

# Safe, Clean Water and Natural Flood Protection Program

The passage of the Safe, Clean Water and Natural Flood Protection Program in 2012 has made the community's long term goals for protecting the future of the Santa Clara Valley possible, including:

- Supplying safe, healthy water
- Reducing toxins, hazards and contaminants in our waterways
- Retrofitting dams and critical infrastructure for earthquakes
- Restoring wildlife habitat
- Providing natural flood protection

**Even though we are in a drought**, flooding can happen. Extreme dry conditions can harden the ground. Within the first few days of heavy rain, the ground can deflect water into streams and creeks, increasing the chances of flash flooding. It can strike quickly with little or no warning.

Floodwater can flow swiftly through neighborhoods and away from streams when creeks "overbank" or flood. Dangerously fast-moving floodwaters can flow thousands of feet away from the flooded creek within minutes.

While the chances may seem slim for a **1 percent flood\*** to occur, the real odds of a 1 percent flood are **greater than one in four** during the length of a 30-year mortgage.

*\*Area designated by the Federal Emergency Management Agency (FEMA) that has a 1 percent chance of flooding in any given year.*

Santa Clara County has had several damaging floods over the years, most notably in 1995 and 1997 along the Guadalupe River and 1998 along Coyote and San Francisquito creeks. Call your city's floodplain manager or the Santa Clara Valley Water District's Community Projects Unit at 408.630.2650 to determine if you are in a floodplain.

The water district's flood prevention and flood awareness outreach efforts reduce flood insurance rates by as much as 10 percent. FEMA's National Flood Insurance Program Community Rating System (CRS) evaluates the flood protection efforts that CRS communities make and provides a rating.

In our area, **\*participating CRS communities** (noted on the magnet) earn points based on their own flood risk reduction efforts and those points are combined with the points the water district has earned, resulting in insurance premium discounts of 10 to 15 percent. **The savings in dollars equates to about \$2.6 million in annual savings for Santa Clara County residents.**



Keep this information handy!



## WHAT TO DO

Protect your family and property from flooding

### before

- Purchase flood insurance. Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.
- Prepare a family emergency plan and emergency kit for your home and car with supplies. Store important documents and valuables in a safe deposit box. Visit for more information:
  - 1) [www.redcross.org/prepare](http://www.redcross.org/prepare)
  - 2) [www.ready.gov/make-a-plan](http://www.ready.gov/make-a-plan)
  - 3) [www.californiavolunteers.org/familyplan](http://www.californiavolunteers.org/familyplan)
- Designate a family meeting spot.
- Examine your house for cracks in the foundation, exterior walls and small openings around pipes. Seal them.
- Gather building materials like plywood, plastic sheeting and sandbags. For sandbags, visit [www.valleywater.org/sandbags](http://www.valleywater.org/sandbags) or call 408.265.2600.
- Construct barriers to stop floodwater from entering the building.
- Keep rain gutters and drainage channels free of debris. Consider tarping or seeding any unvegetated slopes on your property.
- Know your neighborhood streams and drainage channel locations (See the list of local "Creeks that flood" on the reverse side).
- Learn how to turn off house utilities. Keep your car's gas tank full.
- Learn the best route to high ground to avoid floodwaters.

### during

- Be aware that flash flooding can occur. If a flood is imminent, avoid low-lying areas and seek shelter in the highest area possible.
- Tune to radio station KCBS (740 AM) for emergency information.
- Check for real-time data on stream, reservoir and precipitation gauge information at [www.valleywater.org/services/alert.aspx](http://www.valleywater.org/services/alert.aspx).
- 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.
- Evacuation is easier and safer before floodwaters become too deep.
- Moving water is dangerous. Six inches of moving water can make you fall. If you have to walk in water, walk where it is not moving. Use a stick to check the firmness of the ground in front of you and to aid in balance.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground. A foot of water will cause many vehicles to float. Two feet of rushing water can carry away most vehicles, including SUVs and pick-ups.

### after

- Listen for news reports on whether the community's water supply is safe to drink.
- Never drive through flooded roadways. Play it smart, play it safe. Whether driving or walking, any time you come to a flooded area, **Turn Around Don't Drown®**. <https://www.youtube.com/watch?v=jgn9RVau2QI> Don't walk, swim, drive or play in floodwater.
- Oil, gasoline or raw sewage may have contaminated the water. Underground or downed power lines may also have electrically charged the water.
- Stay away from downed power lines and report them to your power company.
- Return home only when authorities indicate it is safe.
- Service damaged septic tanks and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Clean and disinfect everything wet. Mud left from floodwater can contain sewage and chemicals.
- Any repairs or improvements greater than 50 percent of a structure's value need to meet National Flood Insurance Program requirements.

• Visit our website to learn how you can protect your family and property during floods. [www.valleywater.org/Services/FloodProtection.aspx](http://www.valleywater.org/Services/FloodProtection.aspx)

• Check for real-time data on stream, reservoir and precipitation gauges at: [www.valleywater.org/services/alert.aspx](http://www.valleywater.org/services/alert.aspx)

• For more information, visit the National Flood Insurance Program (NFIP) **FloodSmart.gov** web site: [https://www.floodsmart.gov/floodsmart/pages/preparation\\_recovery/before\\_a\\_flood.jsp](https://www.floodsmart.gov/floodsmart/pages/preparation_recovery/before_a_flood.jsp)



# Do you need flood insurance?

You are receiving this brochure because your property is in or near a Special Flood Hazard Area (SFHA), or a floodplain according to the Federal Emergency Management Agency (FEMA).

**Your basic homeowner's insurance does not cover losses from flooding.** The federal government offers

disaster assistance in the form of reconstruction loans only in a declaration of a federal emergency. Unlike disaster relief loans, you won't need to repay money paid out by flood insurance.

Federal law requires flood insurance if you have a federally regulated mortgage and your building is in an area on maps prepared by FEMA as subject to flooding during a 1 percent flood event.

All Santa Clara County communities participate in FEMA's National Flood Insurance Program (NFIP), which means that you can purchase flood insurance to protect your property from the hazards of flooding. Contact your community officials to find out more about flooding or to get information about additional Flood Insurance Rate Map (FIRM) layers, problems not shown on the FIRM, flood depth data, special flood related hazards, historical flood information and natural floodplain functions. They can also provide basic flood insurance information and they may have an elevation certificate for your property on file. See the contact numbers provided on the enclosed magnet.

**Education and other flood-risk reduction efforts like this brochure help to lower your insurance premiums through FEMA's Community Rating System (CRS).**

Discounts in participating CRS communities range from 10 to 15 percent. Contact your insurance provider to ensure premiums include these discounts. Lenders are legally responsible for determining if flood insurance is required for a loan, but your city or the water district (at 408.630.2650) will provide assistance in reading and interpreting the FEMA Flood Insurance Rate Map (FIRM) and provide information about FEMA elevation certificates.

In some cases, FEMA will lift the flood insurance requirement after the completion of flood protection projects. This notice was mailed to all properties that appear on FEMA's maps, some of which have not yet been updated. There can be as much as a 12 to 24-month delay between a flood project's completion and the update of FEMA's maps.

## Creeks that FLOOD

Portions of these Santa Clara County creeks are flood prone:

Adobe Creek	Gavilan Creek	Ross Creek
Alamias Creek	Golf Creek	San Francisquito Creek
Alamitos Creek	Greystone Creek	San Martin Creek
Almendra Creek	Guadalupe River	San Tomas Aquino Creek
Barron Creek	Hale Creek	Santa Teresa Creek
Berryessa Creek	Heney Creek	Saratoga Creek
Bodfish Creek	Jones Creek	Shannon Creek
Calabazas Creek	Llagas Creek	Sierra Creek
Calera Creek	Los Coches Creek	Smith Creek
Calero Creek	Los Gatos Creek	South Babb Creek
Canoas Creek	Lower Penitencia Creek	Stevens Creek
Corralitos Creek	Lower Silver Creek	Sunnyvale east and west channels
Coyote Creek	Loyola Creek	Tennant Creek
Crosley Creek	McAbee Creek	Upper Penitencia Creek
Deer Creek	Pajaro River	Upper Silver Creek
Dexter Creek	Permanente Creek	Uvas-Carnadero Creek
East Little Llagas Creek	Purissima Creek	Vasona Creek
Edmundson Creek	Quimby Creek	West Little Llagas Creek
Fisher Creek	Randal Creek	Wildcat Creek
Fowler Creek		

Learn more about local watersheds and our creeks and rivers at [www.valleywater.org/wow.aspx](http://www.valleywater.org/wow.aspx)

Call 1.888.724.6978 or go online at [www.floodsmart.gov](http://www.floodsmart.gov) to find a local insurance agent.

## MORE INFO...

### Healthy creek ecosystems

A healthy stream is an irreplaceable natural resource and a wonderful amenity that can bolster a property's value. Make the most of your local creeks by keeping them healthy. Through proper care of stream banks and riparian (creekside) vegetation, you can enhance your property, prevent erosion, avoid flood losses, preserve water quality and contribute to the survival of fish and wildlife.

The manual "Guidelines and Standards for Land Use Near Streams" can help creekside property owners make the right decisions in caring for their property.

Find a copy at: [valleywater.org/Services/TakingCareofStreams.aspx](http://valleywater.org/Services/TakingCareofStreams.aspx)

### Special permits required in floodplains

Construction within a FEMA designated floodplain may have special permit requirements from your local municipality. Contact your community's building department for more information before you build, grade or fill. If you see building or filling without a permit sign posted, please contact your local community's building department.

Use the contact phone list provided in the enclosed magnet.



## Keeping creeks clean helps water flow

Creeks are a valuable natural resource and habitat for local endangered species that support sensitive wildlife and ecosystems and serve as natural drainage systems that carry stormwater away from homes, roads and businesses safely to the bay. For our waterways to carry runoff during heavy rainfall, it is important to keep creeks free of trash and debris, which can impede the flow of water and cause flooding. While most people realize trash and chemicals should not go into a creek, many don't know that yard waste, leaves and soil also pollute a creek and can obstruct water flow, resulting in flooding and erosion. Where the water district owns the creek or has easement, it repairs creek banks and levees, removes sediment from creek channels, inspects waterways and cleans up illegally dumped items such as shopping carts, cans and general litter. To report dumping, visit Access Valley Water at Valleywater.org.

### Do not dump

It is illegal to dump anything into a creek or storm drain. Help keep the storm drain and flood management systems operating by reporting illegal dumping. Drains in your street flow directly to local creeks. Cities maintain storm drain systems including the gutters, drains and pipes in the street.

To report a spill or illegal dumping in creeks or storm drains, please contact your city's local floodplain manager at the numbers listed on the enclosed magnet, or for spills of hazardous materials in creeks notify the Santa Clara Valley Water District's Hazardous Materials Pollution Prevention Hotline (24 hours) at 1 888 510-5151. Reporting illegal dumping activities to creeks can also be done via the district's website, [www.valleywater.org](http://www.valleywater.org), through the Access Valley Water customer service portal.



Sign up for the free "Alert SCC" Santa Clara County emergency alert system to get emergency warnings on flooding, wildfires and evacuations sent to your mobile device, email or landline. Sign up at [www.alertsc.com](http://www.alertsc.com)



Download the free Flood App! Visit [www.redcross.org/prepare/mobile-apps/flood](http://www.redcross.org/prepare/mobile-apps/flood)

Text "GETFLOOD" to 90999 or search "Red Cross Flood" in the Apple App Store or Google Play.

Santa Clara Valley Water District

