2020-2021 Public Advisory
Special Flood Hazard Area (SFHA)

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

The SFHA in Milpitas is located near Calera, Penitencia, Berryessa, Los Coches and Tularcitos Creeks. The Santa Clara Valley Water District (SCVWD) controls maintenance operations for these major creeks. In 1997 a majority of the area west of I-880 was removed from the SFHA after Coyote Creek improvements were completed. In 2001 FEMA removed approximately 400 properties in the Lower Berryessa Creek area and 270 properties in the Los Coches Creek area.

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

You are reading this brochure because your property resides in a Special Flood Hazard Area and you are subject to potential flooding.

This brochure describes the risks from flood hazards in Milpitas and lists actions you can take to protect your home or business.

Specific Flood Hazard
Floodling in Milpitas is caused by:
- Creeks overtopping banks.
- Poor site drainage.
- Clogged catch basins or storm drains.
- Mud and debris-laden flows from hills.

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

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

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

Recognize Natural and Beneficial Functions of Floodplains to Help Reduce Flooding
Floodplains are a natural component of the Santa Clara County environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources.

When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge.

Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

For more detail go to www.ci.milpitas.ca.gov/ pdfla/gis/flood.pdf
https://msc.fema.gov/portal/search
Recent and Planned Improvements

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

Future flood protection projects to be completed by 2020:
- Lower Calera Creek (SCWWD)
- Lower Berryessa Creek Phase 2 (SCWWD & US Army Corps of Engineers)
- Lower Penitencia Creek (SCWWD)

Flood Insurance

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

Homes and business located within the SFHA shall be covered under a flood insurance policy as a condition of federally funded loans or mortgages. The minimum standard flood insurance coverage required for the SFHA property is the loss of these criteria:
1. Outstanding mortgage balance of the structure, or
2. Replacement cost of the structure, or
3. $250,000 for a residential structure and $500,000 for industrial/commercial. This insurance coverage limit does not apply to property outside the SFHA.

Purchase Flood Insurance on Your Property

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

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

Elevation Certificate (EC): An EC provides elevation information necessary to determine proper insurance premium rates. If your property resides at or above the base flood elevation you can provide an EC to your insurance agent and receive a substantial discount on your flood insurance premium. Owners with properties in Flood Zone A0 may complete an EC themselves. An EC must be prepared by a licensed surveyor/engineer for all other flood zones. The City of Milpitas maintains the ECs of all the new and substantially improved buildings in the SFHA.

Property Protection

You can protect your home or business from flood hazards. Consider these examples on an economical and feasible basis for your situation:
- Use adequate drainage paths around structures on slopes.
- Elevate or relocate electrical panel boxes, furnaces, water heaters, and appliances.
- Move essential items and valuables to the upper floors of your home before flooding occurs.
- Keep sandbags, plexiglass, and plastic sheeting handy for emergency waterproofing.
- Anchor structures without foundations to prevent flotation, collapse, or movement.
- Elevate homes so that the lowest floor is a minimum of one-foot above the base flood elevation.

A rendering of completed work.

Milpitas Flood and Safety Referencen Information

Find out more about…

Agency
- Flood hazards nearest your property
- Creek maintenance and operations
- Substantial improvement and Substantial Damage requirements
- Protecting your property from floods
- Retrofit techniques
- Evaluation Certificate
- Form instruction packet and assistance
- Flood maps and zone designation
- Flood Prevention Service

Sanbag Locations:
- Milpitas Sports Center, Hall Memorial Park
- Public Works Department

Flood warning and emergency response plan
- Fire Department Office of Emergency Services

Flood maps and referrals about flood protection and retrofitting techniques
- Milpitas Public Library
- Santa Clara Valley Water District

Elevation Certificate Form
- National Flood Insurance Program

Free flood safety information and insurance referral
- National Flood Insurance Program

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

Upon completion in 2006.

Milpitas Flood Zone brochure: Milpitas Flood Zone brochure 3/27/20 9:54 AM Page 2

Berryessa Creek Levee looking north at Abol St. ridge.