

# *What to Know*

ABOUT FLOOD DAMAGE AND INSURANCE IN ADAMS COUNTY



ADAMS COUNTY  
COLORADO

## Flood damage

Adams County is fortunate to be approximately a mile above sea level, making large-scale flooding unlikely. Flash flooding, however, is a real concern for much of the county. Many developed areas of Adams County are in low-lying regions or near creeks, streams, and lakes. In these regions, even a series of severe thunderstorms could send water to your front door.



## Flood insurance purchase requirement

The purchase of flood insurance is mandatory as a condition of receipt of federal or federally related financial assistance for acquisition and/or construction of buildings in the special flood hazard areas (SFHA) of any National Flood Insurance Program (NFIP) participating community. However, structures not in the SFHA may still be required to carry flood insurance at the discretion of the lender. Flood insurance from the NFIP is available for any property in unincorporated Adams County at a 10% discount.

## Questions?

For questions about the county's floodplain management program, contact the Community & Economic Development (CED) Department at 720.523.6824.



ADVANCING ADAMS  
PLANNING FOR A SHARED FUTURE

**Have more to say about the future of Adams County?  
We want you to help ADVANCE ADAMS!  
Visit [advancingadams.org](http://advancingadams.org).**

*We need YOUR HELP to ensure updates to the Comprehensive Plan, Transportation Plan, and Parks, Open Space and Trails Plan reflect the values and desires of Adams County residents.*

## Preparation tips



County staff works to address drainage issues brought to our attention on an ongoing basis. There are also proactive actions residents can implement to help prevent negative impacts of a large storm.

Many properties have low spots that tend to hold water. If these areas are a problem, consider construction of a French drain system or grading to the front or rear of the lot. When grading the lot, be sure to consider adjacent and downstream neighbors.

Many homes are built lower than the road, and the driveways slope down towards the garage. Consider a permanent solution such as a trench drain along the front of the garage to collect the water. A swale or pipe system will be needed to direct the collected runoff away from the house to a positive point of discharge. Again, when grading your lot or discharging through a pipe, be sure to consider your adjacent and downstream neighbors.

If the lot has a swale or drainage easement over the property that directs stormwater runoff to the front or rear, be sure to keep it free from obstructions such as fences and excessive vegetation.

The use of rain gutters can help move water from potential low spots, away from homes, and into a more preferential area of the yard. Rain barrels can be used in association with rain gutters, allowing storage of rain and later usage to irrigate flower beds. A maximum of two 55-gallon drums can be installed per single-family home.

The county's online interactive map shows the FEMA flood zones to include the 100-year floodplain, the 500-year floodplain, and the floodway. Check it out online at [adcogov.org/floodplain-management](http://adcogov.org/floodplain-management).

Homeowners can check their floodplain status online. Residents should know that even if not in a FEMA floodplain, they can purchase a low-risk flood policy.

If you are experiencing drainage issues, we encourage you to contact your homeowner association or maintenance entity, which may be the county, for public drainage issues.

## *We can help!*

The Community & Economic Development Department offers resources for residents owning property in unincorporated Adams County wishing to learn more about their flood risk. CED staff helps residents determine whether their property is located in a flood zone as well as information about the county's flood insurance rate maps and special rules for building within a floodplain.

## *Contact CED*

**Email:** [CEDD-Pod@adcogov.org](mailto:CEDD-Pod@adcogov.org)

**Phone:** 720.523.6800

**In person:** 4430 S. Adams County Pkwy., Brighton

Other great resources include the Federal Emergency Management Agency (FEMA), which oversees flood insurance programs, at 877.336.2627; the National Flood Insurance Program at 888.379.9531; and an experienced insurance agent of your choice.

## *Online Resources*

Please visit the below websites to obtain more information on flood insurance, flood mitigation and other flood-related topics. Please check the Public Library System and the FEMA website for available resources on flood damage prevention for your home and other FEMA publications.

- **Adams County Floodplain Management:** [adcogov.org/floodplain-management](http://adcogov.org/floodplain-management)
- **Adams County Stormwater Management:** [adcogov.org/stormwater](http://adcogov.org/stormwater)
- **Adams County Division of Emergency Management:** [adcogov.org/emergency-management](http://adcogov.org/emergency-management)
- **National Flood Insurance Program:** [floodsmart.gov](http://floodsmart.gov)
- **FEMA flood zones and maps:** [floodsmart.gov/flood-map-zone](http://floodsmart.gov/flood-map-zone)

## *Local Agencies*

### **Adams County Community & Economic Development Department**

720.523.6800

Flood zones, special flood hazard area (SFHA) determinations, elevation certificate requirements, and permit requirements.

### **Adams County Public Works and Stormwater Management Division**

720.523.6400

[swq@adcogov.org](mailto:swq@adcogov.org)

Natural and beneficial functions and drainage maintenance.

### **Adams County Office of Emergency Management**

720.523.6601

Emergency planning.



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