

# LONGMONT: BE FLOOD READY

Your Land is in the 1% Chance (100-Year) Floodplain. You and Your Property are at Risk.



More Information Inside About Determining Your Flood Risk, Protecting Your Property and Changing Requirements for Flood Insurance.

*New Flood Insurance Rate Maps (FIRMs) will be effective in Weld County on Sept. 26 2024. Boulder County FIRMs will be effective on Oct. 24, 2024.*





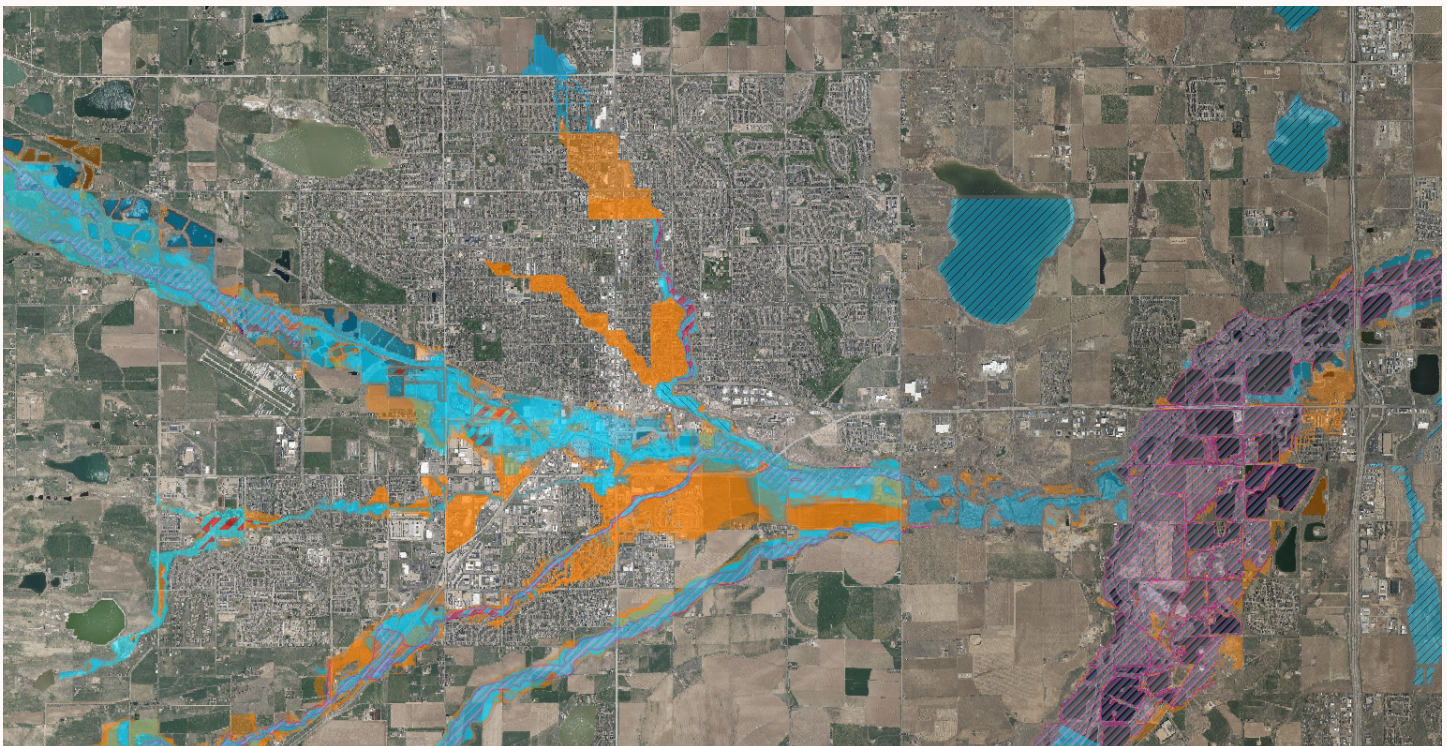
# LATEST IN LONGMONT

## New Floodplain Maps (FIRMs)

- The Weld County new FIRMs will become effective on Sept. 26, 2024. The Boulder County FIRMs will become effective on Oct. 24, 2024.
- Letters of Map Revision (LOMRs) for changes due to completion of projects like the Resilient St. Vrain Project (RSVP) will become effective after the new FIRMs are official.
- FIRMs will continue to be updated as RSVP projects are completed and revisions are submitted to the Federal Emergency Management Agency (FEMA).
- Notification will be sent to property owners whose flood zone will change as map revisions are made.
- FIRMs modified because of the completion of RSVP projects will remove many of the structures from the new 1% chance (100-year) floodplain. Once effective, the mandatory requirement for flood insurance will be removed.

## Flood Insurance Requirements

- Once the new FIRMs are FEMA official, lenders will require flood insurance for buildings that have a federally backed mortgage and are in the 1% chance (100-year) floodplain.
- This may be a new requirement for some property owners.
- Flood insurance requirements will not change until the new maps are effective.
- Your lender will contact you if flood insurance is now required. Your insurance agent can provide a quote for flood insurance on your property.
- As a resident, you qualify for a 25% discount on your flood insurance premiums due to Longmont's Class 5 Rating from the Community Rating System (CRS).



City of Longmont proposed Floodplain Insurance Rate Map orientated with north at the top.

# PROTECTING FOR THE FUTURE

Even in drought-affected areas, communities still must be concerned with flooding, which often occurs after fires. **Climate change** has made our ability to estimate the size of future floods harder since we cannot rely on past records for estimates. Research tells us that both future “normal” rainfall and flooding events will be larger and more intense.

- The City of Longmont has begun a restudy of **Spring Gulch #1** from north of Hwy 66 to its confluence with St. Vrain Creek near the Fire Training Center. The focus of the study is to confirm the current FEMA mapping, study the 100-year storm event between 15th Ave and Hwy 66 and look for improvement options. There are more homes in the 1% chance (100-year) floodplain along Spring Gulch #1 than any of the other creeks or gulches that pass through Longmont.

- Title 20 of the **Longmont Municipal Code** will be updated for the first time since 2012. The update will include a list of appropriate uses of the 1% chance (100-year) floodplain and the process to obtain an approved Floodplain Development Permit in Longmont.

- The City of Longmont is tracking progress on its goals for sustainability, adaptability and resiliency at Longmont Indicators. Visit the bilingual website at [indicators.longmontcolorado.gov](http://indicators.longmontcolorado.gov).



*The Spangler Bridge, spanning Spring Gulch #1 in Northeast Longmont.*

## Resilient St. Vrain Project

The **Resilient St. Vrain Project** (RSVP) is Longmont’s extensive, multi-year project to fully restore the St. Vrain Greenway and improve the St. Vrain Creek channel to protect people, property and infrastructure from future flood risk. Learn more at [LongmontColorado.gov/resilientstvrain](http://LongmontColorado.gov/resilientstvrain).

- The U.S. Army Corps of Engineers (Omaha Division) is finalizing the design of a levee with channel deepening and widening from the Boston Avenue Bridge to just upstream of the Sunset Street Bridge.

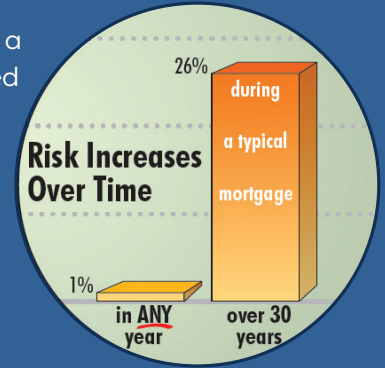
- The Boston Avenue Bridge will be replaced with a longer and wider structure that can safely pass the 1% chance (100-year) flood flows.
- The City of Longmont was awarded about \$1 million in grant money from FEMA to begin the final design plans for the **Hover Reach project**. Completion of this reach of the RSVP will address the “split flow” that occurred during the 2013 flood impacting Longmont south of the St. Vrain Creek.



## UNDERSTAND YOUR FLOOD RISK

- Anywhere it rains, it can flood. Longmont creeks and gulches—regardless of size—have the potential to flood.
- If a property was flooded previously, there is still the potential for that property to flood again.
- Besides creek flooding, you could experience local flooding from excessive rainfall, water and storm sewer pipe breaks and/or backups.

- Search your address at [bit.ly/longmont-are-you-in-a-floodplain](http://bit.ly/longmont-are-you-in-a-floodplain).
- Find your flood risk at [RiskFactor.com](http://RiskFactor.com).
- There is a 26% chance that a high-risk area will be flooded during any 30-year period. (Increased risk graphic courtesy Boulder County.)



*You received this brochure because you are at risk.  
Your property is within the 100-year floodplain.*

## GET FLOOD INSURANCE

- Flood insurance is recommended for everyone, but especially if you are in or near a mapped floodplain area.
- **Longmont residents qualify for a 25% discount on flood insurance rates thanks to our participation in the Community Rating System (CRS).**
- Anyone within Longmont’s jurisdiction can get flood insurance. You do not need to be within a 100-year floodplain to qualify for flood insurance.
- If you live in a floodplain or high-risk area and have a federally backed mortgage, your mortgage lender requires you to have flood insurance. But we encourage you to have it even if you have a private mortgage or none at all.
- If you’ve considered flood insurance in the past, but ruled it out because of high premiums, please look again. FEMA’s new Risk Rating 2.0 system considers where and how a property is built, along with the size and type of property, making policy premiums more affordable than before.

- Find your flood risk at [RiskFactor.com](http://RiskFactor.com).
- To get a quick quote on the cost of flood insurance, visit [www.floodsmart.gov/flood-insurance-provider](http://www.floodsmart.gov/flood-insurance-provider).
- There is a 30-day waiting period before the policy becomes effective, so plan ahead.

**Standard homeowners’ insurance policies do not cover flood losses.**  
**Property owners can insure their buildings and contents, and renters can insure just their contents (even if the owner does not insure the structure).**

*Anywhere it rains, it can flood. Longmont creeks and gulches all have the potential to flood.*







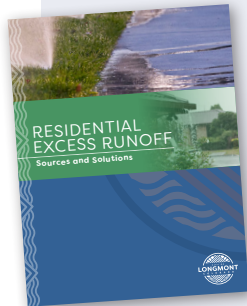
## PROTECT PROPERTY FROM FLOOD

### Before a Flood

Purchase flood insurance.



Keep trash and debris out of drainage channels, so they can carry flood flows.



Ensure that water flows away from your house. Download the Excess Runoff Brochure at [bit.ly/excess-runoff](http://bit.ly/excess-runoff).

Report potential problems like blocked culverts, or people dumping debris in creeks.

Construct barriers around window wells or other building openings to keep flood water from entering. Keep materials like sandbags, plywood, plastic sheeting, and lumber handy for emergency waterproofing.

Floodproofing non-residential buildings can help reduce potential flood damages to structures and their contents as well as decrease flood insurance premiums.

Structural changes should be designed by a professional engineer. Permits are likely to be required. Contact 303-651-8416 to determine which permits may be necessary.

Ask your plumber about a valve to prevent sewage back-up.

Learn more at [bit.ly/longmont-backflow-assemblies](http://bit.ly/longmont-backflow-assemblies).

### After a Flood



Remove all wet items and proceed with immediate clean-up measures to reduce any health hazards.

Call your insurance agent.

Cover broken windows and holes in the roof or walls to prevent further weather damage.

List and take pictures of ruined items before disposing of them. Take pictures of the damage, and keep records of repairs. Show these to the insurance appraiser for verification.

You need to obtain a permit for repair if it's more than just cleaning up! Contact us at 303-651-8416.

## Are You Ready?

For more information, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) and [www.Ready.gov](http://www.Ready.gov).



## PROTECT PEOPLE FROM FLOOD HAZARD

### Before a Flood

Sign up for reverse emergency notification alerts and warnings at [bit.ly/LongmontEmergencyNotify](https://bit.ly/LongmontEmergencyNotify).

Make an emergency plan.  
Choose a safe place to meet.  
Establish an out-of-town contact.

Plan evacuation routes to move to higher ground, and evacuate immediately, if necessary.

Take stock of emergency supplies.  
Use those that will expire soon and add new ones as needed.

Have photocopies of important documents and valuable papers away from your house (such as in a safe deposit box).



Take pictures of your property for insurance purposes.

Store valuable items (computers, family photos, heirlooms) at higher locations in your home or be prepared to move your valuables to a higher location, if possible.

Take a photo of you and your pet together in case you are separated

### During a Flood

During heavy rainfall, stay alert for possible flood warnings (TV, radio, websites and social media).

If you are caught in the house by floodwater, move to a higher floor or the roof. Take warm clothing, a flashlight, your cell phone and portable radio. Wait for help.



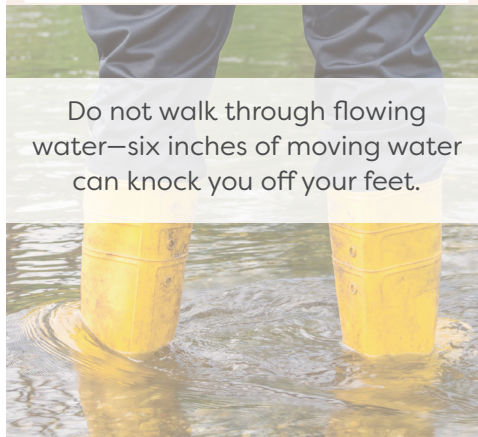
Take your pets.

Avoid contact with floodwater—it is contaminated and potentially hazardous.

Do not drive through flooded areas—most flood deaths occur in cars.

Do not drive around road barriers—the road or bridge may be washed out.

Do not walk through flowing water—six inches of moving water can knock you off your feet.



### After a Flood



Stay informed—tune to a battery-powered radio, websites or social media for advice on where to obtain medical care and assistance for necessities such as shelter, clothing, food and counseling for stress.

Do not visit disaster areas until authorized to do so.

The structural, electrical and plumbing systems, as well as gas lines and water wells should be inspected for safety before reentering your home.

Before entering a building, check for structural damage and be alert for gas leaks, turn off outside gas lines to your meter, use a flashlight (no open flames) to inspect for damage, turn off the gas and ventilate the area.

Stay away from downed power lines and electrical wires—electricity can travel through water.

Look before you step—the ground and floors may be covered with hazardous debris, and floors and stairs can be covered with slippery mud.

For more information, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) and [www.Ready.gov](http://www.Ready.gov).



## BE FLOOD READY: BE AWARE AND TAKE ACTION

### BUILD SMARTER, SAFER AND RESPONSIBLY!



- Remember that all development in the floodplain (new construction, addition, remodel, filling and grading, etc.) requires a permit from the City of Longmont.
- Get a Floodplain Development Permit before you build.
- Substantially damaged or improved buildings have special requirements.
- Contact the Floodplain Program Manager at 303-651-8328 for specific requirements.

## PROTECT THE FLOODPLAIN... IT PROTECTS YOU

### Benefits of the Floodplain

During flood events, stream corridors function as conveyance systems for storm runoff. There is a universal benefit to preserving natural floodplain functions. Open floodplains allow water to spread over a large area reducing the speed and volume of floodwater downstream.

### Clear the Way

Dispose of trash and debris properly, and do not dump or throw anything into ditches or streams. Every piece of trash contributes to flooding—even grass clippings and branches can accumulate and block flood flows. Trash and debris may increase flooding on properties near a ditch or stream.

### Quality Counts

Help keep our lakes and streams clean: properly dispose of motor oil, pick up pet waste, use car washes instead of washing at home and follow directions when using fertilizers, pesticides and weed control chemicals.



Illustration of wider St. Vrain Creek channel west of Main Street shortly after initial restoration.

## From your Home to the Creek



[KeepItCleanPartnership.org](http://KeepItCleanPartnership.org)

City of Longmont  
350 Kimbark St.  
Longmont, CO 80501



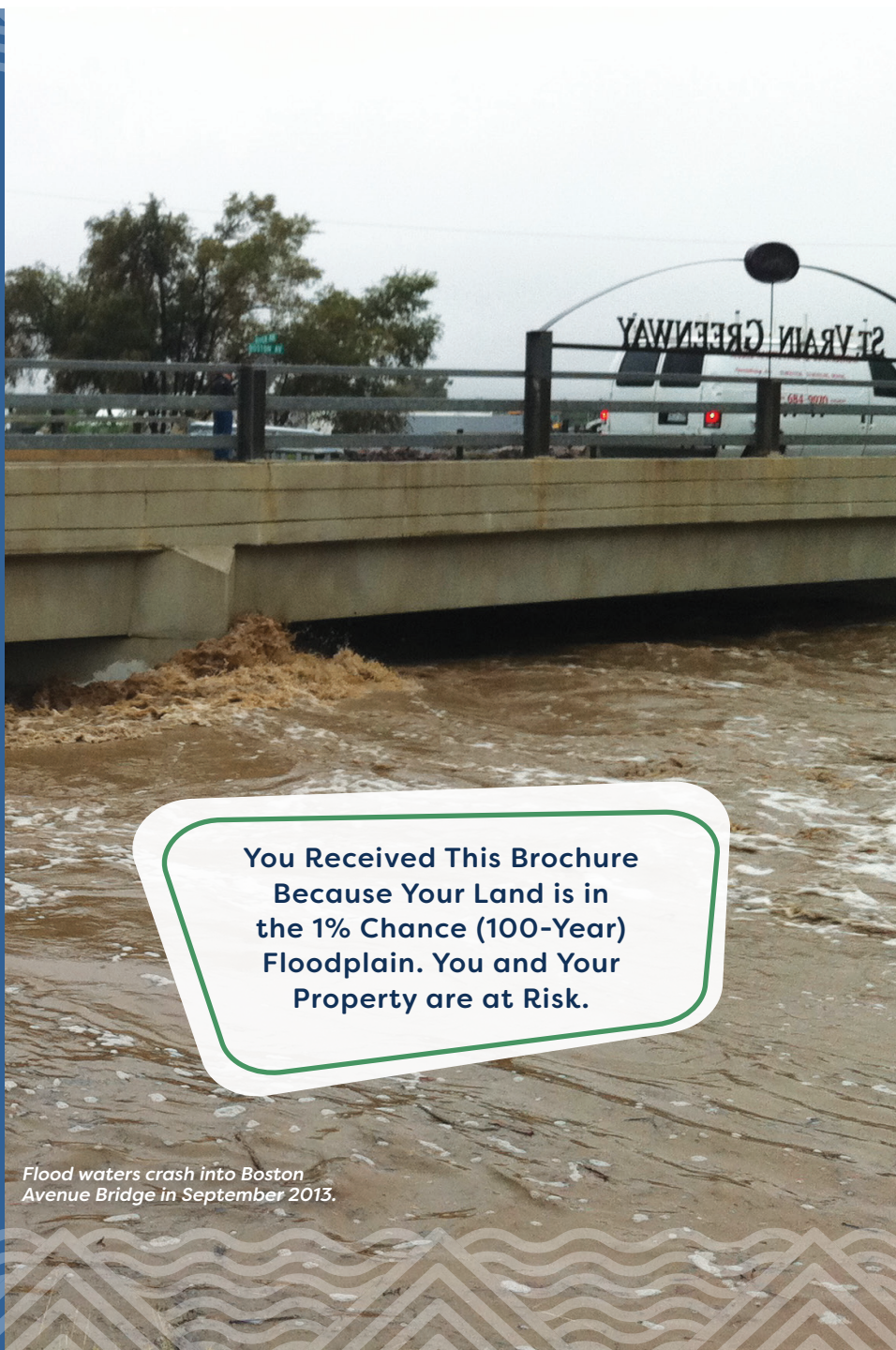
Utilities & Public Works  
Customer Service Center  
303-651-8416  
[LongmontColorado.gov](http://LongmontColorado.gov)

The new floodplain maps show your property within the 100-year flood zone, which means it has a 1% or greater chance of being flooded in any given year. This is a high risk of flooding.



Learn more about your risk at [bit.ly/longmont-are-you-in-a-floodplain](http://bit.ly/longmont-are-you-in-a-floodplain)

Este folleto contiene información importante sobre el riesgo de inundación en su comunidad. Para solicitar este informe en español, marque 303-651-8416.



**You Received This Brochure Because Your Land is in the 1% Chance (100-Year) Floodplain. You and Your Property are at Risk.**

*Flood waters crash into Boston Avenue Bridge in September 2013.*