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City of Morgan Hill **2025 Flood Report**

STAY READY FOR FLOODING NO MATTER THE SEASON

Don't Get Caught. Plan for the Rain.

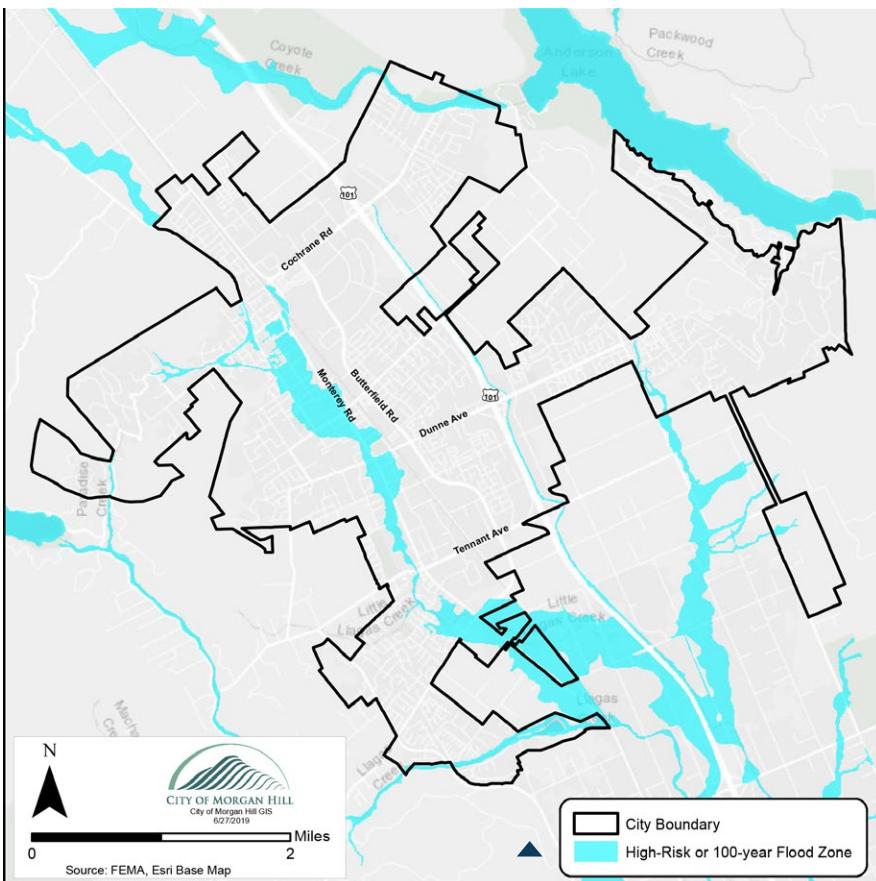
It's important to know what you can do to protect yourself, your home, or your business in case of a flood.





KNOW YOUR FLOOD RISK

There are flood hazards in the City of Morgan Hill. 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.



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 flood or base flood. The flood map above 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 msc.fema.gov. For assistance with understanding the information on the FIRM, or to get other information such as flood depths, floodways, historical flooding, and proximity to wetlands or critical habitats, contact the City's Floodplain Management staff at (408) 778-6480.

Approximately one-twelfth of the City is currently 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 Corralitos Creeks. The Santa Clara Valley Water District (Valley Water) is responsible for improving and maintaining these major creeks.

Did You Know?

Flooding is California's most pervasive natural hazard, affecting all 58 counties. In the past 25 years, every county has experienced at least one significant flood event, leading to loss of life and billions in damages. Notably, more than 7 million Californians—one in five residents—live in areas at risk of flooding.

As climate change progresses, the frequency and severity of these events are expected to increase, underscoring the importance of preparedness and resilient infrastructure.

CURRENT FLOOD PROTECTION PROJECT

The **Upper Llagas Creek Flood Protection Project**, also called the PL 566 project, is under construction, and is managed by Valley Water. Valley Water began construction on Phase 2B, the final phase of the project, in September 2024. This phase includes improvements on Upper Llagas Creek between Watsonville Road and Ciolino Avenue, and from Wright Avenue and Llagas Road. Phase 2B is scheduled for completion in Spring 2027. Once completed, approximately 1,100 homes, 500 businesses, and over 1,300 acres of agricultural land in southern Santa Clara County will be protected from the 100-year flood. For more information about this project, call Valley Water at (408) 630-2879.

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 be floodproofed.

Always check with the City's Floodplain Management staff and the Building Division before you build on, alter, regrade, or fill on property in a high-risk flood zone. To report illegal floodplain development activity, call the City's Code Compliance staff at (408) 778-6480.

ARE YOU FLOOD READY?

Protect Your Property

- Inspect your roof to prevent leaks and keep rainwater out of the structure.
- Trim the trees around your property, especially those that could fall on power lines during heavy storms.
- Check street catch basins or inlets near your property. If public catch basins are clogged, report the issue to the City's Street Maintenance Division at (408) 776-7333 or report online with SEE CLICK FIX at Bit.ly/seeclckfixmh.
- Elevate or relocate electrical panel boxes, furnaces, water heaters, and appliances to an area less likely to be flooded.

Insure Your Property

- It's important to get flood insurance ahead of time. Typically, there is a mandatory 30-day waiting period from the date of purchase until a flood insurance policy goes into effect.
- Homeowners insurance or rental insurance does not cover flood damages, and floods may occur even in areas designated as moderate or minimal risk. If you don't have a flood insurance policy, contact your insurance agent today to purchase flood insurance. FEMA encourages you to obtain flood insurance coverage, even if you are not required to do so by your mortgage lender. FEMA's National Flood Insurance Program (NFIP) makes flood insurance available to everyone in the City, including renters and commercial properties.
- The NFIP will soon be providing a new option for NFIP policyholders to pay their annual flood insurance premiums through 12 monthly installment payments. Previously, premiums were only paid on an annual basis. FEMA is working with all NFIP insurers to offer this option as soon as possible. An implementation date for the installment plan has not been determined. For more information about the installment plan option, please visit <https://www.fema.gov/fact-sheet/installment-plan-faqs>.



- The Community Rating System (CRS) Program is designed 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 policyholders may receive a 15 percent automatic reduction on their insurance premiums.
- For more information on flood insurance, please visit floodsmart.gov or call (877) 336-2627.

KEEP DEBRIS AND TRASH OUT OF OUR CREEKS

Did you know it's illegal to dump debris and trash into 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 can create problems for everyone. Illegal dumping not only results in an expense to taxpayers for clean-up but can also restrict water flow and create flood hazards.

To report cases of illegal dumping in creeks and channels, call (408) 776-7333. If the matter is an urgent concern that should be addressed immediately, call 911 first.

Did You Know?

During a 30-year mortgage, property owners 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.

ELEVATION CERTIFICATES (EC)

The City uses an Elevation Certificate (EC) to document a building's elevation and other characteristics that protect it from flood damage. If your house or building is in a high-risk flood zone, you may need an EC to confirm your flood risk and to help lower the cost of your flood insurance coverage. Although an Elevation Certificate does not set your flood insurance rate, it can be used to identify discounts.

A copy 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/about/glossary/elevation-certificate.

The City maintains the Elevation Certificates of all new and substantially improved buildings in high-risk flood zones. To obtain a copy of the certificates or get help completing the form, call the City's Floodplain Management staff at (408) 778-6480. If your property does not have an Elevation Certificate on file, you will need to hire a land surveyor or engineer to complete one.



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 SEASON

DEVELOP AN EMERGENCY PLAN

- ✓ Learn how to prepare at ready.gov/plan.
- ✓ Build an Emergency Kit
- ✓ Document and insure property

Practice monthly steps with “Do 1 Thing” at bit.ly/3Z4nDMv

Información en Español



DOWNLOAD DISASTER AND EMERGENCY APPS

- ✓ AlertSCC: Get real-time emergency updates and warnings from Santa Clara County at bit.ly/3UPW7jy
- ✓ American Red Cross Emergency App: Receive weather alerts, safety tips, and emergency updates at redcross.org/apps
- ✓ Obtain relevant information and emergency updates by following the City of Morgan Hill on Nextdoor, Facebook, and Instagram at bit.ly/CMHsocial

KNOW SANDBAG LOCATIONS

- ✓ Get sandbags before a flood. Free sandbags available at:
 - **Corporation Yard:** 100 Edes Court (Bring your shovel for self-service)
 - **El Toro Fire Station:** 18300 Old Monterey Road (Bring your shovel for self-service)

FLOOD EMERGENCY CONTACTS

- ✓ **Morgan Hill Police Department:**
(Non-Emergency & After Hours): (408) 779-2101
- ✓ **Public Works Department:**
(Weekdays, 7:30 a.m. to 3:30 p.m.): (408) 776-7333
- ✓ Use City's maintenance service platform, **See Click Fix**, to report blocked storm drains, sinkholes, water leaks, sewer spills, and fallen trees: bit.ly/SeeClickFixMH
- ✓ **Power Outage & Electrical Problems:**
(Available 24 hours): (800) 743-5002
- ✓ **Santa Clara County Office of Emergency Management:** (408) 808-7800

HOW TO BE SAFE DURING A FLOOD

- ✓ Follow evacuation orders and heed warning signs.
- ✓ Move to higher ground.
- ✓ Turn off electricity, gas, and water mains at the source if safe to do so.
- ✓ 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®.”

Stay proactive—your preparation helps keep Morgan Hill strong and safe!

