



**Development Services Department - Planning Division
One North San Antonio Road
Los Altos, California 94022-3087
Tel: (650) 947-2750**

October 25, 2023

Dear Property Owner:

Flood maps prepared by the Federal Emergency Management Agency (FEMA) indicate that your property is partially or entirely within an area designated as a "Special Flood Hazard Area" (SFHA). The inclusion of your property in a SFHA means that your property has been determined to be at risk of flooding during a 100-year storm event or a 1% chance of flooding annually. While it is difficult to determine exactly when a flooding event will happen, knowing your risk, being prepared, and protecting your property well ahead of large storm events can reduce your exposure to flood damage.

The City of Los Altos has been participating in the Community Rating System (CRS), a national program to increase awareness of the possibility of flooding, reducing risk and preparing for floods, and responding to hazards and damage caused by floods. The enclosed document contains general flood information and information related to the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP). Please take the time to review this material. If you desire further flood insurance information, please go to the NFIP website at www.floodsmart.gov or call 1-800-427-4661.

Although you might be aware of flood insurance and preparing for floods, the City continues to provide this information annually as part of the CRS program enabling property owners to receive a discount on flood insurance premiums for all policies through the NFIP. As a result of city activities, new or renewed flood insurance policies will receive a 15% discount on flood insurance premiums. Please be aware that lending institutions are mandated to make the final determination if structures are within a SFHA and/or whether flood insurance is required for the acquisition or improvement of land or structures. For questions about flood insurance, please contact insurance providers directly.

Sincerely,

Steve Golden
Senior Planner

Encl: Flood Hazard Area Brochure



ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS IN OR NEAR A SPECIAL FLOOD HAZARD AREA.

◆ **Recognize the natural and beneficial functions of floodplains.** Floodplains along creeks are a natural component of the City of Los Altos 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 stream bank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Poorly planned development in floodplains can lead to stream bank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

◆ **History of Flooding in Los Altos.** Although infrequent, Los Altos is subject to historic flooding near the creeks that flow through the city limits. If

you live next to one these creeks, knowing your risk, being prepared and protecting your property well ahead of large storm events can reduce your exposure to flood damage.

What should you do before a flood?

◆ **Determine if your property is located in an area subject to flooding.** Properties abutting or close to the following creeks have historically flooded and have a higher potential for future flooding:

Adobe Creek	Hale Creek
Permanente Creek	Stevens Creek

This is not a complete list of areas that are within flood zones, but rather a list of areas more likely to flood. If your neighborhood is not listed, your property may still be within a flood zone, as designated by Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps. If located in an "A" Zone, your property is within a Special Flood Hazard Area (SFHA), which is an area determined to have the potential for flooding caused by a 100-year storm or a 1% annual chance of flooding. You can look up your address on the FEMA Flood Map Center website at <https://msc.fema.gov> to determine if it is within a SFHA. FEMA Flood maps are also available at the Reference Desk of the Los Altos Main Public Library or at the Planning Division Counter at City Hall.

◆ **Purchase flood insurance.** Flooding is generally not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required to cover damages to buildings incurred by flooding. Coverage is available for the building as well as for the contents of the building. The City of Los Altos participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood

insurance for all eligible buildings, whether or not they are located within the floodplain. Note that there is a 30-day waiting period before coverage goes into effect. Information about flood insurance can be obtained from private insurance agents, or by contacting the National Flood Insurance Program at 1-800-427-4661 or online at www.floodsmart.gov.

◆ **Maintain drainage channels and pipes free of obstruction and debris.** Valley Water performs inspection and maintenance activities on most of the drainage channels and facilities on their properties or within their easement areas. The City of Los Altos performs routine inspection and maintenance of the underground stormwater pipe system within the city limits. Residents are encouraged to assist in maintaining the drainage on their properties by removing or reporting obstructions (such as branches and leaves, construction debris, trash, etc.). Keeping drainage channels free of obstructions reduces the likeliness of flooding in the event of heavy rains. Pursuant to City ordinance, it is illegal to dump trash, leaves, landscape debris, paint, grease, or any other material into any portion of the City's drainage system. Such dumping can have adverse impacts on water quality in addition to causing flooding. To report obstructions or illegal dumping, or for questions regarding stormwater system maintenance, please contact the Maintenance Division at 650-947-2785.

◆ **Protect your property from flood damage.** Various design and construction methods may be used to minimize, mitigate and protect against flooding. Property owners can consult with building design, engineering, and construction professionals to determine which methods are the most effective and comply with local regulations. If a flood is

imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. A self-serve sandbag station for residents is located in the parking lot of McKenzie Park at 707 Fremont Avenue and is open 24-hours a day during the wet season.

◆ **Know floodplain development standards.**

Chapter 12.60 Floodplain Management of the Los Altos Municipal Code regulates development in Special Hazard Flood Areas and is consistent with the National Flood Insurance Program (NFIP) requiring that all new construction comply with current building code standards for floodplain development. In addition, buildings which are considered “substantially improved” where the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building’s market value, require the entire building to comply with the same floodplain development requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. Specific floodplain development standards and guidance documents can be found at: <https://www.losaltosca.gov/publicworks/page/floodplain-management-information>. The Planning Division can also provide assistance and can be reached at 650-947-2750.

◆ **Comply with development requirements.** All development within the city requires a permit. Always check and fulfill permitting requirements with the Planning Division at 650-947-2750 and/or Building Division at 650-947-2752 before you build on, alter, fill, or re-grade on any portion of your property. Also, contact either of the numbers above to report any suspected permitting violations.

◆ **Plan for emergencies.** Prepare a family disaster plan. Make an emergency kit with emergency supplies such as a flashlight, batteries, water, and non-perishable food. Sign up for AlertSCC, the Santa Clara County emergency alert system online at www.alertscc.org.

What should you do during a flood?

◆ Tune to radio stations KCBS (740 AM) or KSJO (92.3 FM) for emergency information or watch local television stations for emergency information, traffic updates, and instructions.

◆ If you must evacuate, 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.

◆ If advised to evacuate, do so immediately. Do not attempt to drive through flooded areas or walk through moving water. Flood water can quickly rise and carry a car away and moving water can make you fall.

◆ Follow instructions and evacuation plans and move immediately to higher ground.

What should you do after a flood?

◆ Listen for news reports on whether water supply is safe to drink and when authorities indicate it is safe to return home.

◆ Stay away from downed power lines and report them to PG&E.

◆ Stay out of any building that is surrounded by floodwater. Use extreme caution when

entering buildings; there may be hidden damage.

If damage to your residence is caused by flooding, follow established procedures for property damage repairs. The City of Los Altos requires building contractors be licensed with the Contractors State License Board (CSLB) and have a Los Altos Business License. Verify that contractors are licensed (www.cslb.ca.gov) before signing or agreeing to any repair contracts. It is also recommended that you verify certification of liability and workman’s compensation insurance. Complaints against contractors may be referred to the CSLB.

Require your contractors to obtain the proper permits for work being performed. Permits are required for any permanent improvement (including roofing, siding, additions, alterations, etc.) to a structure and substantial alteration to the property. Permits are required even if a homeowner is doing the work themselves.

Questions about building permits may be addressed to the Building Division at 650-947-2752 or online at <https://www.losaltosca.gov/development-services/page/building-services>.

For more information about flood insurance or floodplain management, please go to:

www.floodsmart.gov or

www.fema.gov

This information is provided by the City of Los Altos and is applicable to properties within the limits of the City. If you reside in a jurisdiction other than the City of Los Altos, contact your regulatory authority for information.