

# Dry Creek Floodplain Maps Now Available

July 2008

## **Dry Creek Flood Control Project**

On June 17, the Federal Emergency Management Agency (FEMA) issued new floodplain maps for Dry Creek that reflect the \$10 million Dry Creek Flood Control Project constructed by Fort Collins Utilities. Photos at right show two of the 12 project components that included both stormwater detention and conveyance.

"For many years, flooding on Dry Creek posed a great risk to our community," said Water Planning and Development Manager Bob Smith. "As a result of the efforts of this project, the area now has a revised floodplain and flood risk is greatly reduced."

# **Affected Areas**

With the revisions, some properties are no longer in the Dry Creek floodplain, while other areas now have a narrower and shallower 100-year floodplain. Other locations that were previously in the Dry Creek 100-year floodplain still remain in the Poudre River 500year floodplain.

## **Flood Insurance**

When a structure is mapped out of the floodplain, it is no longer subject to the mandatory flood insurance purchase requirement. Property owners should give a copy of the new floodplain map to their lender and insurance agent. Policy holders also may be eligible for a



Six concrete box culverts were built and installed under East Vine Drive.

partial refund of their flood insurance premiums for this year.

#### Flood Insurance Rate Maps

The Utilities interactive mapping site does not yet reflect the Dry Creek revisions but will be updated when the required digital data from FEMA is received. PDF images of the revised FIRMs (Flood Insurance Rate Maps) panels and information on the flood insurance study are posted at *www.fcgov. com/stormwater/floodplain-maps.php*.

## Flood Risk Remains – Flood Insurance Recommended

The risk for flooding still exists. The Dry Creek project relies on mechanical systems to control the flow of flood water, and there is always a risk of failure. Also, the majority of the land that is no longer in the floodplain is located below the Larimer and Weld

## To get a copy of the new map:

Visit FEMA's Web site at http://msc.fema.gov or contact Fort Collins Utilities and ask for a floodplain determination. You will receive a copy of the new map in three to five days.



Spillway modifications at Douglas Reservoir included an erodible dam designed to release water at a controlled rate, if overtopped.

irrigation canal. In the event of a breach in this canal, much of the area would experience flooding. While many areas are no longer in the Dry Creek floodplain, they are still mapped in the Poudre River 500-year floodplain. Also, localized drainage problems may exist.

Given these risks, flood insurance is still recommended. However, because many areas are no longer in the floodplain, the cost will be much less. Property owners should ask their insurance agent about a *Preferred Risk Policy* that combines structural coverage with contents coverage. Nationwide, 30 percent of flood insurance claims come from areas outside the mapped floodplain.

# **Utilities Contact Information**

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