

# Floods

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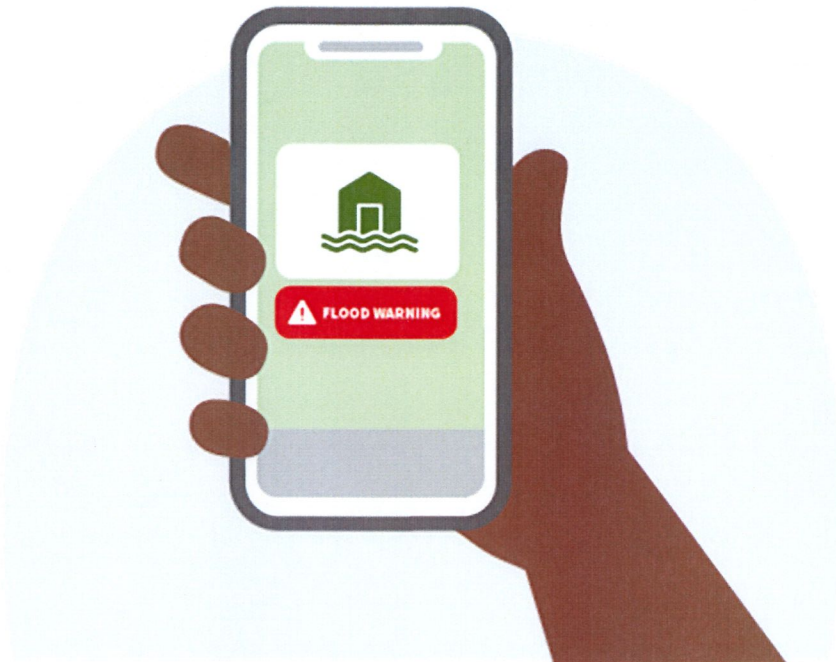
Flooding is a temporary overflow of water onto land that is normally dry. Floods are the most common natural disaster in the United States. Failing to evacuate flooded areas or entering flood waters can lead to injury or death.

Floods may:

- Result from rain, snow, coastal storms, storm surges and overflows of dams and other water systems.
- Develop slowly or quickly. Flash floods can come with no warning.
- Cause outages, disrupt transportation, damage buildings and create landslides.

**If you are under a flood warning:**

Image



- Find safe shelter right away.
- Do not walk, swim or drive through flood waters. **Turn Around, Don't Drown!**
- Remember, just six inches of moving water can knock you down, and one foot of moving water can sweep your vehicle away.
- Stay off bridges over fast-moving water.
- Depending on the type of flooding:
  - Evacuate if told to do so.
  - Move to higher ground or a higher floor.
  - Stay where you are.

## Preparing for a Flood

### Know Your Risk for Floods

[Visit FEMA's Flood Map Service Center](#) to know types of flood risk in your area. Sign up for your community's warning system. The [Emergency Alert System \(EAS\)](#) and [National Oceanic and Atmospheric Administration \(NOAA\)](#) Weather Radio also provide emergency alerts.

### **Purchase Flood Insurance**

Purchase or renew a flood insurance policy. Homeowner's insurance policies do not cover flooding. It typically takes up to 30 days for a policy to go into effect so the time to buy is well before a disaster. [Get flood coverage under the National Flood Insurance Program \(NFIP\)](#).

### **Preparing for a Flood**

[Make a plan](#) for your household, including [your pets](#), so that you and your family know what to do, where to go, and what you will need to protect yourselves from flooding. Learn and practice evacuation routes, shelter plans, and flash flood response. Gather supplies, including non-perishable foods, cleaning supplies, and water for several days, in case you must leave immediately or if services are cut off in your area.

### **In Case of Emergency**

Keep important documents in a waterproof container. Create password-protected digital copies. Protect your property. Move valuables to higher levels. Declutter drains and gutters. Install check valves. Consider a sump pump with a battery.

## **Staying Safe During a Flood**

Image



- Evacuate immediately, if told to evacuate. Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.

- Contact your healthcare provider If you are sick and need medical attention. Wait for further care instructions and shelter in place, if possible. If you are experiencing a medical emergency, call 9-1-1.
- Listen to EAS, NOAA Weather Radio or local alerting systems for current emergency information and instructions regarding flooding.
- Do not walk, swim or drive through flood waters. **Turn Around. Don't Drown!**
- Stay off bridges over fast-moving water. Fast-moving water can wash bridges away without warning.
- Stay inside in your if it is trapped in rapidly moving water. Get on the roof if water is rising inside the car.
- Get to the highest level if trapped in a building. Only get on the roof if necessary and once there signal for help. Do not climb into a closed attic to avoid getting trapped by rising floodwater.

## Staying Safe After a Flood

Image



- Pay attention to authorities for information and instructions. Return home only when authorities say it is safe.
- Avoid driving except in emergencies.

- Wear heavy work gloves, protective clothing and boots during clean up and use appropriate face coverings or masks if cleaning [mold or other debris](#).
- People with [asthma and other lung conditions and/or immune suppression](#) should not enter buildings with indoor water leaks or mold growth that can be seen or smelled. Children should not take part in disaster cleanup work.
- Be aware that snakes and other animals may be in your house.
- Be aware of the risk of electrocution. Do not touch electrical equipment if it is wet or if you are standing in water. Turn off the electricity to prevent electric shock if it is safe to do so.
- Avoid wading in floodwater, which can be contaminated and contain dangerous debris. Underground or downed power lines can also electrically charge the water.
- Use a generator or other gasoline-powered machinery **ONLY** outdoors and away from windows.

# **Flood Information & Resources**

Floods are the most common and widespread of all natural hazards in Colorado and have always been a part of the state's landscape. Some floods develop slowly, but flash floods can happen in minutes. Flood-prone areas have been identified in 267 Colorado cities and towns and in all 64 counties.



Cliff Grassmick/Daily Camera via Associate Press

**Quick Links**

[REPORT FLOODING: \(303\) 279-8855](tel:3032798855)

[Colorado Flood Threat Bulletin](#)

[FEMA FloodSmart](#)

[Rules & Regulations for Regulatory Floodplains in Colorado](#)

[Flood After Fire](#)

[Disaster Recovery Guide](#)

[Rules & Regulations \(with Statement of Basis and Purpose\)](#)

[Am I in a Regulated Floodplain?](#)

[Colorado Hazard Mapping & Risk MAP Portal](#)

[Colorado Hazard Mitigation Plan](#)

[Colorado Fluvial Hazard Zone](#)

## **Studies and Reports**

[Document Search](#)

(Choose the Floodplain Documents Template to modify your search.)

[Flood Preparedness, Mitigation, and Resiliency](#)

[National Flood Insurance Program](#)

[Colorado Hazard Mapping Program](#)

[Colorado Floodplain Rules & Regulations and Community Resources](#)



The Colorado Water Conservation Board (CWCB) provides leadership to assist in the [preparation for and recovery from major flood events](#) in Colorado, including coordination of federal, state and local resources through the Colorado Flood Task Force; dissemination of flood-related information; documentation of flood damages and flooded areas; mapping and re-mapping of regulatory flood-prone boundaries based on the best available information; and technical guidance and financial support to communities on a case by case basis.

The [Colorado Mitigation and Recovery Site](#) is focused on information needed for the Colorado Division of Homeland Security and Emergency Management's stakeholders. This includes information specific to our state disasters, our state recovery programs and information to mitigate future damages - including [grants](#).

The Colorado Department of Local Affairs' [Resiliency Office](#) (CRO) supports and empowers Colorado communities in building stronger, safer and more resilient in the face of natural disasters and other major challenges. The CRO coordinates overarching recovery and resiliency activities by collaborating with numerous multi-disciplinary local, state, federal, and private partners in setting priorities, leveraging resources, communicating, and delivering measurable results to shape an adaptable and vibrant future.

[Area wildfires may increase your flood risk.](#) Burned soil can be as water repellent as pavement. Rainfall that would normally be absorbed by soil may run off extremely quickly after a wildfire. These conditions, along with wet weather, can lead to flash flooding and mudflow for years following a wildfire. The time to get prepared is now. Visit [FloodSmart.gov](http://FloodSmart.gov) for more information.

**The National Flood Insurance Program (NFIP)** enables property owners to purchase flood insurance. Established by Congress through the National Flood Insurance Act of 1968, the NFIP is operated under the jurisdiction of the **Federal Emergency Management Agency (FEMA)**. This flood insurance is designed to provide an alternative to federal disaster assistance for property damage caused by floods. Flood insurance is generally unavailable through private-sector insurance companies.

In Colorado, there are currently more than 20,000 flood insurance policies in effect. In addition, 253 communities in Colorado participate in the NFIP.

**The Community Assistance Program (CAP)** is a product-oriented financial assistance program directly related to the flood loss reduction objectives of the NFIP. States and communities that are participating in the NFIP are eligible for this assistance.

The CAP is currently managed by the CWCB Watershed Protection and Flood Mitigation section and is intended to identify, prevent and resolve floodplain management issues in participating communities before they develop into problems requiring enforcement action. CWCB staff provide technical assistance to communities and evaluate community performance in implementing NFIP floodplain management activities with the additional goal of building state and community floodplain management expertise and capabilities.

In Colorado, this program has been in existence for more than 20 years. It has been effective in helping communities to understand the benefits of the NFIP and to assist in making sure that they follow the program guidelines.

The objective of the **Community Rating System (CRS)** is to reward communities doing more than the minimum NFIP requirements for flood prevention and loss reduction, and to provide incentives for communities to improve their flood protection programs. Under the CRS, flood insurance premium rates are lowered when a community takes extra action to reduce flood damages. The insurance savings can range from 5% to 45%. Most practices are implemented at the local level, although some state and district program activities can increase local credits.

In Colorado, 47 of the 253 Colorado communities in the NFIP are currently in the CRS.

The Colorado Hazard Mapping Program aims to provide a mitigation and land use framework in areas likely to be affected by future flooding, erosion, and debris flow.

**[Colorado Hazard Mapping & Risk MAP Portal](#)**