CITY OF MORGAN HILL

2021 Flood Report

There are flood hazards in the City of Morgan Hill. It is important to learn about and understand what you can do to protect yourself and your home or business before the next rainy season, while the City continues to make improvements every year.
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 and debris-laden flows from the hills above Morgan Hill. To learn about your property’s flood risk or for other flood-related questions, please call the City’s Floodplain Management staff at (408) 778-6480.

Recent and Planned Improvements

The City of Morgan Hill and Valley Water are working to reduce the risk of flooding. Substantial improvements to storm drain facilities that have already been completed in the past several years are:

- Church Street Storm Drain System Improvements
- Depot Storm Drain
- Butterfield Channel
- Farallon Drive Storm Drain

The construction of Phase 1 for the Upper Llagas Creek Flood Protection Project, also referred to as the PL 566 project, is underway. Phase 2A of the project is expected to begin construction this year. This project will provide flood protection for Morgan Hill, Gilroy, and the unincorporated area of San Martin. For more information about this project, call Valley Water at (408) 630-2879.

Special Flood Hazard Areas (SFHAs)

Certain areas of the City have been designated by the Federal Emergency Management Agency (FEMA) as Special Flood Hazard Areas (SFHA) or high-risk flood zones. High-risk flood zones show where floodwaters will be in a flood that has a one percent chance of happening in any given year, also referred to as the 100-year or base flood. The flood map included herein shows the high-risk flood zones within the City. The City adopted FEMA’s official maps called “Flood Insurance Rate Maps” or FIRMs.

To obtain a copy of the FIRM for your property, visit the FEMA Map Service Center website at www.msc.fema.gov. For assistance with understanding the information on the FIRM, or to get data on flood depths and historical flooding at or near your property, contact the City’s Floodplain Management staff at (408) 778-6480.

Approximately one-twelfth of the City is in a high-risk flood zone. These high-risk areas are generally located near the following major creeks: Llagas, West Little Llagas, Edmundson, Foothill, Paradise, Tennant, Coyote, Maple, and Coralitos Creeks. The Santa Clara Valley Water District (Valley Water) is responsible for improvements to and maintenance of these major creeks.

Build Responsibly in Floodplains

Any development within high-risk flood zones is subject to Federal and City floodplain management requirements (Morgan Hill Municipal Code Chapter 15.80).

All new construction and substantial improvements of residential buildings in the high-risk flood zones must have their lowest floor elevation elevated at least one foot above the 100-year (base flood) elevation. Non-residential buildings have an option to floodproof.

Always check with the City’s Building Division before you build on, alter, regrade, or fill on your property. To report illegal floodplain development activity, call the City’s Code Enforcement staff at (408) 778-6480.

Keep Debris and Trash Out of Our Streams

It’s illegal to dump in our creeks. Although the City and Valley Water regularly clean and maintain the storm drainage system and creeks, dumping any material other than clean water into storm drains creates problems for everyone. It is important to keep debris, trash, and other pollutants out of our creeks. Such dumping not only results in an expense to taxpayers for clean-up, but also can restrict water flow and create flood hazards.

To report cases of illegal dumping in creek channels, call (408) 778-7333. If the matter is an urgent concern that should be addressed immediately, call 911 first.

Be Prepared Before a Flood

Protect Your Property

- Elevate or relocate electrical panel boxes, furnaces, water heaters, and appliances to an area that is less likely to be flooded.
- Copy important documents, such as mortgage papers, deed, passport, and bank information. Keep copies in your home and store originals in a secure place outside the home, such as a bank safe deposit box.
- Anchor structures to prevent flotation, collapse, or lateral movement.
- Keep materials such as sandbags, plywood, and plastic sheeting handy for emergency waterproofing. Sandbags can offer protection against a foot or less of floodwater. Sandbags can be obtained at the City Corporation Station, located at 18300 Old Monterey Road. For other sandbag locations, call Valley Water at (408) 265-2600 or visit its website at www.valleywater.org/floodready.
- Contact the City’s Floodplain Management staff at (408) 778-6480 to obtain advice and assistance on the appropriate measures to protect your property from flood damage and to get information on potential sources of financial assistance for property protection.

Elevation Certificates

In order for your insurance agent to determine the proper insurance premium rate, elevation information from an Elevation Certificate (EC) is necessary. If your house or building is at or above the 100-year (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 a high-risk flood zone designated as a flood zone AO, an EC can be filled out by the property owner or the owner’s representative. For all other high-risk flood zones, the EC will have to be prepared by a licensed surveyor or civil engineer.

Copies of the EC form and instructions can be requested from the City’s Floodplain Management staff at (408) 778-6480 or downloaded from FEMA’s website at www.fema.gov/media-library/assets/documents/160.

The City maintains the Elevation Certificates of all new and substantially improved buildings in the high-risk flood zones. To obtain a copy of the certificates or for help in preparing one, call the City’s Floodplain Management staff at (408) 778-6480.

Insure Your Property

- Homeowners or rental insurance does not cover flood damages, and floods may occur even in areas designated as moderate or minimal risk.
- FEMA’s National Flood Insurance Program (NFIP) makes flood insurance available to everyone in the City, including renters and commercial properties.
- If you don’t have a flood insurance policy, contact your insurance agent today to purchase flood insurance. FEMA encourages you to maintain flood insurance coverage, even if you are not required to do so by your lender.
- The NFIP created the Community Rating System (CRS) Program to promote flood awareness and reduce flood losses. The City of Morgan Hill has been a CRS participant since 2003. As a result, Morgan Hill flood insurance policy holders in high-risk areas receive a 15 percent automatic reduction on their insurance premiums.
- Properties located in low-to-moderate risk areas may be eligible for the Preferred Risk Policy, which provides flood insurance protection at a lower cost than a standard policy in a high-risk area.
- There is a mandatory 30-day waiting period for flood insurance to become effective.

For more information on flood insurance, please visit www.floodsmart.gov or call 1-800-427-4661.

Did you know?

During a 30-year mortgage, property owners located in high-risk flood zones have a 26 percent chance of experiencing flood damage, compared to a 9 percent chance of experiencing a structural fire. Smaller floods have a greater chance of occurring in any given year and can still create a significant hazard to life and property.
Did you know?
Just six inches of moving water can knock you off your feet. A car can be carried away by just two feet of water.

BE PREPARED DURING A FLOOD

✅ Follow evacuation orders.
✅ **Tune to radio stations** KCBS (740 AM), KGO (810 AM), and KLIV (1590 AM) for emergency information.
✅ Understand shallow flooding risks—don’t drive through standing water. Whether driving or walking, any time you come to a flooded area, follow this simple advice: “Turn Around Don’t Drown®.”

**Develop an Emergency Plan**

✅ Make a family emergency plan and emergency kit for your home and car.
✅ Keep a minimum 3-day supply of non-perishable food and bottled water on hand.
✅ Sign up for AlertSCC.

**Download Disaster and Emergency Apps**

**Know how to access needed information quickly during an emergency.** Download Ready SCC, the Santa Clara County’s Emergency Preparedness App, and the Red Cross Flood App. Search “Ready SCC” and the “American Red Cross Emergency” in the Apple App Store or Google Play.

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**City of Morgan Hill**