

# Are you prepared? Know Your Flood Risk

**Protect Your Home & Family**

Floods are the  
**#1**  
disaster in the  
United States!

**Prepare for a flood with these steps to protect your home and family.**

## STEP 1

### Know Your Flood Hazard

Flooding is the most common natural disaster in the U.S. and can occur suddenly. Mesa County faces flood risks from the Colorado and Gunnison Rivers, as well as multiple creeks and washes, which are prone to overflow their banks due to rapid snowmelt and storms.

- » Flood zone maps are available through FEMA and Mesa County.
- » Properties in flood zones have a more than 25% chance of flooding over a 30-year mortgage.

**ACTION:** Check your flood risk at [Mesa County GIS Viewer](#) or see below for Mesa County contact information.

## STEP 2

### Get Flood Insurance

Homeowners insurance does not cover flood damage. Flood insurance is required if you have a federally backed mortgage in a Special Flood Hazard Area (SFHA).

- » Mesa County participates in the National Flood Insurance Program (NFIP), making insurance available to residents.
- » Discounted flood insurance rates are available in Mesa County due to our participation in the Community Rating System.
- » Renters can purchase flood insurance to protect their belongings.

**ACTION:** Purchase flood insurance. Both the building and contents can be covered.

**NOTE:** There's a 30-day waiting period before coverage begins.

## STEP 3

### Stay Safe During a Flood

Mesa County collaborates with the National Weather Service (NWS) to provide flood warnings. Stay updated through:

- » Local radio and TV stations.
- » NOAA Weather Radio at the NWS.
- » If flooding occurs:
  - Turn off electricity and gas before evacuating.
  - Use flashlights—NOT open flames—to check for damage.
  - Evacuate to higher ground when necessary.

**ACTION:** Develop an emergency plan with your family to ensure communication during an emergency.

### Contact for More Information

We are here to assist you. If you have questions or need maps or other resources mailed to you, please contact Carrie Gudorf, CFM by calling +1(970) 244-1811 or by emailing [Carrie.Gudorf@mesacounty.us](mailto:Carrie.Gudorf@mesacounty.us).

<https://www.mesacounty.us/departments-and-services/public-works/floodplain-management>

## STEP 4

### Protect Your Property

- » If your home is in a flood-prone area, take preventive steps:
  - Elevate appliances, HVAC systems, and valuables above flood levels.
  - Use sandbags or flood barriers to block water entry.
  - Secure outdoor furniture and objects to prevent them from washing away.

**ACTION:** Contact Mesa County to request a free site visit to assess your flood risk and learn about protective measures to reduce future flood damage to your property.

## STEP 5

### Understand Local Flood Zones

Flood risks in Mesa County extend beyond FEMA-designated floodplains. The following Non-FEMA Regulatory Floodplains may impact properties:

- Red Star Canyon
- Bosley Wash
- Gold Star Canyon
- Little and Big Salt
- Hunter Wash
- **Creeks:** Adobe, Kannah, Indian, Plateau, Callow
- Douglas Wash
- Orchard Mesa

**ACTION:** Contact Mesa County to determine if your property is in a non-FEMA floodplain.

## STEP 6

### Help Prevent Flooding

Mesa County's stormwater systems are designed to handle water only. Debris and illegal dumping can cause flooding and impact natural floodplain functions, which can increase runoff and harm wildlife. Help reduce flooding and protect the natural floodplain by:

- Properly disposing of waste.
- Reporting illegal dumping.
- Planting native vegetation.
- Using permeable pavement materials.

**ACTION:** To report dumping violations contact the Stormwater Division at (970) 263-8201 or visit the Mesa County Stormwater website.

## STEP 7

### Never Drive Through Floodwaters

TURN AROUND, DON'T DROWN!

- » **6 inches** of moving water can knock a person off their feet.
- » **12 inches** can sweep away a small car.
- » **2 feet** can carry away most vehicles.

## STEP 8

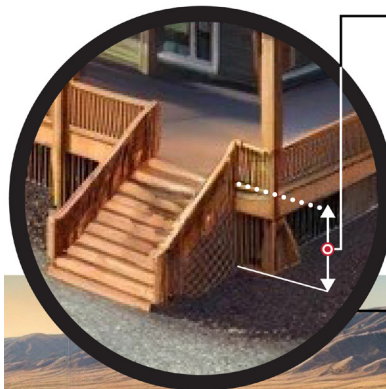
### Building in a Floodplain? Know the Rules

- » If you are planning new construction or a major improvement in an SFHA, you will need a Floodplain Development permit.

Buildings should be elevated at least one foot above flood levels (referred to as "freeboard" per county building code).

**ACTION:** Check with Mesa County before making SFHA modifications.

**Design Flood Elevation is represented by the BFE + Freeboard.**



**FREEBOARD (n.)**  
Extra height above BFE for flood safety and resilience.

- Acts as a safety buffer against rising water.
- 1 foot minimum per Mesa Co. building code, but higher is better!
- Lower flood insurance costs.

Formula:  

$$\frac{\text{FFE} - \text{BFE}}{\text{Freeboard}}$$

