



FORT COLLINS: BE FLOOD READY

The Oak Street Stormwater Project will reduce flooding issues in downtown Fort Collins.
Construction began in the summer of 2024.





We Can't Warn You if We Can't Reach You

- **Sign up for emergency notifications at nocoalert.org.**
- Follow the National Weather Service, online or via an NOAA Weather Radio.
- Tune in to local TV and radio stations.
- To report general flooding, call 970-221-6700. **Do not** call 911 for information.

Know the difference between a 'Watch' and a 'Warning':

Flood Watch



- Flooding is possible.
- Be alert and prepared.

Flood Warning



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

View Real-Time Rainfall and Streamflow Data

Curious about how much rain is falling near your house or the current flow of the Poudre River? Check out real-time data from Utilities' early flood warning system, which includes the same streamflow and precipitation gauges monitored by City staff.

Visit fcgov.com/FloodWarningSystem



Play It Safe on the Poudre River



Debris can build up at bridge crossings, creating dangerous conditions for recreation.

It's important to respect the power of water. The Cache la Poudre River is a force of nature, and since the water is melted snow from the Rocky Mountains, it's always cold. "Play It Safe." Make sure to wear a life vest and other safety equipment. Know the flow and weather conditions. Plan your route, especially where your take-out location will be.

The river typically runs fastest from spring until mid-July. If you don't have the necessary skills and equipment, wait to recreate. Learn more and view the interactive Poudre River safety map at fcgov.com/PFA-river-safety.





The Cache la Poudre River at McMurry Natural Area.

Protect Wetlands and Waterways – They Protect You

Floodplains provide natural protection against flooding, helping to safeguard homes and businesses by allowing water to spread out over a large area. This reduces the speed of floodwater as it's soaked up in wetlands like a sponge, lowering peak flows downstream. But floodplains do more than just reduce flood risk – they're also essential to the health of our rivers and ecosystems, which rely on frequent inundations to survive and thrive.

Human activities can threaten the health of our waterways. Our storm drains run directly into lakes and streams and eventually to the Cache la Poudre River. To help keep them clean, properly dispose of motor oil, pick up grass clippings and pet waste, and use car washes instead of washing your car at home. 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 utilities@fcgov.com.



Fort Collins is home to many conserved natural areas that not only support wildlife but also help reduce flood risks.

Learn about the 17 protected areas along the Cache la Poudre River at fcgov.com/NaturalAreas.

Actions You Can Take

Before a Flood – Prepare Now

- **Stay informed:** Sign up for emergency alerts at nocoalert.org.
- **Consider flood insurance:** Contact your insurance broker or visit floodsmart.gov to learn more.
- **Document your belongings:** Make insurance claims easier after a disaster.
- **Make an emergency plan and kit:** Visit ready.gov for more information.
- **Protect important documents and valuables:** Store identification records, financial and legal documents, medical information, and sentimental items in higher areas of your home. For important documents, store paper copies – or electronic copies on an external hard drive – in a fireproof and waterproof container.
- **Protect your property:** Extend downspouts away from your foundation, keep gutters and downspouts clear of debris, ensure the ground slopes away from your home's foundation, and elevate window well edges to prevent water entry. Fort Collins Utilities offers free home visits to provide flood protection advice regarding these and other measures.

**Prepare for a flood and
minimize your losses.**



visit floodsmart.gov



FEMA



... Before, During and After a Flood

During a Flood – Stay Safe

- **Listen for emergency updates and evacuation orders:** Follow all instructions from authorities.
- **Shut off utilities:** If rising water threatens to reach electrical outlets or appliances, or if you are evacuating your home, turn off electricity at the main power switch and shut off water and gas.
- **Climb to safety:** If trapped in a building, go to its highest level. Avoid attics without escape routes.
- **Turn around, don't drown:** Don't drive or walk through floodwater. Just six inches of fast-moving water can knock you down, and one foot of moving water can sweep your vehicle away.
- **Stay back:** Keep away from electrical wires and downed power lines.

After a Flood – Recover

- **Wait for clearance:** Do not return home until officials say it's safe.
- **Watch for wildlife:** Snakes or other animals could be in your house.
- **Avoid wading in floodwater:** It may contain dangerous debris, be contaminated or be electrically charged. Do not touch electrical equipment if it's wet or you're standing in water.
- **Inspect for damage:** When it's safe to return home, check for structural damage, gas leaks and electrical hazards.
- **Document everything:** Take photos for insurance claims.
- **Prevent mold:** Dry out your home as quickly as possible.
- **Obtain necessary permits:** Get a floodplain use permit and building permit before making any repairs.
- **File a claim:** Contact your insurance agent and start the flood insurance claims process.



**American
Red Cross**

Be Red Cross Ready.

- ✓ **Get a kit.**
- ✓ **Make a plan.**
- ✓ **Be informed.**

Details: redcross.org/prepare



Only Flood Insurance Covers Floods

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 walled 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 hasn't purchased structural coverage.

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



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

The Community Rating System (CRS) provides reduced flood insurance premiums to communities that exceed the minimum National Flood Insurance Program requirements. Fort Collins floodplain residents receive one of the lowest flood insurance rates in the country as a result of Fort Collins Utilities' Floodplain Management Program.

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 considerations are listed below.

Floodplain Use Permits

Work in the floodplain requires a floodplain use permit. These 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 floodplains@fcgov.com.



Fort Collins has both FEMA-regulated and City-regulated floodplains. The Lincoln Center is within the City-regulated Old Town Moderate Risk Floodplain.

Don't Be Fooled by Our Dry Climate – Heavy Storms Cause Flooding

Spring and summer in Colorado can bring intense thunderstorms, snow melt and flooding. While Fort Collins has seen little flooding in recent years, it can strike at any time.

Fort Collins has two primary flood threats: flash flooding due to quick-developing thunderstorms and flooding on the Poudre River caused by snowmelt and extended periods of heavy rain.

Climate change is expected to increase flood risks in Fort Collins. The City's flood mitigation efforts help reduce risk, but continued investment in stormwater infrastructure and emergency planning will be needed.



Poudre River, 1904



Poudre River, 1904



Creekside Park, 1997



College and Mulberry, 1992



Lake Street at CSU, 2018











Poudre River at College Avenue, 2013



College and Drake, 2020

Fort Collins Floods: It's Not If, but When

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 peak s 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 r esulted in five deaths, destruction of 120 mobile homes and damage t o 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 squar e miles, and 176 squar e 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 , 2018 and 2023	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 (P ast floods were not well documented.)	Localized flooding occurs due to encroachment on drainages and from irrigation ditch spills.

Protecting for the Future

The Stormwater Master Planning program maintains flood risk data, identifies stormwater management issues, and develops solutions that reduce flood risk, improve stormwater quality, and promote stream rehabilitation. The program has developed engineering plans for each of the 12 s tormwater basins across the city. Each plan looks at the unique characteristics of the basin, identifies potential problems and recommends improvements.

Utilities evaluates the prioritization of all stormwater improvement and stream rehabilitation projects on an annual basis. The main categories used to assess each project include protection of structures from flooding, road overtopping, cost-benefit ratio, health and safety, equity, water quality and habitat improvement.

Oak Street Stormwater Project ▶

As part of the overall Downtown Stormwater Improvements Program, the Oak Street project is a major priority for the City because it will help resolve urban flooding and stormwater quality issues in downtown Fort Collins. Large diameter storm pipes ranging in size from 48-78 inches will extend from the previously constructed Oak Street Outfall, starting at Mason Street and extending to Jackson Street near City Park. “Rain gardens” in three locations along the Oak Street corridor will filter street runoff and help with water quality.

Construction on the project began in July 2024, with completion expected by July 2026. So far, about 35% of the work is complete, including 772 feet of tunneling and 1,555 feet of mainline storm sewer. The new storm pipe is active and already moving stormwater downstream to the river.

For updates, visit fcgov.com/oak.



Know the Flood Risk Where You Live, Work and Play

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 floodplains@fcgov.com or view a detailed map at fcgov.com/floodplain-maps.

Remember, even areas outside the mapped floodplain can flood.

A “100-year storm” doesn’t mean a storm will occur only once every 100 years. Instead, the 100-year floodplain represents an area with a 1% chance of flooding in any given year. In other words, the annual odds of flooding occurring in that area are 1 out of 100. Over 30 years – the span of a typical mortgage – that percentage jumps to 26%.



Poudre Floodplain Maps Are Changing

View the preliminary maps at:



fcgov.com/RiskMap

Additional map information, such as erosion buffer zones, flood elevations and historic flood data is available.

Elevation certificates are available for some properties. Call 970-416-2632 to learn more.