Is Your Property in the Floodplain?

If you own a home and are required to have flood insurance, you might have wondered why homes were allowed to be built there in the first place. The answer is that the majority of homes located in the floodplain were constructed before the floodplains officially existed! Arvada’s floodplain designations took effect in 1974 and most of the neighborhoods along the creeks, including Ralston Creek, were already built.

Just a few inches of water can cause tens of thousands of dollars in property damage. Flood insurance is the best way to protect yourself and your property from financial loss. Flood insurance is available through the National Flood Insurance Program (NFIP). This Federal program provides flood insurance to property owners in exchange for the careful management of flood-prone areas by local communities. Costs vary depending on how much insurance you buy, what it covers, and your property’s flood risk. Regular homeowner’s insurance does not cover damage caused by floods.

Insurance Facts You Should Know:
- If your property is within a 100-year floodplain, an Elevation Certificate completed by a licensed land surveyor will be required in order to receive flood insurance. Contact the Engineering Division at 720-898-7640 to see if an elevation certificate is available for your property.

- Due to the City’s participation in the Community Rating System (CRS), Arvada residents are eligible for a discount on insurance premiums.

- Generally, there is a 30-day waiting period for your policy to take effect, with the following exceptions: If you have an existing flood insurance policy and the coverage is increased; when flood insurance is required as a condition of a loan; and when an additional amount of flood insurance is required as a result of a flood map revision.

- For more information on flooding and flood insurance, go to www.floodsmart.gov or contact your insurance agent.

The City has worked to reduce the threat and damage from flooding by maintaining and preserving the floodplains. Keeping floodplains open and natural helps reduce flood damage by allowing flood waters to spread over a large area.

In some instances, construction in the floodplain cannot be avoided, and the City has a permitting process to address these situations. All types of construction on a property in a floodplain must have a Floodplain Development Permit, including minor residential improvements such as a deck or garage. If you live in a floodplain and are interested in making improvements to your property, there is a special requirement by the National Flood Insurance Program. This requirement states that if the cost of reconstruction, rehabilitation, addition or other improvements equals or exceeds 50 percent of the building’s market value, then the building must meet the same construction requirements as a new building. This requirement could be met by elevating the building to the required level above the 100-year water surface elevation. For more information, contact the Engineering Division at 720-898-7640.

Floodplain Questions and Map Information
For questions regarding the City’s floodplains or to determine if your property is in a floodplain, contact the Engineering Division at 720-898-7640 or visit arvada.org/residents/being-prepared/floods to view the Arvada Interactive Floodplain Map. You can also obtain photocopies of floodplain maps, elevation certificates, floodway information, and predicted flood depth data at the Engineering Division. Additional information can be obtained from the Federal Emergency Management Agency (FEMA) website, www.floodsmart.gov.