

Your property is in or near a floodplain and may be at risk.
Important flood information inside.

Para más información acerca de inundaciones,
visite fcgov.com/inundacion.



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FORT COLLINS: BE FLOOD READY

Left: Flooding downstream of College Avenue on the Poudre River in 2013.
Right: Whitewater Park, which opened in the same location in 2019,
provides recreational opportunities and flood mitigation.



Only Rain Down the Storm Drain

You may think it's OK for little things to be put down the storm drain, but it all adds up and can create problems. Our storm drains run directly into our lakes and streams and eventually to the Cache la Poudre River. To help keep them clean, properly dispose of motor oil, pick up pet waste and use car washes instead of washing your car at home.

Do not dump or throw anything into ditches or streams. Obstruction and pollution of our waterways and ditches are violations of Fort Collins City Code. Report any debris or dumping in ditches or streams to Fort Collins Utilities at 970-221-6700 or email utilities@fcgov.com.

Turn Around, Don't Drown



Build Responsibly: Know the Floodplain Regulations

Before you begin any construction (new development, addition, remodel, filling, grading, etc.) on your building or property, contact Fort Collins Utilities for specific floodplain regulation requirements. Some important information is listed below.

Get a Floodplain Use Permit Before You Build or Grade

These required permits ensure that structures are protected from flood damage and that construction projects do not cause flooding problems for existing properties. According to Fort Collins City Code, all new residential structures and additions built in the 100-year floodplain must be elevated above the 100-year water surface elevation. New non-residential buildings and additions also must be elevated or floodproofed above the 100-year flood elevation.

Floodway Requirements

The floodway is the most dangerous section of the floodplain. New residential development is not allowed and commercial development is very restricted. For all other permitted development, an engineering analysis that shows no-rise in the 100-year flood elevation is required.

Substantial Improvement Requirement

If the cost of reconstruction, rehabilitation or other improvements to a building equals or exceeds 50% of the existing market value, the structure must meet some of the same requirements as those of a new building. Substantially damaged buildings must meet the same standards upon reconstruction. Improvement requirements are addressed during the floodplain development permitting process.

For more information, call 970-416-2632 or email utilities@fcgov.com.



Lucky's Market met the substantial improvement requirements and raised the interior floor by approximately 6 inches. This building now is better protected from flood damage.



Kayakers at the new Whitewater Park.



Be alert for hazards.



Flood Watch

- Flooding is possible.
- Be alert and prepared.



Flood Warning

- Flooding is happening or will happen soon.
- Take immediate action.

Play It Safe on the Poudre – Know Before You Go

With the new Poudre River Whitewater Park opening on the Poudre River, it is important to respect the power of water – Play It Safe. Make sure to wear a life vest. Know the flow and weather conditions. Plan where you are going and especially where your take-out location is located. Find more safety information at fcgov.com/PFA-river-safety.



Knowledge is Power! Stay Informed During Floods

View Real-Time Rainfall and Streamflow Data

Have you ever wondered how much rain is falling near your house or what the flow is in on the Poudre River? Real-time data is available from the City's early flood warning system, which includes the same streamflow and precipitation gauges monitored by City staff. Visit fcgov.com/floodwarningsystem.

Other Sources of Weather and Emergency Information

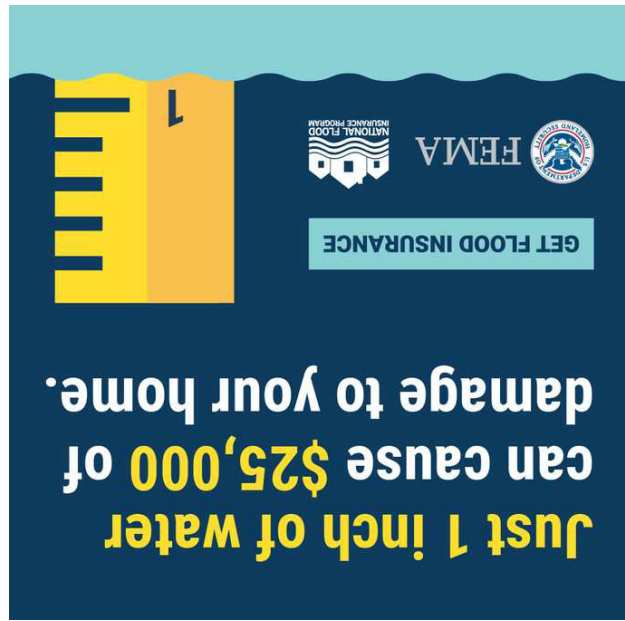
- National Weather Service – online or via an NOAA Weather Radio
- Local TV and radio
- LETA911 – Sign up for emergency notifications at leta911.org.
- To report general flooding, call 970-221-6700. **Do not** call 911 for information.

Know the Difference Between a ‘Watch’ and a ‘Warning’

Only Flood Insurance Covers Floods –

Purchase Flood Insurance

Flood insurance is highly recommended and covers all surface floods. Most standard property insurance policies do not cover flood damage. **You don't have to live in a floodplain or high-risk area to purchase flood insurance.**



Any wall and roofed structure can be insured, and separate coverage is available for building contents.

Renters can purchase insurance for their belongings, even if the owner has not purchased structural coverage.

Don't wait for the next flood to buy insurance – there is a 30-day waiting period before National Flood Insurance agents sell policies under federal government rules and rates set by the

The City of Fort Collins Has Some of the Lowest Flood Insurance Premiums

The Community Rating System (CRS) provides reduced flood insurance premiums to communities that exceed the minimum federal NFIP requirements. Fort Collins floodplain residents receive one of the lowest flood insurance rates in the country as a result of

Residents and businesses in Fort Collins can receive up to a 40% discount on flood insurance premiums

several drainage improvement projects constructed using stormwater fees.

Learn How to Protect Your Property and Family



Wetland areas like this one along the Poudre River provide areas for floodwaters to spread out and slow down.

Protect Wetlands, Waterways and the Banks of Rivers and Streams ... They Protect You

Flooding is a natural process. A healthy ecosystem along the river relies upon frequent inundations to survive and thrive. Floodplains help reduce flood damage by allowing water to spread out over a large area. This reduces the speed of floodwater as it is soaked up in wetlands like a sponge, lowering peak flows downstream.

You can experience natural beauty and wildlife habitat that helps Fort Collins be flood ready at over 17 conserved natural areas along the Cache la Poudre River. Learn more at fcgov.com/naturalareas.

There are many City-conserved open spaces that also reduce flood hazard along Spring Creek, Fossil Creek and other drainages.

Open space along waterways provides natural flood and erosion control, in addition to a place for us to enjoy the outdoors. Look for birds such as kingfishers, great blue herons, redtail hawks, great horned owls and a diversity of migratory songbirds that use drainage corridors, too.



Be Red Cross Ready. Get a kit. Make a Plan. Be Informed.
[Details: redcross.org/prepare](http://Details:redcross.org/prepare)



Fort Collins Has a Flood History: It’s Not If, but When

Fort Collins has experienced numerous floods. The table below lists some of the more notable floods in each of the city’s 12 drainage basins. Fort Collins is subject to flooding from snowmelt on the Poudre River and flash flooding due to intense thunderstorms. Typically, monsoon season runs from mid-July to mid-August, often bringing heavy rainfall to Fort Collins. Some past floods, like the July 28, 1997 Spring Creek Flood, are hard to forget. There are high water mark reminders along the Spring Creek Trail, which document the 1997 flood. However, it does not take a large flood to cause problems. Afternoon or evening thunderstorms can cause issues in isolated areas, including street and basement flooding.

Urban Flooding - Know the Risk

On May 22, 2018, an intense rain and hail storm tracked through Fort Collins. Areas of town received 1.8 inches of rain in 30 minutes and hail accumulations to depths of more than a foot. The hail clogged inlets, which resulted in localized flooding. Numerous buildings were flooded in Old Town and on the CSU campus. Motorists were stranded and had to be rescued. The following photos document a few of these smaller floods that caused problems for motorists, homeowners and businesses.



June 24, 1992 – An intense thunderstorm in Old Town caused the flooding of basements and many roads.



August 2, 2007 – Flooding at the intersection of Shields and Elizabeth streets. July 2, 2008 – Street flooding on Constitution Avenue.

Protecting for the Future

The Master Drainage Plan includes plans for the 12 stormwater basins across the city. The purpose is to identify stormwater management issues and develop solutions that reduce flood risk, improve stormwater quality and promote stream rehabilitation. Each plan looks at the unique characteristics of the basin and identifies potential problems. Each basin plan provides an alternative analysis and recommended improvements. Stormwater prioritizes all stormwater and stream rehabilitation projects on an annual basis. The main categories used to evaluate each project include protection of structures from flooding, road overtopping, cost-benefit ratio, health and safety, water quality and habitat improvement.



August 10, 2017 – A quick rainstorm resulted in street flooding. May 22, 2018 – Flooding at Mulberry Street and College Avenue.



May 14, 2020 – Flooding due to poor drainage along the Mulberry Frontage Road near I-25.



May 31, 2020 – Flooding on College Avenue south of Drake Road.



Left: Installation of a 72-inch storm pipe at the intersection of Remington and Stuart streets. Above: A stream rehabilitation project on Mail Creek prior to vegetation growth.

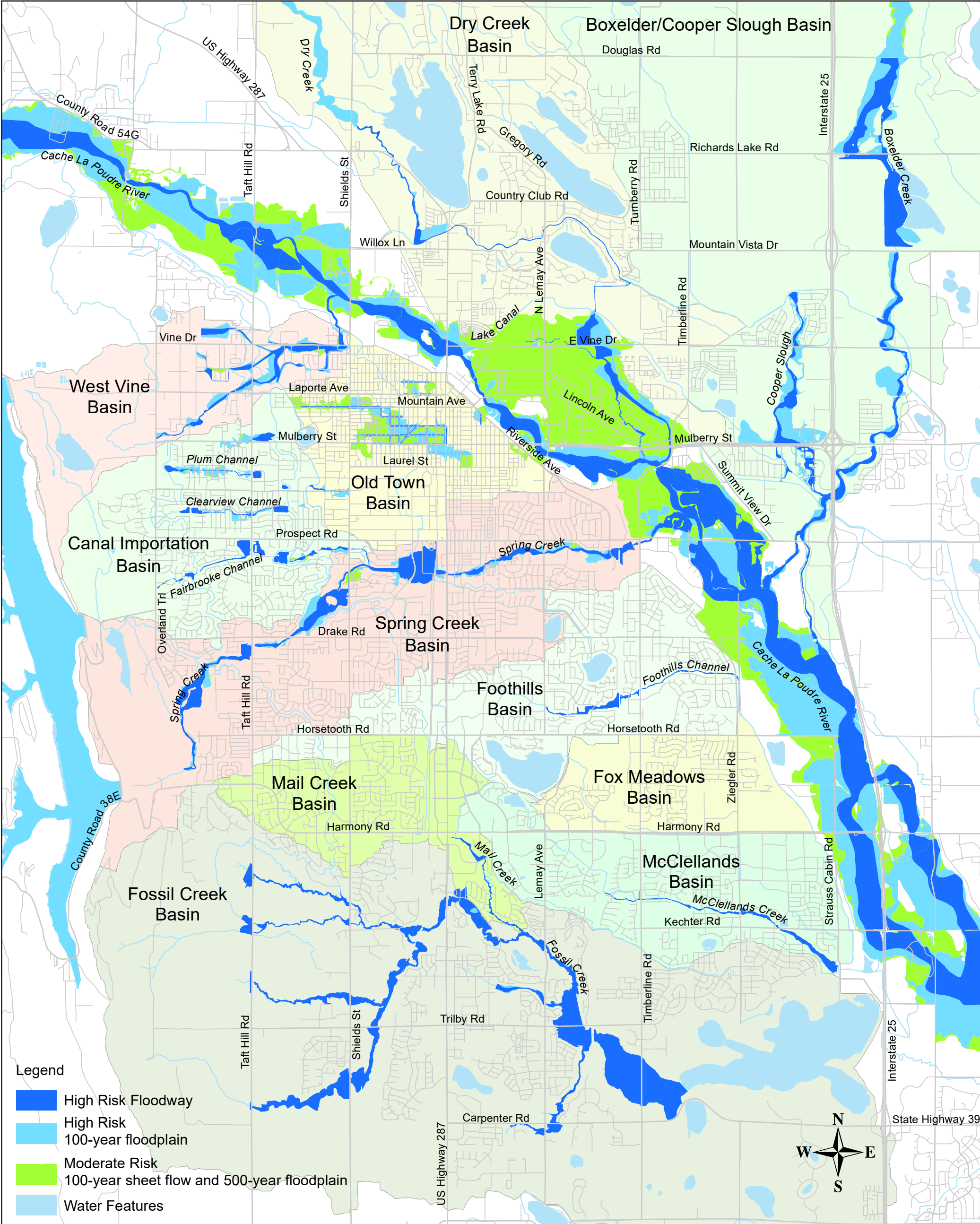
Flood History Information

Drainage Basins	Dates	Descriptions
Cache la Poudre River	1844, 1864, 1891, 1904, 1923, 1930, 1976, 1983, 1999, 2010, 2011, 2013 and 2014	The three largest floods occurred in 1864, 1891 and 1904, with peaks of approximately 21,000 cubic feet per second (cfs). For comparison, the discharge of the Poudre River at “flood stage” is about 4,000 cfs. Flooding on the Poudre is primarily from snowmelt in late May and June. However, flash flooding can occur at any time. A severe flood has not occurred in more than 100 years.
Spring Creek	1902, 1904, 1938, 1949, 1951, 1961, 1977, 1983 and 1997	The 1997 flood resulted in five deaths, destruction of 120 mobile homes and damage to 2,000 homes and businesses. This flood was considered to be greater than a 500-year event.
Dry Creek	No serious flooding since about 1950	The absence of even minor flooding is generally attributed to the network of irrigation canals that have some capacity for intercepting small to moderate Dry Creek flows.
Fossil Creek	1902, 1938, 1965, 1977, 1979, 1997, 1999 and 2007	Fossil Creek is relatively undeveloped and past floods have gone unnoticed. In addition to flooding hazards, Fossil Creek also is susceptible to bank erosion.
Boxelder Creek/Cooper Slough	1909, 1922, 1930, 1937, 1947, 1963, 1967, 1969 and 2007	Boxelder Creek has a drainage area of 251 square miles, and 176 square miles now are controlled by Soil Conservation Service flood control dams near Wellington.
Old Town Basin	1904, 1933, 1938, 1951, 1977, 1983, 1988, 1992, 1997, 2009 and 2018	Street flooding is the primary problem in this basin.
Canal Importation Basin	1938, 1951, 1975, 1992, 1997, 1999 and 2009	There are several small drainage areas in this basin. Development prior to drainage criteria encroached on the channels, reduced the flow capacity and caused flooding. The irrigation canals also overflow their banks and cause flooding.
West Vine Basin	1980, 1997 and 1999 (Past floods were not well documented.)	Localized flooding occurs due to encroachment on drainages and from irrigation ditch spills.

Everyone Has Flood Risks: Know Yours

This map represents Fort Collins’ floodplains and is continuously updated. To determine if a property is within a floodplain, call Fort Collins Utilities at 970-416-2632, email utilities@fcgov.com or view a detailed map at fcgov.com/floodplain-maps. Additional map information, such as erosion buffer zones, flood elevations and historic flood data is available.

All rivers, streams, tributaries and canals – regardless of size – have the potential to flood. In Fort Collins, major sources of flooding include the Cache la Poudre River, Spring Creek, Dry Creek, Fossil Creek and Boxelder Creek. Urban street flooding also is a hazard. All drainage basins flow to the Cache la Poudre River.



Floodplain Maps Available on Smartphones

iPhone and Android smartphone users can view the City of Fort Collins floodplain map. Search by address or zoom into a specific area. View the maps at fcgov.com/floodplain-maps.

Elevation certificates are available for some properties. Call 970-416-2632 to learn more. FEMA is preparing new floodplain maps for the Cache la Poudre River. Preliminary maps are expected in late 2020.