

# High-Water Flooding



## PREPAREDNESS GUIDE

**ROUTT COUNTY...**  
**READY TO HELP CITIZENS HELP THEMSELVES**

May 2021

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To Residents, Business Owners, and Visitors of Routt County:

Routt County typically sees the effects of melting snow from May through June. This guide from the Routt County Office of Emergency Management informs the community about the impacts of high-water flooding and how to prepare for it. County, city, and town officials and staff are ready for a possible high water flooding event. ***Routt County is prepared to help citizens help themselves.***

No one can completely predict the spring weather. Warm temperatures and precipitation determine the rate of flow in the tributaries, creeks, and rivers in Routt County. Local and state officials continuously monitor the flows in the Yampa and Elk River drainages and are prepared to respond to the possibilities of high-water situations. During May and June, the county, city, and town Public Works Departments manage debris and obstructions in waterways.

The Routt County Office of Emergency Management assembled a summary of questions, and answers on the following pages to help you prepare for a high-water flooding event. **If you don't have flood insurance, you might want to consider purchasing a policy sooner than later.** Flood Insurance Rate Maps, available on-line at [www.fema.gov](http://www.fema.gov), will assist you in locating your property and evaluating its proximity to 100-year flood areas. You may also call the Planning Department in your city/town or the county for this information.

Another great resource is [www.Ready.gov](http://www.Ready.gov) for emergency preparedness information and the United States Geological Survey (USGS) site (<http://waterdata.usgs.gov/co/nwis/discharge>) that monitors the flow (CFS-cubic feet per second) in area creeks and rivers and for other information as the spring melt situation unfolds.

The primary alerting mechanism for residents and guests is the Routt County Public Alert and Warning System. Registration is required for residents and guests to receive this information. Visit [RouttCountyAlerts.com](http://RouttCountyAlerts.com), select "Click Here to Sign Up," and follow the prompts.

On behalf of Routt County Government, the City of Steamboat Springs, the North Routt community, and the Towns of Hayden, Oak Creek and Yampa, we thank you for your efforts to be more resilient and better prepared to withstand and endure any emergency or disaster that comes our way.

Routt County Government  
City of Steamboat Springs  
North Routt Community  
Town of Hayden  
Town of Oak Creek  
Town of Yampa

## **INTRODUCTION**

Cities, towns, and counties in all parts of Colorado, with the assistance of federal and state agencies, continue to develop comprehensive emergency preparedness programs to reduce loss of life and protect property from disasters. People are warned of impending emergencies/disasters, evacuated from danger areas, treated for injury, and helped to resume their normal lives after disaster strikes.

The primary purpose of this guide is to save lives, reduce injuries, and protect property. It is designed to present information and guidance on action to take to enhance survival in the event of high-water flooding events.

You can give yourself and your family a much better chance of surviving and recovering from major disasters if you will take time now to:

- Register for emergency notification through [RouttCountyAlerts.com](http://RouttCountyAlerts.com)
- Understand the dangers you would face in an emergency
- Make your own preparations
- Learn what actions you should take at the time of the emergency

This guide describes the preparation and emergency actions that will help people cope with the impacts of high-water flooding.



## EMERGENCY NOTIFICATION



**Routt  
County  
Alerts**

The RouttCountyAlerts system is used to send critical communications, from evacuation notices to missing child alerts.

The system provides public safety officials the ability to alert the public when needed. Residents and businesses are encouraged to sign up for RouttCountyAlerts to ensure they receive timely emergency notifications when alerts are issued.

To ensure you receive notifications, go to [www.RouttCountyAlerts.com](http://www.RouttCountyAlerts.com) and enter your contact information, including multiple phone numbers, text and email addresses. We also encourage you to indicate if you have any Access or Functional Needs that need to be considered during an emergency situation so that we can ensure you receive the necessary support at these critical times. Your contact information remains confidential and will only be used for community notifications.



## HIGH WATER FLOODING EVENTS IN ROUTT COUNTY

### **BACKGROUND**

- Unusually high snowpacks naturally raise the risk of future high-water flooding.
- The *rate* at which snowpacks melt in the spring affects flooding risks.
- Rain, coupled with warm weather and snowmelt, increases the risk of flooding.
- A number of factors determines high-water flooding risk:
  - Proximity to waterway
  - Time the dwellings were built (prior to the floodplain regulations).
- Significant high water flooding events occurred in 1934, 1952, 1974, 1984, 1997, 2006 and 2011.

## **HIGH-WATER FLOODING PREPAREDNESS**

### **WHAT CAN CITIZENS DO TO PREPARE FOR AN EMERGENCY?**

#### ***Determine whether you live in a high-risk area:***

Weather conditions during May and June, as well as the speed of the snowmelt, determine the severity of local high water flooding events along tributaries, creeks, and rivers in Routt County. Unusually high snowpacks naturally raise the possibility of high-water flooding, but risk is determined by a combination of events and conditions:

- Heavy, concentrated rain events
- Heavy rains mixed with spring's melting snow, creating excessive run-off into rivers and creeks
- Ice jams – water upstream is blocked by ice downstream

Remember that if rising waters become a threat to your safety, follow the instructions of local emergency officials who are involved in rescue or high-water response operations, including those directing traffic, as water can be deeper than it appears.

#### ***Before a high-water flooding emergency:***

High water flooding may occur in the area where you live, and although your home may not be immediately affected, you may be cut off from outside resources (phone, electricity, safe drinking water, road access) and even some members of your household.

#### ***Be prepared before an emergency:***

- Create an emergency plan that every household member knows. The plan should include information on how to shut off electrical power and natural gas sources, safe meeting places out of the high-water flooding-risk area, an out-of-area contact, plans for pets and livestock, and a neighborhood safety plan that identifies people who may need extra help. Once you formulate your plan, *rehearse it!*
- Assemble an emergency supply kit containing non-perishable foods, bottled water, first aid kit, necessary medications, flashlights and batteries, personal toiletries, identification for each family member, some cash, and any important family documents. Be prepared to be on your own for at least 72 hours, possibly longer.
- Have a grab-and-go emergency kit ready for each member of your household as you may have to leave in the middle of the night or on short notice. This kit should have basic essential items such as prescription medications, eyeglasses, important papers, flashlight, clothing, identification, and some cash.
- Organize your homeowners' association, neighbors, and friends to assist with filling and placing of sandbags.

- Help a neighbor who may require special assistance – infants, elderly people, and people with disabilities.
- If local authorities instruct you, turn off all utilities at the main power switch and close the main gas valve.

***After a high-water flooding emergency:***

- Do not return home or visit disaster areas until authorized to do so. High-water flooding dangers do not end when the water begins to recede. Use common sense, exercise caution, and follow directions of emergency responders.
- If you have flood insurance and suffer a loss, notify your agent.
- Listen for news reports to learn whether the water supply is safe to drink.
- Avoid flooded areas; water may be contaminated or may be electrically charged from underground or downed power lines.
- Clean and disinfect everything that got wet. Mud left from high-water can contain sewage and chemicals.
- Do not turn on electrical switches or wet electrical equipment unless certified by an electrician.
- Avoid a health hazard from eating food contaminated with high-water or left in an unplugged refrigerator or freezer – if in doubt, throw it out! Contamination can spoil foods and medicines, making them dangerous to consume.

## **PUBLIC WORKS HIGH-WATER FLOODING ACTION PLAN**

### **WHAT CAN YOU EXPECT FROM PUBLIC WORKS?**

- Monitoring rivers and streams in the city, towns and county.
- Managing debris that might impede the flow of water in creeks and culverts in public right-of-way.
- Evaluating levels of flooding and/or anticipated flood threat and determining needs.
- Establishing priorities for the protection of life safety, essential facilities, access roads, bridge structures and culverts.



**CONTACT INFORMATION** (8:00 a.m. – 5:00 p.m.)

City of Steamboat Springs

Police Department	(970) 879-4344
Public Works Department	(970) 871-8207
Floodplain Manager	(970) 871-8260

Town of Hayden

Police Department	(970) 276-3232
Public Works Department	(970) 276-3840
Floodplain Manager	(970) 276-3741

Town of Oak Creek

Police Department	(970) 736-8355
Public Works Department	(970) 736-2459
Floodplain Manager	(970) 736-2422

Town of Yampa

Public Works Department / Floodplain Manager	(970) 638-4511
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Routt County

Sheriff	(970) 879-1090
Office of Emergency Management	(970) 870-5551
Public Works Department	(970) 870-5552
Floodplain Manager	(970) 870-5599

AFTER BUSINESS HOURS CALL THE ROUTT COUNTY COMMUNICATIONS CENTER (970) 879-1090

## **LAW ENFORCEMENT HIGH-WATER FLOODING ACTION PLAN**

***What can you expect from law enforcement?***

- Protect life (health and well-being of the community).
- Minimize the threat to people and property in response to flooding (via evacuation if necessary).
- Continue to provide essential law enforcement services.

**Priorities:**

- Evaluate the threat level
  - 24-hour stream watch during peak run-off period
  - Communication with affected agencies
  - Obtain hydrologic information from relevant sources
- Identify actual affected areas
  - Life threatening potential
  - Need to evacuate
  - Secure affected area (traffic/crowds)
  - Establish and secure access to affected areas

- Secure property impacted by high water
  - Public property (local government infrastructure)
  - Private property (prevent looting)
- Continue to provide essential police services
  - Prioritize police response to requests for service
  - Additional manpower and other resources from local agencies

## **SANDBAGGING**

### **Public Works:**

- Although Public Works generally does not provide sandbagging services for anything other than public infrastructure protection, you can contact your local Public Works office with questions (refer to contact information for appropriate contact numbers).

### **Sandbags can be purchased locally at the following locations:**

- Elk River Farm & Feed – 2680 Copper Ridge Circle – Steamboat Springs – (970) 879-5383
- MJK Sales & Feed – 290 Ranney – Craig – (970) 824-6581

Refer to the Yellow Pages of your phone book for sand and delivery contractors.



## **HIGH-WATER FLOODING PREPAREDNESS RESOURCES**

To watch the flow in area rivers & streams

go to

<http://waterdata.usgs.gov/co/nwis/discharge>

or

<http://cwcb.state.co.us>

The Colorado Water Conservation Board (CWCB) is the state authority on the administration of flood insurance and information. They actively engage in preparatory activities and update information on their website throughout the flood season.

### **Website links with flood information pertinent to Routt County homeowners:**

An *elevation certificate* documents important features of your property, including its location, *flood zone*, building characteristics and, most importantly, the *elevation* of its lowest floor. The form is issued by the National Flood Insurance Program (NFIP) and used by *insurance* agents to determine your *flood insurance* premiums. **Elevation Certificates can be obtained from a licensed PLS (surveyor) in the state of Colorado. Blank certificates and detailed instructions can be found on-line at the FEMA website:** <http://www.fema.gov/library/viewRecord.do?id=1383>.

**Routt County can provide guidance based on floodway/floodplain information, but is unable to verify that information. FEMA's Flood Insurance Rate Maps (FIRMs) are available at the City and County Planning Departments for review by the public. They are also available on-line at the FEMA website: [www.fema.gov](http://www.fema.gov). Select 'FEMA flood map store' link (on the left side), then proceed to look for the flood map for your location.**

- National Weather Service: <https://weather.gov/safety/flood>
- Federal Alliance for Safe Homes: [www.flash.org](http://www.flash.org) or 1-877-221-SAFE
- Flood Insurance: [www.floodsmart.gov](http://www.floodsmart.gov)
- Emergency Preparedness: [www.fema.gov](http://www.fema.gov) or [www.redcross.org](http://www.redcross.org) or <http://www.co.routt.co.us/153/Emergency-Management> (Routt County Office of Emergency Management)
- Colorado Water Conservation Board: <https://cwcb.colorado.gov/>
- Flood Information: [www.floodsafety.com](http://www.floodsafety.com)
- Institute for Business and Home Safety: [www.ibhs.org](http://www.ibhs.org)
- U.S. Army Corps of Engineers: <http://www.usace.army.mil/Emergency/Pages/home.aspx>

## **FEMA FLOOD INSURANCE RATE MAPS**

Floods can happen anytime, anywhere, and without warning. What most people don't know is that the damage from a flood is not covered under a standard homeowner's insurance policy. A standard policy also does not cover mudflows, which are rivers of liquid and flowing mud. Flooding and mudflows can develop when water saturates the ground, such as from rapid snowmelt or heavy or long periods of rainfall. Even if you do not live near the water, flood insurance is a good idea to protect your home against events such as broken water lines.

### **What is flood insurance?**

Flood insurance is a special policy that is federally backed by the National Flood Insurance Program (NFIP) and is available for homeowners, renters and businesses. The standard flood insurance policy pays for direct physical damage to insured property up to the replacement cost or actual cash value (ACV) of actual damages or the policy limit of liability, whichever is less.

- *Homeowners:* You may purchase flood insurance covering up to \$250,000 of flood damage to your home. A standard flood policy will cover structural damage, including damage to the furnace, water heater, air conditioner, floor surfaces (carpeting and tile) and debris clean up. The contents of the home are not covered under a standard policy, but for an additional premium, you also may purchase flood coverage for up to \$100,000 of damage to your personal property. Coverage for basements, crawlspaces and ground-level enclosures on elevated homes is limited. If your home has these spaces, be sure to ask your insurance agent about any restrictions in your coverage.
- *Renters:* Flood is not covered under a basic renter's insurance policy. Talk with your insurance agent about your flooding risks to decide if you need flood coverage for your belongings.
- *Business Owners:* A flood insurance policy coverage will cover up to \$500,000 on a non-residential building and up to \$500,000 in contents. Contents only policies are also available.

It's very important to plan ahead. Flood insurance has a waiting period. A flood insurance policy normally will not go into effect until 30 days after you purchase the policy.

### **How much does flood insurance cost?**

According to [www.floodsmart.gov](http://www.floodsmart.gov), the average homeowners flood insurance premium for a preferred risk policy is less than \$400 a year. Premiums for flood insurance will vary depending on your risk level for a flood loss, the amount of coverage you choose, the type of coverage you need, and your deductible. You can normally choose different deductibles for building property and personal property coverage. The deductibles will apply separately to building property and personal property claims. Your mortgage company can require that your deductible is no more than a certain amount.

### **How do I buy flood insurance?**

You can purchase flood insurance for your home or business regardless of whether the property is in a floodplain. Contact your insurance agent or company to find out if your community participates in the NFIP. You can also visit [www.floodsmart.gov](http://www.floodsmart.gov) to get more information about your flood risk.

For more information about flood insurance, visit the NFIP Web site at [www.floodsmart.gov](http://www.floodsmart.gov).

## FEMA FLOOD INSURANCE RATE MAPS

Flood Insurance Rate Maps (FIRMs) are available as part of the National Flood Insurance Program.

Routt County can provide guidance based on floodway/floodplain information available to them. FEMA's Flood Plain Insurance Rate Maps are available at the <http://msc.fema.gov/portal> for review by the public. Information on flood maps and flood insurance is available at <http://cwcw.state.co.us> then click on the "Flood Protection" tab on the left for the following:

- Colorado Flood and Weather Information
- FEMA Resources (maps, documents, technical guidance)
- Flood Insurance Information and Floodplain Maps
- Floodplain Management Presentations and Reports
- Forms and Documents (flood-related downloads)

For assistance in determining whether your property is in the 100-year flood area, please contact the Planning Department in your city/town or the county.

(Please note: Flood insurance rate maps are available for review and the various towns will answer general questions for the public. However, lending institutions, not the towns, determine whether flood insurance will be required for a property and the related liability potential.)



**Routt  
County  
Alerts**

**Prepared by:**

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