and the Red Cross Flood App, sandbags, and flood insurance.</p> <p>The city’s Floodplain Management webpage includes a link to Valley Water’s Flood Ready webpage ALERT System Real-Time Data, as well as a link to FEMA’s Flood Map Service Center: http://www.morgan-hill.ca.gov/748/Floodplain-Management.</p> <p>The city participates in National River Cleanup Day and Coastal Cleanup Day. Morgan Hill Creek Cleanup is advertised in the City’s Recreation Activity Guide on the City’s website.</p> <p>Each September, the city declares September as “National Preparedness Month.” The city’s weekly newsletters/e-mail blasts during the month of September include information on how to be prepared throughout the month.</p>

	<p>The city's <u>Emergency Preparedness webpage</u> has a link to the Department of Homeland Security's www.Ready.gov website which contains a fillable family emergency communication plan: http://www.morgan-hill.ca.gov/133/Emergency-Preparedness.</p> <p>During the rainy season, the city mails out an annual newsletter, "Ask Before You Buy: Know Your Flood Risk!" to local real estate agents which are provided to homebuyers to help determine the flood risk of the property being purchased.</p> <p>The city has links to Valley Water's "Permits for Working on Valley Water Land or Easement" on the City's Floodplain Management webpage. Valley Water's webpage includes a link to the Water Resources Protection Ordinance.</p> <p>The city and/or Valley Water hosts an informational table at the annual city festivals: Mushroom Mardi Gras (each May) and the Taste of Morgan Hill (each September). Flood readiness information is disseminated to the public.</p>
<p>City of Mountain View</p>	<p>The city's Public Works Department hosts a "<u>Flood Protection and Insurance Information</u>" webpage on its website: https://www.mountainview.gov/depts/pw/flood_protection.asp. Topics include:</p> <ul style="list-style-type: none"> Upcoming Storm Season Information Flood Protection – Sand and sandbags available; how to fill a sandbag See Santa Clara Valley Water District's floodplain mailer Flood Safety Tips (redirects to Valley Water's Flood Ready webpage) <ul style="list-style-type: none"> What to do before, during, and after a flood Protection Information Flood Safety Flood Insurance Flood Map Information (redirects to www.floodsmart.gov) Flood Protection Tips Preparing for Winter Storm Season Remove Fallen Leaves Emergency Contact Numbers Obtain Sandbags When Necessary Report Flooding or Standing Water Report Downed Trees and Limbs Do Not Touch Downed Power Lines Prepare at Home – Emergency kits Contact numbers to report power outages or downed power lines <p>Trash capture devices are installed in the storm drains of some of the city's high generation rate area and we partner with Valley Water on trash removal on the two creeks in the city.</p>
<p>City of Palo Alto</p>	<p>The City of Palo Alto's website, <u>Public Works "Creek Monitor" webpage</u> includes real-time creek monitoring on San Francisquito Creek, Matadero Creek, and Adobe Creek. This webpage redirects visitors to the San Francisquito Creek Joint Power Authority (JPA), Flood Early Warning System website. The information on this JPA website updates every 15 minutes: https://www.cityofpaloalto.org/gov/depts/pwd/creek_monitor/default.asp</p> <p>Additionally, the "<u>Creek Monitor" webpage</u> redirects to the National Weather Service, Palo Alto forecast and radar pages; USGS San Francisquito Creek stream gauge; and the California Nevada River Forecast Center websites: https://www.cityofpaloalto.org/gov/depts/pwd/creek_monitor/default.asp</p>

	<p>The City of Palo Alto's "Floodplain Management" webpage provides relevant FEMA information, including Flood Zone Lookup for all interested residents. This page directs visitors to FEMA Elevation Certificate Information; FEMA NFIP; FEMA Technical Bulletins for Construction in the SFHA; Letter of Map Amendment application materials; and City of Palo Alto Development Center, Permits and Applications: https://www.cityofpaloalto.org/gov/depts/pwd/stormwater/floodzones.asp</p> <p>The City of Palo Alto's Office of Emergency Services, "Flood Information and Winter Storm Preparedness" webpage contains useful information for flood readiness: https://www.cityofpaloalto.org/services/public_safety/flood_information_winter_storms/default.asp</p>
City of San José	<p>The city has a "Flood Emergency Notifications" webpage that includes the following topics: https://www.sanjoseca.gov/news-stories/news/emergency-notifications/flood-emergency-notifications</p> <ul style="list-style-type: none"> - Emergency public information notifications and updates are provided. - The city's Incident Management Team, a branch of the Emergency Operations Center communicates with Valley Water and the National Weather Service to actively monitor the situation and is ready to respond if conditions change. The city informs residents of significant changes that may cause flooding and ongoing efforts (i.e., Flood Watch or Flood Warnings, creek levels, localized flooding, and downed tree branches). - City field crews respond to routine storm maintenance calls. - Crews from PG&E respond to localized power outages; residents can find the latest information on outages on the PG&E website and their Safety Action Center for preparedness tips and more. - Evacuation Center(s) will open if needed and location(s) will be listed on the city's social media accounts if an evacuation warning or order is issued. - Expected weather conditions are updated. Residents are advised to stay safe by taking the following precautions: <ul style="list-style-type: none"> • Monitor the news and follow the City of San José on social media, Facebook, Twitter and Instagram for regular updates • Be ready and tell neighbors to be ready to evacuate, if needed • Protect property with sandbags to route water away from structures • Raise furniture on the first floor to reduce damage if water threatens to enter home • Seniors or mobility impaired: Alert family or friends, so they are prepared to assist should conditions change • Pack a bag with important documents, medicines, spare clothes • Report blocked drains and other storm-related issues at 408-794-1900 • When driving, turn your car around if you encounter water on the road that looks to be 6 inches or deeper—or if you can't tell how deep it is. Be especially cautious at night when it is harder to recognize flood danger.

	<ul style="list-style-type: none"> - Sandbag Locations within the City of San José are listed. A complete list of sandbag locations can be viewed by visiting: https://www.valleywater.org/sandbags. - Sign up for Text and Email Alerts - Residents are advised to opt in to AlertSCC, the Santa Clara County emergency alert system: http://bit.ly/2BzQxt0. AlertSCC is a free, easy, and confidential way for anyone who lives or works in Santa Clara County to get emergency warnings sent directly to their cell phone, email, or landline. In addition to AlertSCC, the ReadySCC emergency preparedness mobile app is available. - Warming Center – If needed, the City of San José may open warming centers to service the homeless. Additional information can be found on the "Cold Weather Tips for Older Adults" or find a warming center in Santa Clara County. <p>The City of San José has established policies that govern development within north San José as related to flood hazard mitigation and impact avoidance. The objective of the city is to provide consistent policies throughout the area to allow increased development density, protect new structures from flooding, minimize potential increases in flood depths, and ensure consistency with FEMA requirements and the city’s floodplain management ordinance.</p> <p>The city’s Municipal Code, Part 5. 17.08.600 defines the Requirements for Special Flood Hazard Areas: https://www.sanjoseca.gov/home/showpublisheddocument?id=66695.</p> <p>The city’s Public Works, Development Services “Flood and General Inquiry” webpage allows for members of the public to submit inquiries on flood-related issues and questions, including flood zones: https://www.sanjoseca.gov/your-government/departments-offices/public-works/development-services/flood-general-inquiry.</p> <p>The city also posts on their webpage the following materials:</p> <ul style="list-style-type: none"> • Valley Water’s brochure “List of Creeks that are Flood Prone”: https://www.sanjoseca.gov/home/showpublisheddocument?id=9371; • Valley Water’s brochure “Prepare for Winter Storms ARE YOU FLOOD-READY”: https://www.sanjoseca.gov/home/showpublisheddocument?id=40707. • The American Red Cross Emergency Preparedness Checklist: https://www.sanjoseca.gov/home/showpublisheddocument?id=49753.
City of Santa Clara	<p>The city has an Adopt-A-Spot Program that encourages and supports volunteers to organize clean-up events in the city. The Adopt-A-Spot Program is designed to enable community groups, businesses, churches, schools, and other organizations to play an active role in keeping public spaces clean and beautiful while allowing them to set their own schedule. Information on the program and how to Adopt-A-Spot is posted on the city website.</p> <p>The city organizes volunteers for the National River clean-up event each year and event results of trash collected is posted on the city website.</p> <p>The city has a funded program to install hundreds of new storm drain inlet inserts every year.</p> <p>The city promotes ALERTSCC and ReadySCC on social media and during CERT training courses.</p>

	<p>The city hosts workshops to promote developing family emergency plans and kits. The city publishes a comprehensive and easy to follow guide on putting together an emergency kit and family emergency plan, and it is available on the city website.</p> <p>The City of Santa Clara City Hall and library have a wealth of flood awareness material available for check out or free to take home. Materials include flood awareness coloring books for children, flood insurance information in English and Spanish for residents and businesses, technical information on protecting a building from flood and more.</p> <p>The city posts social media messages including topics on protecting people and property from flood hazard, such as shallow flood danger and proper usage of sandbags and sandbags availability.</p> <p>The city's Public Works Department has a flood protection webpage on the city's website: https://www.santaclaraca.gov/our-city/departments-g-z/public-works/engineering/flood-protection.</p>
City of Sunnyvale	<p>The city hosts a link on its Flood Protection page on how to prevent stormwater pollution: http://www.mywatershedwatch.org/.</p> <p>City staff, through Environmental Services, hosted Coastal Clean-up in Sunnyvale.</p> <p>City staff provided preparedness training/information at Farmer's Market and instructed people to download emergency and flood apps to stay informed about the latest emergencies and flood updates. Additionally, city staff provides flood safety information and distributes emergency starter kits at the city's Annual State of the City address.</p> <p>The city's website promotes:</p> <p>Topics on city's 'Flood Protection' webpage: https://sunnyvale.ca.gov/property/floodprotection/default.htm</p> <p>Prepare for Storms</p> <ul style="list-style-type: none"> Develop Family Emergency Plan Sign up to receive public safety and weather alerts on your phone Keep gutters free from debris Pick-up free sandbags, available at the city's Corporation Yard <p>Flood Tips and Resources</p> <ul style="list-style-type: none"> Find out what to do before, during, and after a flood or storm Get emergency preparedness apps from the Red Cross Download the FEMA app for safety, weather, and shelter information If you see a blocked storm drain, call our 24-hour Sewer and Storm Drain Response Hotline <p>Other Related Topics</p> <ul style="list-style-type: none"> Report broken limbs or fallen tree Report illegal dumping in storm drains Learn how to prevent stormwater pollution Learn about local improvements to prevent flooding <p>Topics on city's 'Emergency Preparedness' webpage: https://sunnyvale.ca.gov/government/safety/emergency.htm</p>

	<ul style="list-style-type: none"> - AlertSCC - Follow SunnvaleDPS Twitter feed for local information during an emergency. - Radio 1680AM on your portable or car radio for local information during a disaster. - ReadySCC - Listos California preparedness class, offered by Sunnyvale Emergency Response Volunteers (SERV). - www.Ready.gov <p>The city's Public Safety Department's Office of Emergency Services provides training, support, and services to ensure the city is prepared to respond to and recover from the effects of major emergencies.</p>
Valley Water	<p>Flood Ready webpage: Flood & Safety, Flood Protection Resources https://www.valleywater.org/floodready includes:</p> <p>Valley Water in Your Area tool on website homepage: https://www.valleywater.org/</p> <ul style="list-style-type: none"> - Nine Things to Know to Be Flood Ready https://www.valleywater.org/news-events/news-releases/9-things-you-need-know-be-flood-ready - Sign Up for Emergency Alerts: AlertSCC and ReadySCC https://www.valleywater.org/floodready/sign-up-for-emergency-alerts - Sandbags Distribution Sites https://www.valleywater.org/sandbags - ALERT System Real-Time Data - Stream, reservoir, surface water and precipitation gauge data https://www.valleywater.org/your-water/alert-system-real-time-data - Flood Safety Advice: Before, During, and After a Flood https://www.valleywater.org/floodready/flood-safety-advice-during-after - Is Your Home in a Flood Zone? (re-directing to www.floodsmart.gov using https://msc.fema.gov/portal https://www.valleywater.org/floodready/is-your-home-in-a-flood-zone) - Report creek blockages, local flooding https://www.valleywater.org/floodready/report-creek-blockages-local-flooding - Flood Insurance (re-directing to www.floodsmart.gov) https://www.valleywater.org/floodready/flood-insurance - Flood Reports - Since 1967, Valley Water staff have prepared reports following instances of severe flooding https://www.valleywater.org/floodready/flood-reports - Stream Maintenance Program https://www.valleywater.org/flooding-safety/stream-maintenance-program - Dam Safety Program https://www.valleywater.org/flooding-safety/dam-safety-program - Climate Change https://www.valleywater.org/your-water/water-supply-planning/climate-change - Levee Safety https://www.valleywater.org/flooding-safety/levee-safety - HEC-2 and HEC-RAS data library https://www.valleywater.org/flooding-safety/hec-2-and-hec-ras-data-library - Vertical Control Network https://www.valleywater.org/flooding-safety/vertical-control-network - Flood Emergency Action Plans https://www.valleywater.org/flooding-safety/flood-emergency-action-plans - Adopt a Creek Program https://www.valleywater.org/learning-center/adopt-a-creek <ul style="list-style-type: none"> ▪ Creekwise Mailer – Various communities distribute this mailer at events they host, including fairs.

https://www.valleywater.org/sites/default/files/CreekWise%202018%20flyer_for_Web%20FINAL%20CORRECT.pdf

- Creekside Property Program <https://www.valleywater.org/learning-center/healthy-creeks-and-ecosystems/creekside-property-program>
- National River Cleanup Day <https://www.valleywater.org/news-events/events/2019-national-river-cleanup-day>
- Coastal River Cleanup Day <https://www.valleywater.org/news-events/news-releases/volunteer-coastal-cleanup-day-sept-15>
- Safe, Clean Water and Natural Flood Protection Grants and Partnerships Program <https://www.valleywater.org/learning-center/safe-clean-water-and-natural-flood-protection-grants-partnerships-program>
- Let's Talk Water: Speakers Bureau Program <https://www.valleywater.org/learning-center/lets-talk-water-speakers-bureau>
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Flood Protection projects:

Safe, Clean Water, and Natural Flood Protection Program, Priority E: Flood Protection to Homes, Business, Schools, and Highways <https://www.valleywater.org/project-updates/safe-clean-water-and-natural-flood-protection-program/priority-e-provide-flood-protection-homes-businesses-schools-and-highways>

5-year Capital Improvement Plan (CIP), Chapter 3 – Flood Protection <https://www.valleywater.org/how-we-operate/five-year-capital-improvement-program>

Neighborhood Work Project Notices <https://www.valleywater.org/project-updates/in-your-neighborhood/neighborhood-work-notice>

Every month, staff check the Flood Ready webpage on Valley Water's website to ensure that it is operational and ensure the content is up to date.

Valley Water Flood Watch map-based tool on the website: <https://gis.valleywater.org/SCVWDFloodWatch/>

Monitor reservoir, stream, rainfall levels with the ALERT Gauge System Real-Time Data on the website: <http://alert.valleywater.org/>

Valley Water in Your Area tool on website homepage: <https://www.valleywater.org/>

Every year before winter, Valley Water Operations & Maintenance crews prepare waterways to help carry floodwaters safely by conducting inspections and maintenance of creeks. Crews remove vegetation and sediment to improve the flow of water. During the rainy season, crews go out during and after storms to clear creeks that we manage of debris and fallen trees that can cause blockage and result in flooding.

Valley Water sends thousands of flyers, **Project Notices** (previously Neighborhood Work Notices) each year to residents and businesses located near a capital or maintenance project site throughout the county. The notices are posted on Valley Water's website, under the Project Updates webpage. Valley Water is dedicated to keeping residents and businesses informed and safe through its flood protection programs and project. These flyers contain a message to discourage illegal dumping in creeks and advertise a pollution reporting hotline.

Valley Water's **Sandbag Guidelines** for Homeowners brochures are distributed at various safety events and fairs throughout the county and are available in multiple language. The

brochures are made available to all cities and the county to distribute. Various sandbag sites are managed by Valley Water and are open from late November through April each season. Certain sites are stocked with filled sandbags, when available, during that period. Additional sites are stocked with sand and empty bags for self-filling. A Sandbag Distribution Sites map is distributed at events/fairs and the map is posted on Valley Water's webpage. The map also includes information on several other sandbag stations managed by various cities within Santa Clara County. "How to Properly Fill a Sandbag" and "How to Protect Your Home with Sandbag" videos are also posted on Valley Water's website.

Valley Water and Santa Clara County cities/county promote the county's **AlertSCC and ReadySCC (Ready Santa Clara County) emergency app and the American Red Cross flood app**. Communities encourage the public to download either/or both apps so that they are prepared and are kept informed before, during and after an event. This information is shared with the public at events/fairs and is included in several of Valley Water's flyers/mailers.

Beginning in approximately June of each year, Valley Water participates in the **California Department of Water Resources'** statewide agency coordination calls, leading up to California Flood Preparedness Week (CFPW) held in October annually. Valley Water encourages Santa Clara County cities/county to participate in the State's CFPW campaign and offer support to the cities/county to promote participation. Each October, Valley Water also executes a resolution declaring the designated week in October as CFPW in Santa Clara County.

Valley Water also maintains a **Flooding & Safety, Flood Protection Resources webpage** on their website: <https://www.valleywater.org/floodready>. As the flood protection authority for Santa Clara County, flood protection is one of Valley Water's priorities. This resourceful flood protection webpage provides a wealth of information to the residents and businesses Valley Water serves. Information is provided to the public on flood preparedness, including how to keep their family, property, and business flood safe.

Valley Water's **Education Outreach Program** reaches close to 19,000 students a year throughout the county. The program offers age-appropriate curriculum on flood preparedness either in a classroom setting or virtual events where students receive information on how to prepare for a flood event.

APPENDIX C
Past Members of the Santa Clara County 2015 PPI Committee

Community	Local Government Representative and Alternates	External Stakeholders
County of Santa Clara	Chris Freitas	Trish Mulvey , CLEAN South Bay
Cupertino	Chad Mosley , Senior Engineer Winnie Pagan , Associate Civil Engineer Public Works Department	Julia Kinst , Neighborhood Block Leader
Gilroy	Claudia Moran-Garcia , Civil Engineer I Public Works Department Maria Angeles , City Development Engineer, CFM	Mark Turner , Chamber of Commerce
Los Altos	Aida Fairman , PE Associate Civil Engineer Kathleen Gallagher , CSG Consultants, Inc. Frank Navarro , CSG Consultants, Inc.	Brandi Garcia , PG&E Pam Perdue , PG&E
Milpitas	Ahmed Aly , Principal Civil Engineer, CFM Engineering Land Development Section Babak Kaderi , Assistant Civil Engineer Engineering Land Development Section	Donna Chiaramonte , State Farm
Morgan Hill	Charlie Ha , Associate Engineer Public Works Department	Sanjar Chakamian , Morgan Hill Downtown
Mountain View	Renee Gunn , Associate Civil Engineer, CFM Jacqueline Andrews Solomon , Assistant Public Works Director/City Engineer, CFM	Lydia Kou , Real Estate Agent Erin McKeown, Google
Palo Alto	Rajeev Hada , Project Engineer, CFM Public Works Department, Engineering Services Division	Dan Melick , CERT Volunteer
San José	Arlene Lew , Floodplain Manager, CFM Department of Public Works	Erik Fong , Willow Glen Neighborhood Association Linda Baker, Alain Pinel Realtor
Santa Clara	Van Truong Falguni Amin , Acting Principal Engineer Public Works - Engineering	Kevin Moore , retired City Council member
Sunnyvale	Jennifer Ng , Senior Civil Engineer Public Works	Kerry Haywood , Moffett Park Business Group
Valley Water	Pat Showalter , Sr. Project Manager Ricardo Barajas , Public Information Rep. II Merna Leal , Project Coordinator	Naomi Pease , American Red Cross