TENANTS: please share this flood risk information with your landlord or apartment manager.

PROTECT WHAT MATTERS Think about what your family and property means to you. Have you done everything you can to protect them?

KNOW YOUR FLOOD RISK NOW! Your property is located in or near an area that has a high flood risk. It may be within or near either a Federal Emergency Management Agency (FEMA) regulated floodplain or a local regulatory floodplain. These are considered areas that have a 1% or greater chance of being flooded in any given year (a high risk of flooding) and are often referred to as the 100-year floodplain.

CONTACT US NOW IF YOU DON’T KNOW YOUR FLOOD RISK
For floodplain questions and recent floodplain changes near your property, contact your local Floodplain Contact:
Wendi Palmer wpalmer@erieco.gov 303-926-2875
For questions on preparing for an emergency, contact your Office of Emergency Management:
Kim Stewart kstewart@erieco.gov 303-962-2811

Major Streams Within Your Community
- Bullhead Gulch
- Coal Creek
- Prince Lake No. 2 Drainage

How close do you live to a floodplain? Search your address at http://udfcd.org/floodmap
Your property may have a high flood risk: TAKE ACTION NOW.

UNDERSTAND YOUR FLOOD RISK

1. Anywhere it rains, it can flood. All rivers, streams, tributaries and canals – regardless of size – have the potential to flood. There is a 1 in 4 chance that a high-risk area will be flooded during a 30-year period. If a property was flooded previously, there is still the potential for that property to flood again. Search your address on the UDFCD Flood Hazard Map at udfcd.org/floodmap.

GET FLOOD INSURANCE

Flood insurance is recommended for everyone, but especially if you are in or near a mapped floodplain area. 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).
- You cannot be denied flood insurance.
- You do not need to be within a 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.
- There is a 30-day waiting period before the policy becomes effective, so plan ahead.
- Following a Natural Disaster, Federal assistance may be limited if you don’t have flood insurance.

PROTECT PROPERTY FROM FLOOD HAZARD

3. Before A Flood
- Obtain flood insurance.
- Keep trash and debris out of the drainage channels, so they can carry flood flows.
- Ensure that water flows away from your house.
- Report potential problems like blocked culverts, or people dumping debris in the channels.
- 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 buildings can help reduce potential flood damages to structures and their contents. Structural changes should be designed by a professional engineer. A building permit may be required for this type of work.
- Ask your plumber about a valve to prevent sewage back-up.

PROTECT PEOPLE FROM FLOOD HAZARD

2. During a Natural Disaster, Federal assistance may be limited if you don’t have flood insurance.
- Before entering a building, check for structural damage, and keep record of repairs. Show these to the insurance appraiser for verification.
- You need to obtain a permit for repair if it’s more than just cleanup! Contact your local Floodplain Contact on the opposite side of this brochure.

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 local government.

Get a Floodplain Use Permit before you build. Construction in the floodway has special requirements. Substantially damaged or improved building have special requirements.

FIND YOUR FLOOD RISK

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