

Flood Insurance

There are more than 500 acres of property located in the 100-year floodplain within the City of Wheat Ridge. About half of that property is managed by the City, the other half is privately owned, most of which are residential properties.

Residents with homes located in floodplains are 9 times more likely to have a flood during a 30-year mortgage than they are to have a fire. While fire damage is often covered by your homeowner's insurance, losses due to flooding are most often not covered.

The National Flood Insurance Program (NFIP) makes federally backed flood insurance available to property owners in communities that adopt and enforce floodplain management regulations. Because the City of Wheat Ridge actively participates in this program, flood insurance policies within floodplains receive a 20% discount on their rates. But don't wait for a flood to be forecast to call a licensed insurance agent, there is a 30-day waiting period before the coverage to take effect.



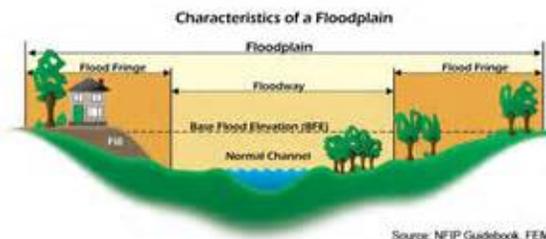
More information and a list of agents can be found at the NFIP website at www.floodsmart.gov.



Development in a Floodplain (SFHA)

If you have property in the floodplain or SFHA, be aware that most improvement projects require a Floodplain Permit and have certain restrictions on what can be done. A floodplain permit is required for the construction of new structures, additions, fences, and sheds larger than 120 square feet. Permits are also required for projects that add fill or raise the ground.

If you have property in the Floodway, a special area within the SFHA, then even more restrictions are in place so that area is open to the flow. A typical SFHA is shown below:



Early Warning System (Sirens)

In an effort to increase the flood warning options, in particular along Lena Gulch and Clear Creek, the City of Wheat Ridge has installed 15 sirens in various locations throughout the City. These sirens primarily provide notification to people who are outside in case of flooding or other emergencies.



The sirens are capable of issuing live or pre-recorded messages that provide information about the emergency situation and instruction on what you should do. The City of Wheat Ridge also uses the City website, reverse 911, and local radio and television stations to issue important warnings. The City's website is www.ci.wheatridge.co.us.



What Can You Do?

There are several things that you can do to reduce your flood hazard, including:

- Know what your flood risk is.



- Develop an emergency action plan that includes an escape route out of the floodplain, SFHA.
- Obtain flood insurance for your house and contents. Tenants can also get flood insurance for their contents.
- During times of heavy rainfall, stay tuned to warning sources, including radio, TV, and the City website, and listen for sirens if you are outside.
- Evacuate the SFHA when instructed by the Police or other official agency.
- Consider elevating your house or other flood proofing improvements to reduce your risk of flood damage.



- If you experience flood damage, obtain the necessary permits and build back smarter to reduce the risk of future flood damage.
- Be a good neighbor and keep drainage facilities clear of debris. Notify the City if you see that a ditch, inlet, or culvert is blocked or if you see someone dumping debris into any of those facilities.
- Visit the City webpage on floods at www.ci.wheatridge.co.us/flood to view information on floods and what the City is doing to reduce the flood risk and insurance costs. Also, be sure to watch the award winning Top of the Hour video.



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Wheat Ridge CO 80033
303-234-5900

Public Works Department
303-235-2861

Police Department
303-237-2220

Do You Live in a Floodplain or Special Flood Hazard Area (SFHA)?



BE AWARE – BE PREPARED