



Letter of Map Revision for Santa Clara, California

Cities of San Jose and Santa Clara

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Effective Date: October 25, 2006

Areas Affected: The Cities of San Jose and Santa Clara from the Union Pacific Railroad to Interstate 280 and portions of the west overbank located within the unincorporated areas of Santa Clara County.

Overview/Background

The Santa Clara Water District and the U.S. Army Corps of Engineers (USACE) have completed flood protection improvements that may affect the flood insurance requirement for properties in the Guadalupe River floodplain, which includes properties in the Cities of San Jose and Santa Clara and portions of the unincorporated areas of Santa Clara County. The project includes levee, floodwall, storm drain, weir, and channel improvements, and bridge replacements along the Guadalupe River from the Union Pacific Railroad to Interstate 280. On June 30, 2006, Federal Emergency Management Agency (FEMA) issued a Letter of Map Revision (LOMR) showing the revised flood hazards. The LOMR will become effective on October 25, 2006.

The LOMR redesignated the Special Flood Hazard Area (SFHA) for many properties from Zone A99, a high-risk area that will ultimately be protected from flooding by a Federal flood-control system that is under construction, and Zone A to Zones AE, AH, and AO, areas of flood hazard that would remain upon completion of the project. While flood insurance is more costly in Zones AE, AH, and AO than in Zone A99, FEMA has Grandfather rules that allow property owners, who maintain continuous flood insurance coverage, to continue to buy flood insurance that is cost-rated for the flood zone used when the flood insurance policy was originally purchased. Thus, property owners who do not have a lapse in their flood insurance coverage will not see a dramatic increase to their flood insurance premium. If your building will be placed in Zones AE, AH, or AO when the new flood maps become effective and you currently have a flood insurance policy, you can retain the your current rate by simply renewing the policy each year before it expires. If your building will be placed in Zones AE, AH, or AO on October 25, 2006, and you do not currently have a flood insurance policy, you should take advantage of this last opportunity to purchase a policy at a potentially lower rate.

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Flood Zone Definitions



When inspecting the flood map panels, a basic understanding of the flood zone definitions is helpful. SFHAs have a 1-percent or greater chance of being flooded in any given year. They are shown on the Flood Insurance Rate Maps with flood zone designations that begin with the letter A or V. Under the law, federally regulated lenders must require borrowers with buildings that are located in these zones to purchase and maintain flood insurance. Flood zone definitions include the following:

- Zone A99 = Area of special flood hazard where enough progress has been made on a protective system, such as dikes, dams, and levees, to consider it complete for insurance purposes.
- Zone AE = Area of special flood hazard with water surface elevations determined.
- Zone AH and AO = Area of special flood hazard with flood depths of 1 to 3 feet.
- Zone A = Area of special flood hazard without water surface elevations determined.
- Zones B, C, and X = Area of minimal to moderate flood hazard (where flood insurance is available but not required by federally regulated lenders).

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Obtain a Copy of the LOMR and Map Attachments

Resources related to the LOMR for Santa Clara, CA, including Cities of San Jose and Santa Clara can be downloaded through the links below. These resources and an array of other useful FEMA, NFIP, and [Map Mod](#) resources are now located in the FEMA Library. To search for other resources in the FEMA Library, please click [here](#).

Your local community has copies of the LOMR and map attachments that you may view. You also may order copies of the LOMR and Map attachments through the LOMC Distribution Coordinator, Michael Baker Jr., Inc., 3601 Eisenhower Avenue, Alexandria, Virginia 22304, or by fax at (703) 960-9125. Please note that the standard [Flood Insurance Study backup data fees](#) pertain.

[LOMR for Santa Clara County, CA](#)

Map Attachments within the LOMR for Santa Clara County, CA include:

Panel 70 of 850 - Panel Number 0603370070 F
Panel 235 of 850 - Panel Number 0603370235 E

[LOMR for the City of Santa Clara, CA](#)

Map Attachments within the LOMR for the City of Santa Clara, CA include:

Panel 1 of 5 - Panel Number 060350 0001 D
Panel 3 of 5 - Panel Number 060350 0003 D
Panel 5 of 5 - Panel Number 060350 0005 D

[LOMR for the City of San Jose, CA](#)

Map Attachments within the LOMR for the City of San Jose, CA include:

Panel 7 of 64 - Panel Number 0603490007 G
Panel 8 of 64 - Panel Number 0603490008 F



Panel 13 of 64 - Panel Number 0603490013 E
Panel 14 of 64 - Panel Number 0603490014 E
Panel 18 of 64 - Panel Number 06085C0018 D
Panel 19 of 64 - Panel Number 0603490019 E
Panel 24 of 64 - Panel Number 0603490024 D
Panel 25 of 64 - Panel Number 0603490025 D

Changes Made in Determinations of Base Flood Elevations ([PDF](#) 62KB, [TXT](#) 4KB)

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