

Flood Insurance

Since Larimer County participates in the National Flood Insurance Program (NFIP), you can purchase flood insurance regardless of where you live or your flood risk.

Flood insurance is available on almost any enclosed building and its contents (including rental units), businesses, and farms. Buildings under construction can also be covered.

Flood insurance is issued as a separate insurance policy by the Federal Government, and can be purchased through your existing insurance company and agent. Note that there is a 30-day waiting period before new flood insurance policies become effective.

For more information, visit www.floodsmart.gov or contact FEMA representatives:

Norm Ashford 303-235-4912
Erin May 303-299-7873

For More Information

Visit www.larimer.org/highparkfire and click on *Flood Risk and Mitigation* to see the latest information on flood risk.

You can also contact Eric Tracy in the Larimer County Engineering Department at 970-498-5729 or etracy@larimer.org with any questions.

Larimer County Engineering Department
200 West Oak Street Suite 3000
P.O. Box 1190
Fort Collins, CO 80522-1190



Wildfires greatly increase the risk of flooding, mudflows and landslides in burn areas and drainage basins impacted by fire.



From Fires to Floods

Many Larimer County properties are at an increased risk of flooding due to the recent wildfires. Areas most at risk are those directly affected by the fire and those located below or downstream of the burn zones.

When rain falls on unprotected earth or burned areas, instead of soaking into the ground, the water runs off quickly. Soils can become unstable, and water, soil and debris flow down hillsides causing floods and mudflows. In addition, debris, mud, and silt can wash into streambeds, reduce flow conveyance, and clog culverts or bridges thereby increasing the potential for flood damage.

Anticipated water volume in creeks during rain events is now greatly increased. In some areas, up to 10 times as much water will be present, and peak runoff will occur much more quickly than before the fire. Depending on topography, water and debris may now flow in areas (such as down hillsides and driveways) where there was no drainage before the fire.

If your property is located in an area that has an increased flood or mudflow risk due to the wildfires, it is important to be aware of the change, and take action if necessary.



*All photos (including those on the cover of the brochure)
from High Park Fire Burn Area -
Taken in late summer 2012 following minor rain events.*

Protecting Your Property and Home

Choosing A Location For Rebuilding:
If you are re-building your home, contact county staff to discuss minimizing flood potential. This includes maximizing set-backs to creeks and drainage-ways, and reviewing ongoing hydraulic analysis to see if your area has been specifically studied.

For Existing Properties / Structures:
Properties, homes, and structures not previously at risk may now be at risk if there are burned areas upstream or above you. Visit the County website for more information. Some areas are being analyzed in detail, and information will be posted on the web when available.

Review the Guidebook entitled “Strategies for Protecting Your Property - A Guide for Flood, Debris and Erosion Control” and know how to protect your structures in the spring and summer season.

Consider Flood Insurance:

**Homeowner’s insurance policies do NOT offer protection against flood related losses.
Only Flood Insurance does!**

Information and contacts included on back side of this brochure.