

Section 1. City of Capitola

Municipal Annex



SANTA CRUZ COUNTY

MULTI-JURISDICTIONAL HAZARD MITIGATION PLAN



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Santa Cruz County

2025 Multi-Jurisdictional Hazard Mitigation Plan

Volume 2, Section 1: City of Capitola (CPT)

Municipal Annex

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Adoption Record

To comply with the Federal Disaster Mitigation Act of 2000 (DMA 2000), the City of Capitola City Council has officially adopted this 2025 Santa Cruz County Multi-Jurisdictional Hazard Mitigation Plan, including Volume 1 in its entirety as well as this Volume 2 municipal annex. The adoption of the MJHMP recognizes the city's commitment to reducing the impacts of natural hazards within its jurisdiction and across Santa Cruz County.

A copy of the city's adoption record is provided on the following pages. Adoption records for all jurisdictions are summarized in Volume 1, Table ES-1.

INSERT City of Capitola adoption record



Section 1. City of Capitola

1.1 Scope & Purpose

This annex details the elements specific to the City of Capitola in the 2025 Santa Cruz County Multi-Jurisdictional Hazard Mitigation Plan (MJHMP). This annex is not intended to be a standalone document but appends to and supplements the information contained in the umbrella plan document (Volume 1). As such, all sections of the umbrella plan, including the planning process and other procedural requirements apply to and were met by the City of Capitola. This annex provides additional information specific to the City of Capitola, with a focus on providing additional details on the planning process, risk assessment, and mitigation strategy for this jurisdiction.



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1.2 Jurisdictional Setting

The City of Capitola is located in coastal Santa Cruz County in Central California, at the northern shore of the Monterey Bay approximately 70 miles southeast of San Francisco. Capitola is bounded by developed unincorporated areas of Santa Cruz County (west), State Route 1 (north), New Brighton State Beach (east), and Monterey Bay (south). Capitola is best described as a small beach town with historic charm.

The City of Capitola encompasses approximately 1.7 square miles, with an average elevation of 13 feet above sea level. The City's coastal location and low elevation make it particularly vulnerable to coastal hazards, including flooding, sea level rise, and tsunami inundation zones, which are further explored in later sections of this plan. The City of Capitola's location within Santa Cruz County and the State of California are shown in Figure 1-1.

- **Date of Incorporation:** January 11, 1949
- **2023 Population:** 9,813 (ACS 5-Year, 2018-2023)
- **Population Growth:** The city has experienced an estimated population decrease of 1.7% between 2013 and 2023. (ACS 5-Year, 2018-2023)



1.2.1 Geography & Climate

The City of Capitola is located on the north shore of Monterey Bay and at the mouth of Soquel Creek, which plays a central role in its hydrology and has influenced both coastal development patterns and floodplain management. Figure 1-1 provides a regional location map.

The terrain of Capitola varies from sandy beaches, costal bluffs, knolls, and valleys. Residential uses occupy 52 percent of the land within the Capitola city limits, followed by commercial and industrial at 21 percent, and then open space and recreation uses at 14 percent.

Capitola's climate is Mediterranean, with warm to hot, dry summers and mild, wet winters. Average high temperatures in the summer can reach the 80s to low 90s degrees Fahrenheit (°F), while winter lows typically range from the upper 30s to mid-50s°F. Most precipitation falls between November and March, with minimal rainfall during the summer months. Snowfall is virtually nonexistent due to the city's low elevation of just above sea level. Figure 1-2 depicts the average annual precipitation in Capitola between 1991 and 2020. While Capitola's geography and climate support a thriving tourism industry, they also pose hazard risks such as coastal hazards (e.g., coastal erosion, wave run-up, and tsunامي), flooding, drought, and wildfire in surrounding areas.

1.2.2 Historical Overview

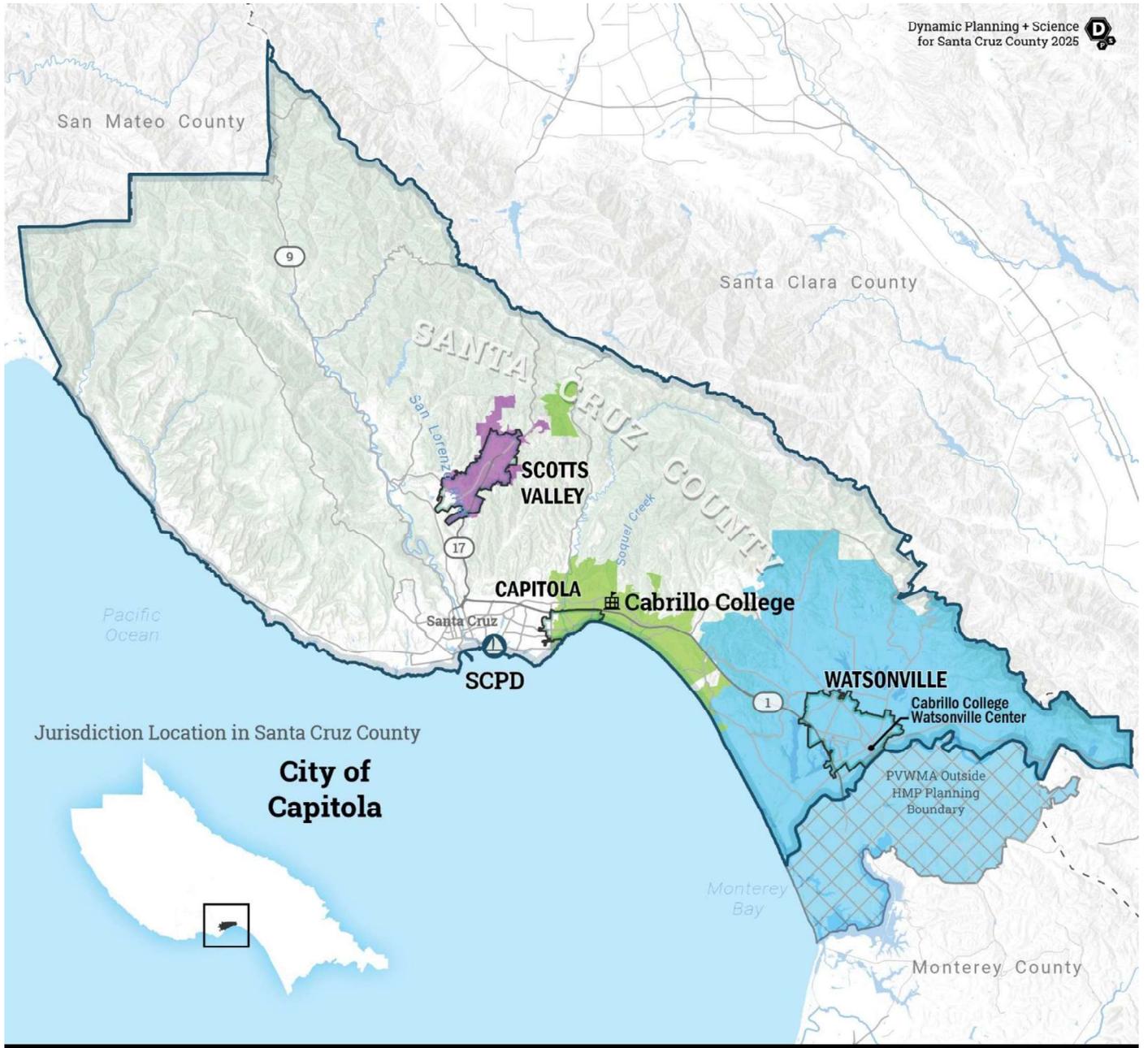
Capitola began its transformation into a built community in the early 1870s with the establishment of Camp Capitola, California's first seaside resort, on land acquired by Frederick A. Hihn. Originally a seasonal tent encampment, the resort evolved into a permanent coastal village featuring iconic structures such as Hotel Capitola, which opened in the 1890s, and the Venetian Court Apartments, constructed in 1924 as the state's first seaside condominium complex. These developments laid the foundation for Capitola's enduring identity as a coastal retreat.

Following its formal incorporation on January 11, 1949, Capitola experienced substantial residential growth during the 1950s and 1960s, especially in the Jewel Box neighborhood, where streets bear gemstone-inspired names. According to the 2024 Housing Element, approximately 88 percent of the city's housing units were built before 1980, reflecting this mid-century expansion. While these homes contribute to the city's architectural character, they also present challenges related to aging infrastructure, seismic vulnerability, and energy efficiency, highlighting the need for reinvestment and rehabilitation programs.

Today, Capitola's built environment reflects a blend of historic resort-era structures, mid-20th-century suburban housing, and more recent infill and redevelopment projects. The Hihn Building (1883), listed on the National Register of Historic Places, remains the city's oldest commercial structure and a prominent symbol of Capitola's development history. Several historic structures stand today as testaments to Capitola's heritage. The Hihn Building (built in 1883) is the city's oldest commercial edifice, characterized by distinct Classical architecture and listed on the National Register of Historic Places.



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Geographic Overview - Santa Cruz County HMP Participants

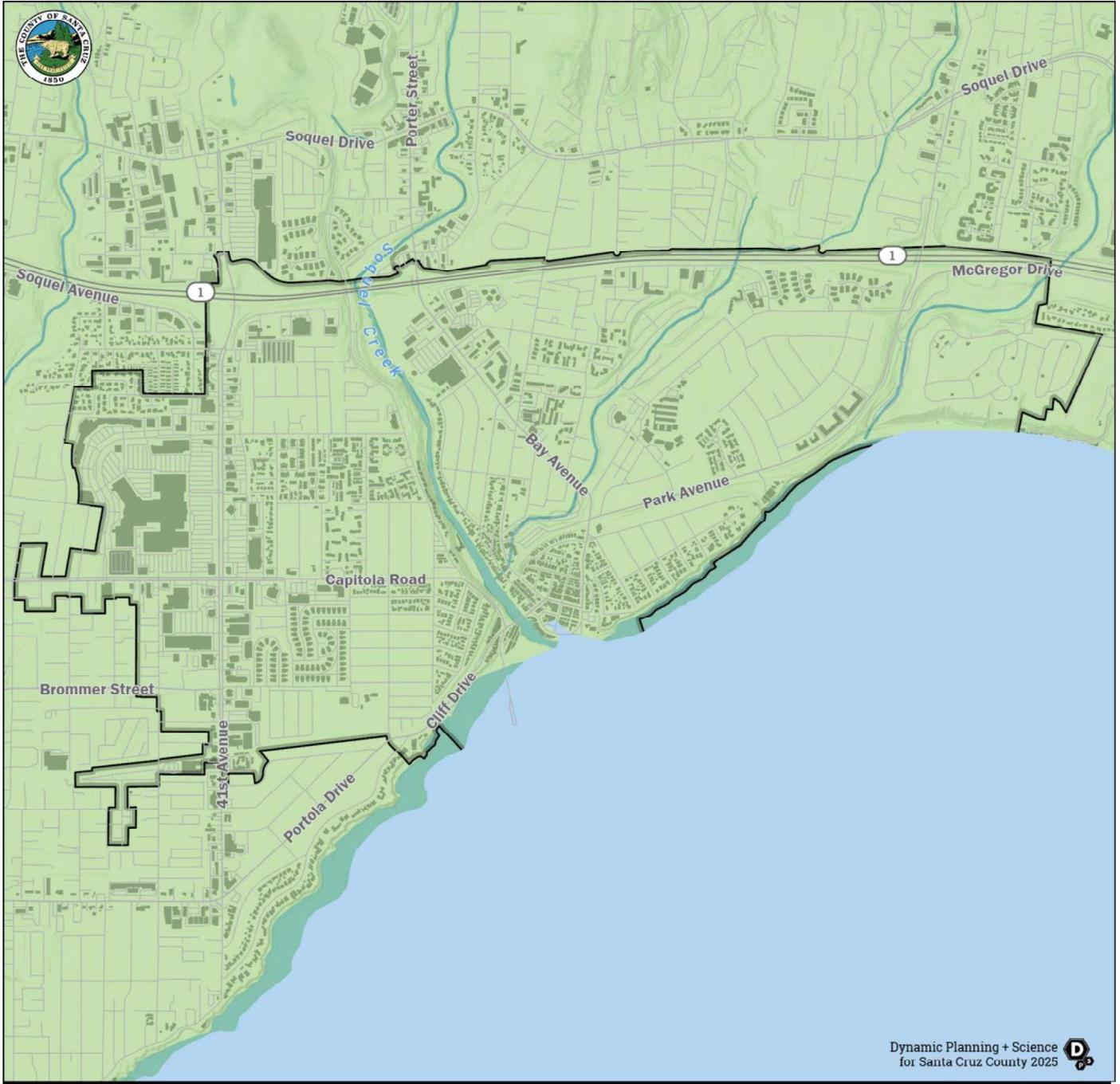
- Cabrillo College
- Santa Cruz Port District
- Participating Jurisdiction
- Scotts Valley Water District
- Pajaro Valley Water Management Agency
- Soquel Creek Water District

Santa Cruz County Resource Conservation District

Geographic extent is generally coterminous with the unincorporated county, with various incorporated areas excluded from the District's jurisdiction.



Figure 1-1: City of Capitola Sphere of Influence



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Average Annual Precipitation (1991-2020, Inches)

City of Capitola

*Data sources: PRISM 30-Year Normals 1991-2020.



Figure 1-2: City of Capitola Average Annual Precipitation Map



1.2.3 Demographics & Vulnerable Populations

This section describes the demographic characteristics of the City of Capitola to guide hazard mitigation planning efforts. Natural disasters affect communities both physically and socially, with demographic composition playing a central role in determining how impacts are distributed, particularly among vulnerable groups facing greater challenges in preparedness, response, and recovery. Understanding the area's social and economic landscape also helps assess potential social costs from infrastructure damage, including housing, industry, public facilities, essential services, and transportation.

Exploring local demographic data may help to identify groups and geographic areas with specific vulnerability to hazard events. In the context of all-hazards preparedness and response planning, at-risk individuals (often used interchangeably with “vulnerable populations”) are defined federally as “children, pregnant women, senior citizens, and other individuals who have access or functional needs in the event of a public health emergency.” (42 U.S.C. § 2802(b)(4)(B) (2019)) These populations may include, but are not limited to, individuals who are economically disadvantaged, living with disabilities, dependent on caregivers, from historically marginalized communities, have limited English proficiency or are non-English speaking, lack access to transportation, are experiencing homelessness, or have chronic medical conditions.

Certain populations face greater risk following a natural hazard event due to age, economic mobility, physical disability, geographic location, or a combination of factors. Vulnerability in the face of a hazard event is not a fixed characteristic; the same individual may be at risk for some hazards but not at risk for others. Planning for vulnerable populations in the context of hazard mitigation can help communities to prioritize limited resources where they will be the most effective. Refer to Volume 1, Section 1.4.3, for a more in-depth discussion of planning for vulnerable populations, at-risk individuals with access and functional needs, and environmental justice.

The total population, total number of households, and average household size of the City of Capitola are presented in Table 1-1, compared to the other municipalities and Santa Cruz County. The city has the smallest population of all the incorporated municipalities.

Table 1-1: Population and Housing Summary

Jurisdiction	Total Population	Total Households	Average Household Size
City of Capitola	9,813	5,086	1.89
Santa Cruz County	266,021	106,635	2.36

Source: ACS 5-Year, 2018-2023



1.2.3.1 Income & Housing

Economic mobility is one of the most important predictors of natural hazard vulnerability. Low-income residents are more likely to occupy housing which is inadequately maintained or otherwise poorly built to withstand extreme events. For example, mobile or modular homes are more susceptible to damage in earthquakes and floods than other types of residences and are less likely to contain A/C units to cope with high heat events. In urban areas, low-income residents are more likely to occupy older homes and apartment complexes with unreinforced masonry, which is particularly susceptible to seismic damage.

Low-income households and communities face disproportionate financial burden from costs associated with disaster preparedness, response, and recovery. Disasters create unexpected expenses which may serve as “tipping points” for families and individuals living on the edge of poverty or homelessness. Recovery costs may be higher for those without resources to conduct hazard mitigation activities ahead of time. Families and individuals who lack access to transportation may be unable to evacuate ahead of an emergency. (Krause & Reeves, 2017)

Low-income residents and renters are also less likely to purchase insurance, meaning that those with the most to lose during an event are also the least prepared to deal with potential losses. Major hurricane events in recent history such as Harvey, Irma, and Katrina all demonstrate that low-income and/or historically marginalized communities face increased vulnerability to hazard events and struggle the most to recover.

Median household income in the City of Capitola was \$96,412, with an overall poverty rate of 13.9%. By comparison, median income and poverty rates for Santa Cruz County were \$109,266 and 11.2%, respectively. (see Table 1-2) Median income and poverty rates are also shown on the block group level in Figure 1-3 and Figure 1-4.

Table 1-2: Household Income and Poverty Levels

Jurisdiction	Median Income	Poverty Rate
City of Capitola	\$96,412	13.9%
Santa Cruz County (Total)	\$109,266	11.2%

Source: ACS 5-Year, 2018-2023

Renters are also more vulnerable to natural hazards, as they are less likely to take out property insurance and the decision to make major structural improvements typically lies with the property owner. Federal disaster recovery services can exacerbate inequality between renters and homeowners; payout amounts are significantly higher for homeowners applying through FEMA’s Individual Assistance (IA) program; from 1999 to 2013 U.S. homeowners saw their wealth increase with local hazard damages, whereas renters’ wealth decreased. (Howell, Junia; Elliot, James, 2019)

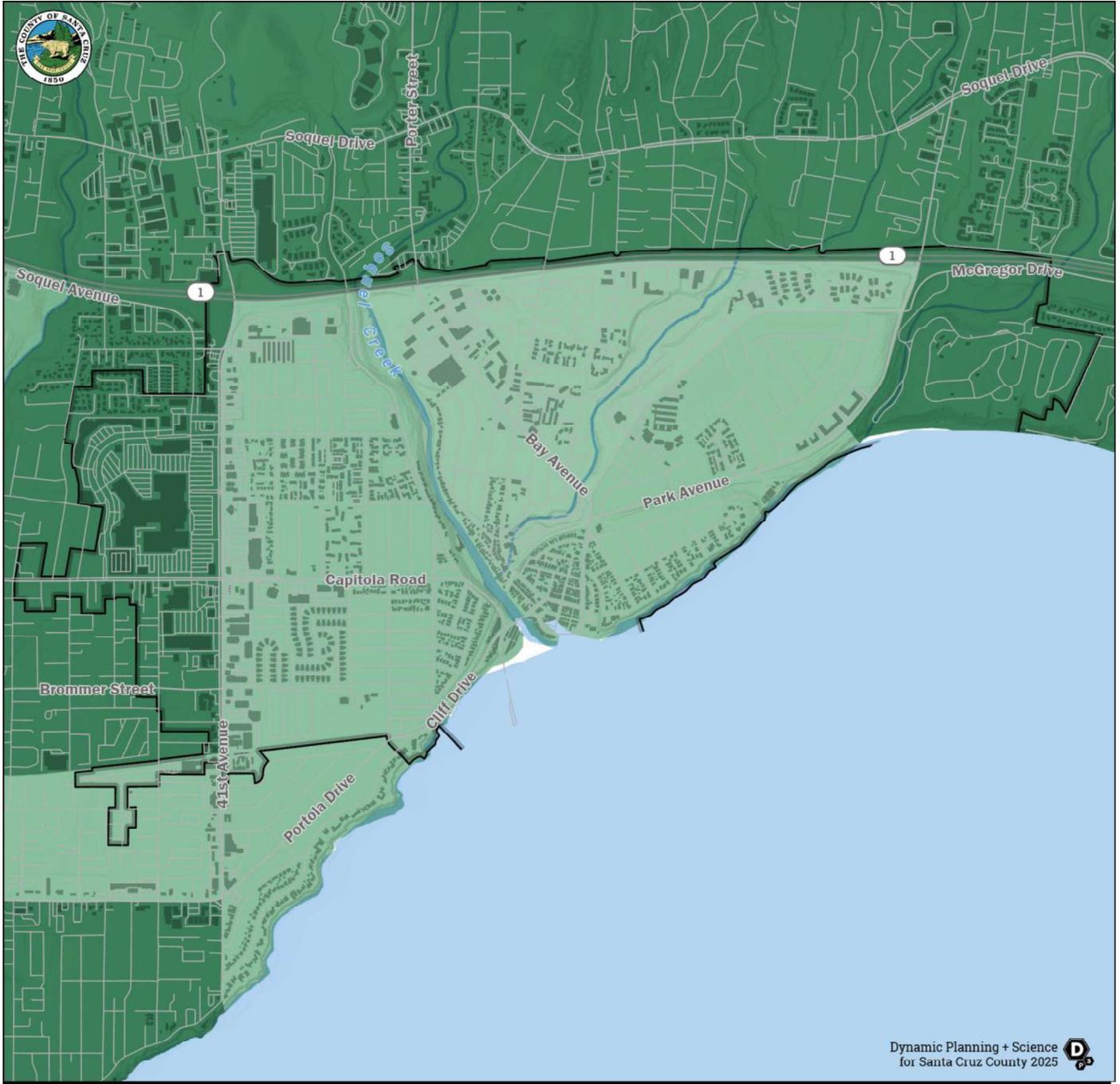


Approximately 50% of occupied housing units in City of Capitola are renters, compared to 40% for Santa Cruz County as a whole; refer to Table 1-3. Apartments, condominiums, and mobile homes represent 64% of Capitola’s housing stock, while single-family residential dwelling units represent 36%. Hence, Capitola has a much higher percentage of renter occupied dwelling units than Santa Cruz County has a whole. Figure 1-5 depicts housing occupancy in Capitola.

Table 1-3: Owner- and Renter Occupied Households

Jurisdiction	# Occupied Housing Units	# Renter Occupied	% Renter Occupied	# Owner Occupied	% Owner Occupied
City of Capitola	4,506	2,241	49.7%	2,265	50.3%
Santa Cruz County	96,873	38,771	40.0%	58,102	60.0%

Source: ACS 5-Year, 2018-2023



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ACS Median Household Income City of Capitola

*Data sources: ESRI Demographics Service, ACS.

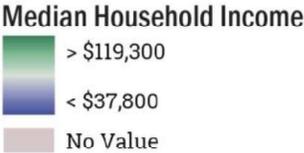
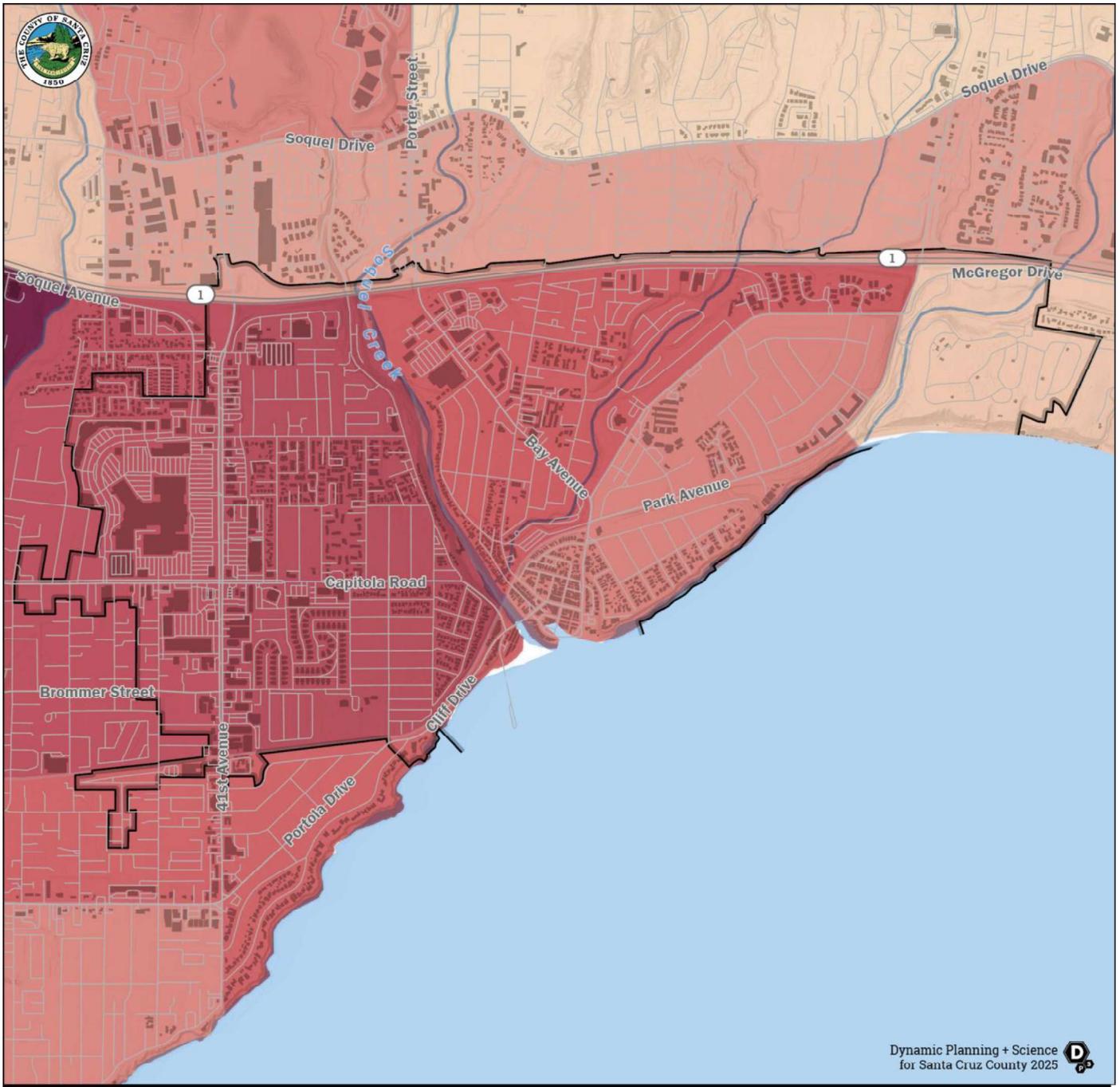


Figure 1-3: City of Capitola Median Household Income Map



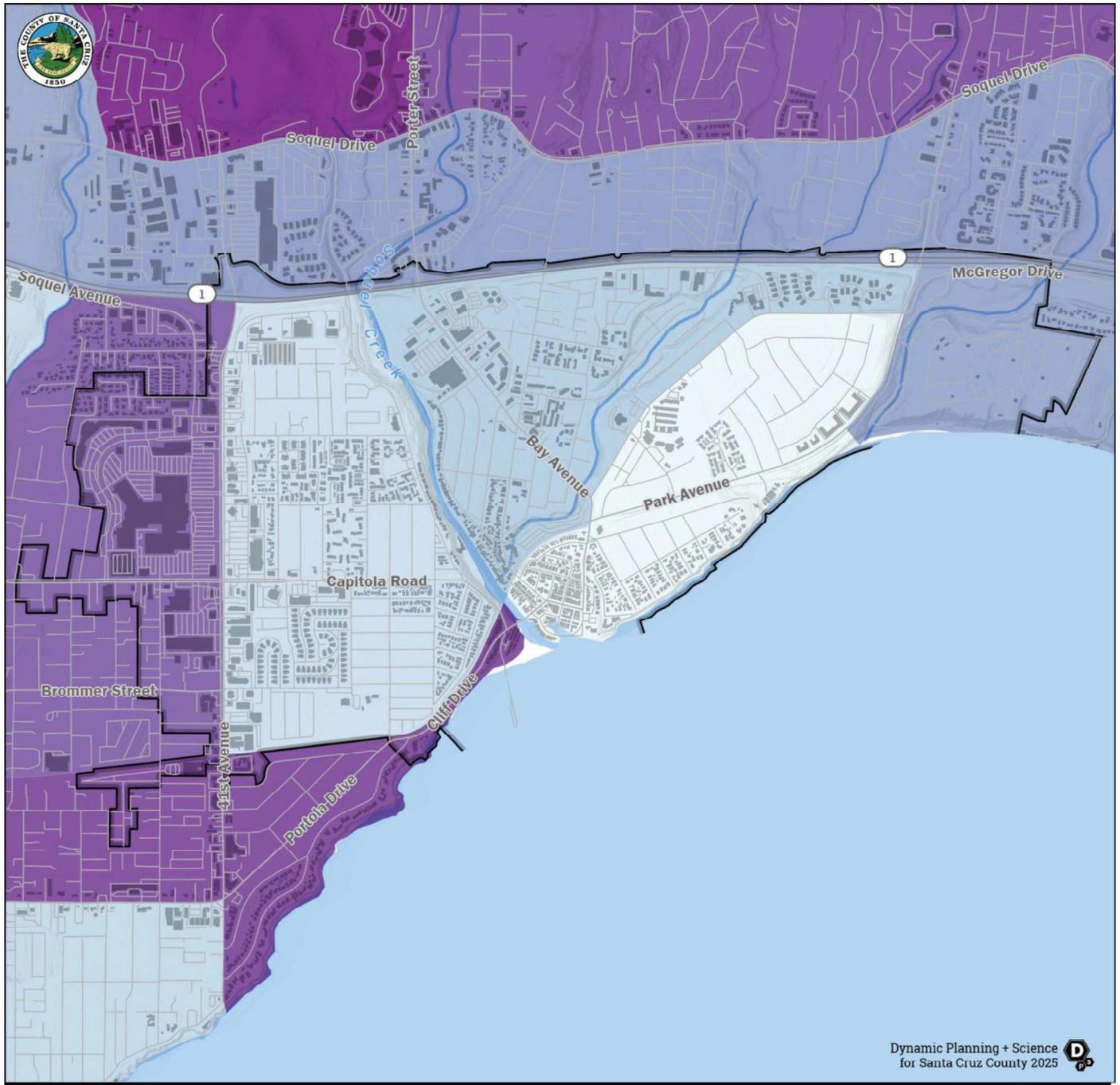
ACS Poverty Status
City of Capitola

*Data sources: ESRI Demographics Service, ACS.

Percent of Population Whose Annual Income is Below Poverty

- > 24%
- < 1%
- No Value

Figure 1-4: City of Capitola Poverty Status Map



ACS Housing Occupancy City of Capitola

*Data sources: ESRI Demographics Service, ACS.

Percent of Housing Units that are Owner-Occupied



Figure 1-5: City of Capitola Occupied Housing Units Map



1.2.3.2 Dependent & Disabled Populations

Age is a significant factor in assessing vulnerability to natural hazards. Both older adults and children are considered dependent populations due to their reliance on caregivers for safety, mobility, and support during emergency events. These populations face heightened risks during disasters such as floods, wildfires, and earthquakes, particularly when compounding factors such as poverty, disability, or social isolation are present.

In the City of Capitola, approximately 35.3% of households include at least one individual over the age of 65, and 10.4% of all households consist of seniors living alone. While only 2.3% of senior households live below the poverty line (Table 1-4), seniors—particularly those who are low-income or socially isolated—remain among the most vulnerable populations in disaster situations. Challenges for older adults may include limited mobility, chronic health conditions, reduced digital literacy, and lack of access to real-time emergency alerts. Seniors living alone may require additional assistance during evacuations or power outages, and assisted living facilities necessitate advanced coordination to ensure continuity of care and safety during emergencies.

Children represent another dependent population requiring special consideration. In Capitola, 19.4% of households include individuals under the age of 18, with 7.3% of these households headed by a single caregiver. During emergencies, children are entirely dependent on caregivers for decision-making, transportation, and access to essential resources. Disruptions to schools, childcare, and youth services can result in significant emotional, educational, and developmental impacts. Families with limited means or single caregivers may also face greater challenges in securing housing, supplies, and recovery assistance.

Figure 1-6 highlights areas within Capitola with higher concentrations of economically dependent age groups, informing targeted outreach and response strategies during emergencies.

Table 1-4: Economically Dependent Age Groups

Jurisdiction	% Households 65+	% Households 65+ Living Alone	% Households 65+ in Poverty	% Households <18	% Households <18 w Single Caregiver
City of Capitola	35.3%	10.4%	2.3%	19.4%	7.3%
Santa Cruz County	33.4%	7.9%	2.7%	24.8%	6.0%

Source: ACS 5-Year, 2018-2023

Elderly populations face increased risks during disaster events due to age-related health conditions, mobility limitations, and potential social isolation. In Capitola, approximately 16% of the non-institutionalized population lives with a disability, a slightly higher rate than the countywide average of 11.1% (Table 1-5).



Table 1-5: County-Wide Non-Institutionalized Disabled Population

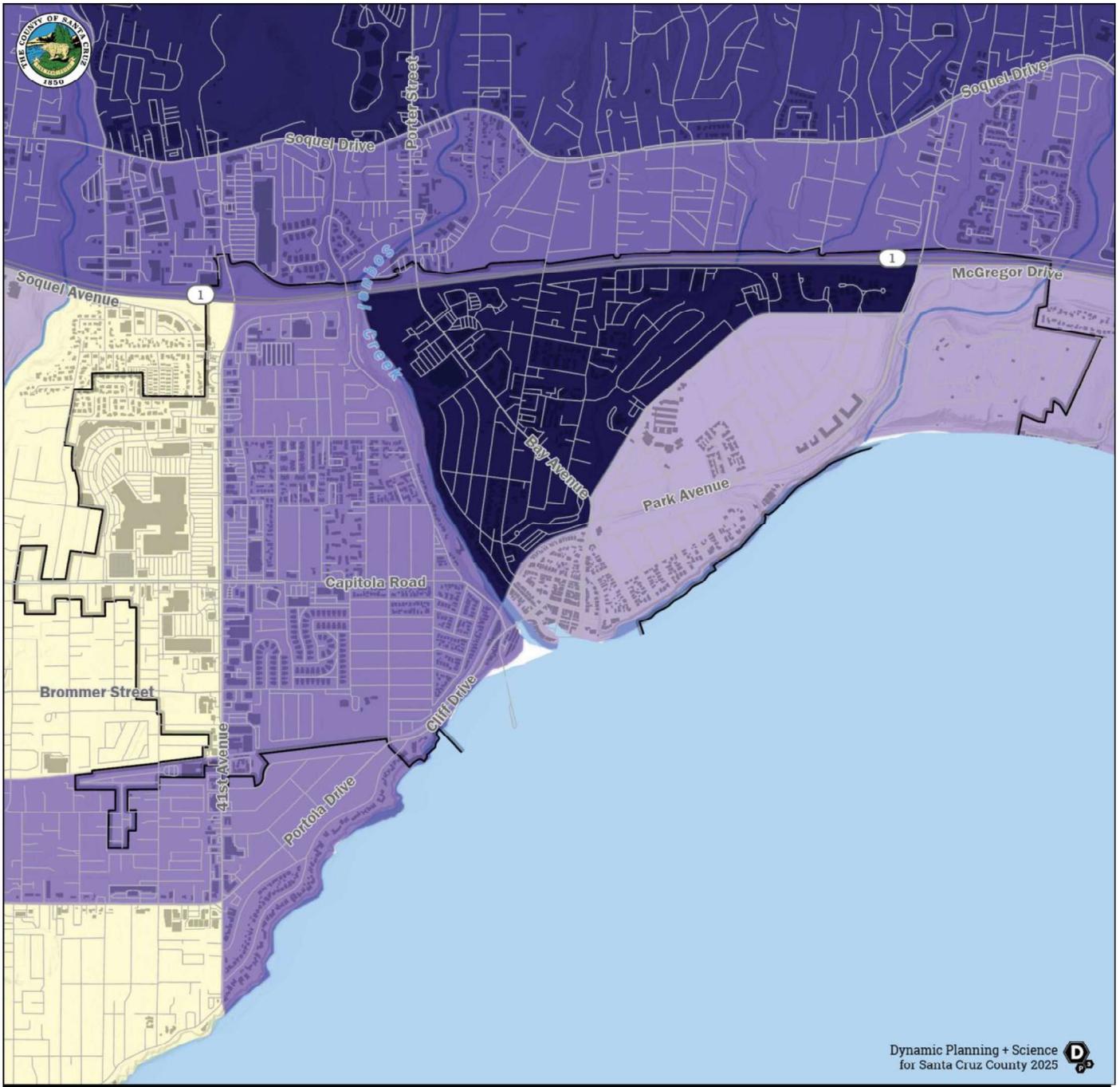
Jurisdiction	# Persons w Disability	% Persons w Disability
City of Capitola	1,631	16.6%
Santa Cruz County	29,557	11.1%

Source: ACS 5-Year, 2018-2023

Among those with access and functional needs, elderly individuals with disabilities represent a highly vulnerable subpopulation when it comes to disaster preparedness, response, and recovery. This group includes seniors living with physical or cognitive impairments such as hearing or vision loss, reduced mobility, reliance on assistive medical devices, neurodivergence, or chronic health conditions that may be exacerbated by hazard events (e.g., exposure to wildfire smoke or extreme heat).

illustrates the distribution of elderly individuals (age 65+) with disabilities across the City of Capitola. The data shows notable concentrations—exceeding 47% of the elderly population—in several distinct neighborhoods, primarily located in the northern, eastern, and southeastern portions of the city. These include areas around East Lake Avenue, Green Valley Road, Airport Boulevard, and Freedom Boulevard, as well as pockets near the Pajaro River.

The combination of advanced age and disability can present significant challenges not only during emergency response but also in implementing hazard mitigation measures. Elderly individuals with disabilities may face physical, financial, or logistical barriers to undertaking activities such as seismic retrofitting, anchoring fuel tanks, installing foundation bracing, or implementing residential flood-proofing techniques. Many live in older housing stock that is more vulnerable to earthquake damage or repetitive flooding and may lack the resources or support networks needed to complete mitigation upgrades.



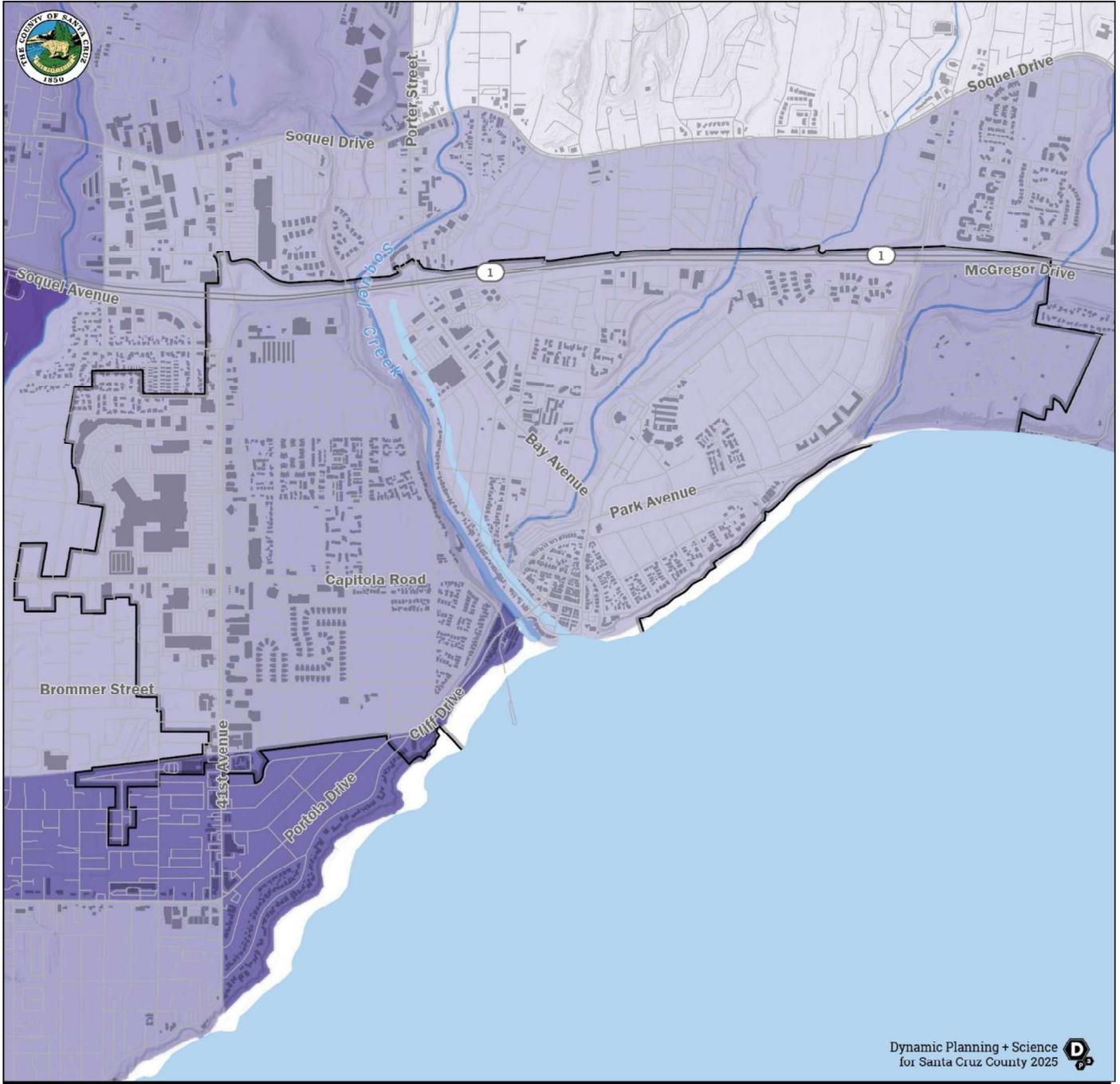
ACS Dependent Age Groups
City of Capitola

*Data sources: ESRI Demographics Service, ACS.

Percent of Population in Dependent Age Groups



Figure 1-6: City of Capitola Economically Dependent Age Groups Map



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ACS Disabled Elderly City of Capitola

*Data sources: ESRI Demographics Service, ACS.

Percent of Elderly Population (65+) with a Disability



Figure 1-7: City of Capitola Disabled Elderly Map



1.2.3.3 Race, Ethnicity & Language

Natural disasters compound racial disparities; non-white individuals and communities receive less recovery aid from FEMA than their white counterparts, even where the amount of damage is the same. (Howell, Junia; Elliott, James R., 2019) (National Advisory Council, 2020) These disparities are evidence of the complicated relationship between disaster recovery and overlapping social vulnerabilities including race, income, language, and health. Black and Latinx residents are more likely to be low income and renters, conditions which create barriers to navigating FEMA’s Individual Assistance programs. Communities with more non-white residents may have lower tax revenue and property values, which means less investment in mitigation and rebuilding efforts before and after an emergency.

Figure 1-8 depicts the racial and ethnic composition of the City of Capitola. According to ACS data, the city is predominantly White, non-Hispanic, with smaller proportions of Hispanic or Latino, Asian, and other racial or ethnic groups distributed throughout the community. Unlike neighboring Watsonville, Capitola does not have a single predominant minority group across most census tracts, reflecting a more demographically homogenous population base.

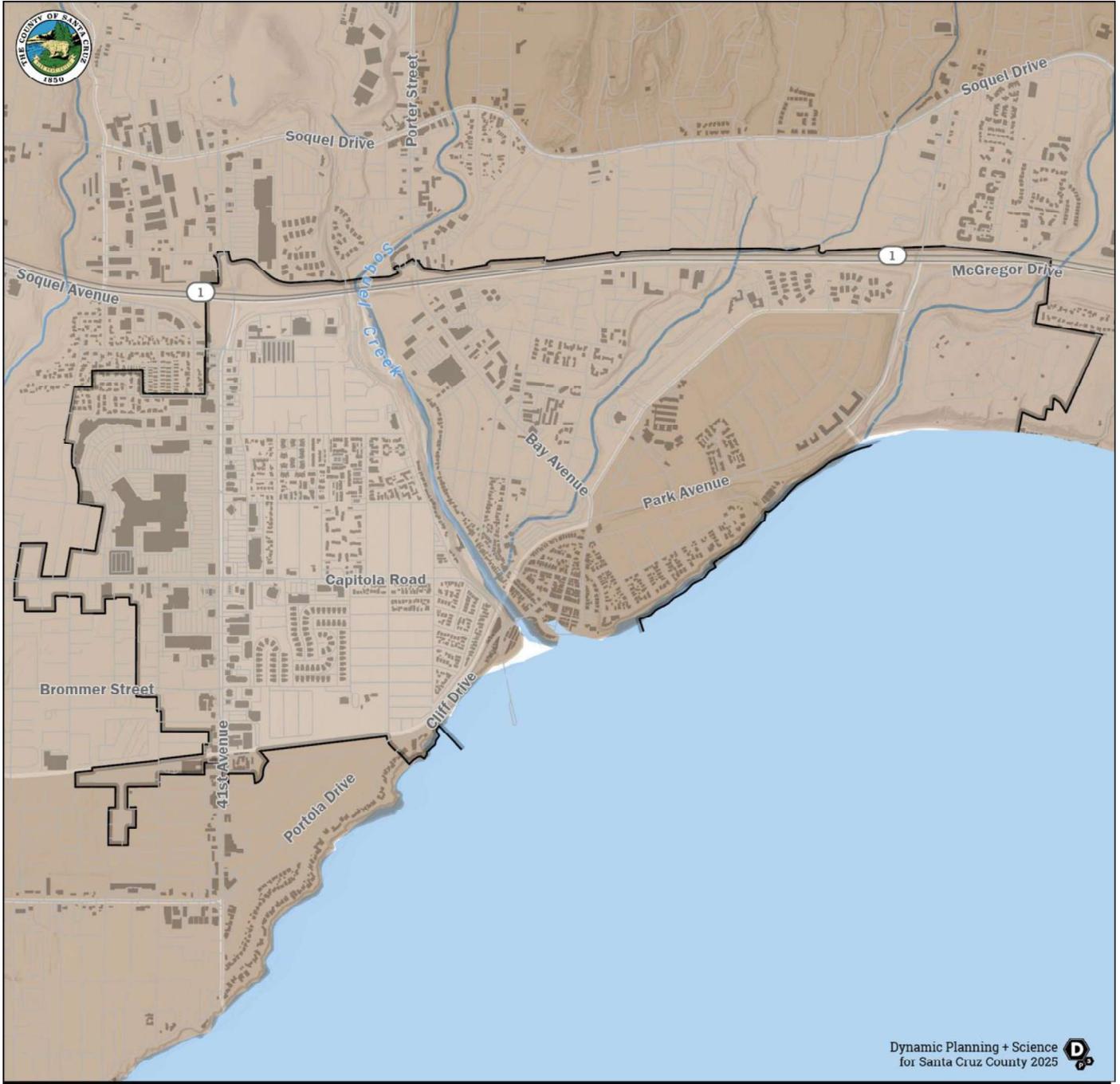
Residents with limited English proficiency (LEP) face heightened barriers to understanding emergency alerts, accessing preparedness resources, and navigating post-disaster recovery programs. In Capitola, approximately 10% of households speak Spanish, but only 1% report limited English proficiency, both rates significantly lower than the countywide average (Table 1-6). Figure 1-9 highlights where Spanish-speaking populations are concentrated in Capitola.

Table 1-6: County-Wide Household Languages

Jurisdiction	# Spanish Speaking Households	% Spanish Speaking Households	# Limited English Households	% Limited English Households	# Other Language Households
City of Capitola	511	10.0%	49	1.0%	0
Santa Cruz County (Total)	18,325	17.2%	3,354	3.1%	90

Source: ACS 5-Year, 2018-2023

While Capitola’s LEP population is relatively small, considerations for inclusive communication remain important. Hazard mitigation planning should ensure that translated materials and culturally relevant outreach are available where needed, while also addressing the needs of seniors, renters, and other vulnerable groups who may face barriers to preparedness and recovery. Integrating equity-focused strategies will help ensure that all residents of Capitola, regardless of language or cultural background, have equitable access to life-safety information and mitigation resources.



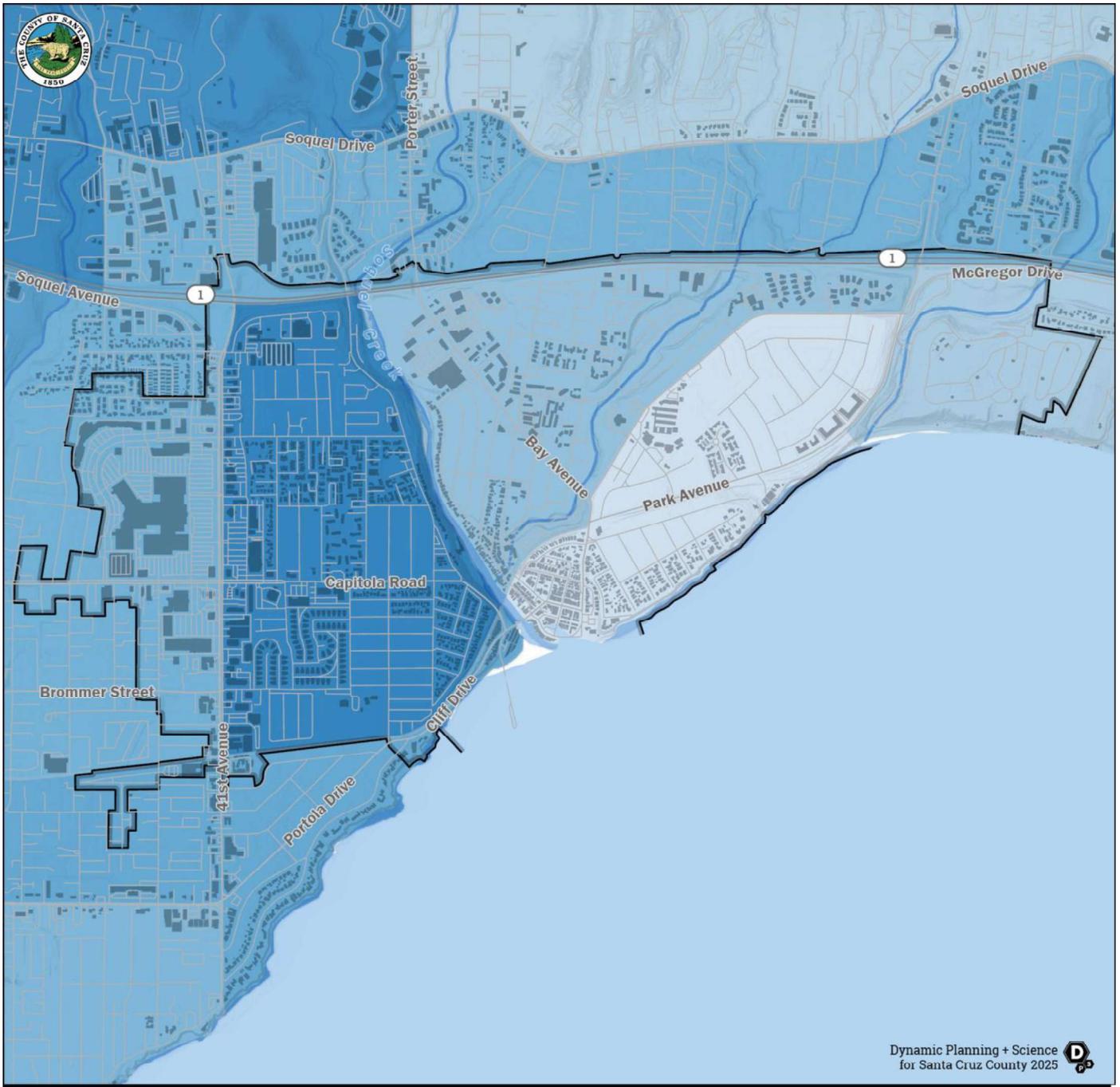
ACS Race and Ethnicity City of Capitola

*Data sources: ESRI Demographics Service, ACS.

ACS Race and Ethnicity Predominance

- White alone, not Hispanic or Latino
- Hispanic or Latino
- Black or African American alone, not Hispanic or Latino
- Asian alone, not Hispanic or Latino
- American Indian and Alaska Native alone, not Hispanic or Latino
- Two or more races, not Hispanic or Latino
- Native Hawaiian and other Pacific Islander alone, not Hispanic or Latino
- Some other race alone, not Hispanic or Latino

Figure 1-8: City of Capitola Race and Ethnicity Predominance Map



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ACS Language Spoken City of Capitola

*Data sources: ESRI Demographics Service, ACS.

Percent of Population (5+) Who Speak Spanish at Home



Figure 1-9 City of Capitola Spanish-Speaking Population Map

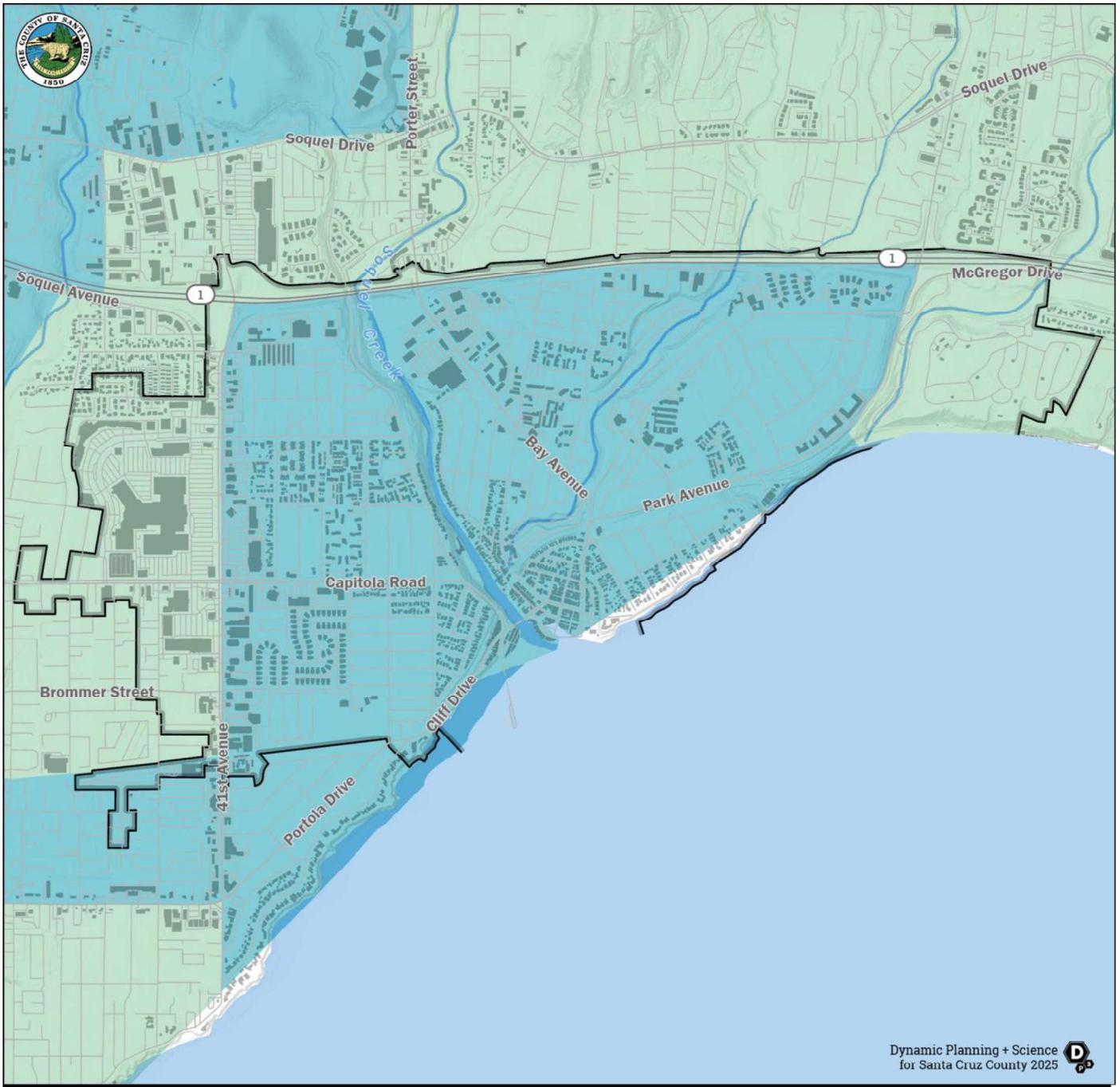


1.2.3.4 Social Vulnerability Index (SVI)

The Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) for City of Capitola reveals important spatial and demographic patterns that have direct implications for equitable hazard mitigation planning. As discussed in detail in Volume 1, Section 1.4.3.6, the SVI is a composite measure developed by the CDC to identify communities that are more likely to require support before, during, and after a disaster. It incorporates a range of factors across four key dimensions: socioeconomic status, household composition and disability, minority status and language, and housing type and transportation access. The resulting index score ranges from 0 (lowest vulnerability) to 1 (highest vulnerability).

For the City of Capitola, the SVI reveals a moderate to high level of social vulnerability among its population; all areas within the city's incorporated boundaries have an SVI of 0.75 or less (Figure 1-10). Most of the city falls within the 0.5001 to 0.7500 SVI range, indicating populations that may be more impacted by natural hazards such as coastal flooding or earthquakes. This suggests that while residents may have some capacity to prepare for, respond to, and recover from disasters, there are still significant segments of the population that could face challenges, particularly during major hazard events.

Neighborhoods in the eastern and western parts of Capitola generally exhibit lower levels of social vulnerability (SVI range: 0.2501 to 0.5000), reflecting comparatively greater community resilience due to stronger indicators such as higher income, better educational attainment, more stable housing, and improved access to transportation..



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CDC Social Vulnerability Index 2022

City of Capitola

*Data sources: ESRI Demographics Service, ACS.

CDC Social Vulnerability Index

 0.0000 - 0.2500	 0.7501 - 1.0000
 0.2501 - 0.5000	 No data
 0.5001 - 0.7500	

Figure 1-10 City of Capitola Social Vulnerability Index Map



1.2.4 Economy

Capitola's economy is largely driven by tourism, hospitality, and retail. Lodging, dining, and entertainment venues cater to a steady stream of visitors and generate substantial local revenue through both sales tax and transient occupancy tax (TOT). According to the City of Capitola's Annual Comprehensive Financial Report for Fiscal Year 2022/2023, TOT alone accounts for 14% of the City's general fund revenue.

The city also supports a strong commercial retail sector. The Capitola Mall, located on 41st Avenue, serves as the largest retail hub and is anchored by major retailers including Macy's, Target, Kohl's, and Ross. Additional well-known establishments include Whole Foods Market, Outdoor Supply Hardware, and New Leaf Community Markets. Capitola is also home to two automobile dealerships: Santa Cruz Subaru and Santa Cruz Toyota. The General Plan highlights that Capitola generates retail sales five to six times greater than what would be expected based solely on local resident demand. This strength is reflected in the Fiscal Year 2022/2023 financial report, which found that sales tax contributes 56% of the City's general fund revenue. Notably, 41st Avenue is the most heavily trafficked roadway in Santa Cruz County, underscoring the area's commercial significance.

Employment data from the Association of Monterey Bay Governments estimates Capitola's 2025 workforce at 12,902, with 25% employed in retail trade and 15% in hospitality sectors such as hotels and restaurants. The remaining workforce is largely employed in healthcare, education, and professional services. Capitola is considered "jobs-rich," with more people working in the city than residing there.

Overall, Capitola enjoys a vibrant and resilient economy for a city of its size. Its regional draw is fueled by a mix of visitor spending and consumer activity from neighboring communities. The General Plan summarizes Capitola's economic advantages as a combination of regionally oriented retail centers, excellent highway access, a family-friendly beach town identity, a strong presence of locally owned businesses, and a small-town character that appeals to both residents and visitors alike.

1.2.5 Growth Trends & Future Development

As of 2023, the City of Capitola had an estimated population of 9,613, accounting for approximately 4% of Santa Cruz County's total population. Over the past decade, Capitola experienced a modest population decline of 1.3% between 2013 and 2023.

The city is largely built out and bounded by existing development to the west and north, New Brighton State Beach to the east, and Monterey Bay to the south. Located entirely within the California Coastal Zone, Capitola's development is subject to additional regulatory oversight and local land use decisions may be appealed to the California Coastal Commission, potentially delaying or halting projects. As a result, future growth is expected to occur primarily through infill and redevelopment of underutilized or aging properties rather than new large-scale development.



As shown in Table 1-7, Capitola’s total population is expected to grow by around 1,800 people between 2023 and 2050. Population growth will be relatively modest, with new residents primarily housed in compact, walkable neighborhoods close to transit and services.

Table 1-7: Capitola Population Growth Projections

Jurisdiction	Projected Population					
	2023	2030	2035	2040	2045	2050
City of Capitola	9,558	10,070	10,635	11,029	11,262	11,395
Santa Cruz County	263,338	268,914	274,095	278,258	280,258	281,399

Source: AMBAG, 2025

As shown in Table 1-8, Capitola’s total housing inventory is expected to grow by approximately 1,200 units between 2023 and 2050. Housing growth is directed toward the Village, Bay Avenue/Capitola Road corridor, and other underutilized parcels, with a focus on mixed-use and higher-density residential projects to support affordability and reduce pressure on coastal and hillside areas.

Table 1-8: Capitola Housing Growth Projections

Jurisdiction	Projected Housing Units					
	2023	2030	2035	2040	2045	2050
City of Capitola	5,507	5,887	6,242	6,491	6,634	6,715
Santa Cruz County (Total)	107,165	111,820	115,389	117,570	119,124	120,092

Source: AMBAG, 2025

As shown in Table 1-9, Capitola’s total employment is expected to grow by more than 500 jobs between 2023 and 2050. Employment growth is expected to concentrate in commercial corridors, particularly around 41st Avenue, Capitola Mall, and the Village, where retail, services, and tourism-related businesses remain strong. The General Plan also encourages adaptive reuse of older commercial spaces and more flexible zoning to support small businesses and professional services.

Table 1-9: Capitola Employment Growth Projections

Jurisdiction	Projected Jobs					
	2023	2030	2035	2040	2045	2050
City of Capitola	12,169	12,485	12,559	12,622	12,662	12,689
Santa Cruz County	139,092	143,371	144,527	145,611	146,509	147,302

Source: AMBAG, 2025



Without intentional and hazard-aware planning, population growth and redevelopment could exacerbate local exposure to hazards with flooding and wildfire posing particular concerns in areas designated for increased density or change. However, under the established local and state planning mechanisms and regulations discussed in Sections 1.5.3, Capitola can effectively manage and mitigate the risks associated with new development and changing hazard conditions.

1.3 Planning Process

The City of Capitola followed the planning process detailed in Volume 1, Section 2, including participating in the county-wide Hazard Mitigation Planning Team (HMPT) and formulating their own internal planning team to support the broader planning process.

The city’s representatives in the Steering Group led stakeholder and public engagement efforts alongside the Consultant Team, with assistance from the county-wide HMPT and their internal planning team. This engagement process is described in Volume 1. Specifically, for the City of Capitola, this included postings to the city website and social media, outreach events, and public presentations, as documented in Appendix B. Examples of Key Stakeholders engaged by Santa Cruz County on behalf of the city with relevance to the development of Capitola’s mitigation strategy include the USDA and other federal agencies; CAL FIRE and other state agencies; the City of Santa Cruz and other neighboring jurisdictions; community-based organizations such as Community Bridges; utility providers like AT&T and Soquel Creek Water District; UC Santa Cruz and other academia; and local businesses.

All Key Stakeholders that were invited to participate in the planning process are listed in Volume 1, Section 2, and the input received from stakeholders was integrated into the city’s annex, as described in Volume 1 Table 2-9. The city’s internal planning team participants, their positions, and how they participated in the planning process are shown in Table 1-10.

Table 1-10: City of Capitola Planning Team and Steering Group Members

Planning Group Members	Title	Description of Involvement
Jessica Kahn	Public Works Director	Lead Point-of-Contact
Katie Herlihy	Community Development Director	Alternate Point-of-Contact
Chloe Woodmansee	Assistant to the City Manager	Participating Stakeholder, HMPT #1, #2, and #4, BO #1 and #2
Jamie Goldstein	City Manager	Participating Stakeholder, BO #1
Jorge Melgoza	Building Services Technician	Participating Stakeholder, HMPT #1,#3; BO#1



Planning Group Members	Title	Description of Involvement
Matt Kotila	Operations Maintenance Supervisor	Participating Stakeholder, HMPT #2, BO#1
Nikki Bryant	Director	Participating Stakeholder, HMPT #1, BO#1
Robin Woodman	Building Official	Participating Stakeholder and HMPT #1

City of Capitola participated in a comprehensive hazard mitigation planning process as part of the 2025 Santa Cruz County MJHMP update. This included a series of breakout meetings, listed in Table 1-11 that engaged the district’s planning team, which included key city personnel and stakeholders in evaluating hazards, identifying local vulnerabilities, and prioritizing mitigation strategies

The kickoff meeting held on January 27, 2025, launched the planning process by introducing the project scope and clarifying the roles of the Steering Group and participating jurisdictional teams. In the months that followed, a series of structured meetings addressed foundational elements of the plan, including a review of key changes since the 2021 Local Hazard Mitigation Plan, an overview of hazard mitigation principles, and exercises to prioritize local hazards.

On July 30, 2025, participants engaged in a hexagon mapping activity designed to visually identify mitigation actions that could benefit from or require inter-jurisdictional coordination. These collaborative efforts helped shape a refined set of mitigation alternatives, establish shared planning goals, and align local strategies with FEMA’s Hazard Mitigation Assistance (HMA) funding framework.

Throughout the series of breakout meetings, the City of Capitola engaged in a structured and collaborative planning process focused on assessing hazard risks, identifying vulnerabilities, and developing targeted mitigation strategies. The meetings began with recaps of the county-wide HMPT meetings to ensure alignment of goals and progress.

During the May 12, 2025, breakout out meeting, discussions concentrated on community engagement outcomes, initial risk assessments, and the integration of demographic data to better understand vulnerable populations. Jurisdictional teams reviewed their specific hazard exposures using the Risk Assessment Mapping Platform (RAMP) and participated in prioritization exercises to identify their top hazards.

The July 23, 2025, breakout meeting shifted toward reviewing local capabilities and defining specific areas of concern, which informed the drafting of problem statements. Teams worked collaboratively to refine mitigation alternatives, align actions with FEMA guidelines, and develop a shortlist of priority mitigation actions and inter-jurisdictional collaboration opportunities.

The meetings also included consensus-building activities around hazard rankings, capabilities, and planned actions, while providing regular updates on the overall project schedule.



Table 1-11: City of Capitola Planning Team Meetings

Meeting & Date	Agenda / Topics	Goals / Key Inputs
County-Wide Steering Group and HMPT Meetings #1 & #2 January 27, 2025 – March 27, 2025		
CPT Planning Team Breakout Meeting #1 May 12, 2025	<ul style="list-style-type: none"> ▪ County-wide HMPT meetings #1 and #2 recaps ▪ Community engagement progress and results ▪ Risk assessment and community vulnerability ▪ Demographics and vulnerable populations ▪ Overview of jurisdiction-specific hazard risks and exposure ▪ Introduction to Risk Assessment Mapping Platform (RAMP) ▪ Jurisdiction-specific hazard risk ranking exercise ▪ Project schedule updates and next steps 	<ul style="list-style-type: none"> ▪ Consensus on jurisdiction-specific priority hazards ▪ Identify capabilities and potential mitigation actions ▪ Community engagement volunteers
County-Wide HMPT Meeting #3 June 2, 2025		
CPT Planning Team Breakout Meeting #2 July 23, 2025	<ul style="list-style-type: none"> ▪ Breakout Meeting #1 and HMPT #3 recaps ▪ Review capabilities assessment ▪ Review areas of concern and define problem statements ▪ Principles of effective mitigation strategies and actions, and mitigation alternatives ▪ Refine and align jurisdiction-specific mitigation actions exercise ▪ Project schedule updates and next steps 	<ul style="list-style-type: none"> ▪ Consensus on jurisdiction-specific capabilities ▪ Consensus on jurisdiction-specific areas of concern ▪ Consensus on priority mitigation actions and collaboration opportunities ▪ Community engagement volunteers
County-Wide HMPT Meeting #4 August 4, 2025		

1.3.1 Public Input & Draft Review

As detailed in Volume 1, Section 2, the draft plan was available for public review and comment from September 29 to October 20, 2025. Public comments received during that time were similar to those gathered throughout the public engagement process, including the need for more equity in the distribution of mitigation activities and funding and the need for enhanced cooperation among jurisdictions, utility providers, and state agencies. These comments were incorporated into the city’s mitigation strategy, as appropriate; although, most were already addressed by the Mitigation Action Plan which was based on previous public input.

Public and stakeholder input was gathered and incorporated throughout the plan development process, before the public review period, such as from the online public survey (see Volume 1, Section 2.1.2 and Appendix B, for details). During the review period, jurisdictional staff and stakeholders that participated in the plan development also reviewed the public draft and provided comments on minor corrections and revisions, which were addressed in the final plan.



1.4 What's New

This section provides an overview of hazard mitigation planning efforts for the planning area and highlights the updates made in the 2025 MJHMP. The City of Capitola previously maintained its own standalone Local Hazard Mitigation Plan, which guided resilience planning and hazard mitigation actions at the city level. For the first time, Capitola is now participating in the countywide MJHMP process. This integration reflects the City's ongoing commitment to regional resilience and acknowledges that many hazards such as coastal flooding, severe storms, and earthquakes cross jurisdictional boundaries.

Through participation in the MJHMP, Capitola has identified its highest priority hazards, developed hazard specific problem statements, and proposed actionable strategies to reduce risks. By aligning with countywide partners and leveraging regional resources, Capitola has strengthened its capacity to prepare for, withstand, and recover from disasters while continuing to protect its unique coastal community character.

1.4.1 Mitigation Activities

The city has successfully implemented several initiatives aimed at addressing identified vulnerabilities. Some of these accomplishments are highlighted in this section and have directly contributed to reducing risks from hazards such as flooding, all hazards, and severe weather. These completed projects showcase Capitola's ability to effectively plan, fund, and execute measures that protect its residents and infrastructure.

In addition, Capitola has systematically reviewed and adjusted its mitigation actions, exemplifying adherence to FEMA's Planning Policy Guide principles and emphasizing the importance of dynamic and adaptive mitigation planning. By fostering partnerships, leveraging funding opportunities, and prioritizing equity in implementation, the city aligns with best practices to build resilience against natural disasters. This ongoing effort is a testament to the city's commitment to the principles of risk-informed decision-making, equitable resource allocation, and integration with broader regional and state hazard mitigation objectives.

Adjustments to Previous Mitigation Actions

A significant portion of the city's mitigation efforts remain ongoing or in the pipeline. These actions, ranging from infrastructure upgrades to community outreach initiatives, represent the city's proactive approach to addressing hazards as resources become available.

Recognizing constraints such as limited funding and shifting priorities, the city has reevaluated certain initiatives, leading to their reprioritization or canceling of mitigation actions. Factors such as feasibility, cost-effectiveness, and emerging risks informed these decisions, ensuring alignment with the city's updated hazard mitigation goals. Adjustments to previous mitigation actions are documented as part of the City of Capitola's Mitigation Action Plan in Table 1-19, and more specific status updates are provided in Table 1-20.



1.4.2 Mitigation Successes

Capitola Wharf Master Plan

The City of Capitola embarked on the Capitola Wharf Master Plan in 2025. The Master Plan seeks to guide the future of the wharf and its resiliency to coastal hazards. The Wharf was initially constructed in 1857 and has been damaged by coastal hazards in recent years. The Master Plan offers seven concepts for the Wharf that range from keeping it entirely open to the public (no leased space) to new mobile and permanent commercial vendor facilities.

Cliff Drive Resiliency Project

The City of Capitola initiated the Cliff Drive Resiliency Project in 2023 after major storm events caused significant erosion along the bluff southwest of Hooper Beach. The project is focused on stabilizing the bluff, protecting infrastructure, and maintaining public access along this critical coastal corridor. At the same time, the City is proposing targeted updates to coastal policies to support the project and ensure long-term resilience.



Figure 1-11: Cliff Drive Resiliency Project - City of Capitola



Capitola Wharf Resiliency Project

Capitola has undertaken robust repairs to its iconic Wharf, including structural reinforcement, replacement of 148 pilings, new decking and railing, utility upgrades, and permanent public restroom facilities. The project began in September 2023. These improvements have not only restored the Wharf but enhanced its climate resilience with pilings that can be adjusted as sea levels rise are part of the design.

This effort has received attention for its forward-looking engineering: the Wharf will be rebuilt to endure larger waves and sea level changes expected from climate shifts, reinforcing its cultural value and role as a community anchor.



Figure 1-12: Capitola Wharf Resiliency and Public Access Improvement Project



1.5 Risk Assessment

This section focuses on profiling hazards specific to the City of Capitola and assessing their vulnerability independent of the broader county-wide planning area, which has been evaluated in Section 3 of Volume 1. The hazard profiles in Volume 1 discuss overall impacts to the planning area and describe relevant plans, policies, and regulations; past events; location; frequency and probability of future occurrences; severity and extent; warning time; secondary hazards; and climate change impacts. For more information on risk assessment methodologies, see Volume 1, Appendix A.

This section includes a tailored vulnerability assessment, analyzing assets at risk such as population, property, and critical facilities and infrastructure unique to the city, and information on city-specific differences in hazard vulnerability across the planning area. It also identifies total city assets at risk, including people, property, and critical facilities and infrastructure within the city. In addition, this section presents growth and development trends for the community, offering insights into vulnerabilities and risks that represent the broader context of assets at risk.

1.5.1 Hazard Screening & Prioritization

Members of the planning team from each participating jurisdiction came together to collaboratively decide which county-wide hazards would be included in the MJHMP and which would be excluded. Hazard screening and prioritization took place early in the process and integrated historic data, local knowledge, and consensus opinions to create a risk assessment matrix for the county as well as for each participating jurisdiction. These matrices indicate the priority of hazards prior to further refinement. Details about this process, the results of the discussion, and in-depth profiles for county-wide hazards can be found in Volume 1, Sections 2 and 3.

The final results of the hazard screening and prioritization exercises are summarized in Table 1-13, including which specific subhazards were selected by Capitola's Planning Team.

The City of Capitola's internal planning group used the same hazard identification and prioritization process as the county-wide Planning Team. They reviewed previously prepared hazard mitigation plans and other relevant documents to determine the realm of natural hazards that have the potential to affect the city. Table 1-12 provides a crosswalk of hazards identified in select planning documents, including the 2021 Santa Cruz County Local HMP, 2019 City of Capitola General Plan Safety Element, and 2023 State of California HMP. The crosswalk was used to develop a preliminary hazards list, providing a framework for the group to evaluate which hazards were truly relevant to the City of Capitola and which ones were not.

The internal planning group then ranked hazards based on their probability of affecting City of Capitola and potential impacts on the community. Figure 1-13 displays the results of the hazard risk ranking exercise that was performed before further refinement. All hazards have been profiled in Volume 1 of this document. The purpose of this annex is to specifically address the city's vulnerability to specifically identified hazards.



Table 1-12: City of Capitola Document Review of Potential Hazards

Hazard	2019 Capitola General Plan Safety Element	Santa Cruz County LHMP 2021	2023 California SHMP
Agricultural Pests			■
Avalanche			■
Climate Change	■	■	■
Coastal	■	■	■
Dam Failure		■	■
Drought		■	■
Earthquake / Liquefaction		■	■
Extreme Cold		■	■
Extreme Heat		■	■
Extreme Weather / Storms	■	■	■
Flood	■	■	■
Geologic / Mass Movement		■	■
Human-Caused	■		■
Insects			■
Levee Failure			■
Pandemic Disease			■
Sea Level Rise	■		■
Soil			■
Subsidence			■
Tornado			■
Tsunami / Seiche Wave	■		■
Volcano			■
Wildfire	■	■	■



Risk Assessment Matrix Definitions

PROBABILITY RATING

The likelihood of a hazard event occurring within a time period?

PROBABILITY	Highly Likely	Highly likely - 100% annual probability. Or Likely to occur every year in your lifetime.
	Likely	Likely - between 10 & 100% annual probability. Or will occur several times in your lifetime.
	Possible	Possible - between 1 & 10% annual probability. Or Likely to occur some time in your lifetime.
	Unlikely	Unlikely - less than 1% annual probability. Or unlikely but possible to occur in your lifetime.

IMPACT RATING

In terms of injuries, damage, or death, would you anticipate impacts to be minor, limited, critical, or catastrophic when a significant hazard event occurs? The impact could be in terms of one hazard event (flooding from a culvert failure) or a large-scale event (multiple rivers flooding) in the same jurisdictional boundary.

IMPACT			
Minor	Limited	Critical	Catastrophic

Minor - very few injuries, if any. Only minor property damage & minimal disruption on quality of life. Temporary shutdown of critical facilities.

Limited - minor injuries only. Approx. 10% or less of property in disaster footprint damaged or destroyed. Complete shutdown of critical facilities for more than one day.

Critical - multiple deaths/injuries possible. Between 25% and 50% of property in disaster footprint is damaged or destroyed. Complete shutdown of critical facilities for more than one week.

Catastrophic - high number of deaths/injuries possible. More than 50% of property in affected area damaged or destroyed. Complete shutdown of critical facilities for 30 days or more.

To concentrate resources, the jurisdictional planning team will focus on "High" and "Extreme" risk hazards. These hazards have the higher probability and greater impact as it relates to the jurisdictions planning area.

Hazard definitions are included in Vol. 1 of this plan. Some hazards are discussed as subset hazards— e.g., "Dam Failure" within the "Flood" hazard profile. If a hazard is not present on the risk matrix or are grey in color, the jurisdictional planning team felt the hazard had a minimal footprint within their planning area and was not ranked.

Hazard Information / Legend:



Climate Change impacts will be addressed at the end of each hazard section and as a stand alone section for each jurisdiction.

For County and Municipal governments you will be required to address climate change impacts in the Safety Element of your General Plan. Climate change may change the frequency, duration and intensity of hazards listed above.

City of Capitola Risk Matrix

		IMPACT			
		Minor	Limited	Critical	Catastrophic
PROBABILITY	Highly Likely	Medium	HIGH WIND WINTER STORM COASTAL EROSION FLOOD Extreme		
	Likely	HIGH HEAT DROUGHT SLOPE FAILURE SEA LEVEL RISE High EARTHQUAKE			
	Possible	Low	Medium	High TSUNAMI High	
	Unlikely	Low	Low	WILDFIRE Medium Medium	

Figure 1-13: City of Capitola Risk Assessment Matrix



Table 1-13: City of Capitola Hazards Prioritization Summary

Hazard	Priority	Explanation
Wildfire	Medium	Profiled in Volume 1, Section 3.2.1, and Section 1.5.2.1 in this annex
Flood	Extreme	Profiled in Volume 1, Section 3.2.2, and Section 1.5.2.2 in this annex (not including Levee Failure due to no exposure)
Earthquake	Extreme	Profiled in Volume 1, Section 3.2.3, and Section 1.5.2.3 in this annex, including Liquefaction
Severe Weather	High	Profiled in Volume 1, Section 3.2.4, and Section 1.5.2.4 in this annex, including High Wind and Heavy Rain (not including Winter Weather due to low probability and impact)
Coastal Hazards	Extreme	Profiled in Volume 1, Section 3.2.5, and Section 1.5.2.5 in this annex, including Coastal Storm, Coastal Erosion, Wave Run-Up and Surge, and Tsunami
Slope Failure	High	Profiled in Volume 1, Section 3.2.6, and Section 1.5.2.6 in this annex
Dam Failure	-	Not a priority due to no exposure
Drought	Medium	Profiled in Volume 1, Section 3.2.8, and Section 1.5.2.7 in this annex
Extreme Heat	Medium	Profiled in Volume 1, Section 3.2.9, and Section 1.5.2.8 in this annex
Climate Change	High	Profiled in Volume 1, Section 3.2.10, and Section 1.5.2.9 in this annex, including Sea-Level Rise

1.5.2 Vulnerability to Specific Hazards

Assessing vulnerabilities exposes the unique characteristics of individual hazards and begins the process of narrowing down which areas within the city are vulnerable to specific hazard events. The vulnerability assessment considered unique local knowledge of hazards and impacts and a GIS overlaying method for examining such vulnerabilities in more depth. Using these methods, the city’s planning group estimated vulnerable populations, properties, and assets, and potential losses, primarily to coastal hazards. In addition, the exposure of city assets to drought, geological, earthquake, wildfire and flood hazards were also considered.

Many of the hazard profiles include a snapshot map and damage estimation tables that illustrate the city’s vulnerabilities to those specific hazards. These maps assisted the planning group in understanding the hazard exposure of populations, parcels, and critical facilities and infrastructure. Each snapshot map contains an exposure summary that displays the percentage of the population, the improvement and content value of parcels, and the amount of critical infrastructure that is exposed. For hazards without



geospatial extents, such as drought and severe weather, narratives are provided instead of exposure maps and tables.

Based on the hazard prioritization exercise, this vulnerability assessment focuses on nine hazards for the City of Capitola, some of which encompass subhazards such as Liquefaction, Heavy Rain, and Coastal Erosion.

Wildfire
SECTION 1.5.2.1



Flood
SECTION 1.5.2.2



Earthquake
SECTION 1.5.2.3



Severe Weather
SECTION 1.5.2.4



Coastal Hazards
SECTION 1.5.2.5



Slope Failure
SECTION 1.5.2.6



Drought
SECTION 1.5.2.7



Extreme Heat
SECTION 1.5.2.8



Climate Change
SECTION 1.5.2.9



1.5.2.1 Wildfire Hazard

Although Capitola is a primarily built-out coastal city, it is not entirely free from wildfire risk. Figure 1-14 shows that most of the city is classified as non-hazardous for wildfire, apart from moderate hazard areas along the northeastern boundaries near Park Avenue and McGregor Drive. These zones align with the wildland–urban interface (WUI), where hillside vegetation and open space border residential neighborhoods. Importantly, the Exposure Summaries map (Figure 1-14) indicates that no parcels, population centers, or critical infrastructure within Capitola fall into Cal Fire’s “Very High Fire Hazard Severity Zones,” meaning that the direct wildfire threat to the city’s core remains low.

However, the Mean Fire Return Interval (MFRI) map (Figure 1-15) illustrates that surrounding hillsides and adjacent jurisdictions have relatively short fire return intervals, with many areas projected to experience wildfire activity within 6–35 years. This proximity creates indirect risks for Capitola, including degraded air quality from regional smoke events, potential utility shutoffs during high fire danger conditions, and strain on the transportation network if regional evacuations are required.



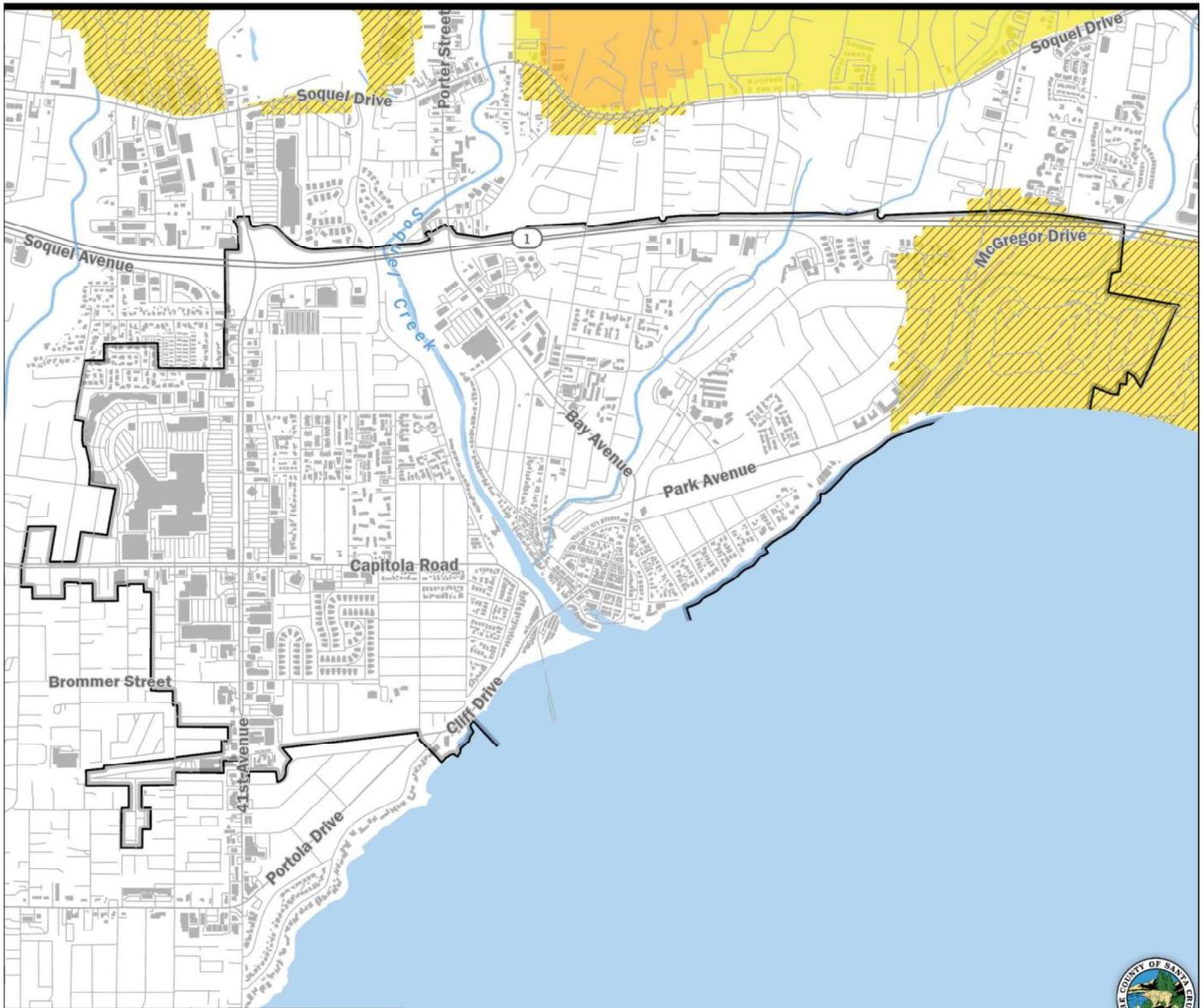
Within Capitola itself, heavily vegetated corridors, particularly those with eucalyptus stands along key routes such as Wharf Road and Park Avenue, could complicate emergency access and evacuation during a fire event. Drainage areas like Soquel Creek and coastal bluffs near New Brighton also present localized risks where unmanaged vegetation and steep slopes increase the potential for fire spread to adjacent homes and infrastructure.

Looking ahead, climate change is expected to heighten these risks by producing hotter, drier conditions that stress vegetation and increase flammability. While Capitola's dense urban fabric limits direct wildfire exposure, the city remains vulnerable to secondary impacts and must continue investing in vegetation management, evacuation planning, and regional coordination to enhance community resilience.



WILDFIRE RISK EXPOSURE

CITY OF CAPITOLA



EXPOSURE SUMMARIES*

POPULATION COUNT IN HAZARD AREA	
Count	Exp. Rate**
0	0%
Count Includes: VERY HIGH	

PARCEL COUNT IN HAZARD AREA	
Count	Exp. Rate**
0	0%
Count Includes: VERY HIGH	

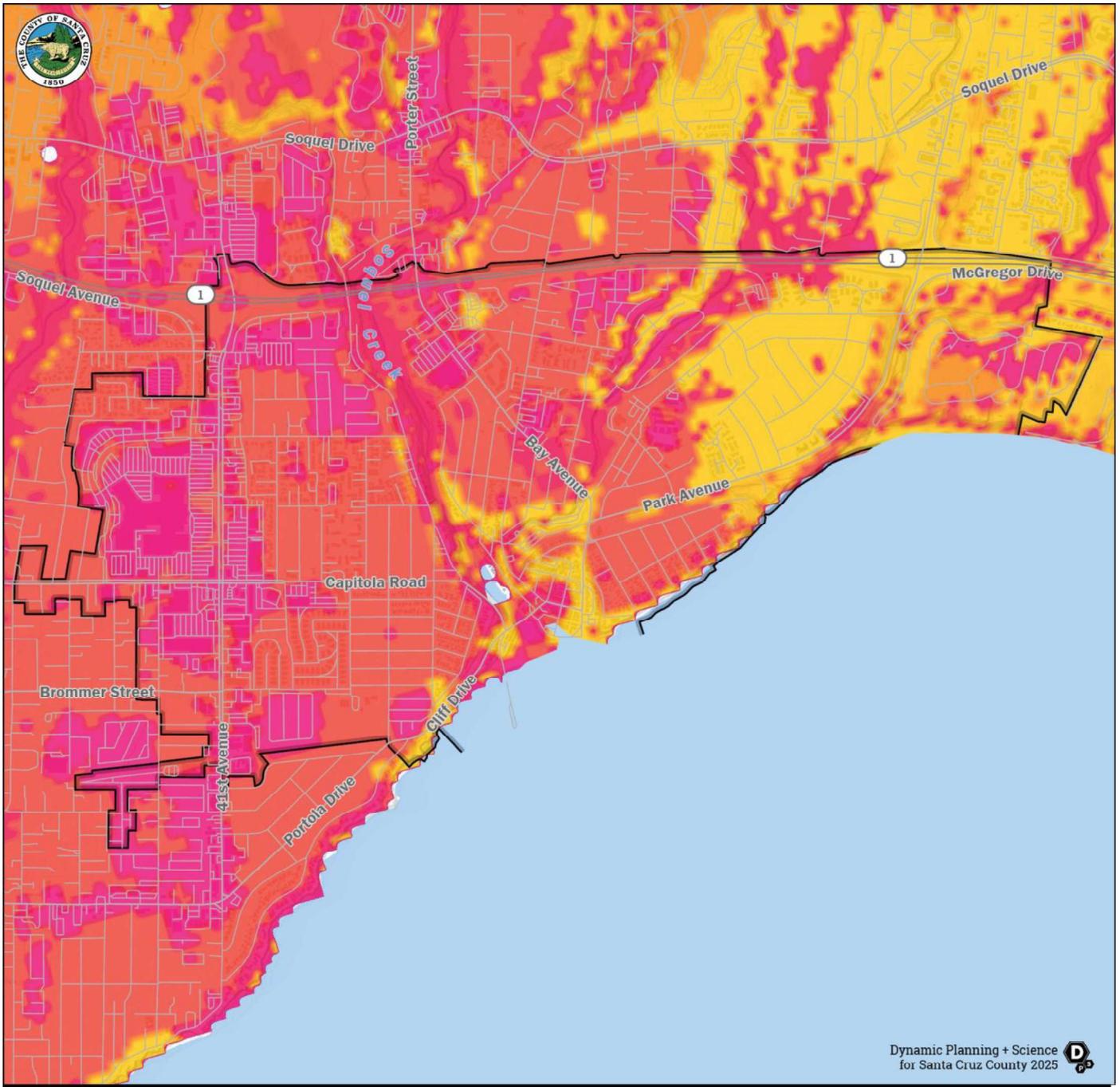
PARCEL VALUE IN HAZARD AREA	
Sum of Improvement Value	Exp. Rate**
\$0	0%
Sum of Content Value	
\$0	0%
Count Includes: VERY HIGH	

CRITICAL INFRASTRUCTURE COUNTS IN HAZARD AREA			
Infrastructure Category	Count	Exp. Rate**	Count/Sum Includes:
Essential Facilities	0	0%	VERY HIGH
Hazmat	0	0%	
High Potential Loss	0	0%	
Transportation & Lifeline	0	0%	
			Sum of Transportation & Lifeline Linear Mileage
			0 0%



*Exposure summaries include very high risk areas. Hazard data source: Cal Fire.
 **Exposure Rate - Exposed summary or count as a percentage of total summary or count within jurisdiction.
 Dynamic Planning + Science for Santa Cruz County 2025

Figure 1-14: Exposure Summary – City of Capitola Wildfire Risk



Dynamic Planning + Science
for Santa Cruz County 2025

Mean Fire Return Interval City of Capitola

*Data sources: USGS LANDFIRE.

average period between fires (Years)



Figure 1-15 City of Capitola Mean Fire Return Interval Map



1.5.2.2 Flood Hazard

Flooding represents a significant hazards facing the City of Capitola due to its coastal location, proximity to Soquel Creek, and concentration of development in low-lying areas. The FEMA Flood Risk Exposure maps, Figure 1-16 highlight areas of high concern along Soquel Creek, Noble Gulch, and the Capitola Village waterfront, where both the 100-year floodplain and designated floodways overlap with commercial, residential, and tourism-serving land uses. Coastal flooding hazards also extend along the shoreline, exposing beachside properties and infrastructure to wave run-up, tidal surge, and sea level rise.

Figure 1-16 shows approximately 600 residents (8% of the city's population) and 300 parcels (8% of total) fall within FEMA-designated flood hazard zones. The estimated improvement value at risk is over \$215 million, with an additional \$146 million in contents value. Several critical facilities lie within these zones, including two essential facilities (67% of total), two hazardous material sites, and six transportation and lifeline assets, underscoring the community-wide implications of flood events.

National Flood Insurance Program

The National Flood Insurance Program (NFIP) makes federally backed flood insurance available to homeowners, renters, and business owners in participating communities. FEMA has prepared a detailed Flood Insurance Study (FIS) for Santa Cruz County and municipalities. The study presents water surface elevations for floods of various magnitudes, including the 1% annual chance flood (100-YR flood) and the 0.2% annual chance flood (500-YR flood). Base flood elevations and the boundaries of the 100- and 500-YR floodplains are shown on Flood Insurance Rate Maps (FIRMs), which are the principal tools for identifying the extent and location of the flood hazard. FIRMs are the most detailed and consistent data source available, and for many communities they represent the minimum area of oversight under their floodplain management program. See Section 3 of Volume 1 for general information on the NFIP.

The City of Capitola has participated in the NFIP since 1977 and has adopted the most recent FIRMs and FIS issued by FEMA (dated September 29, 2011) as well as local floodplain development regulations in compliance with the minimum NFIP standards (Capitola Municipal Code Chapter 15.20). These minimum standards include procedures and provisions for substantial improvements and substantial damages to existing structures, the latter of which are employed by the floodplain administrator and city building inspectors following any hazard event affecting structures located in the flood hazard area in accordance with NFIP requirements. Regulations for substantial improvements are enforced via permitting procedures. Implementation and enforcement of the city's floodplain regulations are assigned to the City Building Official, who serves as the floodplain administrator out of the Building and Safety Department.

The City of Capitola is currently in good standing with the provisions of the NFIP. Compliance is monitored by FEMA regional staff and by the California Department of Water Resources under a contract with FEMA. Maintaining compliance under the NFIP is an important component of flood risk reduction. See Table 1-14 for more information on the City's policies and historic flood insurance claims.



Table 1-14: City of Capitola National Flood Insurance Program Information

City of Capitola NFIP Status and Flood Insurance Statistics	
NFIP Status	Participating Since 1984
Community Identification (CID)	060354
CRS Class (Entry Date)	N/A
Policies in Force (Total Coverage)	60 Policies (\$16,481,000 in Coverage)
Policies Inside SFHA / Outside SFHA	48 Inside / 12 Outside
Policies in Coastal Zones (Total Coverage)	1 Policy (\$220,000 in Coverage)
Total Claims (Total Paid)	98 Claims (\$1,775,003 Paid)
Repetitive Loss (RL) / Severe Repetitive Loss (SRL) Properties	11 RL / 4 SRL
Repetitive Loss Payments	\$1,070,626 for Buildings / \$60,800 for Contents

Note: The number of policies is by property and does not count policies for individual buildings. The Privacy Act of 1974 (5 USC 522a) restricts the release of certain types of data to the public. Flood insurance policy and claims data is included in the list of restricted information. FEMA can only release such data to state and local governments, and only if the data is used for floodplain management, mitigation, or research purposes. Therefore, this plan does not identify the repetitive loss properties or include claims data for any individual property.

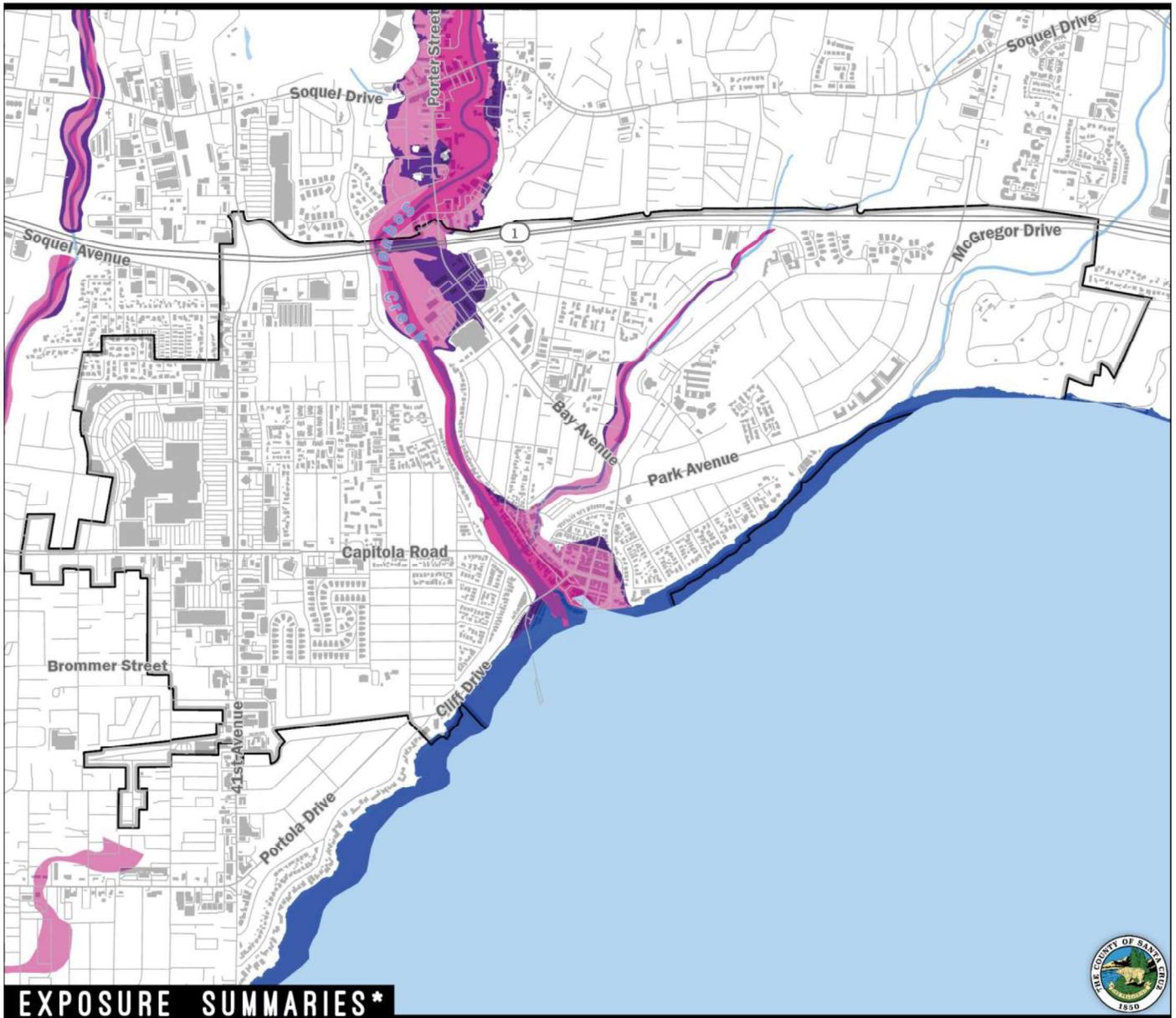
Principal Flooding Sources

Soquel Creek is the principal flood source within Capitola. The creek’s 100-year and 500-year floodways overlap with several developed areas of Capitola. The City of Capitola General Plan noted that Capitola Village is particularly susceptible to flooding and experienced a major food event in March 2011. Figure 1-16 depicts 100-year and 500-year floodways within Capitola. As shown on the figure, nearly 600 people, more than 300 parcels, and two essential facilities are within a 100-year or 500-year floodway.



FEMA FLOOD RISK EXPOSURE

CITY OF CAPITOLA



EXPOSURE SUMMARIES*

POPULATION COUNT IN HAZARD AREA

Count	Exp. Rate**
595	6%
Count Includes: 100 + + 500	

PARCEL COUNT IN HAZARD AREA

Count	Exp. Rate**
309	8%
Count Includes: 100 + + 500	

PARCEL VALUE IN HAZARD AREA

Sum of Improvement Value	Exp. Rate**
\$219,228,000	8%
Sum of Content Value	
\$146,114,199	9%
Count Includes: 100 + + 500	

CRITICAL INFRASTRUCTURE COUNTS IN HAZARD AREA

Infrastructure Category	Count	Exp. Rate**	Count/Sum Includes:
Essential Facilities	2	67%	100 + + 500
Hazmat	2	4%	
High Potential Loss	5	11%	Sum of Transportation & Lifeline Linear Mileage
Transportation & Lifeline	6	25%	

MAP LEGEND



*Exposure summaries include 100-year and 500-year flood zone areas, including coastal zones.

Hazard data source: FEMA.

**Exposure Rate - Exposed summary or count as a percentage of total summary or count within jurisdiction.

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Figure 1-16 Exposure Summary – City of Capitola Flood Risk (FEMA Zones)



1.5.2.3 Earthquake Hazard

Capitola lies in a seismically active region of coastal California, near the San Andreas Fault system. The N. San Andreas – Santa Cruz Mountains Earthquake Scenario (M7.1) maps, Figure 1-17, show that nearly the entire city would experience very strong shaking during such an event. Exposure summaries shown in Figure 1-17, indicate that approximately 8,000 residents (81% of the city’s population) and 3,000 parcels (76% of total) would be affected. The estimated value at risk is more than \$2.2 billion in improvements and \$1.4 billion in contents. Critical infrastructure is also heavily exposed, with over 50 hazardous materials sites (98%), 30 high potential loss facilities (77%), and nearly 20 transportation and lifeline facilities (79%) located in the strong shaking zones. This demonstrates that an earthquake of this magnitude would have widespread and severe consequences for Capitola’s built environment and economy.

Capitola does not contain any state-mapped active fault traces within its city limits, meaning the risk of surface fault rupture is low. However, the city’s proximity to the San Andreas and related fault systems means it is highly susceptible to regional seismic activity. In addition to ground shaking, secondary hazards such as liquefaction, landslides, and coastal bluff failures pose ongoing concerns during earthquake events.

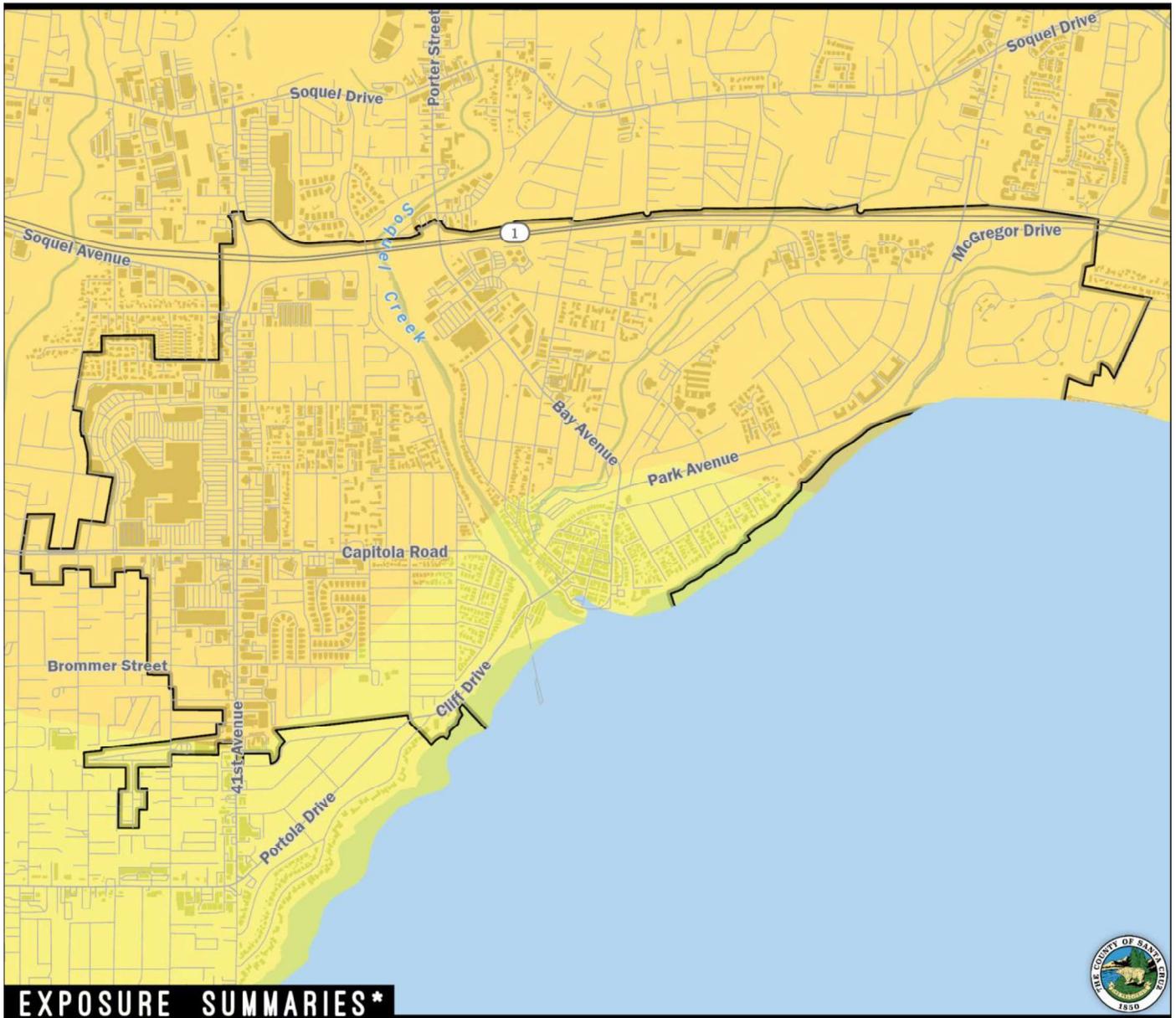
Liquefaction

Beyond shaking intensity, ground failure hazards are a major concern. The liquefaction susceptibility maps show high and very high liquefaction potential along Soquel Creek, the Capitola Village area, and coastal lowlands as depicted in Figure 1-18. These areas overlap with some of Capitola’s most important commercial and tourism centers. Approximately 1,500 residents (15%) and 760 parcels (19%) are located in liquefaction-prone zones, representing over \$510 million in improvement value and \$310 million in contents value at risk. Liquefaction could cause ground settlement, damage to foundations, rupture of underground utilities, and long-term service disruptions in the city’s historic and economic core.



N SAN ANDREAS - SANTA CRUZ MTN EARTHQUAKE SCENARIO M7.1

CITY OF CAPITOLA



EXPOSURE SUMMARIES*

POPULATION COUNT IN HAZARD AREA

Count	Exp. Rate**
7,960	81%
Count Includes:	VII VIII

PARCEL COUNT IN HAZARD AREA

Count	Exp. Rate**
3,007	76%
Count Includes:	VII VIII

PARCEL VALUE IN HAZARD AREA

Sum of Improvement Value	Exp. Rate**
\$2,261,243,199	80%
Sum of Content Value	
\$1,419,603,797	83%
Count Includes:	VII VIII

CRITICAL INFRASTRUCTURE COUNTS IN HAZARD AREA

Infrastructure Category	Count	Exp. Rate**	Count/Sum Includes:
Essential Facilities	1	33%	VII VIII
Hazmat	53	98%	
High Potential Loss	34	77%	
Transportation & Lifeline	19	79%	74 81%

Sum of Transportation & Lifeline Linear Mileage

MAP LEGEND



*Exposure summaries include severe and very strong MMI classes. Hazard data source: USGS.

**Exposure Rate - Exposed summary or count as a percentage of total summary or count within jurisdiction.

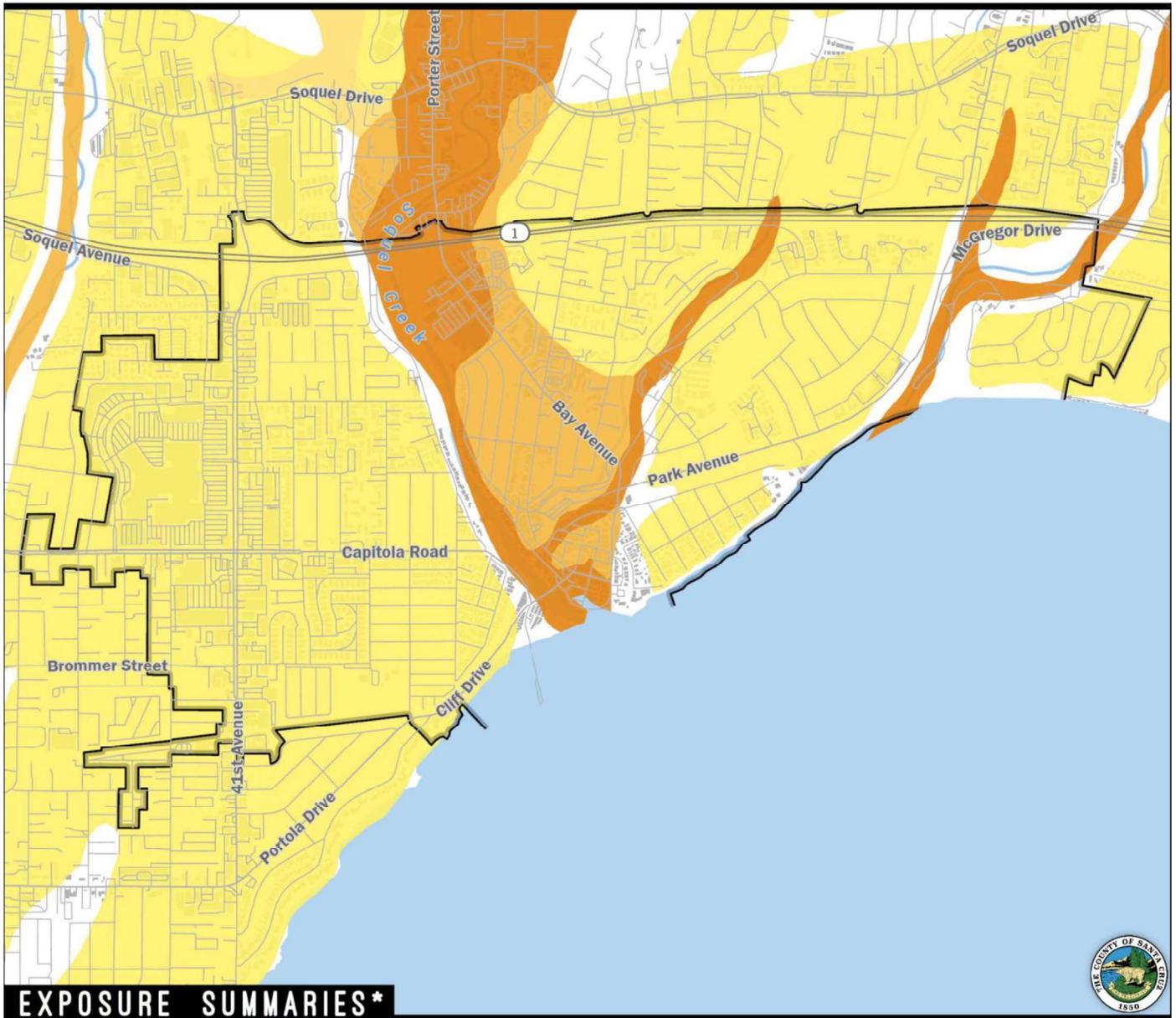
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Figure 1-17 Exposure Summary – City of Capitola Earthquake Risk (M7.1 San Andreas Shaking)



AREAS WITH POTENTIAL FOR LIQUEFACTION

CITY OF CAPITOLA



EXPOSURE SUMMARIES*

POPULATION COUNT
IN HAZARD AREA

Count	Exp. Rate**
1,511	15%
Count Includes:	M+V

PARCEL COUNT
IN HAZARD AREA

Count	Exp. Rate**
761	19%
Count Includes:	M+V

PARCEL VALUE IN HAZARD AREA

Sum of Improvement Value	Exp. Rate**
\$519,941,600	18%
Sum of Content Value	
\$318,609,799	19%
Count Includes:	M+V

CRITICAL INFRASTRUCTURE COUNTS IN HAZARD AREA

Infrastructure Category	Count	Exp. Rate**	Count/Sum Includes:
Essential Facilities	2	67%	M+V
Hazmat	6	11%	
High Potential Loss	5	11%	
Transportation & Lifeline	10	42%	
			20 22%

Sum of Transportation & Lifeline Linear Mileage



*Exposure summaries include very high, high, and moderate. Hazard data source: County, W.R. Dupre 1975.

**Exposure Rate - Exposed summary or count as a percentage of total summary or count within jurisdiction.

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Figure 1-18 Exposure Summary – City of Capitola Liquefaction Risk



1.5.2.4 Severe Weather Hazard

Severe weather hazards, including heavy rainfall and high winds mostly from winter storms, pose recurring risks to the City of Capitola. These events can cause flooding, landslides, coastal bluff failures, utility disruptions, and damage to buildings and infrastructure. The 2020 Local Hazard Mitigation Plan (LHMP) documents a history of severe winter storms impacting Capitola, particularly when heavy rainfall coincides with high tides and strong winds, amplifying flood and erosion impacts.

Heavy Rain

Capitola's exposure to the Pacific coast makes it vulnerable to intense winter storm systems that bring heavy rainfall and coastal wave action. The General Plan identifies winter storms as a critical hazard, noting that extreme precipitation can overwhelm Soquel Creek, compromise storm drain systems, and trigger landslides on saturated slopes. The 2011 storm drain failure in Capitola Village, which flooded homes and businesses, remains a key example of the city's vulnerability. More recently, January 2023 atmospheric river storms caused significant damage to Capitola's waterfront businesses and public spaces, underscoring the increasing severity of these events under climate change.

Climate change will intensify the frequency and magnitude of severe storm events, increasing risks of coastal flooding, bluff erosion, and infrastructure damage. These projections align with state-level assessments that identify the Central Coast as highly vulnerable to stronger atmospheric rivers and storm surges.

High Wind

High winds often accompany winter storm systems, compounding damage. Strong winds can down trees, damage roofs, cause extended power outages, and block critical transportation routes. Wind-driven waves also amplify coastal erosion hazards, particularly along Capitola Wharf and the bluffs adjacent to Cliff Drive. Capitola's older building stock and coastal utilities are especially vulnerable to high-wind damage.



1.5.2.5 Coastal Hazards

The City of Capitola faces growing risks from coastal hazards including coastal storms, wave run-up and surge, coastal erosion, and tsunami events. These threats are intensified by the city's location on the Monterey Bay shoreline and climate change and sea level rise, as discussed in Section 1.5.2.8.

Coastal Storms, Wave Run-Up & Coastal Erosion

Coastal erosion is a critical hazard for Capitola. The city's bluffs, particularly along Cliff Drive and the Capitola Village waterfront, are highly susceptible to storm surge, wave run-up, and accelerated erosion under projected sea level rise scenarios. Capitola's shoreline location makes it highly vulnerable to coastal erosion. Natural wave action, storm surge, and tidal processes continually reshape the city's beaches and bluffs, while climate change and sea level rise are expected to accelerate the rate of retreat. Coastal bluff erosion and beach loss are among the city's primary hazards, with Capitola Village, the Wharf, and the bluffs along Cliff Drive being particularly at risk. Other notable areas at risk are Stockton Avenue Bridge, Cliff Drive, Park Avenue, the Capitola Pump Station in Esplanade Park, Lawn Way Storm Drain Pump Station, and Grand Avenue. Collectively, these facilities have a potential loss value of approximately \$18 million.

Additionally, the historic rate of bluff retreat in Santa Cruz County is approximately 0.9 feet per year. If this rate continues, the pedestrian pathway along the cliff area in the Depot Hill neighborhood of Capitola would be unusable within 10 to 15 years and the Grand Avenue right-of-way almost entirely gone within 25 years. Assuming this constant rate of retreat, the first houses would be threatened or damaged in approximately 50 years, and most would be damaged or destroyed within approximately 75 years. After 100 years, some of the second-line houses could be threatened.

Climate change will exacerbate erosion hazards, as higher seas increase wave energy reaching the base of bluffs. This process undermines protective retaining walls and threatens coastal access routes, including Cliff Drive, Esplanade Park, and public beach areas. Long-term projections indicate that erosion could reduce the usable width of Capitola Beach, compromising the city's tourism economy and recreational identity.

Coastal storms in January 2023 caused major bluff failures along Cliff Drive, undermining a retaining wall built in the 1990s. These damages prompted the initiation of the Cliff Drive Resiliency Project, which is studying adaptation strategies such as engineered bluff stabilization, managed retreat, and hybrid "living shoreline" approaches. Similarly, the Capitola Wharf Resiliency Project integrates erosion and storm damage repairs to preserve one of the city's most important cultural and economic assets. These efforts reflect recognition that coastal erosion not only threatens property and infrastructure but also the city's tourism economy and cultural identity.

Tsunami

Capitola's location makes it highly vulnerable to tsunami inundation. The Tsunami Run-Up Map Figure 1-19 show that extensive areas of Capitola's waterfront and Soquel Creek corridor are exposed to potential



tsunami inundation. The exposure summary indicates that approximately 1,300 residents (13% of the city's population) and 760 parcels (19%) lie within the mapped tsunami hazard zone. The parcel improvement value at risk is nearly \$500 million, with an additional \$290 million in contents value.

Other notable areas susceptible to wave run-up, surge, and tsunami in Capitola include City Hall, the Capitola Police Station, Central Fire Station No. 4, the Stockton Avenue Bridge, the Capitola Wharf, the Capitola Beach Sea Wall, Cliff Drive, Noble Gulch Storm Pipe, the Capitola Pump Station in Esplanade Park, Lawn Way Storm Drain Pump Station, the Capitola Beach Flume, and Capitola Beach Jetty. Collectively, these facilities have a potential loss value of approximately \$51.6 million.

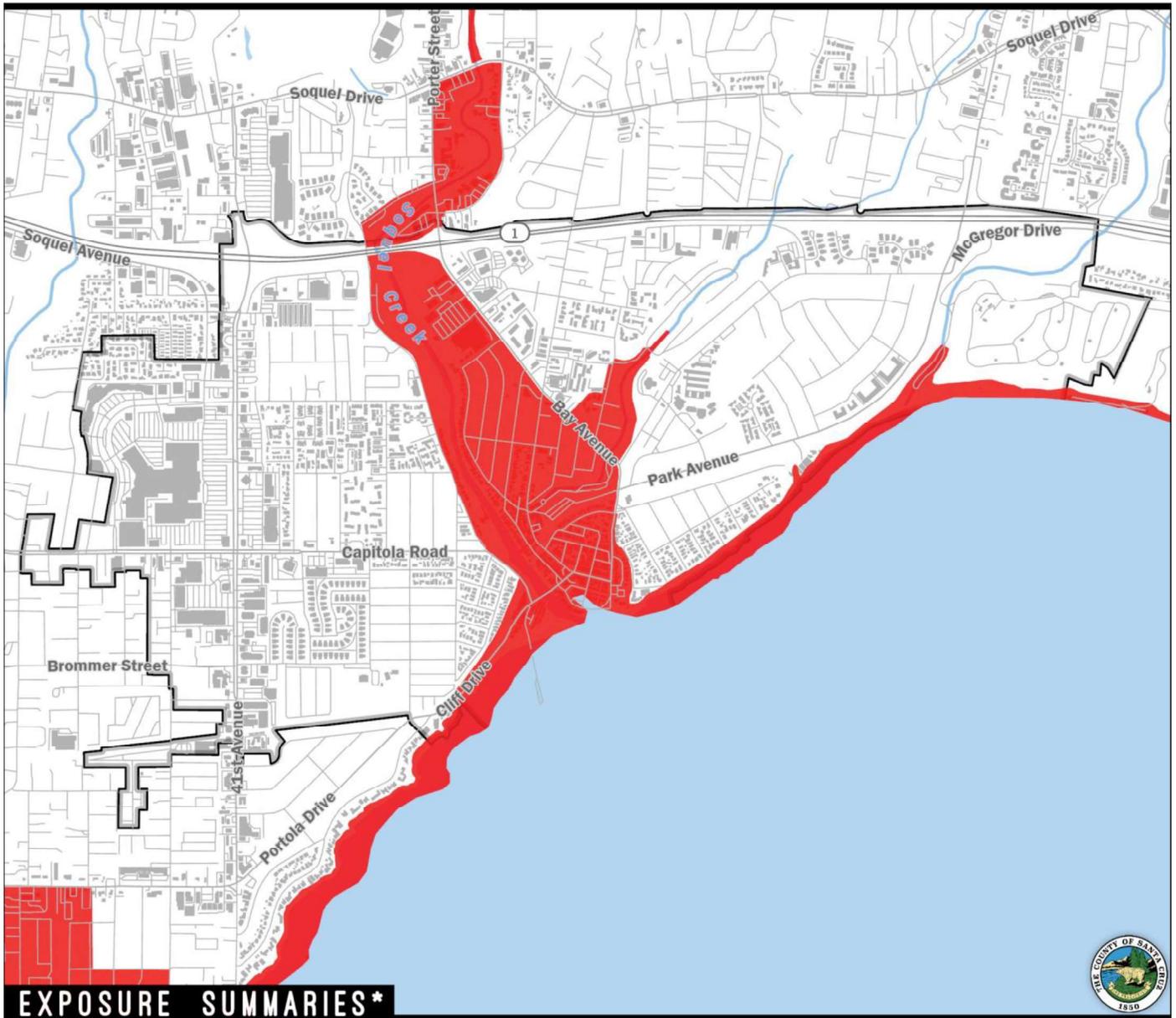
Tsunamis in this region would likely be generated by distant subduction zone earthquakes, such as those occurring along the Aleutian or Cascadia Subduction Zones. These events could provide limited warning time for evacuation, with inundation depths and flow velocities capable of sweeping away structures, vehicles, and above-ground utility assets. Communities such as Capitola and the surrounding urbanized coastal corridors are especially at risk due to their concentration of residential and commercial development near beaches, estuaries, and the mouths of creeks and rivers.

The California Geological Survey (CGS) and National Tsunami Hazard Mitigation Program (NTHMP) provide updated inundation modeling and maps, which inform local emergency planning, evacuation signage, and community outreach.



TSUNAMI RUNUP AREA EXPOSURE

CITY OF CAPITOLA



EXPOSURE SUMMARIES*

POPULATION COUNT IN HAZARD AREA	
Count	Exp. Rate**
1,295	13%
Count Includes: Tsunami	

PARCEL COUNT IN HAZARD AREA	
Count	Exp. Rate**
766	19%
Count Includes: Tsunami	

PARCEL VALUE IN HAZARD AREA	
Sum of Improvement Value	Exp. Rate**
\$483,665,600	17%
Sum of Content Value	
\$290,403,800	17%
Count Includes: Tsunami	

CRITICAL INFRASTRUCTURE COUNTS IN HAZARD AREA			
Infrastructure Category	Count	Exp. Rate**	Count/Sum Includes:
Essential Facilities	2	67%	Tsunami
Hazmat	2	4%	
High Potential Loss	6	14%	
Transportation & Lifeline	7	29%	
			15 16% <small>Sum of Transportation & Lifeline Linear Mileage</small>

MAP LEGEND

Tsunami Run-Up

*Exposure summaries include tsunami runup inundation area. Hazard data source: County.
 **Exposure Rate - Exposed summary or count as a percentage of total summary or count within jurisdiction.
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Figure 1-19 : Exposure Summary – City of Capitola Tsunami Risk



1.5.2.6 Slope Failure Hazard

The City of Capitola is vulnerable to slope failure hazards, particularly along its coastal bluffs, steep hillsides, and creek corridors. The Landslide Risk Exposure map, Figure 1-20, indicates that areas of high susceptibility are concentrated along the shoreline bluffs overlooking Monterey Bay, the steep slopes near Soquel Creek, and hillside neighborhoods near Park Avenue and McGregor Drive. These areas coincide with some of the city's most densely developed residential and commercial zones, as well as major transportation routes that connect Capitola to surrounding communities.

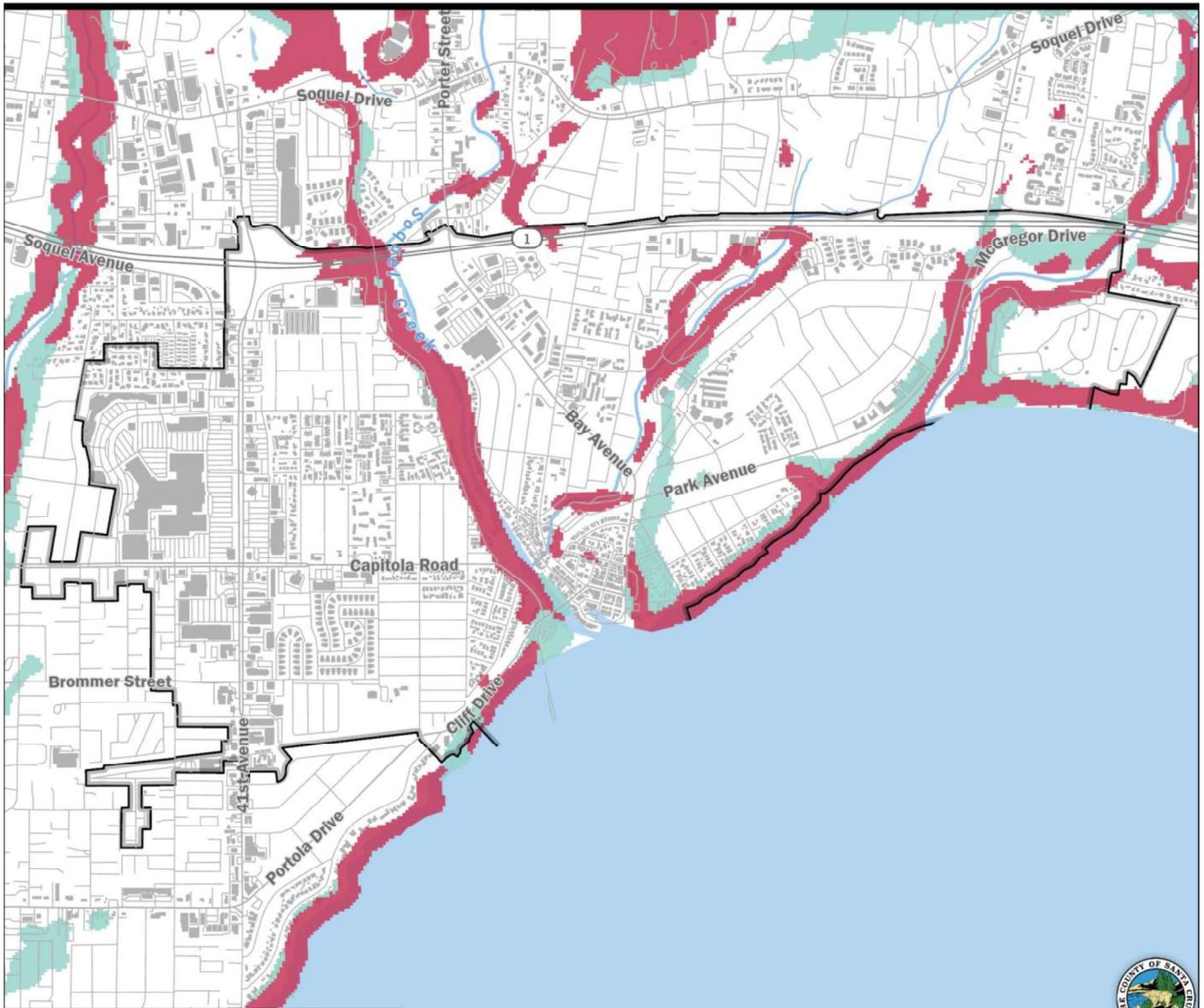
The exposure summary in Figure 1-20, highlights that approximately 770 residents (8% of the city's population) and 160 parcels (4% of total) fall within high landslide susceptibility zones. The estimated improvement value at risk is nearly \$120 million, with an additional \$63 million in contents value. While relatively modest compared to Capitola's total asset base, these figures underscore the significant localized risk where steep slopes intersect with developed property. Importantly, six transportation and lifeline facilities (25% of the city's total) are located in high-risk zones, meaning that landslides could disrupt emergency response routes, utility corridors, and access to coastal areas.

Slope failure hazards are particularly relevant for Capitola because of its geologic setting and coastal conditions. Intense rainfall, seismic activity, and coastal erosion all act as triggers for landslides and bluff failures. For example, heavy winter storms and prolonged saturation of soil can destabilize slopes near Soquel Creek or along bluffs above Capitola Village. The 2011 Soquel Creek flood and drainage failure demonstrated how cascading hazards can damage infrastructure and businesses in Capitola Village. Earthquakes, such as a San Andreas Fault event, could also trigger slope failures in these same areas, compounding seismic impacts.



LANDSLIDE RISK EXPOSURE

CITY OF CAPITOLA



EXPOSURE SUMMARIES*

POPULATION COUNT IN HAZARD AREA

Count	Exp. Rate**
771	8%
Count Includes:	HIGH

PARCEL COUNT IN HAZARD AREA

Count	Exp. Rate**
164	4%
Count Includes:	HIGH

PARCEL VALUE IN HAZARD AREA

Sum of Improvement Value	Exp. Rate**
\$119,514,800	4%
Sum of Content Value	
\$63,077,000	4%
Count Includes:	HIGH

CRITICAL INFRASTRUCTURE COUNTS IN HAZARD AREA

Infrastructure Category	Count	Exp. Rate**	Count/Sum Includes:
Essential Facilities	0	0%	HIGH
Hazmat	0	0%	
High Potential Loss	1	2%	
Transportation & Lifeline	6	25%	
			Sum of Transportation & Lifeline Linear Mileage
			8 9%



*Exposure summaries include high susceptibility only. Hazard data source: CGS, DPS.

**Exposure Rate - Exposed summary or count as a percentage of total summary or count within jurisdiction.

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Figure 1-20 Exposure Summary – City of Capitola Slope Failure Risk



1.5.2.7 Drought Hazard

The National Drought Monitor provides drought data and maps nationally and on a localized, watershed scale. The National Drought Monitor is the product of 11 agencies, including the NDMC, NOAA and USDA, and is available at <http://droughtmonitor.unl.edu/>. The National Drought Monitor categorizes the level of drought from D0 through D4, with D4 being the highest “exceptional drought.” Table 1-15 depicts drought classifications and impacts from the level of drought occurrence in California, while Figure 1-21 shows a time series of the level of drought in Santa Cruz County from 2000 to 2025 according to the National Drought Monitor.

While Capitola is a coastal city and not a major agricultural hub, it remains vulnerable to drought hazards because of regional water supply constraints, reliance on groundwater basins, and the cascading impacts of prolonged dry conditions. Drought is a hazard that affects water supply, public health, and wildfire risk, even though its impacts on Capitola are more indirect than in inland communities

Capitola’s water service is provided by the Soquel Creek Water District, which relies on the Santa Cruz Mid-County Groundwater Basin, a basin historically in overdraft and vulnerable to seawater intrusion. During drought periods, reduced recharge intensifies stress on groundwater levels and increases the risk of saltwater contamination. Drought can constrain water availability for both residential and commercial uses, potentially limiting new development and raising costs for existing residents.

The CAP projects that climate change will result in more variable precipitation patterns, with longer dry spells punctuated by intense storm events. This variability increases the likelihood of multi-year droughts, which can reduce groundwater recharge, strain local supplies, and elevate regional competition for water resources.

The impacts of drought in Capitola extend beyond water supply including:

- **Wildfire Risk** – Prolonged drought dries vegetation in the surrounding Santa Cruz Mountains, increasing wildfire risk in areas adjacent to Capitola. While direct wildfire exposure within the city is limited, smoke, air quality degradation, and potential utility shutoffs affect residents and businesses.
- **Economic Impacts** – Capitola’s tourism economy is tied to its coastal amenities and quality of life. Drought-driven water restrictions (e.g., for landscaping, recreational facilities, or visitor-serving uses) can reduce the city’s attractiveness to visitors.
- **Environmental Stress** – Drought contributes to lower streamflows in Soquel Creek, impacting riparian habitat, recreation, and ecological health.
- **Social Vulnerability** – Lower-income households may be disproportionately affected by rising water rates during drought periods, reducing their adaptive capacity.



Table 1-15: Drought Classifications and Impacts

Category	Description	Possible Impacts
D0	Abnormally Dry	<ul style="list-style-type: none"> Soil is dry; irrigation delivery begins early Dryland crop germination is stunted Active fire season begins
D1	Moderate Drought	<ul style="list-style-type: none"> Dryland pasture growth is stunted; producers give supplemental feed to cattle Landscaping and gardens need irrigation earlier; wildlife patterns begin to change Stock ponds and creeks are lower than usual
D2	Severe Drought	<ul style="list-style-type: none"> Producers increase water efficiency methods and drought-resistant crops Grazing land inadequate Fire season is longer, with high burn intensity, dry fuels, and large fire spatial extent; more fire crews on staff Lake- and river-based tourism declines; boat ramps close Trees are stressed; plants increase reproductive mechanisms; wildlife diseases increase Water temperatures increase; programs to divert water to protect fish begin River flows decrease; reservoir levels are low and banks are exposed
D3	Extreme Drought	<ul style="list-style-type: none"> Federal water not adequate to meet irrigation contracts; extracting supplemental groundwater is expensive Fire season lasts year-round; fires occur in typically wet parts of the state; burn bans are implemented Ski and rafting business is low; mountain communities suffer Low water levels impede fish migration and cause lower survival rates Wildlife encroach on developed areas; little native food and water is available for bears, which hibernate less Water sanitation is a concern; reservoir levels drop significantly; surface water is nearly dry, flows are very low; water theft occurs Livestock need supplemental feed, cattle and horses are sold; little pasture remains Well and aquifer levels decrease; homeowners drill new wells
D4	Exceptional Drought	<ul style="list-style-type: none"> Fire season is very costly; number of fires and areas burned are extensive Many recreational activities are affected Fields are left fallow; orchards are removed; vegetable yields are low; honey harvest is small; agricultural unemployment is high, food aid is needed Fish rescue and relocation begins; pine beetle infestation occurs; forest mortality is high; wetlands dry up; wildlife death is widespread; algae blooms appear Poor air quality affects health; greenhouse gas emissions increase as hydropower production decreases; West Nile outbreaks rise Water shortages are widespread; surface water is depleted; federal irrigation water deliveries are curtailed; water prices are extremely high; wells are dry, more and deeper wells are drilled; water quality is poor

Source: Adapted from U.S. Drought Monitor Drought Classifications and Impacts

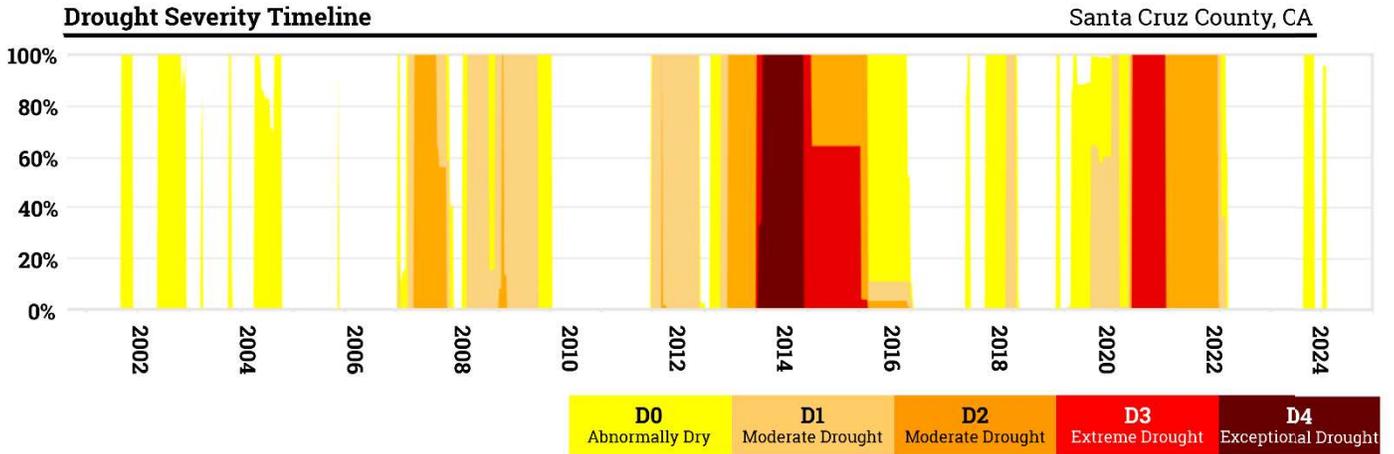


Figure 1-21: Drought Severity Timeline 2000-2024

1.5.2.8 Extreme Heat Hazard

Average annual temperatures across most of California have already increased by more than 1°F, with some areas experiencing rises of over 2°F when comparing the 1901 to 1960 average to that of 1986 to 2016. Daily maximum temperatures—a key indicator of extreme heat—are projected to increase by 4.4°F to 5.8°F by 2050 and by 5.6°F to 8.8°F by 2100. Heat waves that impact public health, known as heat-health events, are also expected to intensify across the state. By 2050, these events are projected to last up to two weeks longer in the Central Valley and occur four to ten times more often in the Northern Sierra region (California Natural Resources Agency, 2022).

According to the Cal-Adapt extreme heat days and warm nights tool using a medium emissions scenario (RCP 4.5), the City of Capitola will likely experience a climate change-driven increase in extreme heat days from two days per year to seven days per year by the end of the century. Over the same time period, the city is also likely to see an increase in warm nights from five days per year to 50 days per year. Table 1-16 explains the extreme heat event thresholds for Capitola.

Table 1-16: Cal-Adapt Extreme Heat Thresholds

Term	Cal-Adapt Definition	Thresholds for City of Capitola
Extreme Heat Day	Defined as a day in a year when the daily maximum/minimum temperature exceeds the 98th percentile of daily maximum/minimum temperatures based on observed historical data from 1961-1990 between April and October.	92.2°F
Warm Night	Defined as a day in April through October when daily minimum temperature exceeds the 98 th historical percentile of daily minimum temperatures, based on observed data from 1961-1990 between April and October.	57.6°F



Term	Cal-Adapt Definition	Thresholds for City of Capitola
Heat Wave	Defined as four consecutive days or nights above the extreme heat / warm night threshold.	3 days ≥ 92.2°F OR 4 nights ≥ 57.6°F

Source: Cal-Adapt Extreme Heat Days and Warm Nights Tool

1.5.2.9 Climate Change Hazard

California is already experiencing significant impacts from climate change, including prolonged drought, a lengthened wildfire season, increased coastal flooding and erosion, and widespread tree mortality. The state has observed rising average temperatures, more extreme heat days, fewer cold nights, a longer growing season, and shifts in the water cycle, with less winter precipitation falling as snow. In addition, summertime fog has declined by approximately 33%, and both snowmelt and rainwater runoff are occurring earlier in the year (Cal OES, 2018).

Long-term trends indicate a 12% to 20% decline in fog across California from 1900 through projections to 2070. Climate experts suggest that warming temperatures reduce the ability of air masses to cool enough to produce fog, which plays a critical role in supporting California’s ecosystems (Grantham, Theodore; University of California, Berkeley, 2018).

The City of Capitola faces significant challenges from climate change due to its coastal setting, historic village core, and reliance on tourism. Rising sea levels, intensified storm surge, and accelerated bluff erosion are expected to threaten shoreline infrastructure, including the iconic Capitola Wharf, coastal bluffs, and low-lying areas such as Capitola Village. These hazards increase the likelihood of flooding and storm damage, compounding risks to homes, businesses, and critical facilities.

In 2015, Capitola adopted a Climate Action Plan establishing a baseline inventory of community greenhouse gas emissions and reduction targets aligned with state goals, five percent below 2010 levels by 2020 and 81 percent below by 2050. Transportation and energy use are the city’s largest emissions sources, and reduction strategies emphasize sustainable mobility, energy efficiency, and resource conservation. The 2019 General Plan further integrates climate considerations into land use and safety policies, directing development toward sustainable patterns and requiring hazard-aware planning in areas at risk of flooding, bluff erosion, and other climate-related impacts.

According to the Climate Action Plan and General Plan, climate change is expected to accelerate coastal erosion, increase tidal flooding frequency, and magnify the impacts of storm surge. Higher seas allow storm waves to penetrate further inland, undermining bluffs, damaging coastal infrastructure, and increasing the likelihood of compound flooding events when high tides align with riverine flooding from Soquel Creek. The



2020 LHMP emphasizes that Capitola's tourism economy and historic Village are disproportionately exposed to these risks, given their direct location on the waterfront.

The City of Capitola incorporates several state mandates, including California Environmental Quality Act (CEQA), SB 375 – Sustainable Communities and Climate Protection Act, AB 32 and SB 32 – Global Warming Solutions Act and Amendments, and AB 168 into local planning, leveraging the General Plan and hazard mitigation strategies to prepare for increasing wildfire risks, flooding, and extreme heat caused by climate change. By aligning with state goals, the city ensures its development contributes to a sustainable and resilient future.

Sea Level Rise

Sea level rise is a long-term hazard with direct consequences for Capitola's shoreline bluffs, beaches, and historic Village core. Rising seas are expected to exacerbate coastal erosion, tidal flooding, and storm surge, placing both public infrastructure and private property at increasing risk. The Sea Level Rise Exposure Map (Figure 1-22) shows that areas along Capitola Village, Soquel Creek, and the city's shoreline are vulnerable to inundation under a scenario of 0.5 meters of sea level rise with a 100-year storm event. The exposure summaries in Figure 1-22 indicate that approximately 55 residents (1% of the population) and 39 parcels (1%) would be directly affected, representing nearly \$20.4 million in improvement value and \$11.6 million in contents value at risk. While this represents a relatively small percentage of Capitola's overall assets, the geographic concentration of impacts in Capitola Village and critical beachfront areas amplifies the potential consequences.

Critical facilities such as the Capitola Wharf, Beach Flume, and nearby pump stations face heightened vulnerability during compounding coastal storm and flood events. Damage or loss of function at these sites could disrupt essential services and require millions of dollars in repair or replacement costs. In recent years, severe winter storms have already demonstrated the fragility of Capitola's waterfront, causing major structural damage to the Wharf and adjacent businesses. Future sea level rise will intensify these risks, underscoring the need for long-term resilience investments.

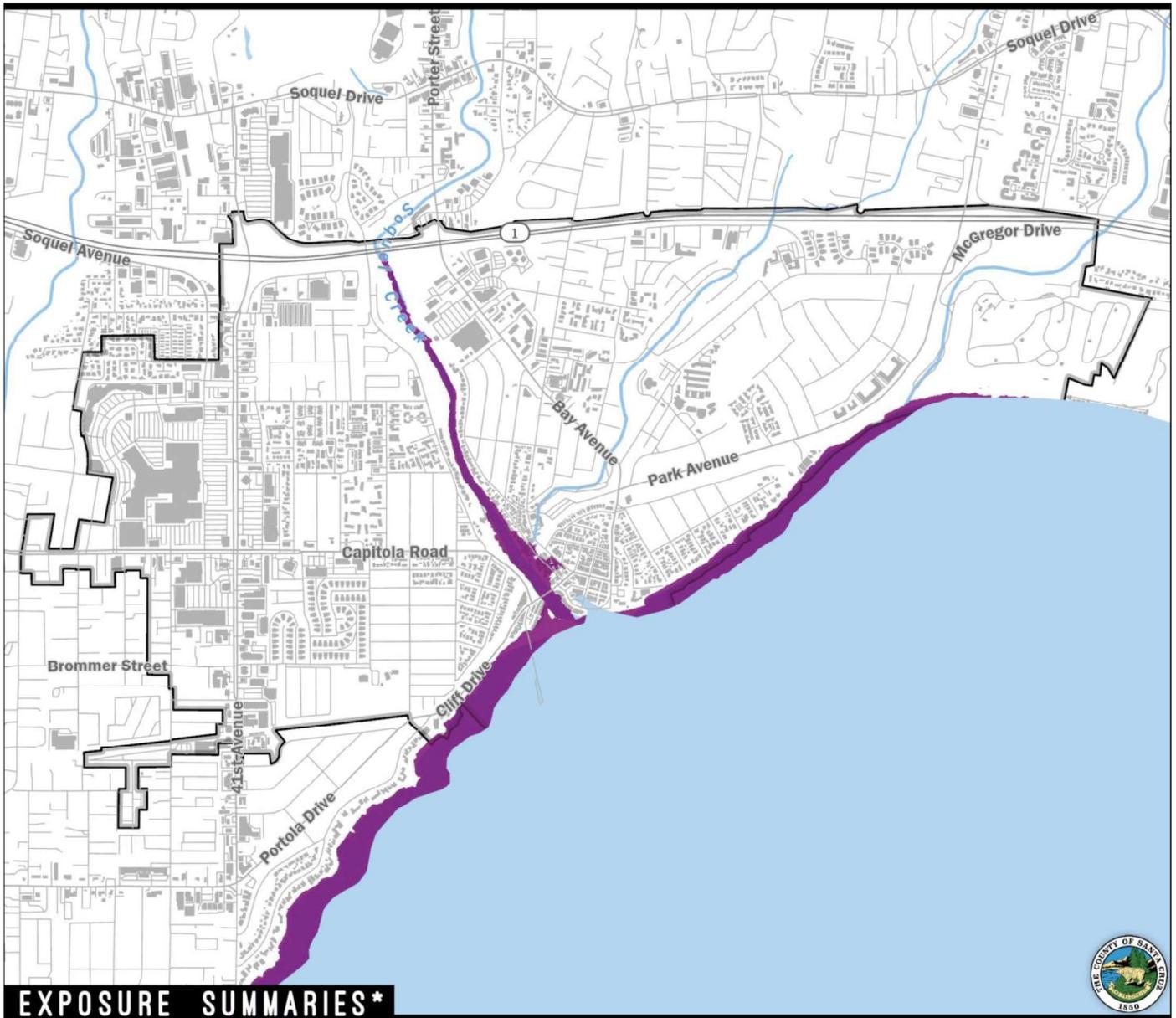
In addition to infrastructure, Capitola's beaches and bluffs are also at risk of erosion and permanent loss as sea levels rise. The reduction of beach area will not only diminish natural storm buffering capacity, but also negatively impact the city's tourism economy and local coastal ecosystems. Loss of iconic amenities such as Capitola Beach and Esplanade Park would have outsized effects on both community identity and economic stability, given their central role in recreation and visitor activity.

According to the LHMP and General Plan, the areas most at risk include Capitola Village commercial district, Soquel Creek corridor, Capitola Wharf, Esplanade Park, Capitola Beach, and Cliff Drive and adjacent bluffs. Together, these vulnerabilities highlight the dual challenge facing Capitola: protecting critical public infrastructure while also preserving the coastal assets and economic drivers that define the community.



SEA LEVEL RISE EXPOSURE

CITY OF CAPITOLA



EXPOSURE SUMMARIES*

POPULATION COUNT IN HAZARD AREA

Count	Exp. Rate**
55	1%
Count Includes: SLR	

PARCEL COUNT IN HAZARD AREA

Count	Exp. Rate**
39	1%
Count Includes: SLR	

PARCEL VALUE IN HAZARD AREA

Sum of Improvement Value	Exp. Rate**
\$20,473,600	1%
Sum of Content Value	
\$11,633,600	1%
Count Includes: SLR	

CRITICAL INFRASTRUCTURE COUNTS IN HAZARD AREA

Infrastructure Category	Count	Exp. Rate**	Count/Sum Includes:
Essential Facilities	0	0%	SLR
Hazmat	0	0%	
High Potential Loss	0	0%	
Transportation & Lifeline	1	4%	
			Sum of Transportation & Lifeline Linear Mileage
			1 1%

MAP LEGEND

Sea Level Rise

*Exposure summaries include 50cm rise with 100 year storm event. Hazard data source: COSMOS v3.1.

**Exposure Rate - Exposed summary or count as a percentage of total summary or count within jurisdiction.

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Figure 1-22 City of Capitola - Sea Level Rise Exposure



1.5.3 Planning for Hazards & Growth

As a general law city, Capitola manages growth within the framework of California's rigorous planning, zoning, subdivision, and environmental regulations. Capitola is largely built out and surrounded by urban development, Monterey Bay, and state parklands, meaning future growth will occur mainly through infill development and redevelopment of underutilized properties. This growth pattern places development directly within areas already exposed to hazards, such as flooding along Soquel Creek, bluff erosion near Cliff Drive, and coastal inundation in Capitola Village.

By coordinating with the General Plan Safety and Noise Element, hazard vulnerability is factored into land use decisions, infrastructure investments, and redevelopment approvals. This integration also satisfies state and federal requirements for hazard mitigation planning, positioning Capitola to pursue disaster recovery and resilience funding.

Climate change will intensify flooding, storm surge, coastal erosion, extreme heat, and drought conditions. For Capitola, where growth is concentrated in hazard-prone areas like the Village and waterfront, this means that every new project must be designed with resilience in mind. Growth management therefore focuses on sustainable building standards, water conservation, and integration of sea level rise adaptation strategies to ensure that redevelopment does not amplify existing risks.

Long-Range Planning & Growth Management

Planning for future growth in the City of Capitola requires a proactive approach that balances development needs with hazard awareness and risk reduction. As the city evolves, careful planning and regulatory compliance are essential to safeguard public safety, protect infrastructure, and minimize vulnerabilities. By embedding hazard mitigation into long-range planning and growth management, Capitola strengthens its overall resilience to natural hazards.

The General Plan is the city's overarching blueprint for growth and community priorities, addressing land use, circulation, utilities, housing, open space, resource conservation, noise, and public safety. Within it, the Safety Element establishes policies to address hazards such as flooding, wildfire, and earthquakes, and coordinates closely with the HMP. The Land Use Element further guides where future development will occur both within city limits and within the Sphere of Influence (SOI). At the time of this plan update, Capitola is actively updating its Safety Element to more fully integrate hazard mitigation policies.

The SOI, as approved by the Local Agency Formation Commission (LAFCO) of Santa Cruz County, defines the city's probable physical boundaries and future service area, including potential annexations. In addition to the SOI and General Plan, the city relies on specific area plans, policy plans, and master plans to manage growth in smaller geographic areas, for individual projects, or for major capital improvements. These plans often include detailed hazard analyses to ensure consistency with the General Plan and state regulatory standards. For example, the Urban Water Management Plan assesses the adequacy of Capitola's water



supply over a 25-year horizon, considering both current conservation efforts and long-term drought conditions.

As part of its planning framework, Capitola has incorporated—and will continue to incorporate—hazard data and other findings directly from its hazard mitigation plan into the General Plan as well as other long-range planning mechanisms such as the Climate Action and Stormwater Management Plans. The 2025 update expands on this integration by introducing new mapping and analytical tools, such as the Risk Assessment and Mitigation Planning (RAMP) platform, see Volume 1 Section 2.2.1, which supports more data-driven decision-making about where and how development should occur. By applying these updated tools and policies, the city ensures that future growth is planned in a way that is resilient, sustainable, and responsive to emerging hazard challenges.

Building Codes & Development Standards

Capitola's development strategies combine comprehensive planning frameworks with robust regulatory measures to guide growth while reducing risks from natural hazards. Building codes play a central role in this approach. Nationally, continual improvements to building codes since 1990 have added only about one percent to construction costs while greatly improving disaster resilience (National Institute of Building Sciences, 2019). In California, building codes are among the most stringent in the world, setting minimum standards that safeguard against hazards such as earthquakes, flooding, wildfire, landslides, and severe weather. Capitola enforces these standards locally, providing a strong foundation for resilient construction.

The city is required to regularly update its development regulations to reflect the California Building Code (CBC), which is revised every three years and was most recently updated in 2025. The CBC establishes some of the world's highest construction standards, ensuring occupant safety in the face of natural hazards. Climate change is also addressed through adoption and updating of the California Green Building Standards (CALGreen) and Energy Codes, which integrate energy efficiency, sustainable design, and climate adaptation measures. In addition, Capitola participates in the National Flood Insurance Program (NFIP), requiring that all new development in designated flood hazard areas meet FEMA's minimum flood protection standards.

Through these building and development regulations, Capitola ensures that new development in hazard-prone areas is either restricted or subject to strict hazard-mitigation requirements. Where development is allowed, codes emphasize reducing exposure and vulnerability through appropriate siting, advanced construction techniques, emergency access, and defensible space. For example, new construction in the wildland–urban interface (WUI) must comply with fire-resistant building materials and vegetation management requirements under the California Fire Code.

Beyond code enforcement, Capitola integrates these mandates into broader local planning frameworks, including the General Plan and HMP. This alignment ensures that growth management, environmental review, and hazard mitigation strategies collectively address emerging risks from wildfire, drought, flooding, extreme heat, and severe weather intensified by climate change.



California Environmental Quality Act (CEQA) & Hazard Mitigation

The California Environmental Quality Act (CEQA) requires General Plans, Specific Plans, and major development projects to evaluate hazards such as coastal flooding, bluff erosion, seismic risk, and wildfire. Environmental documents must identify these risks and propose mitigation measures, which may include setbacks from hazard-prone areas, infrastructure upgrades, evacuation planning, or restrictions on development in high-risk zones.

In Capitola, CEQA is particularly relevant for projects along Soquel Creek, the coastal bluffs, and Capitola Village, where development is exposed to flooding, storm surge, and coastal erosion. For example, a proposed redevelopment project in the Village would undergo CEQA review to assess hazard risks and could require elevated design standards, erosion protection, or enhanced emergency access to reduce vulnerabilities.

By integrating hazard analysis into the development review process, CEQA helps ensure that future growth in Capitola is designed with resilience and long-term community safety in mind.

1.5.3.1 Development & Hazard Considerations

The City of Capitola covers just 1.7 square miles and is effectively built-out. It is bounded by urban development to the west and north, New Brighton State Beach to the east, and Monterey Bay to the south. As a result, future development will primarily occur through infill and redevelopment of underutilized parcels rather than large-scale expansion.

Capitola's regulatory framework ensures that new development complies with California's strict planning and building codes, thereby limiting additional hazard exposure. Citywide hazards such as earthquakes and extreme weather affect all areas similarly and are not expected to worsen significantly under new conforming development. However, population densities are increasing most in the eastern, western, and southwestern portions of the city. These areas are attractive for growth due to their proximity to key infrastructure, transportation routes, and residential opportunities, but they also overlap with hazard-prone areas, particularly those exposed to flooding, wildfire, and drought-related water supply concerns.

Flood Hazards: Flood risks are concentrated near Soquel Creek, Monterey Bay, and seasonal drainage corridors, with FEMA Flood Insurance Rate Maps (FIRMs) identifying the most vulnerable areas. Low-lying regions, especially in the western part of the city, are prone to overbank flooding and poor drainage during heavy rainfall or storm events. As infill development increases in these areas, new construction will be required to incorporate flood mitigation and stormwater management measures to reduce damage risk.

Wildfire Hazards: Growth along the city's outer boundaries intersects with areas at greater wildfire risk, particularly where grasslands, abandoned orchards, and unmanaged fuel loads have accumulated. Although Capitola's overall wildfire exposure is lower than inland jurisdictions, infill near these hazard areas presents challenges. New development, however, will be subject to modern fire-resistant building standards and



vegetation management requirements, reducing long-term wildfire vulnerability and improving conditions compared to existing undeveloped or unmanaged parcels.

Drought: Population growth will continue to place pressure on Capitola’s water supply, particularly during multi-year droughts. According to the Housing Element and 20-year water planning documents, existing and planned infrastructure is expected to provide adequate water through both wet and dry years. As part of this strategy, the city anticipates securing up to nine new well sites through developer dedications and required infrastructure improvements during subdivision approvals. The cost of these improvements will be borne by developers through impact fees or direct construction of new facilities, ensuring that the financial burden of expanded water supply capacity does not fall on existing residents.

1.5.4 Hazard Problem Statements

As part of the mitigation action identification process, the Planning Committee for each jurisdiction identified areas of concern (aka problem statements) for their respective facilities based on the risk assessment and vulnerability analysis, utilizing the RAMP mapping and static snapshot maps. Problem statements focused on the impact, victim, or threat that the hazard could create in the jurisdiction, as described in Table 1-17. Identifying common issues and weaknesses through these problem statements assisted the planning group in understanding the realm of resources needed for mitigation.

The goal is to have at least one mitigation action for every problem statement. Projects or actions have been developed to mitigate each problem identified. See Table 1-19 for a full list of mitigation actions and corresponding problem statements that they address. Each problem statement is coded with a problem number for cross-referencing between Table 1-17 and Table 1-19

Table 1-17: City of Capitola Hazard Problem Statements

Hazard	Sub-Hazard	Area of Concern	Problem IS	Description	Related Mitigation Actions
Climate Change		Victim	ps-CC-CPT-01	Residents, visitors, and businesses located in the Capitola Village and along the Esplanade are increasingly exposed to climate-driven sea level rise and compounding coastal hazards that may cause displacement, injury, property damage, or economic disruption.	ma-CC-CPT-01
Climate Change		Impact	ps-CC-CPT-02	The City’s stormwater and sewer infrastructure may be overwhelmed by sea level rise-induced backflow and climate change-driven atmospheric river events, heightening the risk of overflows and environmental damage.	ma-CC-CPT-01



Hazard	Sub-Hazard	Area of Concern	Problem IS	Description	Related Mitigation Actions
Climate Change		Threat	ps-CC-CPT-03	Climate change-driven sea level rise and compounding coastal hazards pose chronic, escalating threats to Capitola's entire coastline, with projections estimating several feet of rise by 2100 and erosion impacts by 2030.	ma-CC-RCD-01
Coastal Hazards	Coastal Erosion	Impact	ps-CE-CPT-01	Millions of dollars of damage is projected to critical infrastructure and transportation routes if erosion continues unchecked, including the Stockton Avenue Bridge, Cliff Drive, and Park Avenue.	ma-CE-CPT-01
Coastal Hazards	Coastal Erosion	Threat	ps-CE-CPT-02	Coastal bluff erosion is accelerating due to sea level rise and climate-driven precipitation, with top bluff erosion estimated to exceed 10 feet by 2030 in some areas along Grand Avenue and Cliff Drive, increasing risk of collapse from long-term and episodic failures.	ma-CE-CPT-01, ma-CE-SCW-01
Coastal Hazards	Coastal Erosion	Victim	ps-CE-CPT-03	Residents along Depot Hill, Cliff Drive, and Park Avenue are exposed to landslide and bluff failure risk due to steep coastal slopes and decomposed rock formations.	ma-CE-CPT-01
Coastal Hazards	All	Threat	ps-CH-CPT-01	Coastal armoring efforts to protect existing infrastructure are leading to coastal squeeze, accelerating beach loss.	ma-CH-CPT-01, ma-CH-SCC-01
Coastal Hazards	Coastal Storm	Impact	ps-CS-CPT-01	Historic coastal storms have caused seawall failures, overtopped roads, and damaged the Capitola Wharf, resulting in business closures and economic losses during single events.	ma-AH-CPT-01
Drought		Victim	ps-DR-CPT-01	Prolonged droughts place a disproportionate burden on vulnerable populations who may not have the resources to adapt to water use restrictions or install water-conserving improvements.	ma-DR-CPT-02
Drought		Impact	ps-DR-CPT-02	Groundwater overdraft in the Soquel-Aptos Basin, which supplies 90% of Capitola, has led to seawater intrusion, impacting long-term water supply reliability.	ma-DR-SCW-01



Hazard	Sub-Hazard	Area of Concern	Problem IS	Description	Related Mitigation Actions
Drought		Impact	ps-DR-CPT-03	During past droughts, water restrictions and conservation mandates limited development potential and commercial operations in Capitola and surrounding areas, impacting local economic activity.	ma-DR-SCC-02, ma-DR-CPT-02
Drought		Threat	ps-DR-CPT-04	Climate change is projected to intensify both the frequency and severity of droughts in Capitola, leading to longer periods of water scarcity and increased reliance on overdrafted groundwater, which will worsen seawater intrusion risks.	ma-DR-CPT-02
Extreme Heat		Impact	ps-EH-CPT-01	Extreme heat events lead to higher peak electricity demand from air conditioning, increasing risk of brownouts and service interruptions.	ma-EH-SCC-01
Extreme Heat		Threat	ps-EH-CPT-02	Although Capitola has not experienced major impacts from past heatwaves, climate change is expected to increase the frequency, duration, and intensity of extreme heat events, elevating future risks.	ma-EH-WTS-01
Extreme Heat		Impact	ps-EH-CPT-03	People are increasingly visiting Capitola to escape extreme heat events in other parts of the state, adding additional strain on city infrastructure and services during peak tourist season.	ma-EH-SCC-01
Extreme Heat		Victim	ps-EH-CPT-04	Seniors, individuals with chronic health issues, low-income households, and people experiencing homelessness are more vulnerable to extreme heat, especially when outdoors or living in older homes that lack insulation or air conditioning.	ma-ET-CPT-01
Earthquake		Victim	ps-EQ-CPT-01	Many residents, especially low-income households, live in mobile home parks and older structures vulnerable to ground shaking and liquefaction, posing high risk of injury or displacement from a seismic event.	ma-EQ-CPT-02
Earthquake		Impact	ps-EQ-CPT-02	Critical access routes and water, sewer, storm drains, and power lines across Capitola are at risk of rupture due to ground shaking and secondary liquefaction, disrupting essential services for extended periods and severing crucial transportation connections.	ma-EQ-SVW-03



Hazard	Sub-Hazard	Area of Concern	Problem IS	Description	Related Mitigation Actions
Earthquake		Impact	ps-EQ-CPT-03	Mobile homes in Capitola are particularly vulnerable to shifting off foundations during strong seismic events, as demonstrated during the 1989 Loma Prieta earthquake.	ma-EQ-CPT-02, ma-EQ-PVW-01
Earthquake		Threat	ps-EQ-CPT-04	Capitola is within close proximity to major fault systems (e.g., San Andreas, Zayante, San Gregorio) capable of producing large-magnitude earthquakes with a high probability of an event in the next 30 years.	ma-EQ-CPT-03
Flood		Victim	ps-FL-CPT-01	Nearly 1,000 residents live within the 1% annual chance floodplain along Soquel Creek and Noble Gulch, placing them at elevated risk of injury, displacement, and property loss during major flood events.	ma-FL-CPT-01
Flood		Impact	ps-FL-CPT-02	Flooding at Noble Gulch and Soquel Creek may cause structural damage to roadways, bridges (e.g., Stockton Ave Bridge), and Village commercial and residential properties.	ma-FL-CPT-01
Flood		Impact	ps-FL-CPT-03	Flood-related blockages at storm drains and the limited capacity in the Noble Gulch pipe have led to overtopping and damage during past events, including 2011 and 1995 floods.	ma-FL-CPT-01
Flood		Threat	ps-FL-CPT-04	Some of Capitola's most critical facilities including City Hall, Police Station, Fire Station #4, and major pump stations are located in flood hazard areas and could be rendered inoperable during storm events.	ma-FL-CPT-02, ma-FL-WTS-02
Flood		Threat	ps-FL-CPT-05	More intense rainfall events due to climate change are expected to increase Soquel Creek flood stage by up to 2 feet by 2060, affecting over 230 structures and thousands of feet of roadway.	ma-FL-CPT-03
Flood		Threat	ps-FL-CPT-06	The combination of fluvial flooding and high tides (compound flooding) will increase the frequency and depth of inundation events in the Capitola Village, compromising long-term resilience.	ma-FL-PVW-03
Severe Weather	Heavy Rain	Impact	ps-HR-CPT-01	Heavy rain events can exceed stormwater infrastructure capacity, especially in low-lying areas such as Capitola Village, leading to localized flooding and infrastructure damage.	ma-HR-SCC-01, ma-HR-CPT-01



Hazard	Sub-Hazard	Area of Concern	Problem IS	Description	Related Mitigation Actions
Severe Weather	High Wind	Impact	ps-HW-CPT-01	Windstorms have historically caused widespread power outages blocked roads due to downed trees and limbs, and damage to municipal buildings, communications equipment, and private property, affecting emergency response and public safety services throughout the city.	ma-HW-CPT-01
Liquefaction		Impact	ps-LQ-CPT-01	Critical infrastructure including the Police Station, Central Fire Station #4, and City Hall/EOC is located within very high liquefaction zones and may be rendered inoperable after an earthquake.	ma-AH-CPT-01
Liquefaction		Threat	ps-LQ-CPT-02	Several areas of Capitola are built over water-saturated alluvium or creek-adjacent soils, which significantly increases long-term liquefaction risk as climate-related groundwater levels rise.	ma-AH-CPT-01
Slope Failure		Victim	ps-SF-CPT-01	Residents and businesses along Soquel Creek, Noble Gulch, and Tannery Gulch face increased risk of damage from slope instability during and after prolonged or intense rainfall events.	ma-SF-CPT-02
Slope Failure		Impact	ps-SF-CPT-02	Slope failure events could damage or block transportation infrastructure like Wharf Road or the Stockton Avenue Bridge, cutting off access to neighborhoods or emergency facilities.	ma-SF-WTS-02
Slope Failure		Threat	ps-SF-CPT-03	Climate change is projected to increase storm intensity, resulting in faster soil saturation and erosion along steep drainages.	ma-SF-CPT-02
Sea Level Rise		Impact	ps-SLR-CPT-01	Sea level rise will impact critical infrastructure including pump stations, the Wharf, and the Beach Flume leading to potential loss of public services and millions in damages during compounding coastal and flood hazard events.	ma-SLR-CPT-01
Sea Level Rise		Impact	ps-SLR-CPT-02	Beach loss due to sea level rise and erosion will severely reduce storm buffering capacity and local tourism revenue, affecting the City's economy and coastal ecosystems.	ma-SLR-SCW-02



Hazard	Sub-Hazard	Area of Concern	Problem IS	Description	Related Mitigation Actions
Severe Weather	All	Threat	ps-SW-CPT-01	Capitola is expected to experience more frequent and intense storms and atmospheric river events, exacerbated by location, topography, and climate change, increasing the likelihood of compounding heavy rain and high wind hazards.	ma-SW-CBC-02
Coastal Hazards	Tsunami	Victim	ps-TS-CPT-01	Over 1,600 Capitola residents?including those in Capitola Village, Venetian Court, and Lower Riverview?live within the tsunami inundation zone and may face injury, displacement, or death in an event.	ma-TS-CPT-01
Coastal Hazards	Tsunami	Impact	ps-TS-CPT-02	A significant tsunami would likely destroy or severely damage critical facilities and infrastructure, including the Police Station, Fire Station #4, Wharf, Stockton Avenue Bridge, and multiple pump stations.	ma-TS-CPT-01
Coastal Hazards	Tsunami	Threat	ps-TS-CPT-03	Capitola is vulnerable to tsunamis from nearby and distant sources (e.g., Monterey Canyon and Aleutian trench), with flow depths projected as high as 30 feet in some scenarios.	ma-TS-CPT-01
Wildfire		Impact	ps-WF-CPT-01	Fire access and emergency response could be compromised along the Wharf Road, Park Ave, and other critical evacuation corridors in heavily vegetated areas, especially with eucalyptus.	ma-WF-CPT-01
Wildfire		Threat	ps-WF-CPT-02	Vegetated areas within drainage corridors like Soquel Creek and along bluffs like New Brighton pose fire risks to adjacent homes and structures due to unmanaged fuel buildup and high flammability, especially from eucalyptus.	ma-WF-CPT-01
Wildfire		Threat	ps-WF-CPT-03	Future wildfire hazards are expected to increase due to hotter, drier conditions and increased vegetation stress caused by climate change.	ma-WF-CPT-02
Coastal Hazards	Wave Run-Up & Surge	Impact	ps-WV-CPT-01	Wave surge caused by coastal storm events consistently erode areas like Capitola Beach, exposing underlying utility infrastructure and damaging trails and access points along the coastline.	ma-WV-SPD-02



1.5.4.1 Climate Change Impacts & Vulnerable Populations

The City of Capitola's vulnerable populations face heightened risks from the impacts of climate change, particularly flooding, coastal hazards, and aging infrastructure. Certain residents are at greater risk following a hazard event due to age, health, income, housing type, language access, or mobility limitations. Vulnerability is not uniform; an individual may be more at risk from one hazard, such as extreme heat, but less from another.

Flooding and Coastal Hazards: Nearly 1,000 residents live within the 1 percent annual chance floodplain along Soquel Creek and Noble Gulch, placing them at elevated risk of displacement and property damage. Flood risks are compounded by climate change-driven sea level rise, atmospheric river events, and limited stormwater capacity in areas such as Capitola Village. Low-income households and renters, many of whom do not have flood insurance, face disproportionate challenges in recovery. Residents and businesses along Depot Hill, Cliff Drive, and Park Avenue are also exposed to bluff failure and erosion risks, which are expected to worsen as storms intensify and sea levels rise.

Extreme Weather, Extreme Heat, and Infrastructure Stress: Capitola is expected to experience more frequent and severe coastal storms, heavy rain, and high winds, which threaten critical facilities such as City Hall, the Police Station, and Fire Station 4. Power outages pose particular risks for seniors, individuals with chronic health conditions, and residents dependent on medical equipment. Visitors who come to Capitola during peak tourist season, often to escape extreme heat in inland areas, increase demand for services during hazard events and complicate emergency response.

Earthquake and Liquefaction: Although not impacted by climate change, many Capitola residents live in mobile homes and older structures that are especially vulnerable to seismic shaking. Critical facilities, including the Police Station and Fire Station 4, are located in areas of very high liquefaction risk, raising the possibility of service disruption during a major earthquake. Renters and lower-income households face additional barriers in retrofitting or insuring their homes against seismic hazards.

Drought and Water Supply: Capitola relies heavily on the Soquel-Aptos groundwater basin, which has already experienced seawater intrusion from overdraft. Extended droughts worsen water scarcity and increase reliance on a stressed resource. Low-income households are disproportionately affected by water restrictions and may lack the resources to implement conservation measures or adapt to water shortages.

Wildfire and Secondary Hazards: While Capitola is not within designated very high fire hazard severity zones, heavily vegetated corridors such as Soquel Creek and nearby bluff areas pose localized wildfire risks. Eucalyptus and other flammable vegetation near evacuation routes such as Wharf Road and Park Avenue could compromise access during an event. Smoke and poor air quality from regional wildfires also create health risks for seniors, children, and those with respiratory conditions.

Tsunami and Wave Run-up: Over 1,600 Capitola residents, including those in Capitola Village, Venetian Court, and Lower Riverview, live within the tsunami inundation zone. A large event could cause extensive damage to housing, businesses, and critical facilities such as the Wharf and multiple pump stations.



Similarly, wave surge from coastal storms continues to erode Capitola Beach, threatening utilities and recreation access.

The cascading impacts of climate change on vulnerable populations require a targeted and equitable approach to mitigation. Prioritizing resilient infrastructure, affordable housing protections, and accessible emergency communications will help Capitola reduce disparities and strengthen community-wide preparedness.

1.6 Mitigation Strategy

This section provides the framework for how the City of Capitola will reduce hazard risk within its jurisdiction while supporting the broader goals of the Santa Cruz County MJHMP. It includes an overview of existing capabilities, opportunities to strengthen resilience, and the City's prioritized mitigation actions. Together, these elements demonstrate how Capitola integrates hazard awareness into its planning and development processes while contributing to a coordinated countywide approach.

Within the Santa Cruz County MJHMP, the mitigation strategy serves as the roadmap for future hazard mitigation efforts. For Capitola, the strategy outlined in this annex reflects the outcomes of the countywide planning process while also addressing the City's unique risks, priorities, and community needs. The strategy is designed to reduce vulnerabilities identified in the risk assessment, including the problem statements developed for flooding, earthquakes and liquefaction, slope failure, wildfire, drought, severe storms, extreme heat, and climate change.

Mitigation actions identified in this annex include both policy-based and project-based initiatives, with an emphasis on integrating resilience into land use planning, infrastructure investments, and community programs. Actions are structured to align with FEMA's requirements and to coordinate with existing city, county, and regional planning mechanisms. Each action identifies responsible parties, potential funding sources, and the resources needed for implementation.

For Capitola, this strategy provides a framework for strengthening resilience by combining city-led initiatives—such as infrastructure improvements, building code enforcement, and community preparedness—with regional coordination through the MJHMP. By advancing these efforts in alignment with the General Plan and other local planning documents, Capitola enhances its ability to reduce hazard risk while supporting long-term community safety, sustainability, and economic stability.

The subsections that follow describe these elements in detail:

- **Section 1.6.1 Aligning Action Planning** with Capabilities provides a summary of the City's capacity to address natural hazards.
- **Section 1.6.3 Mitigation Action Plan** presents Capitola's prioritized actions to guide implementation in coordination with countywide strategies.



1.6.1 Aligning the Action Plan

This section connects Capitola's mitigation actions with its existing capabilities and areas for growth. Capability assessments are a required element of hazard mitigation planning under the Disaster Mitigation Act of 2000 and FEMA's 2023 guidance, ensuring that actions are realistic, achievable, and aligned with available resources.

The section begins with a summary of Capitola's capabilities across four areas: planning and regulatory, administrative and technical, fiscal, and education and outreach. This overview highlights the tools and strengths that the district already uses to reduce hazard risk. The section then provides a detailed analysis of each capability area, identifying both current practices and opportunities to expand resilience.

1.6.1.1 Capabilities & Opportunities Assessment

To develop a realistic and actionable mitigation strategy, it must account for existing jurisdictional capabilities and what future opportunities there are to enhance those capabilities for purposes of hazard mitigation. This section provides an assessment of the City of Capitola's existing capabilities and future opportunities, including planning and regulatory, administrative and technical, fiscal, and public outreach and education capabilities. This assessment also identifies opportunities to integrate this MJHMP into future planning, policies, or programs to weave mitigation efforts into daily operations and address hazard problems holistically. Capabilities are categorized into four groups and include various mechanisms.

- **Planning and Regulatory Capabilities:** Existing long-range plans, emergency response plans, hazard-specific plans, land use policies, and building and development standards.
- **Administrative and Technical Capabilities:** Available expertise in emergency services, engineering, grant management, and community planning.
- **Fiscal Capabilities:** Budgetary capacity, taxing authority, grants, and other funding mechanisms that can support mitigation projects.
- **Outreach and Education Capabilities:** Existing programs for providing technical assistance, community education, public warnings, and stakeholder engagement.

A full description of the process used to develop the capabilities assessment is provided in Volume 1, Section 2.3.3.

This capabilities and opportunities assessment for Capitola lists the various types of capabilities along with how they have been, currently are, or will in the future be integrated into hazard mitigation planning efforts. The three "HMP Integration" columns that identify the capability's status and usage are color-coded with green, yellow, or orange shading to communicate the following:

- **Status:** If the capability is present at all and what level of use it has generally.
- **Current Mitigation Use:** If the capability is currently being used in mitigation efforts, specifically, and at what level.



- **Future Opportunity:** If there is a future opportunity to integrate the capability into mitigation efforts and at what level.

Planning & Regulatory Capabilities

Capitola has a strong foundation of planning and regulatory tools to manage hazard risk. The City adopts and enforces the 2022 California Building Code (Municipal Code Chapter 15.04) and integrates hazard-specific ordinances, including Floodplain Management (Chapter 15.20) and Geological Hazards (Chapter 17.68). Development is guided by the 2019 General Plan, which incorporates Land Use, Safety, and Economic Development Elements, and reinforced by the 2024 Housing Element. Subdivision and zoning ordinances (Titles 16 and 17) regulate growth and restrict development in hazard-prone areas such as bluff erosion zones. Capitola also maintains a Floodplain Management Plan, an Urban Greening Plan, and a Climate Action Plan (2015, update planned for 2025–2026). The 2017 Coastal Climate Change Vulnerability Report and participation in the regional Community Wildfire Protection Plan (CWPP) further strengthen hazard-specific planning. Opportunities remain in seismic risk management, as Capitola has no dedicated unreinforced masonry or soft-story retrofit ordinance, and it does not yet participate in FEMA’s Community Rating System (CRS), though future participation is identified as a priority.

Future integration of the MJHMP will occur through various processes and mechanisms outlined across multiple mitigation actions (Table 1-19). Key opportunities for future hazard mitigation integration with the city’s existing planning mechanisms are to integrate climate resilience and accessibility criteria into capital improvement and adaptation funding decisions (ma-CC-CPT-01); revise Capitola’s floodplain development regulations to address climate-adjusted rainfall, drainage system deficiencies, sea level rise, and coastal hazards data (ma-FL-CPT-03); and update the stormwater master plan to integrate atmospheric river storm frequency/intensity projections into design standards and capital planning (ma-HR-CPT-02).

Administrative & Technical Capacity

The City’s Building, Planning, and Economic Development Department provides planning, engineering, and permitting support, while the Public Works Department manages stormwater, erosion control, and infrastructure maintenance. Capitola has a designated Building Official who also serves as the Floodplain Administrator. Fire inspection and development review are conducted by the Central Fire District of Santa Cruz County, and emergency management responsibilities are coordinated by the City Manager and Police Department in partnership with County OES. Staff expertise includes planners, engineers, and natural hazard specialists, although dedicated resiliency planning and GIS staffing are limited, with support largely provided throughout the County. Transportation planning, resilience planning, and grant writing are managed on an as-needed basis, typically through contracts or internal assignment.

Warning Systems & Services

Capitola participates in the regional CruzAware emergency alert system, which provides residents with notifications for floods, wildfires, geological hazards, and other threats. These warnings are integrated with



countywide systems, ensuring consistency and broad reach. Alerts are hazard-specific, including flooding, wildfire, and tsunami readiness, and are accessible to residents who register. While the City benefits from the County's designation as both StormReady and TsunamiReady, Capitola itself is not currently certified under these programs. Expanding local capacity for redundant alert systems, enhancing public enrollment in CruzAware, and pursuing StormReady or Firewise certification represent key opportunities to strengthen the City's warning capabilities.

Fiscal Capabilities

Capitola has several financial mechanisms to support hazard mitigation. Regular sources include capital improvement funds, system development fees, stormwater service fees, and Community Development Block Grants. Special taxes can be levied with voter approval, and funds have been directed to wharf and coastal infrastructure resilience projects. While the City can issue general obligation bonds and special tax bonds, it does not currently use these tools for hazard mitigation but could consider them for major capital resilience projects. Benefit assessments are also not in current use but represent a future opportunity. Spending is restricted in hazard-prone areas, particularly bluff erosion zones, through land use policies and zoning.

Education & Outreach Capabilities

Public outreach is conducted through multiple channels, though capacity remains limited. Hazard information is provided upon request through planning and building staff, and the City distributes a biweekly digital newsletter and biannual mailer with public safety information. The Police Department hosts National Night Out, and the Central Fire District regularly conducts safety events. Capitola participates in the regional CruzAware alert system for multi-hazard emergency notifications and supports CERT training through County OES. Partnerships with the Fire Safe Council and Resource Conservation District provide community-based engagement on fire safety, climate adaptation, and natural resource management. However, the city does not currently maintain a dedicated hazard-focused website, social media accounts, or Firewise certification, all of which are identified as future opportunities to expand community awareness and preparedness.



CAPABILITY ASSESSMENT LEGEND
HMP Integration

Status	Current Mitigation Use	Future Opportunity
Currently in use or present.	Used widely for mitigation.	Opportunity to expand and integrate.
(Sort of) Seldomly used or limited presence.	Limited use in mitigation planning.	Limited opportunity to expand and integrate.
(No) Not present or available.	Not used in mitigation planning.	No opportunity to expand or integrate.

Table 1-18: City of Capitola Capabilities and Opportunities Assessment

Resource	HMP Integration			Notes / Additional Detail
	Status	Current Mitigation Use	Future Opportunity	
Planning and Regulatory Capabilities				
Construction and Future Development Regulations				
Building Codes				City Municipal Code Chapter 15.04, Building Code, which adopts the 2022 California Building Code (California Code of Regulation, Title 24)
Public Protection (ISO Class)				Class 2
Hazard-Related Development Standards				City Municipal Code Title 16, Subdivisions, and Title 17, Zoning
Zoning Ordinance				City Municipal Code Title 17, Zoning
Hazard-Specific Ordinance				City Municipal Code Chapter 15.20, Floodplain Management, and Chapter 17.68, Geological Hazards District
Growth Management Ordinance				2019 City of Capitola General Plan (including Land Use and Safety Elements, and 2024 Housing Element)
Hazard Reduction Programs (Annually Conducted)				
Capital Improvements Program (CIP) or Plan				2014 City of Capitola Five Year Capital Improvement Program
Erosion/Sediment Control Program				City Municipal Code Chapter 15.28, Excavation and Grading
Hazard-Related Public Outreach Program				2019 City of Capitola General Plan Safety Element and 2025 City of Capitola Strategic Plan
Urban Water Management Plan				2014 Santa Cruz Integrated Regional Water Management Plan



HMP Integration

Resource	HMP Integration			Notes / Additional Detail
	Status	Current Mitigation Use	Future Opportunity	
Stormwater Management Program (Annual Inspections)				City of Capitola 2010 Stormwater Management Plan and City Municipal Code Chapter 15.28, Excavation and Grading; large conveyances in the city also part of Flood Control and Water Conservation District, Zone 5, which is current under a master plan update; regular inspections performed in known problem areas
Seismic Safety Program (Non-structural)				City Municipal Code Chapter 15.04, Building Code; however, no separate unreinforced masonry ordinance or soft story retrofit program
Earthquake Modernization Plan (Building Safety)				City Municipal Code Chapter 15.04, Building Code; however, no separate earthquake modernization plan
Hazard Plans				
General Plan Safety Element				2019 City of Capitola General Plan Safety Element
Site Plan Review Requirements				City Municipal Code Chapter 17.120, Design Permits
General Plan Environmental Justice Element				No standalone element, but environmental justice goals are addressed under Housing and Land Use Elements
Community Wildfire Protection Plan (CWPP)				2022 Santa Cruz County and San Mateo County CWPP (Santa Cruz Central Planning Area)
Economic Development Plan				2019 City of Capitola General Plan Economic Development Element
Floodplain Management Plan				2019 City of Capitola General Plan Safety Element and City Municipal Code Chapter 15.20, Floodplain Management
Stormwater Management Plan				City of Capitola 2010 Stormwater Management Plan; large conveyances in the city are also part of Flood Control and Water Conservation District – Zone 5 which is current under a master plan update
Emergency Operations Plan				Currently Under Santa Cruz County Operational Area Emergency Management Plan; City plan to be developed in collaboration with County, per 2025 City of Capitola Strategic Plan
Climate Action Plan				2015 City of Capitola Climate Action Plan; to be updated in 2025-2026
Climate Vulnerability Assessment				2017 Coastal Climate Change Vulnerability Report to be updated 2026-27; covered under 2022 Santa Cruz County Climate Vulnerability Technical Compendium; to be included in next Safety Element update
Urban Greening Plan				2015 City of Capitola Climate Action Plan and City Municipal Code Chapter 12.12, Community Tree and Forest Management
Ground Water Management Planning / Plans				2014 Santa Cruz Integrated Regional Water Management Plan

National Flood Protection Program (NFIP)



HMP Integration

Resource	HMP Integration			Notes / Additional Detail
	Status	Current Mitigation Use	Future Opportunity	
Floodplain Management Regulations				City Municipal Code Chapter 15.20, Floodplain Management
Flood Insurance Education and Technical Assist.				Provided informally through city planning and building staff on request; future opportunity
Flood Insurance Study				2017 FEMA Flood Insurance Studies Adopted by Reference in City Municipal Code Chapter 15.20, Floodplain Management
Elevation Certificates				Maintained by Building, Planning, and Economic Development Department
Flood Hazard Mapping / Re-Mapping				2017 FEMA Flood Insurance Rate Maps Adopted by Reference in City Municipal Code Chapter 15.20, Floodplain Management
Community Rating System (CRS)				Not currently participating; will participate in the future, per 2019 City of Capitola General Plan Safety Element
Administrative and Technical				
Community Planning and Development Services				
Community Planner				Staff in Building, Planning, and Economic Development Department
Planner/Engineer (Land Development)				Staff in Building, Planning, and Economic Development Department
Engineer/Professional (Construction)				Staff in Public Works Department
Planner/Engineer/Scientist (Natural Hazards)				Staff in Public Works Department
Transportation Planner				No dedicated staff, but work completed by contract as needed
Resiliency Planner				No dedicated staff, but Public Works staff perform these functions
Building Official (Full time or Augmented)				Building Official housed in Building, Planning, and Economic Development Department
Floodplain Administrator				Building Official is designated Floodplain Administrator
Fire Marshal				Central Fire District of Santa Cruz County conducts development reviews and inspections
Dedicated Public Outreach Personnel				No dedicated staff, but City Manager's Office coordinates most outreach
GIS Specialist and Capability				No dedicated staff and limited capability; however, City utilizes Santa Cruz County GIS support
Emergency Manager				Emergency management responsibilities fall under City Manager and Police Department coordination with County OES
Dedicated Grant Manager, Writer, or Specialist				Building Official housed in Building, Planning, and Economic Development Department
Other	N/A	N/A	N/A	



Resource	HMP Integration			Notes / Additional Detail
	Status	Current Mitigation Use	Future Opportunity	
Warning Systems and Services				
General				Participates in Santa Cruz County's regional emergency alert system CruzAware
Flood				CruzAware alerts
Tornado				CruzAware alerts
Wildfire				CruzAware alerts
Geological Hazards				CruzAware alerts
Fiscal Capabilities				
Financial Resources (for Hazard Mitigation)				
Levy Taxes for Specific Purposes				Can levy special taxes via voter approval (e.g., wharf resiliency and jetty/flume rehabilitation projects)
Utilities Fees	N/A	N/A	N/A	Not a utility provider
Benefit Assessments				Not currently, future opportunity
Community Development Block Grants (CDBG)				City of Capitola Adopted Budget FY 2024-2025, CDBG Funding
System Development Fee				Collected on new housing development
General Obligation Bonds to Incur Debt				Bond issuance is authorized but not currently used for hazard mitigation; may be considered for public infrastructure protection/resilience for large capital projects, bridges, arterial roads, etc.
Special Tax Bonds to Incur Debt				No special tax bonds for hazard mitigation; may be considered for public infrastructure protection/resilience for large capital projects, bridges, arterial roads, etc.
Withheld Spending in Hazard-Prone Areas				Development is constrained in high-risk zones via managed retreat policies, zoning, and development standards (e.g., bluff erosion in Depot Hill/Grand Avenue area)
Stormwater Service Fees				City of Capitola Fee Schedule FY 2024-2025, Stormwater Development Review Fee
Capital Improvement Project Funding				City of Capitola Adopted Budget FY 2024-2025, Capital Improvement Fund
Education / Outreach Capabilities				
Education/Outreach Resources				
Website Dedicated to Hazard Topics				Not currently, future opportunity
Dedicated Social Media				Not currently, future opportunity
Local Citizen Groups That Communicate Hazard Risks				Fire Safe Council of Santa Cruz County
Hazard Info. Avail. at Library/ Planning Desk				Not currently, future opportunity
Annual Public Safety Events				Police Department hosts National Night Out and Central Fire District of Santa Cruz County conducts additional public safety events regularly



Resource	HMP Integration			Notes / Additional Detail
	Status	Current Mitigation Use	Future Opportunity	
Ability to Field Public Tech. Assistance Requests	Yellow	Yellow	Green	Requests related to hazard information, code enforcement, and stormwater handled via general service request system
Public Safety Newsletters or Printed Outreach	Yellow	Yellow	Green	Biweekly digital newsletters and biannual mailer often include hazard and public safety information
Community Emergency Response Team (CERT)	Green	Green	Green	Participants in Santa Cruz County CERT hosted through County OES with local training options
Fire Safe Councils	Green	Green	Green	Covered by Fire Safe Council of Santa Cruz County
Firewise	Orange	Orange	Green	Not currently, future opportunity
StormReady	Yellow	Yellow	Green	City does not participate, but Santa Cruz County is both StormReady and TsunamiReady
Resource Conservation Districts	Green	Green	Green	Resource Conservation District of Santa Cruz County supports groundwater recharge, fire fuel management, and climate education
Other	N/A	N/A	N/A	

1.6.2 City of Capitola Mitigation Action Plan

Capitola’s mitigation actions were developed through a collaborative process informed by the updated risk assessment, local priorities, and extensive stakeholder engagement. As part of this 2025 MJHMP update, the City reviewed mitigation actions from its prior Local Hazard Mitigation Plan to determine which actions to carry forward, which to consolidate, and where entirely new strategies were required. This careful evaluation ensured that the updated action plan builds upon past commitments while also responding to current risks and future challenges.

The plan addresses Capitola’s most significant hazards, including flooding, earthquakes, severe storms, drought, wildfire, extreme heat, and climate change. Each mitigation action is designed to align with FEMA’s hazard mitigation guidance and the requirements of the Disaster Mitigation Act of 2000. Where appropriate, overlapping or

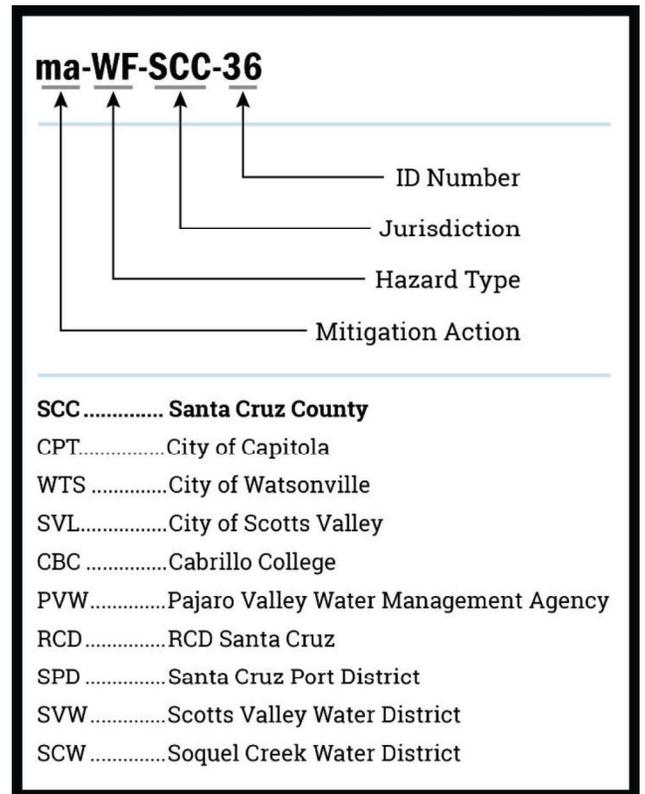


Figure 1-23: Mitigation Action Number Key



redundant actions were consolidated into broader, more comprehensive strategies that improve clarity, increase feasibility, and strengthen regional coordination.

The mitigation action prioritization method used by all participating jurisdictions is described in Volume 1, Section 4. Each action specific to Capitola is documented in Table 1-19, which identifies the responsible department, implementation timeframe, potential funding sources, and resources required to complete the action. Each action is also assigned a unique alphanumeric identifier (see Figure 1-23) that links the strategy to its associated hazard and supports consistent monitoring and reporting.

Capitola's approach recognizes that some hazards are most effectively addressed through regional efforts. Flood protection, drought resilience, and wildfire risk reduction often extend beyond the city's boundaries and require collaboration with county, regional, and state partners. By aligning local actions with regional strategies, Capitola helps to consolidate resources, maximize funding opportunities, and ensure that mitigation projects achieve the greatest benefit for the Pajaro Valley and the wider Santa Cruz County community.

Collectively, these mitigation actions provide a roadmap for reducing hazard risk, protecting vulnerable populations, and strengthening the long-term resilience of Capitola.



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Table 1-19: City of Capitola Mitigation Action Plan

Hazard	Action ID	Action Title	Description	FEMA Mitigation Alternative	Timeline	Responsibility	Cost	Benefit	Internal Funding Source	External Funding Source	Priority (Based on Criteria)	Problems Addressed
All Hazard	ma-AH-CPT-01	Emergency Shelter Activation Plan	In partnership with the County and Cities of Santa Cruz, Scotts Valley, and Watsonville, expand formal procedures and funding for activating, staffing, and advertising emergency shelters for all types of hazard events.		Short 1-3 Years	City Community Services & Recreation + County, City of Santa Cruz, City of Scotts Valley, City of Watsonville, and other regional partners	Low	High	General Fund – Community Services & Recreation Department	FEMA HMGP; Cal OES Emergency Management Performance Grant (EMPG); County OES; CDBG-DR	High	ps-EH-WTS-04, ps-AH-SCC-02, ps-CS-CPT-01, ps-CS-SPD-02, ps-FI-WTS-01, ps-LQ-CPT-01, ps-LQ-CPT-02, ps-LQ-WTS-01, ps-EH-CPT-01, ps-EH-CPT-03, ps-EH-CPT-04, ps-FL-CPT-01
Climate Change	ma-CC-CPT-01	Equity-Based Adaptation	Integrate climate resilience and accessibility criteria into capital improvement and adaptation funding decisions, prioritizing projects that reduce risk to essential infrastructure, coastal and flood-prone areas, and facilities serving vulnerable populations.	PRV	Short 1-3 Years	City Planning, Sustainability, and City Council	Low	Medium	General Fund, CIP	Cal OES Hazard Mitigation Grant Program (HMGP); FEMA BRIC; Coastal Conservancy Climate Ready, Caltrans SBI Adaptation Planning; OPC SBI	High	ps-CC-SCC-03, ps-CC-CPT-01, ps-CC-CPT-02, ps-DR-CPT-01, ps-EH-CPT-03, ps-EH-CPT-04, ps-WW-CPT-01
Coastal Hazards (Coastal Erosion)	ma-CE-CPT-01	Coastal Bluff Stabilization	Implement a phased stabilization plan along Cliff Drive and other high-risk bluff areas using erosion-resistant materials, drainage improvements, and revegetation to reduce bluff collapse risk.	SP, NRP	Medium 3-5 Years	City Public Works + Coastal Commission	High	High	CIP	FEMA HMGP; FEMA BRIC; Coastal Conservancy; Cal OES 406 Mitigation; OPC SBI; Prop 68; USACE CAP Section 103	High	ps-CE-CPT-01, ps-CE-CPT-02, ps-CE-CPT-03, ps-CE-SCW-01, ps-CH-CPT-01, ps-SF-CPT-01, ps-WW-CPT-01
Coastal Hazards (All)	ma-CH-CPT-01	Beach, Wharf & Esplanade Protections	Retrofit, harden, elevate, or install other protections for vulnerable portions of the Capitola Beach, the Wharf, the Esplanade, and critical infrastructure to withstand storm surge and wave run-up, including both natural and built mitigation measures that limit "coastal squeeze."	SP, PPRO, NRP	Long 5-10 Years	City Public Works + Coastal Commission	High	High	CIP	FEMA BRIC; Coastal Conservancy; HUD CDBG-MIT; Cal OES HMGP; NOAA Coastal Resilience; OPC SBI; Prop 68	Very High	ps-CH-CPT-01, ps-CC-CPT-02, ps-CC-CPT-03, ps-CE-CPT-01, ps-CH-CPT-01, ps-SUR-CPT-01, ps-SUR-CPT-02, ps-SW-CPT-01, ps-WW-CPT-01
Drought	ma-DR-CPT-01	Water Conservation Incentives Program	Provide incentives and permitting assistance for plumbing and irrigation upgrades, drought-tolerant landscaping, graywater systems, and other conservation measures that offset water demand from residential and industry uses.	PE&A, NRP	Long 5-10 Years	City Planning + County, Santa Cruz Water, SCWD	High	High	Planning Department Budget, General Fund	DWR Water Use Efficiency Grant, Cal OES HMGP; CAP; Prop 1 Integrated Regional Water Management (IRWM)	Medium	ps-DR-CPT-01, ps-DR-CPT-02, ps-DR-CPT-03, ps-DR-CPT-04
Drought	ma-DR-CPT-02	Drought Resilience Education	In collaboration with regional partners, provide ongoing outreach on water conservation, drought contingency planning, and resources available through Capitola, the RCD, and water providers.	PE&A	Short 1-3 Years	City Public Works + RCD, County, Water Providers	Medium	Medium	Staff Time / General Fund	DWR Urban Drought Grant; Cal OES HMGP; State Water Resources Control Board; IRWM Program	High	ps-DR-CPT-03, ps-DR-CPT-01, ps-DR-CPT-02
Earthquake	ma-EQ-CPT-01	Critical Facility Seismic Protection	Assess seismic vulnerability and retrofit critical facilities such as City Hall/EOC, Fire Station #4, and the Police Station to ensure operational continuity after a major earthquake.	PPRO, SP	Short 1-3 Years	City Public Works and Facilities	High	High	Facilities Reserve Fund, Public Works CIP	FEMA HMGP; FEMA BRIC; Cal OES Earthquake Mitigation Program; CDBG-MIT; USGS Earthquake Hazards Program	Medium	ps-EQ-CPT-02, ps-EQ-SVL-04, ps-EQ-SCC-04, ps-EQ-CPT-04, ps-LQ-CPT-02
Earthquake	ma-EQ-CPT-02	Seismic Safety Assistance Program	In collaboration with the state and county, develop incentives and technical assistance for seismic evaluation and retrofitting of mobile homes, older multifamily buildings, and soft-story structures at high risk.	PPRO	Long 5-10 Years	City Building and Housing + County	Medium	Medium	PLHA	FEMA BRIC; Cal OES Earthquake Mitigation; Cal HCD Multifamily Retrofit Pilot; State Seismic Retrofit Grant Program	High	ps-EQ-CPT-01, ps-EQ-CPT-03, ps-EQ-SVL-04, ps-EQ-WTS-07, ps-EQ-SCC-02, ps-EQ-SCC-05, ps-EQ-CPT-04, ps-LQ-CPT-02

Hazard	Action ID	Action Title	Description	FEMA Mitigation Alternative	Timeline	Responsibility	Cost	Benefit	Internal Funding Source	External Funding Source	Priority (Based on Criteria)	Problems Addressed
Earthquake	ma-EQ-CPT-03	Lifeline Infrastructure Seismic Assessment	Conduct a seismic vulnerability assessment for roads, pipelines, bridges, communications systems, and other lifeline infrastructure in high-risk zones.	PRV	Short 1-3 Years	City Public Works and Utilities	Medium	Medium	CIP	FEMA BRIC; Caltrans Planning Grant; Cal OES HMGP; USGS NEHRP	High	ps-EQ-CPT-02, ps-EQ-CBC-02, ps-EQ-SVL-03, ps-EQ-CPT-04, ps-EQ-SCC-03, ps-EQ-WTS-05, ps-LQ-CPT-01, ps-LQ-CPT-02
Earthquake	ma-EQ-CPT-04	Earthquake Resilience Campaign	Launch a multilingual outreach effort about earthquake preparedness, home safety checks, development regulations, retrofit resources, and evacuation protocols.	PE&A	Short 1-3 Years	City Planning and Police + Fire District, County, CBOs	Medium	Medium	General Fund - Police & Planning	Cal OES Earthquake Education & Awareness; FEMA Ready Campaign	High	ps-EQ-SVL-01, ps-EQ-CPT-01, ps-EQ-CPT-03, ps-EQ-CPT-04, ps-LQ-CPT-02
Extreme Heat	ma-ET-CPT-01	Home Weatherization Incentives Program	In coordination with 3CE and federal assistance programs, conduct outreach and provide incentives and permitting assistance for residential improvements to energy efficiency, especially for older homes and mobile homes vulnerable to heat.	PE&A	Short 1-3 Years	City Planning, Sustainability, and Housing + PG&E, County	Low	Medium	Staff Time / General Fund	Central Coast Community Energy (3CE), LIHEAP, CPUC Empower Program; Cal OES BRIC; DOE Weatherization Assistance Program	Medium	ps-EH-CPT-01, ps-EH-CPT-04, ps-EH-SVL-01, ps-EH-SVL-02, ps-EH-WTS-02, ps-EH-CPT-02, ps-EH-CPT-03, ps-EH-CPT-04
Flood	ma-FL-CPT-02	Critical Facility Flood Protection	Elevate, floodproof, or relocate essential City facilities (e.g., Police Station, City Hall/EOC) located in flood hazard areas to maintain continuity of operations.	PPRO, SP	Medium 3-5 Years	City Public Works and Planning	High	High	Facilities Reserve Fund, Public Works, CIP	FEMA HMGP; FEMA FMA; CDBG-MIT; Cal OES 406 Mitigation; State FloodSAFE Program	Medium	ps-FL-CPT-04, ps-CS-CPT-01, ps-FL-CPT-02
Flood	ma-FL-CPT-01	Soquel Creek Floodplain Restoration	Improve drainage infrastructure and use nature-based adaptations along Soquel Creek and Noble Gulch to reduce flood risk and protect downstream assets.	NRP	Medium 3-5 Years	City Public Works + Resource Agencies	High	High	PLHA	FEMA FMA; FEMA HMGP; CDFW Prop 1; Coastal Conservancy; OPC; SBI; NOAA Habitat Restoration	High	ps-FL-CPT-01, ps-FL-CPT-02, ps-FL-CPT-03, ps-FL-CPT-05
Flood	ma-FL-CPT-03	Flood Hazard Mapping & Policy Updates	Revise Capitola's flood hazard maps and update development regulations to address climate-adjusted rainfall, drainage system deficiencies, sea level rise, and coastal hazards data.	PRV	Long 5-10 Years	City Planning and Public Works + County	Medium	High	Planning Department Budget	NOAA Climate Adaptation Program; Cal OES HMGP; Coastal Conservancy	High	ps-FL-WTS-08, ps-FL-CPT-05, ps-CS-CPT-01, ps-FL-CPT-01, ps-FL-CPT-02, ps-SW-CPT-01
Severe Weather (Heavy Rain)	ma-HR-CPT-01	Village Drainage Improvements	Upgrade drainage infrastructure in and around Capitola Village, including installation of backflow prevention and capacity upgrades.	SP	Medium 3-5 Years	City Public Works	High	High	CIP Fund, Zone 5	FEMA FMA; State Prop 1; Stormwater Grant; Cal OES HMGP; Coastal Conservancy	High	ps-HR-CPT-01, ps-CS-CPT-01, ps-FL-CPT-01, ps-FL-CPT-02, ps-FL-CPT-03, ps-FL-CPT-06, ps-SW-CPT-01
Severe Weather (High Wind)	ma-HW-CPT-02	Stormwater Master Plan & Policy Update	Conduct a citywide inventory of trees along critical corridors susceptible to windstorms and trim or remove high-risk trees near powerlines, access routes, and other critical facilities and infrastructure. Conduct regular maintenance thereafter.	PRV	Short 1-3 Years	City Planning and Public Works	Low	High	Public Works Operations Budget, Zone 5	FEMA HMGP; Cal OES Planning Grant; State Prop 1; Technical Assistance; NOAA Climate Program	High	ps-HR-WTS-01, ps-HR-WTS-02, ps-FL-CPT-02, ps-FL-CPT-03, ps-HR-CPT-01, ps-SW-CPT-01
Severe Weather (High Wind)	ma-HW-CPT-01	Windstorm Infrastructure Protection	Identify and assess high-hazard areas exposed to sea level rise and increasingly frequent and severe coastal hazards, and establish criteria to prioritize public investments in public infrastructure for integration into capital improvements planning.	NRP	Medium 3-5 Years	City Public Works	Medium	High	Public Works Operations, Tree Fund	PG&E Vegetation Management Partnership; FEMA HMGP, Cal Fire Urban Forestry Grant	Medium	ps-HW-SCC-01, ps-HW-CPT-01
Sea Level Rise	ma-SLR-CPT-01	Coastal Adaptation Planning		PRV	Medium 3-5 Years	City Planning and Public Works	Low	Medium	Planning & Public Works Budgets; CIP fund	Coastal Conservancy; FEMA BRIC; OPC; SBI; Cal OES Adaptation Planning	Medium	ps-SLR-CPT-01, ps-SLR-CPT-02, ps-CC-CPT-03, ps-CE-CPT-01, ps-CE-CPT-02, ps-CE-CPT-03, ps-CH-CPT-01, ps-CS-CPT-01, ps-FL-CPT-06, ps-WV-CPT-01

Hazard	Action ID	Action Title	Description	FEMA Mitigation Alternative	Timeline	Responsibility	Cost	Benefit	Internal Funding Source	External Funding Source	Priority (Based on Criteria)	Problems Addressed
Slope Failure	ma-SF-CPT-02	Slope Failure Risk Assessment & Monitoring	In collaboration with partner agencies, conduct slope stability modeling and risk mapping for Soquel Creek, Noble and Tannery Gulches, and other steep drainage areas susceptible to failure, especially during heavy rain events. Install mitigation measures and geotechnical monitoring (e.g., tiltmeters) for the highest risk slopes to detect early signs of instability.	PRV	Long 5-10 Years	City Planning and Public Works + County, RCD, NRCs, and geotechnical consultants	High	High	CIP Fund	FEMA HMGP; Cal OES Planning Grant; USGS Landslide Hazard Program; Coastal Conservancy	High	ps-SF-CPT-01, ps-SF-CPT-02, ps-SF-CPT-03, ps-WF-CPT-01
Coastal Hazards (Tsunami)	ma-TS-CPT-01	Tsunami Evacuation Signage & Drills	Install updated tsunami evacuation signage and regularly conduct tabletop drills with partner agencies (e.g., schools, businesses, CBOs) in high-risk areas.	PE&A	Short 1-3 Years	City Emergency Management and Police + Fire District, County	Low	Medium	General Fund – Police & Emergency Management	FEMA HMGP; Cal OES TsunamiReady; NOAA Tsunami Hazard Mitigation	High	ps-TS-CPT-01, ps-TS-CPT-02, ps-TS-CPT-03
Wildfire	ma-WF-CPT-01	Park Avenue Fuel Management	Implement a city-led vegetation management program focused on heavily vegetated areas along Park Ave (e.g., eucalyptus), in partnership with Central Fire, CAL FIRE, the RCD, and private landowners.	NRP	Short 1-3 Years	City Public Works + RCD, CAL FIRE	Medium	High	Public Works Operations, Measure Q	Cal Fire Prevention Grant; FEMA HMGP; Cal OES BRIC; RCD Grants; Fire Safe Council	Medium	ps-WF-CPT-01, ps-WF-CPT-02, ps-WF-CPT-03
Wildfire	ma-WF-CPT-02	Wildfire Awareness & Education	Develop and distribute multilingual outreach materials and digital tools about fire-safe landscaping, home hardening, and climate-driven wildfire risk.	PE&A	Short 1-3 Years	City Planning and Sustainability + Fire District, County	Low	Medium	Staff Time / General Fund	Cal Fire Prevention Grant; FEMA HMGP; Firewise USA; Cal OES Public Education Grants	High	ps-WF-CPT-01, ps-WF-CPT-02, ps-WF-CPT-03



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1.6.3 Status of Previous Mitigation Actions

In 2020, the City of Capitola adopted its previous FEMA-approved HMP. This 2025 MJHMP represents a comprehensive update from that previous plan, as discussed in Volume 1, Section 1.5. Table 1-20 provides status updates for all of the previous mitigation actions in the 2020 City of Capitola HMP, from which many of the mitigation actions in Table 1-19 were sourced and revised.

Table 1-20: Status of 2020 City of Capitola Mitigation Actions

Action ID	Description	Status
1-A	Continue to enforce the requirements of the Geologic Hazards District (Chapter 17.48) of the Capitola Municipal Code which requires the assessment of geologic hazards by a registered geologist or professional engineer for all new development projects. The geologic hazards identified through this assessment process are then mitigated by avoidance or through measures designed by civil engineers using the California Building Code.	Combined and revised into ma-EQ-CPT-02, ma-EQ-CPT-04
1-B	Continue to enforce the most current versions of both the California Building Code (CBC) and the California Building Standards with regards to seismicity, including requiring engineering and liquefaction studies for all potentially affected development.	Combined and revised into ma-EQ-CPT-02, ma-EQ-CPT-04
1-C	In cooperation with other agencies, conduct seismic evaluations of all City owned critical facilities (including roadways, water, sewer, storm drains and emergency use facilities) and coordinate with other agencies to evaluate non-city owned critical facilities. Seek funding sources to assist in necessary upgrades of these critical facilities.	Combined and revised into ma-EQ-CPT-01, ma-EQ-CPT-03
1-D	Work with Caltrans and other relevant agencies to evaluate and retrofit the structural integrity of all bridges to ensure their safety during a seismic event.	Combined and revised into ma-EQ-CPT-03
1-E	Continue training appropriate plan check staff on seismic requirements for new and existing structures.	Combined and revised into ma-EQ-CPT-02, ma-EQ-CPT-04
2-A	Evaluate the likelihood of debris flow impacts to the Stockton Avenue bridge during a catastrophic flooding event.	Combined and revised into ma-FL-CPT-03
2-B	Improve the Noble Gulch storm drain facilities to protect against flooding within the Capitola Village.	Combined and revised into ma-FL-CPT-01, ma-HR-CPT-01
2-C	Relocate or elevate critical facilities (e.g. City hall, police, fire, etc.) above the level of the 100-year flood elevation.	Combined and revised into ma-FL-CPT-02
2-D	Continue to implement the Soquel Creek Lagoon Management Plan.	Cancelled, ongoing baseline mitigation activity
2-E	Participate in the National Weather Service (NWS) Storm Ready Program	Cancelled, reprioritized toward direct mitigation activities



Action ID	Description	Status
2-F	Assist in the planning and/or improvement of infrastructure (e.g. sewers) and facilities to help minimize flooding impacts, particularly in critical flood-prone areas (e.g. Capitola Village).	Combined and revised into ma-FL-CPT-01, ma-HR-CPT-01
2-G	Continually monitor and review CA State Water Resources Control Board regulations and permit requirements to ensure consistency with city policies and regulations. This includes on-site retention of stormwater runoff from impervious surfaces and the implementation of Low Impact Development (LIDs) standards on new development.	Combined and revised into ma-FL-CPT-03
2-H	Limit development and monitor conditions of development and grading permits to prevent sedimentation in natural channels and wetlands.	Combined and revised into ma-FL-CPT-01
2-I	Develop more accurate GIS maps of the City's drainage system in coordination with future updates of the Capitola Stormwater Management Program.	Combined and revised into ma-FL-CPT-03
2-J	In coordination with the Santa Cruz County Public Works & Flood Control & Water Conservation District (Zone 5), evaluate the effectiveness of current policies and ordinances to ensure that storm water runoff from impervious surfaces does not contribute to flooding.	Combined and revised into ma-FL-CPT-03
2-K	Continually monitor and review FEMA's National Flood Insurance Program (NFIP) requirements to ensure the City's floodplain management regulations are in compliance.	Combined and revised into ma-FL-CPT-03
2-L	Participate in the FEMA NFIP Community Rating System (CRS).	Cancelled, being implemented under General Plan
2-M	Work in coordination with the Santa Cruz County Public Works & Flood Control & Water Conservation District (Zone 5) to develop and disseminate public education materials on flood protection and mitigation by working collaboratively with community groups, non-governmental organizations and the local media.	Cancelled, ongoing baseline mitigation activity
2-N	Review and update the city's existing ordinances as they relate to storm / flooding hazards, consistent with the risks identified in this LHMP.	Combined and revised into ma-FL-CPT-03
2-O	Adopt policies to limit municipal capital improvements that would be at risk.	Combined and revised into ma-FL-CPT-02, ma-SLR-CPT-01
2-P	Improve resiliency to flooding along Soquel Creek and Coast such as the construction of flood walls and improved building guidelines (increase free board and first floor parking).	Combined and revised into ma-FL-CPT-01
2-Q	Investigate natural habitat buffering to reduce coastal flooding such as beach and kelp management.	Combined and revised into ma-CH-CPT-01
2-R	Upgrade vulnerable storm drains with tidal flap gates and pumps, as appropriate.	Combined and revised into ma-FL-CPT-01, ma-HR-CPT-01
2-S	Investigate various opportunities for beach nourishment and replenishment in concert with rebuilding the City's groin located at the east end of the main beach.	Combined and revised into ma-CE-CPT-01, ma-CH-CPT-01



Action ID	Description	Status
2-T	Prepare a coastal bluff and beach management plan for Capitola that outlines short- and long-term coastal bluff management strategies that will help to establish local protection and adaptation priorities.	Combined and revised into ma-CE-CPT-01, ma-CH-CPT-01, ma-SF-CPT-02, ma-SLR-CPT-01
2-U	Prioritize coastal protection structures for upgrade and replacement including the sea wall along The Esplanade and coastal revetments.	Combined and revised into ma-CH-CPT-01
2-V	Consider resiliency improvements to protect and maintain critical vehicular and non-vehicular coastal access ways.	Combined and revised into ma-CE-CPT-01, ma-CH-CPT-01, ma-SF-CPT-02, ma-SLR-CPT-01
2-W	Adopt policies to limit municipal capital improvements that would be at risk.	Combined and revised into ma-FL-CPT-02, ma-SLR-CPT-01
2-X	Improve resiliency to flooding along Soquel Creek including the possibility of a temporary or permanent flood wall along the Soquel Creek walking path may help to reduce flooding within high risk areas.	Combined and revised into ma-FL-CPT-01, ma-HR-CPT-01
2-Y	Identify priority areas for future protection accounting for costs, structural feasibility and secondary implications (flood wall, seawall or revetment).	Combined and revised into ma-CE-CPT-01, ma-CH-CPT-01, ma-SF-CPT-02, ma-SLR-CPT-01
2-Z	Investigate long-term options to manage sea level rise and coastal erosion such as living shorelines, soft armoring techniques, and relocation of development within coastal hazard zones. As part of this investigation, consider the preparation of a comprehensive, long-term proactive management plan to protect Depot Hill in a way that preserves the natural coastline and avoids hard armoring.	Combined and revised into ma-CE-CPT-01, ma-CH-CPT-01, ma-SF-CPT-02, ma-SLR-CPT-01
3-A	Work in coordination with the City of Santa Cruz and the Soquel Creek Water District to implement water conservation strategies that maximize the use of existing water resources.	Combined and revised into ma-DR-CPT-01, ma-DR-CPT-02
3-B	Work in coordination with the Soquel Creek Water District to construct and implement the Pure Water Soquel, Groundwater Replenishment and Seawater Intrusion Prevention Project	Combined and revised into ma-DR-CPT-01
3-C	Coordinate with the Soquel Creek Water District and City of Santa Cruz to inform public of water conservation restrictions and drought conditions.	Combined and revised into ma-DR-CPT-01, ma-DR-CPT-02
4-A	Coordinate with Pacific Gas & Electric to implement an ongoing tree trimming program for trees located in close proximity to overhead power lines.	Combined and revised into ma-HW-CPT-01
4-B	Establish a working relationship with the NWS Decision Support program to be advised of upcoming weather conditions in a manner that enables smart decisions.	Cancelled, ongoing baseline mitigation activity



Action ID	Description	Status
5-A	Work in close coordination with state and local agencies and organizations to protect and preserve the coastline and its coastal bluffs through restoration efforts to help ensure safe coastal access and the protection of adjacent infrastructure and facilities. These efforts may include beach replenishment, coastal bluff protection, seawall construction, and other appropriate measures.	Combined and revised into ma-CE-CPT-01, ma-CH-CPT-01, ma-SF-CPT-02, ma-SLR-CPT-01
6-A	Continue implementation of Tsunami Ready Program	Combined and revised into ma-TS-CPT-01
6-B	Maintain a public communication system to warn the public of a potential tsunami threat.	Combined and revised into ma-TS-CPT-01
6-C	Support the timely and accurate update of tsunami inundation maps within the Monterey Bay area. Then integrate the new tsunami inundation maps into the risk assessment of this Local Hazard Mitigation Plan	Cancelled, reprioritized toward direct mitigation activities
6-D	Continue to work collaboratively with relevant agencies and organizations to investigate tsunami threat to the City based on the best available information.	Combined and revised into ma-TS-CPT-01
7-A	Continue to coordinate with the Santa Cruz County Department of Environmental Health Services, on enforcement of State and local statutes and regulations pertaining to hazardous materials/ waste storage, use, and disposal.	Cancelled, reprioritized toward natural hazards and implemented by other plans
7-B	Support staff training and education requirements regarding emergency response procedures associated with transportation-based hazardous materials releases.	Cancelled, reprioritized toward natural hazards and implemented by other plans
7-C	Continue to coordinate the Urban Area Security Initiative to enhance preparedness efforts.	Cancelled, reprioritized toward direct mitigation activities
8-A	Coordinate with the Fire District and Department of Corrections to create fuel reduction zones near properties at risk, shaded fuel breaks, and clean up areas prone to ground fuel litter common with invasive species habitat (i.e. Eucalyptus)	Combined and revised into ma-WF-CPT-01
8-B	Continue to maintain cooperative fire protection and fire prevention agreements with the Central Fire Protection District and other relevant agencies.	Cancelled, ongoing baseline mitigation activity
8-C	Identify inadequate access roadways. Develop a program to address inadequacies.	Combined and revised into ma-WF-CPT-01, ma-HW-CPT-01, ma-SLR-CPT-01, ma-EQ-CPT-03, ma-CE-CPT-01
8-D	Promote land use planning and implement building codes to reduce incidence of human-caused wildfires especially in very high fire hazard areas.	Combined and revised into ma-WF-CPT-02



Action ID	Description	Status
8-E	Implement building codes relevant to fire protection in new development or major renovations. (i.e. built-in fire extinguishing and fire alarm systems)	Combined and revised into ma-WF-CPT-02
8-F	Work cooperatively with Central Fire Protection District, CalFire, and other relevant agencies to promote the implementation and awareness of fire prevention programs.	Combined and revised into ma-WF-CPT-02
9-A	Continue to require that geologic/engineering reports be prepared for any proposed construction near landsliding and require mitigation of landslide hazards before issuing any building or grading permits.	Combined and revised into ma-SF-CPT-02
10-B	Coordinate hazard mitigation progress/efforts with the Santa Cruz County Office of Emergency Services and other agencies and cities within Santa Cruz County.	Cancelled, ongoing baseline mitigation activity
10-C	Continue to work with Santa Cruz 911 and other relevant agencies to maintain a coordinated and effective emergency communication system.	Combined and revised into ma-FL-CPT-03, ma-SF-CPT-02
10-D	Continue to update and enhance mapping data and the City's GIS for all hazards.	Cancelled, ongoing baseline mitigation activity
10-E	Verify the replacement value of Cityowned critical facilities and coordinate with other agencies for non city-owned facilities to improve the risk assessment within this plan.	Cancelled, reprioritized toward direct mitigation activities
10-F	Work with the appropriate cellular phone service providers to ensure there is always adequate cellular services to critical facilities within the City.	Cancelled, ongoing baseline mitigation activity
10-G	Reference and integrate the City's Local Hazard Mitigation Plan into the Safety Element of the General Plan.	Completed
10-H	Integrate the results of the Monterey Bay Sea Level Rise Study into the Local Hazard Mitigation Plan risk assessment and the General Plan Safety Element.	Completed
10-I	As part of the General Plan Update process, develop a plan to address climate change/ climate adaptation issues within the City and its surroundings.	Completed
10-J	Protect and preserve the coastline through permit review and continue to review coastal development for conformance with applicable City regulations (e.g. geologic, flood).	Cancelled, ongoing baseline mitigation activity
10-K	Review and update the city's existing ordinances as they relate to hazards and risks identified in this LHMP.	Combined and revised into ma-FL-CPT-03



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