

Jefferson County floodplains

Answers to Some of the Most
Frequently Asked Questions

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What is a floodplain?

A floodplain shall be defined as the area adjoining a watercourse which has been or may be covered temporarily by flood water from a 100-year flood.



How do I determine if my property is in a floodplain?

Come to the Jefferson County Planning and Zoning Division for floodplain information or you can view maps online at the Federal Emergency Management Agency's (FEMA's) website.

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Will there be higher than average flood potential this year?

Winter storms and snowfall could have a bigger impact on flood potential. The Colorado Front-range areas has received record annual snowfall and we should anticipate the possibility of a higher likelihood of flooding in some areas.

Visit the National Oceanic and Atmospheric Administration Website for current snow accumulation observed in Boulder.

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What can I do to protect my property and belongings in the event a flood?

You can do many things to protect your property and belongings in case of a flood. You can utilize flood resistant materials, dry floodproof your building, add waterproof vaneer to exterior walls, raise electrical system components, anchor fuel tanks, raise or floodproof HVAC equipment, install sewer backflow valves, and protect wells from contamination by flooding. For more information refer to the “Protect Your Property from Flooding” guides on FEMA’s website.

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Do I need flood insurance?

First you need to verify if your property exists within a floodplain zone. You can come into the Planning & Zoning Division to get information on whether your property exists within a floodplain or check with FEMA [*Go there now* ►]. The fact that a flood has not occurred recently does not mean that one may take place.

Structures located in high-risk flood areas have a significant chance (26%) of suffering flood damage during the term of a 30-year mortgage while only a 9 percent chance of loss from fires. A home mapped in a high-risk area is three times more likely to suffer damage from a flood than a fire in the lifetime of a typical mortgage!

For these reasons, flood insurance may be required as a condition of receiving Federal or federally-backed financial assistance in areas with high-risk flooding. To learn more, you can go to the official web site of the National Flood Insurance Program.

[Go there now ►](#)



Where can I learn more about purchasing flood insurance?

A flood insurance policy may be purchased from any licensed property insurance agent or broker who has good standing in the State in which the agent is licensed or through any agent representing a Write Your Own (WYO) company, including an employee of the company authorized to issue the coverage. A WYO company is a private insurance company that writes flood insurance under a special arrangement with the Federal government.

To purchase flood insurance, you may contact your insurance agent or one of the WYO companies. You may call the National Flood Insurance Program toll-free number at 1-888-FLOOD29 or check your local Yellow Pages directory to obtain the name of an agent in your area who writes flood insurance. To learn more about flood insurance, check out FEMA's web page.

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My property has never flooded. Why am I required to purchase flood insurance?

In accordance with the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the Federal flood insurance requirement applies to structures located in Special Flood Hazard Areas (SFHAs) that carry a mortgage backed by a federally regulated lender or servicer.

These Acts prohibit Federal agency lenders, such as the Small Business Administration and the Department of Agriculture's Rural Housing Service, and Government-Sponsored Enterprises for Housing (such as Freddie Mac and Fannie Mae) from making, guaranteeing, or purchasing a loan secured by real estate or mobile home(s) in an SFHA, unless flood insurance has been purchased and maintained during the term of the loan.

In addition, the flood hazard information shown on Flood Insurance Rate Maps is based on the best information available at the time the maps were prepared. In many areas, hydraulic and hydrologic studies were conducted to reflect the long-term projection of flood risk. Because of the infrequent occurrence of flood events and the relatively short history of the National Flood Insurance Program, SFHAs are not based only on flooding occurrences. The fact that a flood has not occurred within memory does not mean one may not happen soon.

The base flood is a relatively rare event. However, structures located in the SFHA have a 26% chance of suffering flood damage during the term of a 30-year mortgage. For these reasons, flood insurance is required as a condition of receiving Federal or federally backed financing.

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What permits do I need to do work in a floodplain?

A floodplain permit must be obtained before doing any work within a floodplain. If wetlands are present a permit must be obtained from the US Army Corps of Engineers.

[Download a floodplain permit application](#) ►

How do I build adjacent to a floodplain?

[Go to Planning and Zoning's "How do I?" guide](#) ►

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