

## References:

### General ZIP Code Background:

Changing ZIP Code Boundaries; Wendy Ginsberg, 5/13/2008,

<http://congressionalresearch.com/RL33488/document.php?study=Changing+Postal+ZIP+Code+Boundaries>

= \_\_\_\_\_

ZIP Code Numeric List, Douglas Quine:

<http://www.quine.org/zip-all-94000.html>

= \_\_\_\_\_

Time.COM

<http://time.com/3513053/zip-code-esri/>

= \_\_\_\_\_

Wikipedia

[https://en.wikipedia.org/wiki/ZIP\\_Code](https://en.wikipedia.org/wiki/ZIP_Code)

= \_\_\_\_\_

Crime and Accident Statistics: Santa Clara Co. Sheriff Department

= \_\_\_\_\_

LAH CFD Fire Loss Statistics: Los Altos Hills County Fire District

= \_\_\_\_\_

Legal Assessment 11/3/17: Steve Mattas, LAH Town Attorney:

Hi Gary,

Thanks for your email and I apologize for the delay in getting back to you. I do not have any recommended changes to the document you prepared.

The document comprehensively describes the issue and rationale for the proposed change. You may also want to include the background document as a reference document.

With regards to your specific question, I do not see potential legal expenses associated with the request, however there may be some Town expenses to prepare the request or do some outreach on the issue.

Best wishes, Steve

= \_\_\_\_\_

## From a Los Altos Hills Resident:

When I returned to Los Altos Hills in 1967 it was confusing whether I lived on Magdalena Avenue or Magdalena Road until I discovered Resolution 181 of the City Council of the Town of Los Altos Hills changing the names of certain streets in said town effective January 1, 1962. For instance, Magdalena Avenue was changed to Magdalena Road, W. Fremont Avenue was changed to Fremont Road and many others. While it was resolved that the City Clerk shall forward a copy of this resolution to the Board of Supervisors of the County of Santa Clara and shall attest to the adoption hereof, apparently no one bothered to tell the Post Office. I straightened that out.

There is a problem with vendors when the physical delivery address does not agree with the billing address. I got the Post Office to at least recognize Los Altos Hills.

It is important for utilities to know whether you live in Los Altos or Los Altos Hills since Los Altos has a utility tax and Los Altos Hills does not. If you live in Los Altos Hills it would be wise for you to check your cell phone carrier's and long distance carrier's bills and make sure you are not paying a Los Altos utility tax. See "Verizon Wireless errs in charging LAH for utility users tax," Los Altos Town Crier, July 3, 2002, page 1.

Unfortunately, too many companies work backward from the ZIP-Code and determine you live in Los Altos. The Los Altos Post Office serves not only Los Altos but also Los Altos Hills and part of unincorporated Santa Clara County. The United States Postal Service does not establish political boundaries. Political entities establish taxes.

Having a separate Zip-Code for Los Altos Hills would alleviate these problems.

It is interesting to note that a room in downtown Los Altos has its own Zip-Code, 94023, the room in the main branch containing some post office boxes. The post office boxes in the Loyola Corners branch are included in 94024.

= \_\_\_\_\_

## **Home Values:**

### **How Did Housing Wealth Change at Your Zip Code?**

<http://economistsoutlook.blogs.realtor.org/2015/06/16/how-did-housing-wealth-change-at-your-zip-code/>

= \_\_\_\_\_

### **How does your address affect your home's value?**

<https://home.howstuffworks.com/real-estate/>

= \_\_\_\_\_

### **(888) DMI-SOLN; (888) 364-7656 Housing Price Index Patterns by 5-Digit ZIP Code**

Tools & data; view/rank/compare/analyze housing value trends .. metros/states. 3-digit ZIP Code. 5-digit ZIP Code. A broad measure of the movement of single-family house prices, the Housing Price Index (HPI) provides an indicator of house price trends at various geographic levels. When used with related data, it provides analysts with a measure that is useful for estimating changes in the rates of mortgage defaults, prepayments and housing affordability in specific geographic areas.

Of the 17,931 5-digit ZIP codes tabulated, 8,074 experienced a decrease in housing value during the period 2010 to 2015. At the same time, 8,672 ZIP code areas experienced an increase in housing value. These data are based on experimental estimates of the Housing Price Index (HPI) by 5-digit ZIP code based in part on home sales price data from Fannie Mae- and Freddie Mac-acquired mortgages.

= \_\_\_\_\_

## **Auto Insurance:**

### **Auto Insurance Now.com – Do ZIP Codes Really Affect Car Insurance Rates?**

<http://www.autoinsurancenow.com/do-zip-codes-really-affect-car-insurance-rates/>

= \_\_\_\_\_

### **CarInsurance.com – AIP Code Car Insurance**

<https://www.carinsurance.com/Articles/zip-code-car-insurance.aspx>

= \_\_\_\_\_

### **CBS News – Car Insurance – Are you in a High Cost ZIP Code?**

<https://www.cbsnews.com/news/car-insurance-are-you-in-a-high-cost-zip-code/>

= \_\_\_\_\_

### **Business Insider – How ZZIP Coode affects car insurance**

<http://www.businessinsider.com/how-zip-code-affects-car-insurance-2012-6>

= \_\_\_\_\_

### **Esurance.com – How your car insurance rate is determined**

<https://www.esurance.com/info/car/how-your-car-insurance-rate-is-determined>

= \_\_\_\_\_

### **Quote Wizard – Auto Insurance; location and rates**

<https://quotewizard.com/auto-insurance/location-rates>

= \_\_\_\_\_

## BankRate.com – Auto Insurance Too Expensive, It could be your ZIP Code

<http://www.bankrate.com/finance/insurance/auto-insurance-too-expensive-it-could-be-your-zip-code-1.aspx>

=

### Home Property Insurance:

#### Proximity One - Information Resources & Solutions: [ZIP Code Demographics by City-Place](#)

Use the ranking table at <http://proximityone.com/zip-place.htm> to view a city/place by ZIP code and selected associated demographics for each ZIP code portion in that city/place. Examine how split ZIP codes are split by specific place and non-place areas. Data are available as a national scope dataset.

Census 2010 ZIP Code Tabulation Areas (ZCTAs) and Places geographies are both comprised of sets of census blocks. Census block level data from the Census 2010 Summary File 1 (SF1) have been aggregated into ZIP code-Place parts to develop these data.

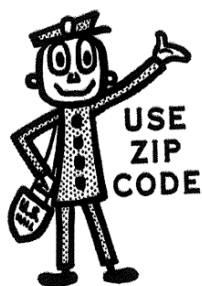
Contact us for more information (mention ZIP Code Demographics by City-Place in text section).

=

#### Proximity One - Information Resources & Solutions: [ZIP codes in property insurance:](#)

[Does it make sense?](#) <http://www.intermap.com/risks-of-hazard-blog/2015/07/zip-codes-in-property-insurance-does-it-make-sense>

Posted by [Ivan Maddox](#) on Jul 23, 2015



In the United States, ZIP codes are universally understood proxies for location. People often instantly recognize an address's state or region from the first digit or two, and sometimes a full ZIP becomes well known (e.g., 90210 for Beverly Hills).

But these days, ZIP codes do much more than route mail. They are used for things like credit card identity checks; demographic data collection by the U.S. Census; real estate pricing and marketing; and (incongruously) property insurance risk rating, accumulation, and reporting. That last one may come as bit of a surprise, so let's take a look at how insurance companies use ZIP codes — and whether or not their methods make sense.

#### When It Makes Sense

ZIP code areas are very handy for the accumulation of natural catastrophe (*nat cat*) risk. Accumulation is how insurers add up all the policies they have underwritten in a way that they can understand what their exposure — or how much they might have to pay — might be for a hypothetical event. When the risk is from *nat cat*, an event (flood, hurricane, wildfire, earthquake, hail, etc.) will impact a localized region only. This localized exposure to an event means the accumulation of *nat cat* risk needs to have a geospatial element.

ZIP codes are well suited to this purpose, since they are relatively small (compared to a state or county) and universally defined. Insurers have used them for decades to accumulate *nat cat* risk. In fact, zones like ZIP codes are so useful for *nat cat* accumulation that in 1977, Swiss Re, Munich Re, and Gerling-Konzern Globale created a similar system for the whole world called CRESTA zones, which stands for Catastrophe Risk Evaluation and Standardizing Target Accumulations.

A natural extension of accumulating *nat cat* risks by ZIP code was to archive claims by ZIP code. Comparing accumulation metrics and [claims history](#) is a powerful tool, and it is entirely sensible to use ZIP codes for this comparison.

## When It Doesn't

There is, however, another insurance-related use for ZIP codes that is not so sensible: Zip code-based underwriting, wherein all properties within a ZIP are assigned the same same **nat cat** risk rating. This makes no sense. The physical, geospatial, and geological attributes of a ZIP code are far from uniform, and the influence of those characteristics are what determine the likelihood of something happening at a given location. Even underwriting for house fire based on ZIP makes little sense, because every house in a residential ZIP code is a different distance to the nearest fire station and fire hydrant.

Since there are datasets and analytics available that offer a much more refined view of risk (down to house level for some perils), the use of ZIP code underwriting criteria is a source of underwriting leakage. A flat rate for a ZIP code means that some properties are underpriced, and some overpriced. One response might be to say that it all evens out. A more competitive and compelling response is to use refined analytics for risk-based pricing for every location in the ZIP — be aggressive on the lower risk locations, and price yourself out of the conversation on the high risk property.

## The Experts Agree

Insurers in arguably the most sophisticated domestic flood insurance market agree: In the United Kingdom, the migration away from post-code level flood insurance pricing started in 2002, with Norwich Union (now Aviva) and Intermap. Norwich Union did the same in Ireland in 2003.

Further support for the idea that ZIP codes are too coarse for underwriting comes from the actual inventors of the ZIP codes — the United States Post Office. In a white paper from 2013, the Post Office explored the concept of improving their “physical to digital” translation of locations through mass geo-coding. The paper specifically identifies insurance underwriting as an activity based on ZIP codes:

*“The third category includes firms for whom the use of the ZIP Code allows them to provide a better, more efficient product without major use of the mail system. Examples include ... an insurance company that uses the ZIP Code to determine the risk and thus set appropriate premiums for subsets of its customers.”*

The paper goes on to estimate the value added to the insurance industry (along with the financial and real estate industries) at \$1.5B, through formulae I can't begin to understand. The addition of building-level geocodes to the ZIP system is seen as being better suited for “weather hazard identification like fire or flood hazard zones,” and thus increasing the value to the insurance industry and other similar users.

## It's Time to Move On

Nothing has been done yet by the Post Office, but there is no reason insurers shouldn't move beyond ZIP code-based underwriting now. The necessary data and analytics exist, in software that can easily be accessed or integrated into existing systems. It's also easy to imagine basing **nat cat** accumulation on geographical areas that make more sense than 100-year-old postal route groupings, but only after underwriting gets done based on where a house is located, and not which mailman brings the mail.

= \_\_\_\_\_

## Science News: ZIP Codes and Property Values Predict Obesity Rates

Date: August 30, 2007

Source: University of Washington

Summary: Neighborhood property values predict local obesity rates better than education or incomes, according to a new study. Researchers found six-fold differences in obesity rates between the richest and poorest ZIP codes. Area prosperity can also be a good predictor of access to healthy foods, or opportunities for exercise.

= \_\_\_\_\_

## Health Care Insurance and Health Care:

eHealthInsurance.com

<https://www.ehealthinsurance.com/ehi/help/newhelpcenter?entry=faqId=HS1;categoryId=HS1-14;entryId=1>

= \_\_\_\_\_

## New York Post – ZIP Code can Affect Likelihood of Getting a Liver Transplant

<http://nypost.com/2013/08/20/zip-code-can-affect-likelihood-of-getting-liver-transplant-united-network-for-organ-sharing-working-to-make-system-more-fair/>

= \_\_\_\_\_

## The Conversation – The Key to your Health Could be in your ZIP Code

<http://theconversation.com/the-key-to-your-health-could-be-in-your-zip-code-46304>

= \_\_\_\_\_

## A Recent Anthem Health Care Mailer

The graphic features a yellow background on the left with the text "Five numbers could impact your health care decisions." On the right, a person is seen from behind, sitting on the grass and writing on a wooden fence. The text written on the fence reads "prescription surgery" and "major surgery". The Anthem BlueCross logo is in the bottom left, and the Welvie logo with the tagline "BEFORE SURGERY" is in the bottom right.

Your ZIP Code could determine the treatment your doctor recommends.

It may seem odd, but within the United States, health care treatments for certain conditions can vary from place to place. And not just by a little. Especially when it comes to surgery.

Most doctor-recommended surgeries are needed. However, studies show the chances of having unnecessary surgery can be much higher in some areas of the country.<sup>1</sup>

Here's an example. Surgeries to treat back pain have increased overall since the late 1990s. However, that increase grew much more rapidly in the Northern Plains and Mountain states compared to other areas where rates barely moved. Much of this growth occurred with little evidence risks outweighed benefits.<sup>2</sup>

So why the difference in treatments based on where you live? It appears a reason may be doctor preference. And since doctor preferences can be subjective, it's important to know about possible alternatives so you can make informed choices.

**That's where Welvie may help.** Check out the other side to see how.

Gift Card

\$25

**A \$25 gift card for you.**

Complete Steps 1 through 3 of the program, and a short survey, to receive an amazon.com gift card.

Go to **welvie.com** to get started.

= \_\_\_\_\_

## Problems with Finding and Using Legal Documents:

### Ordering a death certificate, State Agency could not find our Town!

The screenshot shows the VitalChek website interface on an iPad. The page title is "Select the city where the death occurred." Below this, there is a dropdown menu for "City:" with the following options: Los Alamitos, Los Alamos, Los Altos, Los Angeles, Los Banos, Los Gatos, and Los Molinos. The dropdown is currently open, showing the list of cities. To the right of the dropdown, there are "Back" and "Continue" buttons. The top navigation bar includes "Home", "About Us", "Blog", "Help", "FAQs", and "Español". The VitalChek logo is prominently displayed at the top left. The page also features a "PRICING INFO" and "PROCESSING TIMES" button. The "Order Summary" section on the right provides information about the event, including a sample death certificate image, the state (California), and a note that the service is usually completed in less than 10 minutes. The "Order Tips" section includes links for "What if I do not know all of the information?", "What city do I choose?", and "The city I need is not listed." The footer contains links for "Site Security", "Privacy Policy", and "Legal", along with copyright information for LexisNexis Risk Solutions.

= \_\_\_\_\_

## Commercial Air Travel Concerns (An FYI):

**TSA (Commercial Airplanes) will soon Stop Accepting Drivers' Licenses.**

**Beginning October, 2018, All CA Drivers Licenses Must Meet the US Gov't's TSA Real-ID Requirement's Imposed by the 9/11 Commission**

▶ **Many will have to get a new Driver's License in 2018!**

▶ **Compliant Driver's Licenses will be Required for Commercial Air Travel (or you can carry a Passport)**

<https://arstechnica.com/tech-policy/2015/12/tsa-may-soon-stop-accepting-drivers-licenses-from-nine-states/>

**California Real-ID Enforcement (Now Required by February 10<sup>th</sup>, 2018)**

<https://www.dhs.gov/real-id/california#>

## NextDoor Commentary on a New Zip Code (2017-12-29)

The information below discusses one of the many of the issues associated with a new ZIP Code – This one deals with the Public Alert System

[https://nextdoor.com/news\\_feed/?post=72599882](https://nextdoor.com/news_feed/?post=72599882)

Here's an excerpt from an article about the lack of evacuation orders and a quote from it – a link to the entire article is at the bottom:

*"Days after the fires started, Zachary Hamill, Sonoma County's emergency services coordinator defended the decision to not use the Wireless Emergency Alert system because he said it would have been broadcast to the entire county, potentially clogging the roads with more people evacuating than necessary, according to an interview with The Press Democrat for an Oct. 13 story."*

*"Despite the acknowledged shortfalls with wireless alerts, officials with the Federal Emergency Management Agency and California's Office of Emergency Services said most counties can send the messages to geographic areas smaller than a county, depending on the private software used."*

Software like Nixle is programmed to send messages to zip codes.

*("Nixle: Sign up for Nixle alerts from the Santa Rosa Police Department and Sonoma County Sheriff's Office by texting your zip code to 888777")*

Here is the link to the entire article for those who need primary source data:

<http://www.pressdemocrat.com/news/7606829-181/emergency-warning-system-that-sonoma?artslide=0>

=

## **Bend to get a new ZIP Code: 97703**

[www.bendbulletin.com/localstate/3171109-151/usps-announces-new-zip-code-for-bend](http://www.bendbulletin.com/localstate/3171109-151/usps-announces-new-zip-code-for-bend)

**It is not be as bad as you think ... Read a Partial Excerpt of the article:**

*"The Postal Service encourages customers in the affected area to use their new ZIP code and notify family, friends, clients and associates beginning July 1. Mail with either ZIP code will be delivered for one year after the change.*

*Customers in the area of the new ZIP code should also use it when reordering stationery or business cards. But, according to USPS, other than using the new ZIP code and letting acquaintances know, postal customers don't have many other responsibilities.*

*Magazine publishers, financial institutions and insurance and utility companies typically use computerized mailing lists that update ZIP codes regularly, USPS said in the release."*

=

# Auto Registration: In 2012, a Los Altos resident unsuccessfully tried to (correctly) register his car. The 94024 ZIP Code was interpreted as Los Altos Hills, not Los Altos. See message string below:

Los Altos, CA 94024-4939  
May 16, 2012

Department of Motor Vehicles  
Attn: Supervisor  
P.O. Box 942897  
Sacramento, CA 94297--0897

re: Data Processing Blunder

Dear Sir or Madam:

There is a systematic error in the DMV data processing system. Your system has changed my address as shown on printed papers from the city of Los Altos to the town of Los Altos Hills. I have not moved, and this error was initiated by the DMV.

Los Altos and Los Altos Hills are adjacent, and share a postal ZIP code. Apparently your system looked up my postal ZIP code and found a match in Los Altos Hills. It then "corrected" the city portion of my address as shown on your system. The result was not a correction, but in fact introduced an error.

I am enclosing a copy of my current vehicle registration and a copy of an updated registration showing a change of license plate. The older document shows my correct address; today's is wrong.

Please find and remedy the root cause of this error, and also undo the incorrect results of this blunder. **This error has probably corrupted the address records of thousands of people.**

Please also confirm when this letter has been received, and when the correction is complete. Thank you for your attention.

Sincerely yours,

cc: Mayor, Los Altos  
Mayor, Los Altos Hills



June 06, 2012

Los Altos, CA 94024

Sub: Change of Name to Los Altos Hills

Dear Mark,

Thank you for contacting the United States Postal Service.

This is in reference to your letter dated May 16, 2012. First of all my apology for the delayed reply. But I was seeking all the help, I could to assist you in this matter. I have checked and also sought assistance from our District Office Data Base. United States Postal Service has not initiated any changes to this effect.

Unfortunately I cannot be any assistance to you in this matter.

Please accept our sincere apology for any inconvenience this matter may have caused you.

Sincerely,

Makhan S. Mahal  
Postmaster

## Here is the Final Response ... There IS something that can be done!

Subject: Los Altos Hills unique ZIP Code  
Date: December 26, 2017 at 11:31 AM  
To: Carolyn.M.Adams@usps.gov

JAN -2 2018

Dear Ms. Adams:

TOWN OF LOS ALTOS

Thank you for taking my phone all a few minutes ago. As I said, the shared ZIP code between Los Altos and Los Altos Hills has been a problem for me for many years. I would strongly support the proposal to assign a unique ZIP code to Los Altos Hills.

As one example of the problem, I am attaching a copy of my vehicle registration from the California Department of Motor Vehicles. The DMV apparently used a process that validates postal addresses, but the ZIP code shared by Los Altos and Los Altos Hills led to an error in that process, and the DMV incorrectly changed my vehicle registration to the other city. This happened more than once.

For privacy reasons, I would prefer that personal details from the DMV document not be released to the general public. However, this is an example of how a shared ZIP code has corrupted the official records of a California state agency.

When I brought the problem to the attention of the Postmaster in Los Altos, the reply was that there was nothing the USPS could do. Now that there is a proposal to separate the ZIP codes, there certainly IS something the post office can do.

Thank you for your attention.



Los Altos, CA 94024-4939

---

## Los Altos Town Crier 1-24-2018

### “Sheriff’s Rep: LAH safest town in the region”

<https://www.losaltosonline.com/news/sections/news/200-police-fire/56980-sheriff-s-rep-lah-safest-town-in-the-region>

#### NEWS

### Sheriff's rep: LAH 'safest town' in the region

Published: 24 January 2018 Written by - Staff Writer/meganw@latc.com



Los Altos Hills tallied just two assaults last year: one at a wedding and one involving a tow-truck driver who may or may not have pushed a resident.

And that's the extent of the town's "violent crime" in 2017, said Santa Clara County Sheriff's Office Capt. Rich Urena during a presentation to the city council Thursday.

"In my opinion, I think we're the safest town in the region," Urena said.

Comparing 2016 to 2017, instances of property crime decreased in all but one of the public-safety categories tracked by the office: vehicle burglaries remained the same, numbering four. There were drops in residential burglary (down 43 percent, from 28 to 16); commercial burglary (down 100 percent, from two to zero); grand theft (down 33 percent, from nine to six); auto theft (down 100 percent, from one to zero); and identity theft (down 40 percent, from 45 to 27).

A map revealing the locations of Los Altos Hills' 16 residential burglaries of the year shows a concentration of hits sandwiched between Interstate 280 and Foothill Expressway near Arastradero Road.

Urena surmised crooks prefer targets that allow for quick exits compared to ones located off narrow, winding roads tucked into the hills.

The majority (six) of Los Altos Hills' 2017 residential burglaries occurred on Mondays, and none took place over the weekend, according to the presentation. The time frames between 7 a.m. and 5 p.m. and between 11 p.m. and 7 a.m. saw the most action, each amounting to 31 percent of the instances.

Unlocked windows and doors aided crooks in a whopping 43 percent of all local residential break-ins, according to the report.

"That's a significant number we'd like to see reduced," Urena said.

To view the entire report – including information on traffic infractions – visit [tinyurl.com/2017lahpublicsafety](http://tinyurl.com/2017lahpublicsafety).

---

## Crime and Accident Statistics for Los Altos and Los Altos Hills

Below are several websites that list the comparative crime and accident information for CA Cities

<http://www.city-data.com/crime/crime-Los-Altos-Hills-California.html>

<http://www.city-data.com/crime/crime-Los-Altos-California.html>

<https://www.neighborhoodscout.com/ca/los-altos-hills/crime>

<https://www.neighborhoodscout.com/ca/los-altos/crime>

<https://www.losaltosca.gov/police/page/crime-statistics>

<http://www.losaltoshills.ca.gov/DocumentCenter/Home/View/331>

[http://www.ots.ca.gov/Media\\_and\\_Research/Rankings/default.asp](http://www.ots.ca.gov/Media_and_Research/Rankings/default.asp)

Note: Motor Vehicle Accidents statistics in LAH includes I-280