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## PROPERTY PROTECTION MEASURES

There are several ways to help protect property from flood hazards. The following examples may or may not be economically feasible or practical for every situation:

- *Provide adequate drainage paths around structures on slopes.*
- *Elevate or relocate electrical panel boxes, furnaces, water heaters, and appliances to an area that is less likely to be flooded.*
- *Move essential items and valuables to the upper floors of your home if flooding is likely.*
- *Keep materials such as sandbags, plywood, and plastic sheeting handy for emergency waterproofing. Sandbags can be obtained at the City Corporation Yard, located at 100 Edes Court. For other sandbag locations, call SCVWD at (408) 265-2600, or visit their web site at www.heynoah.com.*
- *Anchor the structure to prevent flotation, collapse or lateral movement.*
- *Elevate homes so that the lowest floor is a minimum of 1 foot above the base flood (100 year) elevation.*

For more information about how to help protect your property from floods or retrofitting techniques, call the City Public Works Department-Engineering Division at (408) 776-7337 or visit the Morgan Hill Public Library, located at 17575 Peak Avenue, phone (408) 779-3196.

## FLOOD INSURANCE

The National Flood Insurance Program (NFIP) makes flood insurance available to everyone in the City. Renters can also purchase flood insurance to cover their possessions. For information about flood insurance, call your insurance agent or the NFIP customer service line at (800) 638-6620.

Homes and businesses located within SFHAs are required to be covered under a flood insurance policy as a condition of federally funded loans or mortgages. The minimum standard flood insurance coverage required by the federal government for a SFHA property is the lesser of the following: 1) the outstanding mortgage balance on the structure, 2) the 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.

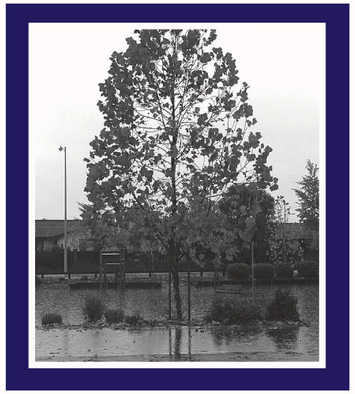
Community Rating System (CRS): The NFIP created the Community Rating System (CRS) to promote flood awareness and reduce flood losses. The City of Morgan Hill has recently been accepted as a participant of this program. As a result, the residents of Morgan Hill who purchase flood insurance enjoy a 15% automatic reduction on their flood insurance premiums effective May 2003.

Elevation Certificate (EC): An Elevation Certificate (EC) provides elevation information necessary to determine the proper insurance premium rate. If your house is at or above the base flood elevation, you could receive a substantial discount on your flood insurance premium by providing an EC to your insurance agent.

For properties in flood Zone AO, an EC can be filled out by the property owner or the owner's representative. For all other flood zones, the EC will have to be prepared by a licensed surveyor or engineer.

Copies of the form and instructions are available from the City Public Works Department-Engineering Division at (408) 776-7337, the City Community Development Department-Building Division at (408) 779-7241, or can be downloaded from FEMA's website at www.fema.gov/library/elvcert.pdf.

The City of Morgan Hill maintains the Elevation Certificates of all new and substantially improved buildings in the SFHA. To obtain a copy of the certificates or for help in preparing one, call the City Public Works Department-Engineering Division at (408) 776-7337, or the City Community Development Department-Building Division at (408) 779-7241.

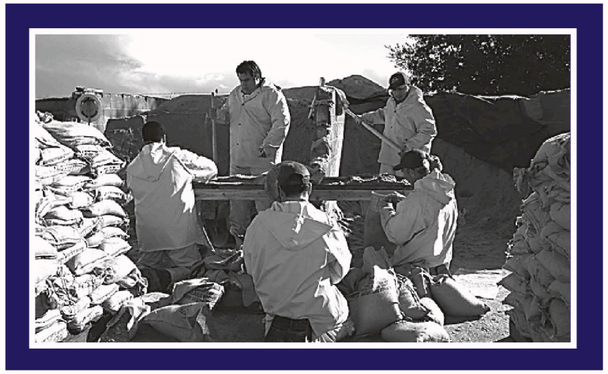


## FLOODING WITHIN THE CITY OF MORGAN HILL

This brochure is provided to acquaint you with the flood hazards in Morgan Hill and to give you some ideas of what you can do to protect yourself.

Special Flood Hazard Areas (SFHAs): Certain areas have been designated by the Federal Emergency Management Agency (FEMA) as Special Flood Hazard Areas. Approximately one-twelfth of the City is within these flood zones (see flood map included herein). SFHAs are areas within the 100-year flood boundary as mapped by FEMA. A "100-year flood" refers to a flood level with a 1 percent or greater chance of being equaled or exceeded in any given year. There is a 26% chance that a structure located in a SFHA will be inundated by a 100-year flood during the life of a 30-year mortgage. In comparison, the risk of fire is approximately 5% in the same time period. Smaller floods have a greater chance of occurring in any given year and can still create a significant hazard to life and property.

In Morgan Hill, SFHAs are generally located near the following major creeks: Llagas, West Little Llagas, Edmundson, Foothill, Paradise, Tennant, Coyote, Maple and Corralitos. The Santa Clara Valley Water District (SCVWD) is responsible for improvements to and maintenance of these major creeks.



Local Flood Hazard: Flooding in our City is generally caused by the following: a creek overtopping its banks, clogged catch basin or storm drains, poor site drainage, and mud & debris laden flows from the hills above Morgan Hill. To find out the flood hazard of your property, or information on flood related questions, call the City Public Works Department - Engineering Division at (408) 776-7337.

City Flood Service: If requested, the City staff will visit a property to review its flood problem(s) and explain ways to reduce flooding potential or help to prevent flood damage. Flood maps and flood protection references are also available at the Morgan Hill Public Library, located at 17575 Peak Avenue, phone (408) 779-3196.

For information on selecting a qualified architect, engineer, or contractor, including filing a complaint for unsatisfactory performance, call the City Community Development Department-Building Division at (408) 779-7241.

## RECENT AND PLANNED IMPROVEMENTS

The City of Morgan Hill and the Santa Clara Valley Water District (SCVWD) are working to reduce the risk of flooding. Substantial improvements to storm drain facilities that have already been completed in the last ten years:

- *Nordstrom Park Detention Basin*
- *Church Street Storm Drain System Improvements*
- *Depot Storm Drain*
- *Sections of Butterfield Channel*

Projects scheduled within the next five years include:

- *Upper Llagas Creek Improvements - PL566 (SCVWD & US Army Corps of Engineers)**
- *Butterfield Detention Basin*
- *Hill Road Storm Drain at E. Dunne Avenue*
- *Farallon Drive Storm Drain*

For more information on these projects, call the City Public Works Department-Engineering Division at (408) 776-7337 or SCVWD at (408) 265-2600.

* *The City of Morgan Hill and SCVWD are jointly funding preliminary studies to continue design of the Upper Llagas Creek Improvements - PL566 project.*

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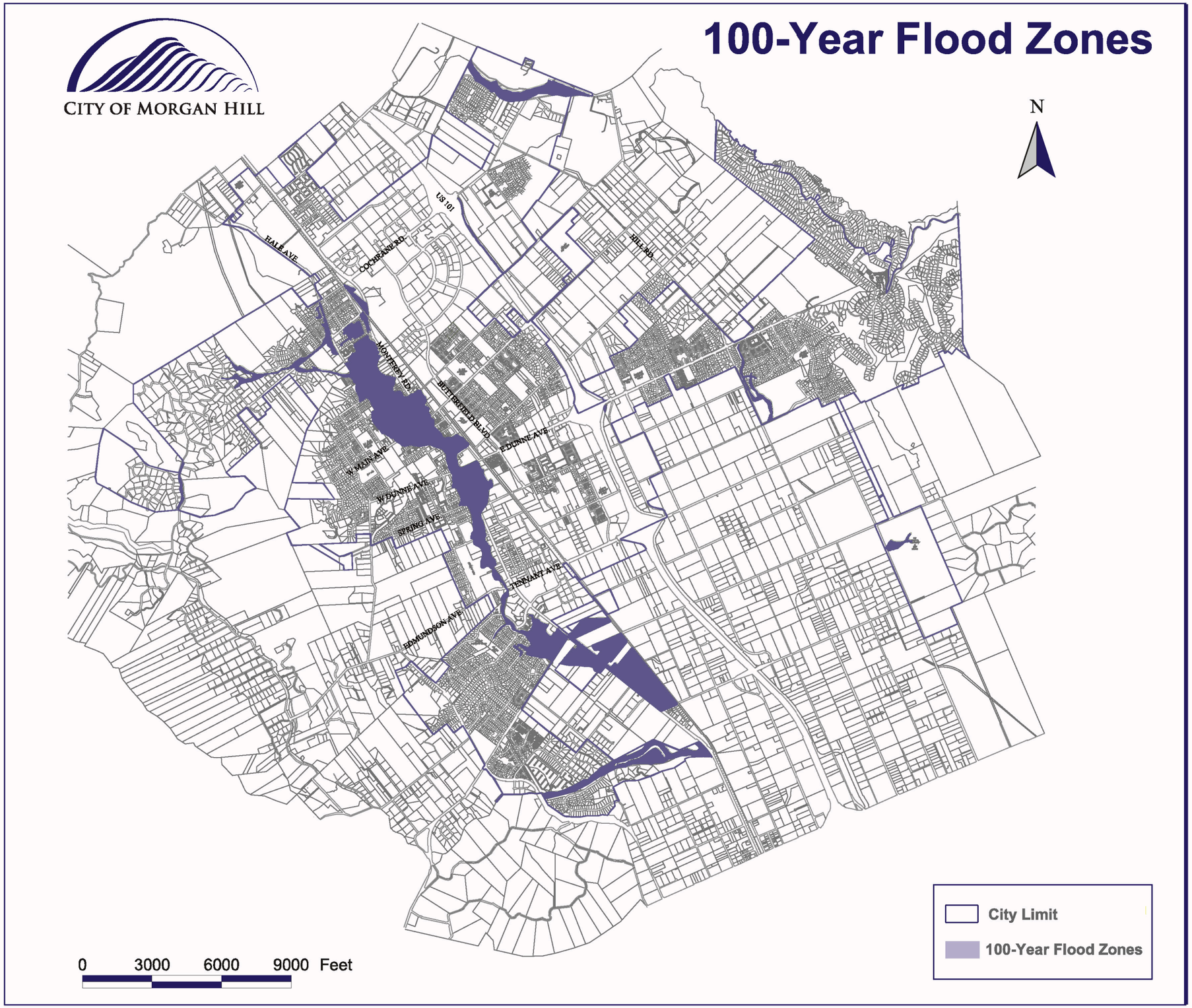
# MORGAN HILL FLOOD REPORT

IMPORTANT INFORMATION CONCERNING FLOODING POTENTIAL IN MORGAN HILL DECEMBER 2005

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## DRAINAGE SYSTEM MAINTENANCE

Although the City and SCVWD regularly clean and maintain channels, dumping debris into storm drains creates problems for everyone. Such dumping not only results in an expense to taxpayers for cleanup, but also can restrict water flow and create flood hazards. The dumping of debris into the City's storm drainage channels is prohibited by Municipal Code. To report cases of illegal dumping in channels, dial (408) 779-2101.

## FLOOD WARNINGS

If flooding occurs, the City will warn citizens through radio, TV announcements, and emergency officials and vehicles.

- *Know the flood warning procedures and plan escape routes to high ground*
- *Monitor the level of water in the street or flood control channel*
- *Stay tuned to your battery operated radio (AM 1610) or TV (Channel 17) for possible warnings*
- *Turn off water and electricity in your home during flood emergencies; turn off gas only if you smell gas*
- *Be especially cautious at night*

For additional information on the City's flood warning and emergency response plan contact the City Office of Emergency Services, Police Department, 16200 Vineyard Boulevard (408) 779-2101.

## FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

Any development within the SFHA is subject to Federal and City floodplain management requirements. Always check with the Building Department before you build on, alter, regrade, or fill on your property. To report illegal floodplain development activity, call the City Community Development Department-Building Division at (408) 779-7241.

Floor Elevation: New residential buildings in the SFHA must have their lowest floor elevation (excluding garage) flood-proofed or raised a minimum of 1 foot above the base flood (100-year) elevation.

Substantial Improvement (SI): Substantially improved structures in the SFHA must meet the same floodplain construction requirements as new buildings. SI is defined as any recon-struction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds forty-nine (49) percent of the fair market value of the structure before the start of the new construction. Improvements to any structure within the SFHA are cum-ulatively tracked for 10 years.

Substantial Damage (SD): Substantially damaged structures (a structure damaged so that the cost of repairs equals or exceeds 49% of the structure's value before it was damaged) in the SFHA must also meet the same floodplain construction requirements as new buildings.

To find out more about these requirements, contact the City Public Works Department-Engineering Division at (408) 776-7337, or the City Community Development Department-Building Division at (408) 779-7241.

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