



2025-2026 Santa Clara County Civil Grand Jury

Pothole Damage:

Improving claims processes within Santa Clara County

June 12, 2026

ATTACHMENT 3

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SUMMARY

If you hit a pothole within Santa Clara County and damage your vehicle, chances are that your local government will decline to reimburse you for repairs. According to data analyzed by the 2025-26 Santa Clara County Civil Grand Jury (Civil Grand Jury), 92% of pothole claims filed with the County of Santa Clara (County) and the 15 cities and towns in Santa Clara County from 2020 to 2025 were rejected.

People who file claims may find this high rejection rate disappointing. They may also be frustrated by the state law that establishes the claims process, which can often be complex and opaque.

For example, in some jurisdictions, it's not easy to figure out how to file a claim. Also, while the City of Palo Alto (Palo Alto) and the City of Saratoga (Saratoga) offer e-filing options, claims filed in other jurisdictions must be mailed in or returned in person. And when a claim is denied, the rejection notice often provides little or no explanation.

The County, cities, and towns can and should do better. Specifically, they should:

- Make online claim forms available or easier to find, and include clearer instructions and timelines;
- Provide forms in multiple languages that reflect their specific demographics;
- Make it easier for claimants to determine which jurisdiction is responsible for a given roadway;
- Update their rejection letters to specify why claims were denied.

Implementing these changes would make the claims process simpler and more accessible. It would also minimize at least one source of frustration for residents who are already burdened by unexpected repair costs.

BACKGROUND

For the purposes of this report, a pothole is defined as a depression or hole in the road that forms when pavement breaks apart due to traffic stress and weather conditions.

Potholes can cause severe damage to tires and the underside of vehicles, with a particular risk to two-wheeled vehicles. If drivers believe the local government is responsible for their damage, they can file a claim seeking reimbursement.

According to local media reports, Bay Area drivers in 2022 filed more than 1,000 claims for potholes and other road damages. According to data that the California Department of Transportation (Caltrans) provided to CBS News, it rejected more than 95% of Bay Area claims (Feingold and Manthey, 2024; Manthey and Watts, 2024).

Who Is Responsible for Pothole Damage

Claims for road-related damage must be filed with the state, county, or city agency that has jurisdiction over the road where the damage occurred.

For example:

- Caltrans is generally responsible for major freeways and highways, such as US-101, I-280, and State Route 87.
- The County is responsible for expressways and county roads, such as Capitol and Lawrence Expressways.
- Cities and towns are generally responsible for local streets within their boundaries, including residential neighborhoods.

Why So Many Claims Are Rejected

The Civil Grand Jury requested and received claims data from the County and the 15 cities and towns in Santa Clara County covering the period from 2020 to 2025. The Civil Grand Jury's analysis of that data revealed that only 9% of pothole claims across Santa Clara County were settled.

Under the California Government Claims Act (Cal. Gov. Code §§ 810 et seq.), local agencies have wide discretion to reject a pothole claim for reasons including but not limited to:

- The claim form was incomplete or not filed by the required deadline;

- It was filed in the wrong jurisdiction;
- The responsible county, city, or town either was not aware of the pothole or was aware but had not had sufficient time to repair it.

These laws make it difficult for a claimant to dispute a denial. For example, if an agency rejects a claim on the grounds that it was not aware of the pothole, the law does not require it to provide evidence to back up its assertion.

In addition, because different agencies can have jurisdiction over different sections of the same road, it can be difficult for a claimant to determine which agency is responsible for the specific location where the damage occurred. If the person files with the wrong jurisdiction, the agency can reject the claim with no obligation to specify the reason or redirect the claimant to the correct jurisdiction.

If a claim is rejected, the claimant can pursue legal action according to the California Government Claims Act.

The California Government Claims Act

The California Government Claims Act (Cal. Gov. Code §§ 810 et seq.) establishes timelines and procedures for filing lawsuits seeking money or damages from a public entity.

In general, the Government Claims Act specifies that a claim must be filed no later than six months from the date of the incident. The claim must include what happened, what harm occurred, and the amount of compensation requested.

Once the public entity receives the claim, it has 45 days to review, investigate, and decide whether to settle or reject it. If a claim is rejected, the claimant has six months to file a lawsuit.

Why the Civil Grand Jury Conducted This Investigation

The Civil Grand Jury believes that claims processes should be consistent, accessible, and transparent. It also believes the public interest is served by highlighting when processes fall short of that standard.

The Civil Grand Jury conducted this investigation to:

- Examine how local government agencies manage pothole claims;
- Understand why so many claims are denied;

- Recommend how jurisdictions can make it easier for potential claimants to engage in the process.

METHODOLOGY

The Civil Grand Jury requested data from all 16 jurisdictions responsible for road maintenance within Santa Clara County. The data excluded state routes and interstate highways because Caltrans, a state agency, is not subject to Civil Grand Jury review. Jurisdictions provided data about all claims filed against them for road-related damages between 2020 and 2025. Information provided included the number of pothole claims, the amount claimed, the resolution, and the reason for rejection. Three jurisdictions provided response letters sent to claimants.

The Civil Grand Jury reviewed the websites of the following 16 agencies to analyze what content was included and how clearly it was presented:

- County of Santa Clara (County)
- City of Campbell (Campbell)
- City of Cupertino (Cupertino)
- City of Gilroy (Gilroy)
- City of Los Altos (Los Altos)
- Town of Los Altos Hills (Los Altos Hills)
- Town of Los Gatos (Los Gatos)
- City of Milpitas (Milpitas)
- City of Monte Sereno (Monte Sereno)
- City of Morgan Hill (Morgan Hill)
- City of Mountain View (Mountain View)
- City of Palo Alto (Palo Alto)
- City of San José (San José)
- City of Santa Clara (Santa Clara)
- City of Saratoga (Saratoga)
- City of Sunnyvale (Sunnyvale)

The Civil Grand Jury also interviewed representatives from four jurisdictions that together account for about two-thirds of the roads in Santa Clara County. These interviews provided further insight into the agencies' processes and decision-making practices.

INVESTIGATION

There are over 10,000 miles of locally maintained lanes in Santa Clara County (Metropolitan Transportation Commission, 2026). Between 2020 and 2025, the agencies received exactly 400 claims specifically due to potholes.

Of the pothole claims, the Civil Grand Jury determined that the jurisdictions collectively settled 34 claims, or 8.5%. The percentage of settlements for damages varied among the individual entities. The data showed that during that five-year period:

- Gilroy and Saratoga each settled 50% of claims filed (however, they each averaged 1-2 claims per year, among the smallest sample sizes in Santa Clara County).
- Four jurisdictions paid at least 10% of claims: Morgan Hill (17%), the County (11%), Santa Clara (11%), and Milpitas (10%).
- The remaining jurisdictions paid 9% of claims or fewer.

The Civil Grand Jury acknowledges that the significance of this data is limited; if an entity received a high volume of claims filed in the wrong jurisdiction, it will not settle those claims.

How Jurisdictions Investigate Claims

Jurisdictions within Santa Clara County generally follow a similar process for receiving and evaluating a claim.

First, the claim gets submitted to a city clerk, city manager, or equivalent official, who logs it along with any accompanying documents. Next, the official notifies the local public works department so it can investigate the incident site as needed.

In the meantime, the official assigns the claim to an investigator, usually in the city attorney's or county counsel's office. The investigator verifies whether the agency has jurisdiction, ensures the form was filled out correctly, and reviews any photographs and receipts that were submitted.

If the jurisdiction agrees to pay out the claim, it will often mail a check. But if the claim involves injuries or death, or the claimant is seeking tens of thousands of dollars, the settlement may need approval from the respective city council or the County Board of Supervisors.

If the jurisdiction rejects the claim, it will inform the claimant via a form letter or email. The California Government Claims Act does not require jurisdictions to specify the reason for denial.

Two Common Reasons for Rejection

According to the data provided to the Civil Grand Jury, claims are frequently denied for one of two reasons: The claim was out of the entity's jurisdiction, or the County, city, or town had no prior notice of the pothole.

Out of Jurisdiction

A claim must be filed with the agency that has jurisdiction over the specific location where the incident occurred. According to interviews conducted by the Civil Grand Jury, claims that are filed with the wrong jurisdiction will almost certainly be rejected as outside of jurisdiction.

A road's location within an agency's boundaries does not necessarily mean that agency is responsible for receiving or resolving related claims. Jurisdiction over road maintenance can shift multiple times as roads cross between state, county, and municipal boundaries. This patchwork of responsibility can be confusing, making it hard for claimants to figure out which agency has jurisdiction over the specific location of their incident.

Agencies typically verify their jurisdiction by consulting their local public works, utilities, or roads departments.

No Prior Notice

The Government Claims Act also establishes limits to the public entities' liability for the condition of its roadways. One of those limitations is the issue of notice to the public entity. The Civil Grand Jury found this was one of the two most common reasons pothole claims are rejected.

Notice typically requires evidence that at least one of four circumstances exists:

1. The public entity created the condition;
2. The pothole had been reported prior to an incident in which a vehicle was damaged;
3. An agency's employee observed the pothole and reported it;
4. The pothole existed long enough that the jurisdiction should have known about it through regular inspections.

If none of these circumstances applies, the agency can declare it had no prior notice and deny the claim.

When an agency receives notice of a pothole, state law allows for a reasonable period to address the hazard. It does not specify what constitutes a reasonable timeframe.

Drivers can help ensure that a jurisdiction receives prior notice by promptly reporting any potholes. All jurisdictions have a mechanism for reporting potholes and other issues (see [Appendix A](#)).

Rejection Notices are Often Vague

As noted above, it is not unusual for an agency to withhold its reason for rejecting a claim. A rejection notice would contain this language, in part, which is required by the California Government Claims Act (Cal. Gov. Code § 913):

NOTICE OF REJECTION OF CLAIM

Dear Claimant,

Notice is hereby given that the claim you presented to (insert title of board or officer) on (date) was rejected on (date).

WARNING

Subject to certain exceptions, you have only six (6) months from the date this notice was personally delivered or deposited in the mail to file a court action on this claim. See Government Code Section 945.6.

You may seek the advice of an attorney of your choice in connection with this matter. If you desire to consult an attorney, you should do so immediately.

Agencies may provide further information, such as the reason for rejection. A notice of denial can be aggravating enough, but when it is written in minimal legalistic terms, claimants may feel even more frustrated. The Civil Grand Jury learned about rejection letters from the County, Los Altos, Los Gatos, Mountain View, Palo Alto, and San José and found that some but not all rejection letters provide a reason for rejection. Rejection letters from other jurisdictions may follow this same approach.

In Civil Grand Jury interviews, one agency official suggested that people who receive a letter like this contact the agency and see if it will share the reason for rejection. Although the reason for rejection is recorded by the agency, there is no legal obligation to provide this information, and agencies may limit this information.

Filing a Claim: Determining which Jurisdiction is Responsible

Caltrans Jurisdiction

If a pothole is located on a state route or interstate highway, the claim would generally fall under Caltrans's jurisdiction. These routes, which, according to Caltrans, cover about 250 miles throughout Santa Clara County (California Department of Transportation, 2025) include:

- U.S. Route 101 (US-101)
- Interstate 280 (I-280)
- Interstate 680 (I-680)
- Interstate 880 (I-880)
- State Route 17 (SR-17)
- State Route 35 (SR-35)
- State Route 82 (SR-82), which includes El Camino Real
- State Route 85 (SR-85)
- State Route 87 (SR-87)
- State Route 130 (SR-130), which includes part of Alum Rock Road and Mount Hamilton Road
- State Route 152 (SR-152)
- State Route 237 (SR-237)

Residents may not realize that some common local routes fall under Caltrans jurisdiction. These include SR-82, a large part of which includes El Camino Real; Mount Hamilton Road; and SR-130, which is part of Alum Rock Avenue.

When a local road crosses or overlaps a state route or interstate, that portion is generally under Caltrans jurisdiction.

County Jurisdiction

Expressways and many county roads are maintained by the County Roads and Airports Department.

Major roads include:

- Almaden Expressway
- Capitol Expressway
- Central Expressway
- Foothill Expressway
- Lawrence Expressway

- Montague Expressway
- Oregon Expressway
- San Tomas Expressway
- Southwest Expressway

Complicated Exceptions

Further complicating efforts to determine which agency has jurisdiction over a particular area, cities, Caltrans, the County, and even the federal government (such as near Moffett Federal Airfield) have maintenance agreements that specify which agency is responsible for certain roadway segments – such as onramps, offramps, and other defined areas (City of Mountain View, 2019). It is not always easy to determine which agency is responsible for which segments.

Complicated Maps

Some jurisdictions have no public maps indicating which roads they are responsible for. The County and some cities, including San José, Campbell, and Mountain View, do post searchable maps online that can help the public narrow down which jurisdiction is responsible for a particular road. However, the maps often use complicated interfaces rather than a simple image or printout, and many maps are not specific to just the roads maintained by the jurisdictions.

San José, which maintains more than 4,000 miles of locally maintained lanes within its borders, has its own [mapping website](#) (Metropolitan Transportation Commission, 2026; City of San José, 2020). It shows whether a particular street within its boundaries is maintained by San José, the County, a private entity, or another agency. The website provides a large amount of information, although it is complicated for the average user to navigate.

An alternative source of information is pavement management plans that some agencies make available. These plans may list all roads maintained by the jurisdiction and can be used as a reference. As an example, Morgan Hill has a link to its latest [2024 Pavement Management Report](#) with a list of streets at the end. However, there is no direct link from the claim forms webpage, so claimants would not be aware of this reference (AMS Consulting, 2025).

Filing a Claim: Obtaining and Submitting a Claim Form

Once a person has found the proper jurisdiction, the next step is to download the claim form from the local agency's website.

Of the 16 jurisdictions, the Civil Grand Jury found that only Gilroy, Los Gatos, Palo Alto, Santa Clara, and Sunnyvale provide adequate claims process information on their webpages or on the claim form itself.

POTHOLE DAMAGE

Most jurisdictions provide forms only in English. This is an omission that could potentially disenfranchise community members who have limited proficiency in English.

The Civil Grand Jury identified three cities that took the helpful step of providing additional language options:

- Morgan Hill provides a PDF of its claim form in English and Spanish.
- Sunnyvale has a translation feature that allows claimants to translate the form into one of 200+ languages. Users can either fill out the translated form online and print a copy or print out a blank translated form and fill it out by hand.
- Saratoga's website uses a third-party widget to translate its website in addition to an online form to many other languages.

The Civil Grand Jury also investigated how easy it is to find claim forms on each jurisdiction's website by searching for the term "claim form."

The Civil Grand Jury could not find any information about submitting a pothole claim in four entities: Campbell, Los Altos, Los Altos Hills, and Monte Sereno.

Cupertino provides a claim form, but users must use the website's search function to find it.

Gilroy does not link directly to a claim form, although it does provide instructions on how to request a form by email or in person.

POTHOLE DAMAGE

Table 1: Access to online claim process instructions and link to claim form
(See [References](#) for links)

Jurisdiction	Online Claims Process Instructions	Link to Claim Form
Caltrans	Yes	Yes
County of Santa Clara	No	Yes
Campbell	No	No
Cupertino	No	Yes
Gilroy	Yes	No
Los Altos	No	No
Los Altos Hills	No	No
Los Gatos	Yes	Yes
Milpitas	No	Yes
Monte Sereno	No	No
Morgan Hill	No	Yes
Mountain View	No	Yes
Palo Alto	Yes	Yes
San José	No	Yes
Santa Clara	Yes	Yes
Saratoga	No	Yes
Sunnyvale	Yes	Yes

Many jurisdictions recommend that claimants deliver the claim form in person, including all relevant information, such as photos, receipts, and witness statements. The claimant should retain a signed copy.

Some agencies allow for email submission, but this is the exception. Alternatively, a claimant could submit the claim by mail to the city or town clerk (or, for the County, the Clerk of the Board).

According to the California Government Claims Act, the agency has 45 days from the date the claim form was mailed or delivered in person to respond to the claimant.

CONCLUSION

Even though state law sets strict rules for filing and reviewing claims, local government agencies retain significant discretion over their processes. By offering clearer online information, improving access to claim forms, expanding language options, and providing more detailed explanations when claims are denied, jurisdictions can significantly improve public trust, reduce frustration, and increase fairness.

Implementing the recommended updates is not only feasible, but it also aligns with the spirit of responsive and transparent public service. The Civil Grand Jury urges all jurisdictions to adopt these improvements by the recommended deadlines to ensure that the claims process is fairer, more consistent, and easier for the public to navigate.

FINDINGS AND RECOMMENDATIONS

Finding 1

Jurisdictions within Santa Clara County rejected 92% of pothole claims from 2020 to 2025 due to reasons including missed deadlines, incorrect jurisdiction, and lack of prior notice.

Recommendation 1

No recommendation.

Finding 2

Claims are often rejected because the claimant filed with the incorrect jurisdiction, which can happen because jurisdictional lines are often unclear or poorly communicated. The claims websites of all jurisdictions within Santa Clara County lack information about how to determine if a road is in its jurisdiction.

Recommendation 2a

All jurisdictions within Santa Clara County should include a link to a map or list of roads they maintain on their claims website.

The jurisdictions should implement this by December 15, 2026.

Recommendation 2b

All jurisdictions within Santa Clara County should update their claims websites to identify roads that are commonly mistaken as being in their jurisdictions.

The jurisdictions should implement this by December 15, 2026.

Finding 3

Fifteen jurisdictions – the County, Campbell, Cupertino, Gilroy, Los Altos, Los Altos Hills, Los Gatos, Milpitas, Monte Sereno, Morgan Hill, Mountain View, Palo Alto, San José, Santa Clara, and Saratoga – have websites with deficiencies that make it difficult to file a claim.

Recommendation 3a

Eleven jurisdictions – the County, Campbell, Cupertino, Los Altos, Los Altos Hills, Milpitas, Monte Sereno, Morgan Hill, Mountain View, San José, and Saratoga – should update their websites to provide clear instructions and information about how to file a claim in addition to a link to the claim form.

The jurisdictions should implement this by December 15, 2026.

Recommendation 3b

Fourteen jurisdictions – the County, Campbell, Cupertino, Gilroy, Los Altos, Los Altos Hills, Los Gatos, Milpitas, Monte Sereno, Morgan Hill, Mountain View, Palo Alto, San José, and Santa Clara – should incorporate useable software on their websites that can translate claim forms into multiple languages or provide claim forms in multiple languages based on the demographics they serve.

The jurisdictions should implement this by December 15, 2026.

Finding 4

When pothole claims are rejected, claimants filing claims against the County, Los Altos, Los Gatos, Mountain View, Palo Alto, and San José receive a notice that provides little or sometimes no explanation for the rejection. Although jurisdictions within Santa Clara County are not legally obligated to provide a reason for rejection, the lack of clarity in the decisions made on the claims can add to a claimant's frustration.

Recommendation 4

The County, Los Altos, Los Gatos, Mountain View, Palo Alto, and San José should update their rejection letters to specify whether the decision was due to lack of timeliness, incorrect jurisdiction, lack of prior notice, or other reason and to provide a specific contact to call or email if the claimant has further questions about the reason for rejection.

The jurisdictions should implement this by December 15, 2026.

REQUIRED RESPONSES

Pursuant to California Penal Code section 933(a) et seq. and California Penal Code section 933.05, the 2025-2026 Santa Clara County Civil Grand Jury requests responses from the following governing body:

Responding Agency	Findings	Recommendations
County of Santa Clara	1, 2, 3, 4	2a, 2b, 3a, 3b, 4
City of Campbell	1, 2, 3	2a, 2b, 3a, 3b
City of Cupertino	1, 2, 3	2a, 2b, 3a, 3b
City of Gilroy	1, 2, 3	2a, 2b, 3b
City of Los Altos	1, 2, 3, 4	2a, 2b, 3a, 3b, 4
Town of Los Altos Hills	1, 2, 3	2a, 2b, 3a, 3b
Town of Los Gatos	1, 2, 3, 4	2a, 2b, 3b, 4
City of Milpitas	1, 2, 3	2a, 2b, 3a, 3b
City of Monte Sereno	1, 2, 3	2a, 2b, 3a, 3b
City of Morgan Hill	1, 2, 3	2a, 2b, 3a, 3b
City of Mountain View	1, 2, 3, 4	2a, 2b, 3a, 3b, 4
City of Palo Alto	1, 2, 3, 4	2a, 2b, 3b, 4
City of San José	1, 2, 3, 4	2a, 2b, 3a, 3b, 4
City of Santa Clara	1, 2, 3	2a, 2b, 3b
City of Saratoga	1, 2, 3	2a, 2b, 3a
City of Sunnyvale	1, 2	2a, 2b

APPENDIX A: Reporting a Pothole

Residents who see a pothole can report it so the jurisdiction can repair it in a timely manner.

Based on a Civil Grand Jury review, here is a list of contacts (as of April 15, 2026) where potholes or other needed street repairs can be reported:

Jurisdiction	Website to report a pothole
Caltrans	https://csr.dot.ca.gov/index.php/Msrssubmit
County of Santa Clara	https://roads.santaclaracounty.gov/services/service-requests
Campbell	https://www.campbellca.gov/requesttracker.aspx
Cupertino	https://cupertinoca.citysourced.com/servicerequests/create
Gilroy	https://seeclickfix.com/gilroy
Los Altos	https://www.losaltosca.gov/FormCenter/Public-Works-6/Maintenance-Service-Request-46
Los Altos Hills	https://www.losaltoshills.ca.gov/requesttracker.aspx
Los Gatos	https://www.losgatosca.gov/FormCenter/PPW-15/Report-a-Parks-Public-Works-Concern-87
Milpitas	https://seeclickfix.com/web_portal/chZ2d7WdKoe4V2BriJxUCFqd/report/category
Monte Sereno	https://www.montesereno.org/forms.aspx?FID=80
Morgan Hill	https://www.morganhill.ca.gov/509/Maintenance
Mountain View	https://www.mountainview.gov/our-city/departments/public-works/roads-and-transportation/street-maintenance
Palo Alto	https://www.paloalto.gov/Residents/Services/Report-an-Issue
San José	https://311.sanjoseca.gov/
Santa Clara	https://www.santaclaraca.gov/our-city/government/mayor-and-council/contact-city-council
Saratoga	https://www.saratoga.ca.us/FormCenter/Report-a-Concern-6/Fix-It-Form-45
Sunnyvale	https://sunnyvale.dynamics365portals.us/neighborhood-complaints/

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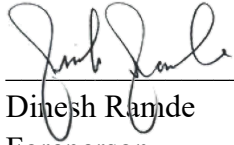
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POTHOLE DAMAGE

This report was **ADOPTED** by the 2025-2026 Santa Clara County Civil Grand Jury on this 12th day of June, 2026.

A handwritten signature in black ink, appearing to read "Dinesh Rande", is written over a horizontal line.

Dinesh Rande
Foreperson