



## Town of Crested Butte

### Flood Protection Information

Flooding can occur within the Town of Crested Butte at any time of the year especially when there is excessive snow melt during the spring or when obstruction occurs in the watercourses such as debris or an ice dam. Both Coal Creek and the Slate River can produce flooding situations when the conditions are right. The lots which Coal Creek flows through are in a floodplain. With the high number of residential and commercial buildings located adjacent to and near Coal Creek, comes a great potential for damage due to flooding. It is important to be prepared in the event of a flood. This handout is designed to provide information on how to protect your home and be prepared in the event of a flood.

**Town Flood Management Services:** Flood, drainage issues and wetland information, including copies of elevation certificates for properties located in the Special Flood Hazard Area and a hydraulic analysis of Coal Creek with detailed flood information, are available through the Building Department on the second floor of Town Hall located at 507 Maroon Avenue. There is also a complete set of flood information documents located in the Gunnison County Public Library system. You can contact Troy Russ the Community Development Director by phone at 970-349-5338 x128 or email [truss@crestedbutte-co.gov](mailto:truss@crestedbutte-co.gov)

**Ways to be flood smart:** Flood safety preparedness in the Town of Crested Butte depends greatly on the cooperation and involvement of its citizens. Here are some ways you can help:

- Do not dump or throw anything into watercourses, ditches, or streams. Any debris that accumulates in these waterways can cause them to back up and flood.
- If your property is next to a ditch or stream, please do your part to keep the banks and channels clear of brush, branches, and debris.
- If you witness someone dumping debris into the waterways, please contact the Public Works Department @ 970-349-5338.
- Always check with the Community Development Department before you build, alter, plow, dig, or fill any earth or structures on your property to ensure that your project will not cause any potential flood issues.

- Besides contacting the people mentioned above, there is a wealth of information on the internet. Below are some of the more informative websites available:

<https://www.floodsmart.gov/>

<https://www.fema.gov/>

**Flood Insurance:** The Town of Crested Butte is a member of the National Flood Insurance Program (NFIP) and the Community Rating System (CRS) if your residence is located within what is considered a special flood hazard area, and you have a mortgage, you are required by FEMA to obtain flood insurance. Homeowner insurance is not flood insurance so don't be fooled into thinking you are covered by your homeowner insurance policy. Even if you are not in what is referred to as a special flood hazard area (the 100 year flood plain), there are statistics that show that 30% of all flood damaged properties are located outside of the 100 year flood plain. So, if you are even slightly concerned, it is a good idea to investigate obtaining flood insurance. It is best to contact your insurance agent for a quote. You can also contact the State Coordinator of the NFIP.

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Or visit the websites mentioned above for more information pertaining to flood insurance.

***Do not wait until the last minute to purchase flood insurance.***

***There is a thirty-day waiting period before flood insurance becomes effective.***

## General Flood Safety

- **Do not try to cross flowing water:** Drowning is the number one cause of deaths associated with flooding, mostly during flash floods. Water currents can be deceiving. Six inches of moving water can be powerful enough to knock a person down. If you must walk through water, use a pole or stick for stability and to check the depth of the water.
- **Do not attempt to drive through a flooded area:** More people drown inside their vehicles than any other instance during a flood. Do not drive around barriers or warning signs.
- **Stay away from power lines and electrical wires:** The second greatest cause of deaths associated with flooding is electrocution. Electrical current travels through water very easily. Report any fallen or damaged power lines to the authorities immediately.
- **If you are in a flood, have all utility supplies turned off immediately:** Do not turn utility supplies back on until they are inspected for damage and can be safely re- activated.
- **Do not return to your home until it has been determined safe to do so:** There is often damage to the structure that could make it dangerous to enter safely. Be cautious and ask for help if you are unsure.
- **Follow all the hazard preparedness tips that you have learned by educating yourself and your family so that you will be ready and safe in the event of an emergency!**