

FLOOD INSURANCE REQUIREMENTS



Sunnyvale

SFHA Determination

To determine if a property falls within a SFHA:

Visit our website at Sunnyvale.ca.gov search "Flood Zones"

Visit our One-Stop Permit Center at 456 W. Olive Ave.

Call 408-730-7415

Email us at PubWorks@sunnyvale.ca.gov

Elevation Certificates

Elevation Certificates from January 1998 and forward are kept on file at City Hall and are available for viewing.

For more information about the National Flood Insurance Program:

Contact FEMA by phone at 800-621-FEMA or online at <https://www.fema.gov/>

Contact the NFIP by phone at 800-427-4661, online at <https://www.floodsmart.gov> or by email at FloodSmart@dhs.gov



Protect your Home from Flooding

Know your risk and what you can do to reduce your risk from the nation's #1 natural disaster.

Flood Zones in Sunnyvale

Did you know that portions of Sunnyvale are at high risk for flooding? These areas, called Special Flood Hazard Areas (SFHA), are primarily in the north-east portion of the City. The three types of SFHAs in Sunnyvale are: Zone A, Zone AE, and Zone AO. Information regarding these zone types is on the City's website at Sunnyvale.ca.gov, search "Flood Zones".

Mandatory Purchase of Flood Insurance

Federal regulations require that all buildings located within a SFHA, with a federally backed mortgage, be covered with Flood Insurance. The mortgage lender is required by law (the National Flood Insurance Act of 1994) to determine if any part of the building is located within the SFHA and, if so, notify the borrowers that the purchase of flood insurance is mandatory as a condition of the loan.

Flood Insurance for Renters and Commercial Properties

Flood insurance is not only for homeowners. Non-residential property owners are also eligible to purchase flood insurance.

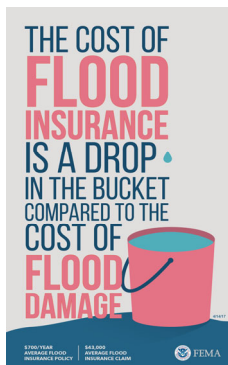
Instead of structural flood insurance, renters are encouraged to purchase contents flood insurance to protect their valuables.



Purchasing Flood Insurance

There is a 30-day waiting period for flood insurance to become effective. If flood insurance is purchased in connection with a mortgage loan, there is no waiting period.

For an insurance agent referral, visit the National Flood Insurance Program's website: <https://www.fema.gov/flood-insurance> or call: 877-336-2627.



The Cost of Flood Insurance

Property owners often do not want to purchase flood insurance because there is a perception that it is very expensive. However, consider the following facts:

1. Just one (1) inch of water can cause upwards of \$25,000 in damage.
2. Over the life of a 30-year mortgage, properties within a SFHA have a 26 percent chance of being flooded; these properties are more at risk from flooding than fire.
3. Standard property insurance does not cover flood damage losses.

Removing a property from a Special Flood Hazard Area

To have a property removed from a SFHA, a property owner must demonstrate to the Federal Emergency Management Agency (FEMA) that the structure or its foundation are above the flood height. The simplest way to do this is to obtain a Letter of Map Amendment (LOMA) from FEMA. A licensed land surveyor or registered professional engineer will be necessary for some of the necessary information. Contact the City's Building Division at 408-730-7580 for more information regarding applying for a LOMA.