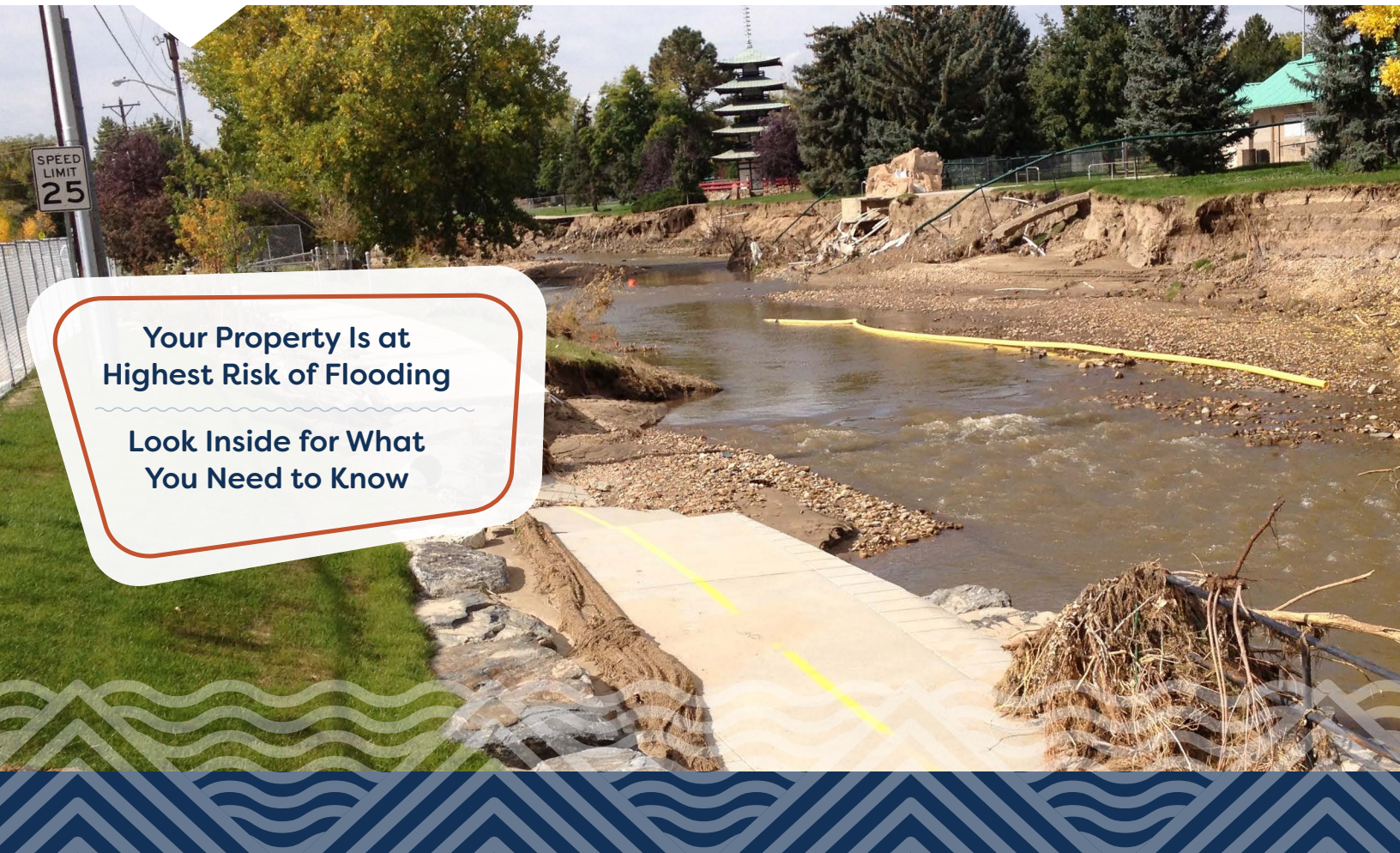


LONGMONT: BE FLOOD READY

2026 EDITION



**Your Property Is at
Highest Risk of Flooding**

**Look Inside for What
You Need to Know**

**Determine Your Flood Risk, Protect Your Property,
and Get Flood Insurance**



PROTECTING FOR THE FUTURE

The City of Longmont has been working for more than a decade to reduce flood risk along St. Vrain Creek and other local waterways. The work is real, and it's making a difference. But flood risk doesn't disappear overnight—and until **FEMA officially updates your property's flood zone on the map, your flood insurance requirements stay the same.** This brochure is your annual update. It tells you what's changed, what's in progress, and—most importantly—what you can do right now to protect yourself and your family.

Your Flood Zone May Have Changed

New floodplain maps were approved for Boulder and Weld Counties in late 2024. These map updates reflect more accurate conditions along St. Vrain Creek and Left Hand Creek after the 2013 flooding.

Construction completion and official map updates don't always happen at the same time, though.

Depending on where you live, your property may already be better protected than the current map shows.

The City notifies property owners when revisions have been submitted to FEMA at the end of a flood control project. Then, FEMA must formally review and approve each map revision—a process called a Letter of Map Revision (LOMR)—before your flood designation changes on paper. This process can take time.



Q: When will the map revisions (LOMRs) that are already submitted to FEMA become official? When will my flood designation change?

A: Once the City submits map revisions to FEMA, their staff formally reviews and approves each map revision—a process called a Letter of Map Revision (LOMR)—before your flood designation changes on paper. FEMA's timeline can vary.

DID YOU KNOW?

Even if a flood control project near you is finished, you must still carry flood insurance until FEMA officially updates the map for your property. This can take time.

What This Means for Your Flood Insurance

If you have a federally backed mortgage on property in the 100-year floodplain (also called the 1% annual floodplain), **flood insurance is required by law.** That requirement stays in place until FEMA officially updates the map for your property—even if a flood protection project near you has already been completed. Your lender will notify you if your requirements change; however, if you're unsure, **reach out to your lender directly.**



Even if your property isn't in the mapped floodplain, your lender may still require flood insurance as part of their own terms. Check with them to be sure.

The good news: Because Longmont participates in FEMA's Community Rating System (CRS), **all Longmont residents qualify for a 25% discount on flood insurance premiums**, even if you're not within the 100-year floodplain.

This discount comes through your flood insurance agent, not the City. Be sure to ask for it when you get a quote or renew your policy.

Cover: Kanemoto Park was heavily damaged by flooding in 2013

LATEST IN LONGMONT

Flooding is a real and growing risk across Colorado—even in dry years. Wildfires make it worse: burned ground can't absorb rain, which leads to flash flooding downstream. Research shows future storms will be bigger and more intense. Longmont is planning and building ahead of that curve.

Resilient St. Vrain

The Resilient St. Vrain Project, or 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. Much of the project has been completed, and much of Longmont is safer than before.

Fall 2026 is the planned finish for the **Izaak Walton Reach**, where the U.S. Army Corps of Engineers is building a levee at the pond and enlarging the creek channel between Boston Avenue and Sunset Street. *Once FEMA approves the revised maps for this work, areas of Longmont north of the St. Vrain Creek will no longer be in the annual 1% chance (100-year) floodplain.*



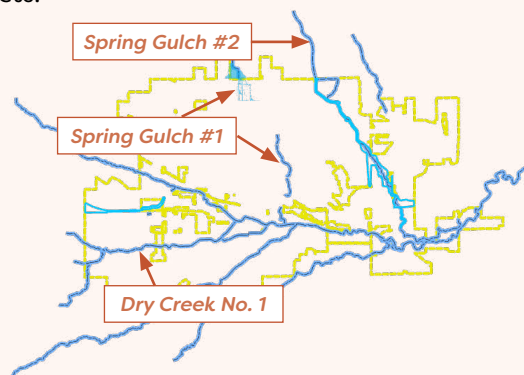
Partial design plans and related analysis for **Hover Reach** have been submitted to FEMA and now wait for funding approval. After FEMA approves funding, engineers will begin final design plans and move to construction. This is currently planned for 2027-2029. *Once this project is complete, the areas of Longmont south of the St. Vrain Creek will no longer be in the annual 1% chance (100-year) floodplain.*

The LOMRs for completed sections of RSVP are still under review by state and federal agencies. **Mandatory flood insurance requirements for property shown in the floodplain on the newest maps will not change until the LOMRs are effective.** Longmont will notify property owners as part of the FEMA review process.

Follow along with progress on the Resilient St. Vrain Project at LongmontColorado.gov/ResilientStVrain.

City Floodplain Mapping

Regular studies of the City's waterways provide details about the water's path in times of both normal flow and flooding, leading to more useful recommendations for flood protection, emergency planning, and new projects.



Spring Gulch #1: Flood study is nearly complete. This study covers the entire basin from north of Highway 66 to where the waterway meets St. Vrain Creek near South Martin Street.

DID YOU KNOW?

There are more homes in the 100-year floodplain along Spring Gulch #1 than any of the other creeks or gulches that pass through Longmont.

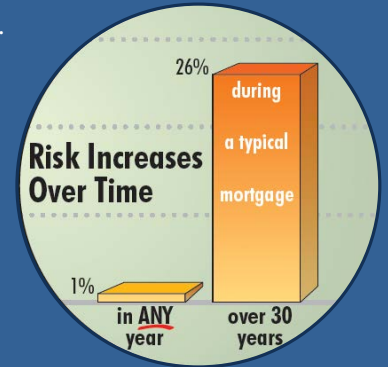
Spring Gulch #2: Floodplain modeling and mapping is nearly complete. This gulch runs from north of Highway 66 in northeast Longmont to where it meets St. Vrain Creek south of Ken Pratt Boulevard.

Dry Creek #1: Flood study anticipated completion is late 2026. This basin on the west side of the city has not been evaluated since an original study in the 1970s.

Completed study results will be shared with City Council. Contact the City's Floodplain Program Administrator at 303-651-8328 with questions.

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.
- Check your address at bit.ly/Are-You-In-A-Floodplain.
- There is a 26% chance that a high-risk area will be flooded during any 30-year period. (Increased risk graphic courtesy Boulder County.)



Property owners receiving this brochure are at highest risk of flooding. However, everyone can prepare, as any place can flood.

GET FLOOD INSURANCE

Longmont residents qualify for a 25% discount on flood insurance rates thanks to our participation in the Community Rating System (CRS).

Flood insurance is recommended for everyone, but especially if you are in or near a mapped floodplain area.

You don't have to live in a floodplain to get flood insurance. Any Longmont resident can purchase a policy.

Flood insurance is legally required if you have a federally backed mortgage and live in a high-risk zone. But even if you don't, we strongly encourage it. Standard homeowners insurance does not cover flood damage.

Thought flood insurance was too expensive? Check again. FEMA's updated Risk Rating 2.0 system sets premiums based on your specific property, not just your ZIP code, which has made many policies more affordable.

Get a quote in minutes: www.floodsmart.gov/flood-insurance-provider.

Don't wait for a storm. **There is a 30-day waiting period before the policy goes into effect.**

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.





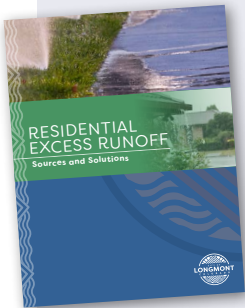
PROTECT PROPERTY FROM FLOOD

Before a Flood

Purchase flood insurance.



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



Make sure water drains away from your home. Download the Excess Runoff Brochure at bit.ly/residential-excess-runoff.

See a blocked culvert or illegal dumping near a creek? Report it at 303-651-8416.

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.

Flood-proofing your business or commercial building can reduce damage and lower insurance premiums.

Structural work must be designed by a licensed engineer and will likely require a City permit. Call 303-651-8416 for guidance.

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

Learn more at

bit.ly/longmont-backflow-assemblies.

After a Flood



Remove wet items right away. Fast cleanup reduces mold, bacteria, and other health risks.

Call your insurance agent.

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

Before you throw anything out, document it. Photos of damage and ruined items are critical for your insurance claim. Keep repair receipts, too.

Heads up: Most repairs beyond basic cleanup require a City permit. Call us first: 303-651-8416.

Are You Ready?

For more information, visit www.FloodSmart.gov and www.Ready.gov.



PROTECT PEOPLE FROM FLOOD HAZARD

Before a Flood

Sign up for emergency alerts now – before you need them:
[LongmontColorado.gov/
EmergencyNotifications.](https://www.longmontcolorado.gov/emergency-notifications)

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.

Check your emergency supplies now. Rotate anything about to expire and restock what's low.

Keep copies of important documents—IDs, insurance, deeds—somewhere away from your home, like a safe deposit box or secure cloud storage.



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.

Snap a pic with your pet in case you get separated. It can help reunite you quickly.

During a Flood

Stay tuned during heavy rain. Monitor TV, radio, and social media for flood warnings.

If floodwater traps you inside, move to a higher floor or the roof. Bring warm clothes, a flashlight, your phone, and your pets. Do not try to escape through floodwater – wait for rescue.

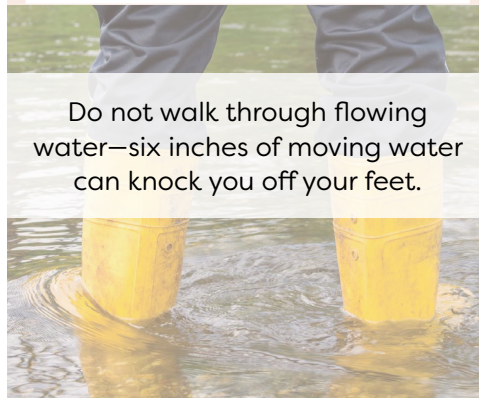


Take your pets.

Stay out of floodwater. It is contaminated and can carry serious health risks.

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.

Before going back inside, have your home inspected for safety. When you re-enter, check for structural damage, turn off outdoor gas lines, use a flashlight only (no open flames), ventilate the space, and stay alert for gas leaks.

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



Watch your step. Debris and mud make floors and stairs extremely hazardous.

For more information, visit www.FloodSmart.gov and www.Ready.gov.

BUILD SMARTER AND SAFER!

- 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 Administrator at 303-651-8328 for specific requirements.

PROTECT THE FLOODPLAIN... IT PROTECTS YOU

Benefits of the Floodplain

Water makes its way to streams and floodplains during heavy storms and flooding. And open floodplains allow water to spread out and slow down. This helps reduce the damage downstream.

Clear the Way

Dispose of trash and debris properly, and do not dump or throw anything into ditches or streams. 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.

Longmont Indicators tracks progress toward the City of Longmont's goals for sustainability, adaptability, and resiliency. Follow along at Indicators.LongmontColorado.gov/.

City of Longmont
350 Kimbark St.
Longmont, CO 80501



Utilities & Public Works
Customer Service Center
303-651-8416
LongmontColorado.gov

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

Be Flood Ready



GET INFORMED

- Look up my flood zone:
bit.ly/Are-You-In-A-Floodplain
- Sign up for emergency alerts:
[LongmontColorado.gov/
EmergencyNotifications](http://LongmontColorado.gov/EmergencyNotifications)

GET PROTECTED

- Get a free quote: [FloodSmart.gov/
Flood-Insurance-Provider](http://FloodSmart.gov/Flood-Insurance-Provider) (and ask for Longmont's **25% discount**)
- Photograph my property and valuables for insurance records

GET READY

- Make a family emergency plan with a meeting spot and out-of-town contact
- Store copies of important documents outside my home



**Your Property Is at
Highest Risk of Flooding**

**Look Inside for What
You Need to Know**