


# LONGMONT: BE FLOOD READY

2025 EDITION

An aerial photograph showing a large area of flooding in Longmont, Colorado. The floodwaters are brown and murky, covering a significant portion of the landscape, including residential areas, commercial buildings, and open fields. A callout box with a white background and an orange border is overlaid on the left side of the image, containing text about flood risk. The background of the entire page features a blue and white wavy pattern at the top and bottom.

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





# LATEST IN LONGMONT

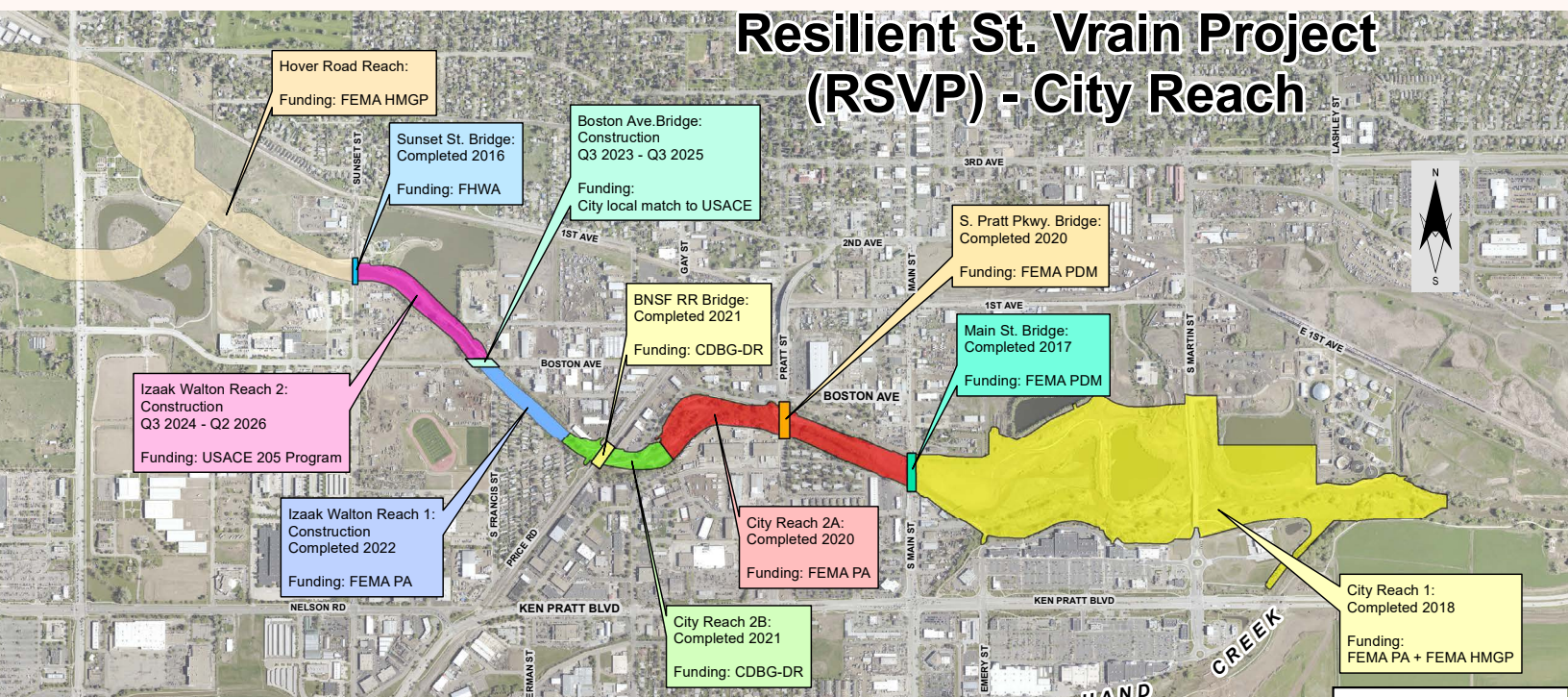
## New Floodplain Maps (FIRMS)

- New floodplain maps were approved for Boulder County on Oct. 24, 2024, and for Weld County on Sept. 26, 2024.
- These new floodplain maps have changed the flood zone for many properties along St. Vrain Creek and some properties along Left Hand Creek.
- FEMA has not yet adopted map revisions related to Resilient St. Vrain Project (RSVP) work that has been completed along St. Vrain Creek.
- Additional revisions to FIRMs on St. Vrain Creek will be made after the USACE 205 levee project and Hover Reach projects are completed. *(More details on page 3.)*
- Property owners whose flood zones will change will continue to be notified by the City of Longmont.
- Each map revision due to completed RSVP work will remove more properties from the annual 1% chance (100-year) floodplain.

## Flood Insurance Requirements

- Flood insurance is **mandatory** for any **building** that is located in the annual 1% chance (100-year) floodplain and that has a federally backed mortgage.
- **Until the FIRMs are revised by FEMA to show the building(s) are out of the 1% chance (100-year) floodplain, flood insurance will be required, even though the related project has been completed.**
- Lenders may still require flood insurance as part of their own policies even if a **building** is not in the 1% chance (100-year) floodplain.
- Your lender will contact you if flood insurance is now required.
- Through Longmont's participation in the Community Rating System (CRS) program, there is a **25% discount on flood insurance premiums** available to all Longmont residents.
- The 25% discount on flood insurance premiums occurs through your insurance agent, not through the City of Longmont. Please be sure to mention this discount to your **insurance agent** when discussing your insurance needs.

*Illustration of the final 1% chance (100-year) floodplain through Longmont after FEMA approves all map revisions*



# PROTECTING FOR THE FUTURE

Flooding remains a concern even in drought-affected areas like our Colorado community. **Post-wildfire flooding** is a risk, as burned ground is unable to absorb rainfall and can lead to flash flooding. Research tells us that both future “normal” rainfall and flooding events will be larger and more intense.

- There are more homes in the annual 1% chance (100-year) floodplain along **Spring Gulch #1** than any of the other creeks or gulches that pass through the city. Results are expected later in 2025 for Longmont’s updated study of Spring Gulch #1, which runs from north of Highway 66 to where it joins with St. Vrain

Creek near the Fire Training Center near South Martin Street.

- Longmont Indicators tracks progress toward the City of Longmont’s goals for sustainability, adaptability and resiliency. Follow along at [Indicators.LongmontColorado.gov/](https://Indicators.LongmontColorado.gov/).
- Improvements to address extreme heat, such as adding a shade structure and splash pad, are planned for this year at **Kensington Park**, which is located in the floodplain along Spring Gulch #1. Construction is expected to begin in late spring.

## RESILIENT ST. VRAIN PROJECT

*At the time of publication, Longmont has not received notification that federal funding for these projects will be affected. The City continues to move forward with Resilient St. Vrain Project work.*

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](https://LongmontColorado.gov/resilientstvrain).

- Work on the **Boston Avenue Bridge** is nearly complete. The new bridge is a longer and wider structure—and the channel underneath the bridge is wider—to safely pass annual 1% chance (100-year) flood flows. Additionally, surface sidewalks were widened, bike lanes were redesigned to meet current standards, and the pedestrian underpass was upgraded so there is less likelihood of having to close the underpass due to flooding.



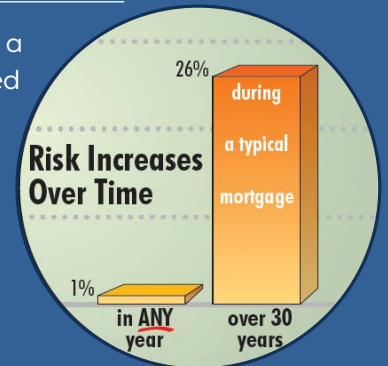
New Boston Avenue Bridge

- Construction began in spring 2025 on **Izaak Walton Reach 2**, a levee project that will provide creek channel deepening and widening from the Boston Avenue Bridge to just upstream of the Sunset Street Bridge. The work is being funded and overseen by the U.S. Army Corps of Engineers (Omaha Division), with construction led by Zak Dirt. (Longmont’s funding match was the design and construction of the Boston Avenue Bridge.) The project is anticipated to continue through fall 2026. *Once complete, the areas of Longmont north of the St. Vrain Creek will no longer be in the annual 1% chance (100-year) floodplain.*
- Phase 1 of the **Hover Reach** project is planned for completion in November 2025. This phase includes the creation of 30 percent design plans and an updated benefit cost analysis for work in this stretch of RSVP. Phase 2, not yet funded, includes the final design plans and construction, anticipated for 2027-2029. *Ultimately, the areas of Longmont south of the St. Vrain Creek will no longer be in the annual 1% chance (100-year) floodplain.*
- Map revisions (known as LOMRs) will be submitted to FEMA after construction is complete in each of the two remaining RSVP reaches: Izaak Walton Reach 2 and Hover Reach. Once FEMA approves those revisions, the floodplain maps (FIRMs) will show that the annual 1% chance (100-year) flood within Longmont City Limits is fully contained in the new creek channel.



## 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/Are-You-In-A-Floodplain](https://bit.ly/Are-You-In-A-Floodplain).
- Find your flood risk at [RiskFactor.com](https://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](https://RiskFactor.com).
- To get a quick quote on the cost of flood insurance, visit [www.floodsmart.gov/flood-insurance-provider](https://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.*





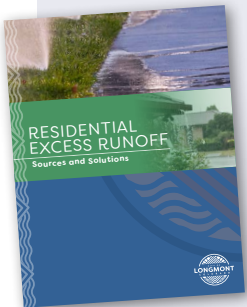
## PROTECT PROPERTY FROM FLOOD

### 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/residential-excess-runoff](http://bit.ly/residential-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.

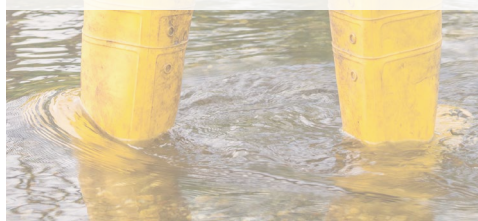
Avoid contact with floodwater—it is contaminated and potentially hazardous.

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).



## 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)

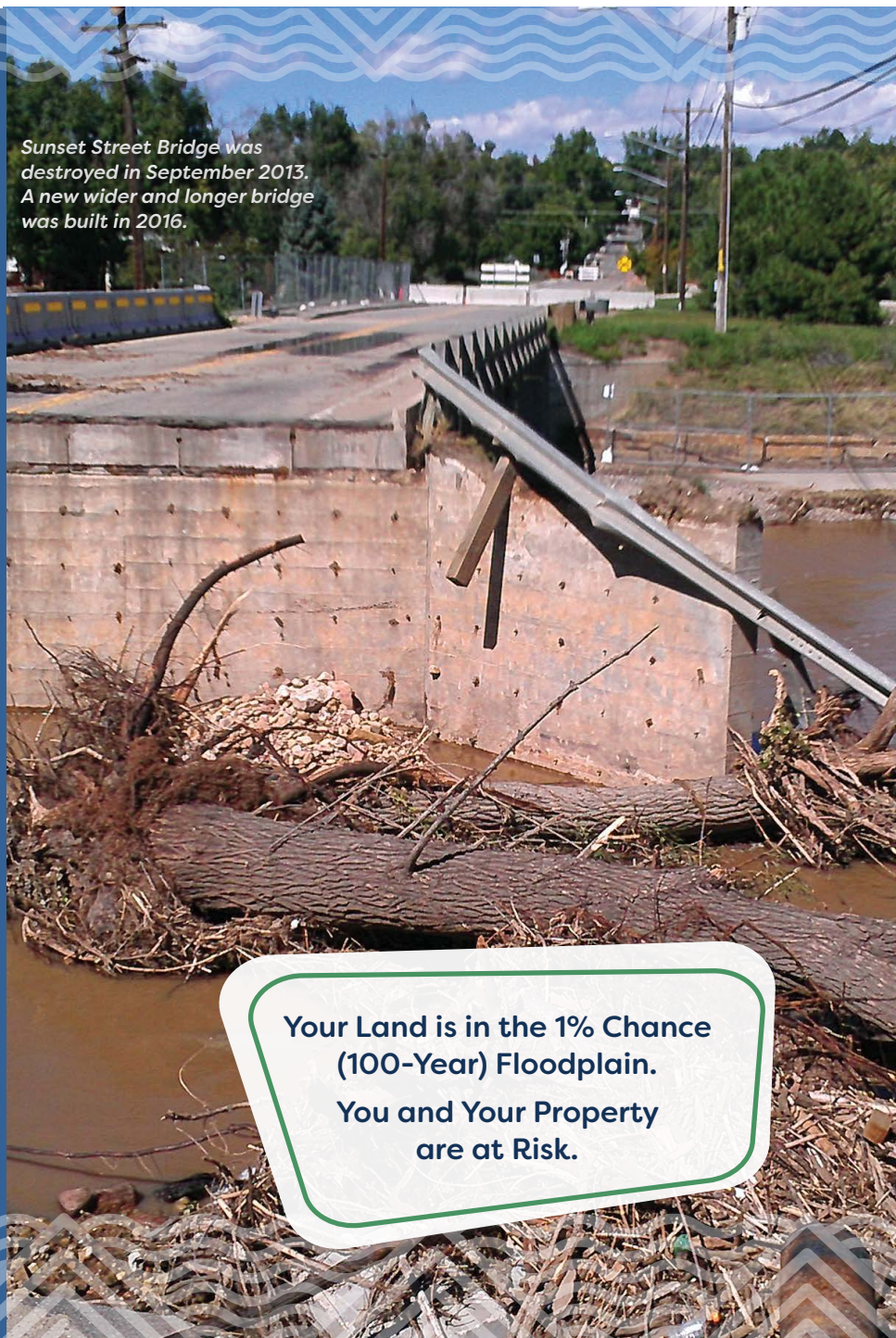
You received this brochure because you and your property are at risk. The new floodplain maps show your property within the 100-year flood zone, which means it has a 1% or greater chance of being flooded in any given year. This is a high risk of flooding.



Learn more about your risk at  
[bit.ly/Are-You-In-A-Floodplain](http://bit.ly/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.

*Sunset Street Bridge was destroyed in September 2013. A new wider and longer bridge was built in 2016.*



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