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City of Cheyenne's Flood Hazard

Flooding in Cheyenne is typically caused by heavy thunderstorm activity which can occur from late spring through early fall. The most deadly of this type of thunderstorm was evidenced on August 1, 1985. This storm event resulted in a 24-hour record rainfall, 12 deaths and \$65 million in property damage with significant flooding along Dry Creek and Crow Creek.

Flooding can occur in any area and may consist of shallow ponding or overbank flooding and flood depths may exceed two feet. This type of flooding can cause local drainage problems such as backed up sewers and storm sewers designed to drain streets and ponding in certain areas. In some cases, yard ponding will cause or aggravate basement flooding. Flooded streets and yards can cause or aggravate both health and safety issues and disrupts traffic.

The City of Cheyenne would like all residents to be aware of this potential hazard and what you can do to increase your personal safety and decrease your exposure to property damage during a flood. Flood maps and flood protection references are available at the Laramie County Library. Additional flood information such as Base Flood Elevations for FEMA regulated floodplains, information on flood-proofing a building, and licensed contractors can be obtained by visiting with Engineering Services Department Staff. This office is located at:

2101 O'Neil Ave. Room 206 Cheyenne, WY 82001 (307) 637-6268

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Floodplain Map

Click <u>here</u> to view Special Flood Hazard Areas within the City of Cheyenne.

This map is based on the January 17, 2007 FIRM and the City of Cheyenne Special Flood Hazard Area Map. The City of Cheyenne recognizes additional Special Flood Hazard Areas within the following urbanized storm drainage basins that are susceptible to flooding:

- Crow Creek Basin
- Dry Creek Basin
- Capitol Basin
- Holliday Basin
- East Lincolnway Basin
- Henderson Basin
- Clear Creek Basin

Click <u>here</u> to view a map which depicts the storm drainage basins.

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City of Cheyenne Flood Insurance Rate Maps (FIRM)

The Federal Emergency Management Agency publishes Flood Insurance Rate Maps (FIRM). These maps depict FEMA regulated floodplains. These are the maps used by banks and insurance companies to determine whether a property is located within a floodplain. These maps are available for viewing at the Engineering Services Department. FEMA prohibits the City of Cheyenne from distributing FIRMs. Anyone can view or order FIRMs from the FEMA website at www.fema.gov.

Please note that these maps contain FEMA floodplains only. The City of Cheyenne regulates additional Special Flood Hazard Areas within the city limits. Click here for a map depicting all floodplains within the City of Cheyenne.

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Elevation Certificates

This format represents all certificates that have been completed and filed with the City of Cheyenne since March 1, 2002. All elevation certificates are in .pdf format and are designed to be printed on 8.5 x 11 size paper. If you do not have Acrobat Reader and wish to obtain it, this link will take you to the <u>Adobe site</u>.

305 E. 4th Street 316 Central Avenue 341 Southwest Drive

- 600 Manor Lane
- 604 Manor Lane
- 704 Bent Avenue
- 708 Madison Avenue
- 719 & 721 O'Neil Avenue
- 779 Vandehei Avenue
- 901 Broken Wheel Ct
- 904 Rodeo Avenue
- 921 Rodeo Avenue
- 1002 E. 19th Street
- 1006 E. 19th Street
- 1010 E. 19th Street
- 1014 E 19th Street
- 1020 E. 20th Street
- 1021 W. 19th Street
- 1100 Dillon Avenue
- 1200 E. 24th Street
- 1314 W. 18th Street
- 1625 Dell Range Blvd.
- 1700 Snyder Avenue
- 1729 Dell Range Blvd.
- 1737 Dell Range Blvd.
- 1745 Dell Range Blvd.
- 1747 Dell Range Blvd.
- 1801 Meadowland Drive
- 1803 Meadowland Drive
- 1805 Meadowland Drive
- 1808 Edgewater Avenue
- 1820 Dillon Avenue
- 1850 Edgewater Avenue
- 1947 Dell Range Blvd.
- 2152 Dell Range Blvd.
- 2206 Dell Range Blvd.
- 2334 McCann Avenue
- 2400 Missile Drive
- 3238 Sheridan Avenue
- 3310 Ridge Road
- 3610 Gregg Way
- 3907 Granite Street
- 3918 Parkview Drive
- 3934 Parkview Drive
- 3938 Parkview Drive
- 4305 McCann Avenue
- 4708 Maple Way
- 4723 Moran Avenue
- 5410 Sunset Drive

5516 Lawrence Lane
5520 Yellowstone Road
5538 Yellowstone Road
6521 Evers Blvd.
7006 Juniper Drive
7014 Juniper Drive
7201 Hawthorne Drive
Easy Street
Griffin Addition
Lawrence Addition 2nd Filing
South Cheyenne Addition, Block 787
Westgate Addition

Additional information and copies of elevation certificates may be obtained from the City of Cheyenne Engineering Services Department located at:

2101 O'Neil Ave. Cheyenne, WY 82001 (307) 637-6268

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Protecting Yourself from Flooding

If you have experienced water problems in the past, you should not wait for the problem to go away. Here are some things you can do:

- Read about flood-proofing and get more information from the Laramie County Library on the measures appropriate for your building.
- Check out flood insurance coverage.
- Read about the City's construction and dumping regulations. Follow these rules and report violations to the Public Works Department at (307) 637-6288.

<u>Flood-proofing</u>: Flood-proofing a structure means altering it so damage from floodwaters will be reduced or eliminated. Different flood-proofing techniques are appropriate for various types of buildings. Use the following as a guideline:

- If you have a basement, split level or other floor below ground level, read the *Homeowner's Guide to Retro-fitting: Six Ways to Protect Your House from Flooding* (FEMA publication 312). This document can be viewed at the Laramie County Public Library, ordered (for free) from FEMA by calling 800-480-2520 or viewed and downloaded from the <u>FEMA</u> web site.
- If your structure is on a slab foundation, investigate a low floodwall, berm or "dry flood-proofing" (i.e. making the walls watertight and closing all the openings

- when a flood occurs). Please note that modifications to existing grading or floodwall installation may require a permit from the City; contact the City if planning this type of project.
- If your structure is on a crawlspace, a low floodwall, berm or "wet flood-proofing" would be a benefit. "Wet flood-proofing" means moving all items subject to damage out of harm's way so water can flow into the crawlspace and not cause any problems.

In addition, FEMA's recent publication, *Protecting Building Utilities from Flood Damage* can be viewed or downloaded from the <u>FEMA</u> website.

<u>Emergency Measures</u>: No matter what kind of building you have, some last minute emergency measures can always help. For example, you could move valuable items (i.e. photos, antiques) or items most damaged by floodwater (i.e. upholstered furniture) up to a higher level. You can place sandbags or plastic sheeting in front of doorways and other low entry points.

Whatever emergency protection measures you use, it is always best to have a plan written in advance to make sure you do not forget anything after the flood warning has been issued.

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Flood Insurance

Flood Insurance is highly recommended. Remember, even if the last storm or flood missed you or you have taken measures to protect your structure from water, the next flood could be worse. Most homeowner insurance policies do not cover a property for damage by floodwaters. According to FEMA, there is a 26% change of experiencing a flood during the life of a 30-year mortgage compared to a 4% chance of a fire.

The City of Cheyenne participates in the National Flood Insurance Program. Due to this, insurance agents can sell a flood insurance policy under rules and rates set by FEMA. Any agent can sell a policy and all agents must charge the same rates. In addition, the City of Cheyenne participates in the Community Rating System Program through FEMA and currently maintains a Class 7 Community Rating. This rating allows all flood insurance policy holders to receive a 15% discount on the cost of their policy.

Any home, even one that has experienced flooding or is not located in a floodplain, can be covered by flood insurance. Detached garages and accessory buildings are covered under the policy for the lot's main structure. Separate coverage can be obtained for the contents of the structure.

Do not wait for the next flood to buy flood insurance protection. There is a 30-day waiting period before National Flood Insurance coverage takes effect. Contact your insurance agent for information on rates and types of coverage available.

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Flood Safety

<u>Do not walk through flowing water.</u> Drowning is the number one cause of flood deaths. Currents can be deceptive with six inches of moving water capable of knocking down an individual off their feet.

<u>Do not drive through a flooded area.</u> More people drown in their automobiles than anywhere else. Do not drive around road barriers – the road or bridge may be washed out, or the current may be deeper and faster than you think.

<u>Stay away from power lines and electrical wires.</u> The number two flood killer is electrocution as electrical current can travel through water.

<u>Have your electricity turned off by the utility company.</u> Some appliances, such as television sets, keep their electrical charges even after they have been turned off. Do not use appliances that have gotten wet unless they have been taken apart, cleaned and dried.

<u>Be alert for gas leaks.</u> Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or an open flame unless you know the gas has been turned off and the area has been ventilated.

Additional flood safety information can be obtained at <u>FEMA</u>.

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Flood Warning System

The City of Cheyenne has established an early flood warning system. A system of gages will alert officials of rising waters along Dry Creek, Crow Creek, Spring Creek and in the Buffalo Ridge area. The gages are monitored by the National Weather Service and maintained by the United States Geological Service. In the event of a flood emergency, the National Weather Service will alert the weather radio service, 911 Dispatch Center and the Laramie County Emergency Management Department.

If sirens are activated, residents are encouraged to seek shelter and access a local affiliated Emergency Alert System (EAS) radio or television station to hear updated information and instructions.

You may visit the <u>United States Geological Service</u> to obtain stream flow information and real time data regarding stream flows impacting Laramie County.

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Frequently Asked Questions

Is my property located in a Special Flood Hazard Area?

If your property is located within City limits, you may contact the Engineering Services Department for information. Click <u>here</u> for a map which indicates Special Flood Hazard Areas.

What is the difference between a FEMA and City Special Flood Hazard Area?

FEMA maps flooding hazards along drainage ways such as creeks and streams; these areas are shown on FIRMs. The City has mapped additional areas of flood hazard that are not along drainage ways. Instead these areas are generally located in urbanized areas where flooding has occurred due to storm water collecting in streets and encroaching upon properties.

My property is located outside the City limits. How do I find out if my property is in a flood zone?

If your property is located within the County and outside of City limits you may contact the County Planning Department at 633-4303 for information regarding floodplain locations in your area.

What does a 100-year flood mean?

The term "100-year flood" is often interpreted to mean a flood that occurs once every 100 years. This is an incorrect interpretation. A 100-year flood actually refers to a magnitude of a flood that has a one-percent (1%) chance of occurring in any given year. A 100-year flood could occur two times in the same year, two years in a row or five times in the course of 100 years and so on.

What is an "X" zone?

An X zone is a FEMA unregulated flood zone. There are two types of X zones, the shaded and unshaded. The shaded X zone is referred to as the "500 Year" zone. This means there is a 0.2% chance of flooding in a given year. The unshaded X zone is outside of any mapped flood zone. A designation of an X zone is merely for informational purposes and should not trigger the requirement for flood insurance (although you are still encouraged to protect your home with flood insurance as flooding can occur anywhere).

How do I purchase flood insurance?

Contact your insurance agent to purchase flood insurance through the National Flood Insurance Program. The policy is administered by your insurance agent.

How much will flood insurance cost for my property?

Rates will vary depending on the location of your property; if you are in a Special Flood Hazard Area, the rates will be higher than if you are not. However, according to FEMA, the average premium is approximately \$400 per year and just over \$100 per year if you are in a low risk area.

Can I build in a flood zone?

Building in a designated floodway is prohibited. There are restrictions to building within a 100-year floodplain. Regulations are available from the Engineering Services Department or online in the Cheyenne City Code, Chapter 13.24.

How do I get the 15% discount on my flood insurance premium?

The discount for City of Cheyenne residents will automatically be applied to any flood insurance policy purchased through the National Flood Insurance Program.

How do I request that my property be removed from a Special Flood Hazard Area?

If you believe that your structure or property is erroneously designated in a flood zone you can request a Letter of Map Amendment (LOMA). You will need to hire a surveyor to determine the elevation of your structure or property and the base flood elevation of your property. There is a tutorial on the FEMA website that will walk you through the entire process. Click here to go to the tutorial.

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