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:

Jeff Hill jhill@fedheights.org 303-412-3521

For questions on preparing for an emergency, contact your Office of Emergency Management:

Ryan Pool rpool@fedheights.org 303-412-3560

Major Streams Within Your Community

- Niver Creek
Standard homeowners' insurance policies do not cover flood damage, especially if you are in or near a mapped floodplain area. Flood Insurance is recommended for everyone, but 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. 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.

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.

Find a local Flood Insurance Agent, or evaluate your flood risk, by filling out your flood risk, by filling out FloodSmart.gov

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.

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

- Call your insurance agent. Proceed with immediate clean-up measures to reduce any health hazards. List and take pictures of ruined items before disposing of them. Take pictures of the 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.

Stay informed—tune to a battery-powered radio, websites, or social media for advice on where to obtain medical care and assistance for such necessities 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 professionally inspected for safety before re-entering 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 slippery mud. 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.

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