

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 [here](#) 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 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 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.