

**NOTES TO USERS**

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The community map repository should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where Base Flood Elevations (BFEs) and/or floodways have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) Report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS Report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

Boundaries of the floodways were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Floodway Data table shown on this FIRM.

Certain areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study Report for information on flood control structures for this jurisdiction.

FEMA recommends that a Flood Insurance Policy be purchased for structures in areas where levees are shown as providing protection from the 1% annual chance flood. Flooding is not covered by standard property/fire/dwelling insurance policies nor is it covered by Homeowners Insurance, Renters Insurance, Condominium Owners Insurance, or Commercial Property Insurance. Contact your insurance agent and local floodplain administrator for further information.

Visit [http://www.fema.gov/pdf/firm\\_gsah.pdf](http://www.fema.gov/pdf/firm_gsah.pdf) for information on levees and the risk of flooding in areas shown as being protected by levees.

The projection used in the preparation of this map was State Plane Colorado North (feet). The horizontal datum was NAD 83, GRS80 spheroid. Differences in datum, spheroid, projection or UTM zones used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Flood elevations on this map are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at <http://www.ngs.noaa.gov> or contact the National Geodetic Survey at the following address:

Spatial Reference System Division  
National Geodetic Survey, NOAA  
Silver Spring Metro Center  
1315 East-West Highway  
Silver Spring, Maryland 20910  
(301) 713-3191

To obtain current elevation, description, and/or location information for bench marks shown on this map, please contact the Information Services Branch of the National Geodetic Survey at (301) 713-3242, or visit its website at <http://www.ngs.noaa.gov>.

Base map information shown on this FIRM was provided by the Larimer County GIS and Mapping Department. Additional input was provided by the City of Fort Collins Geographic Information Service Division. These data are current as of 2005.

The profile baselines depicted on this map represent the hydraulic modeling baselines that match the flood profiles in the Flood Insurance Study report. As a result of improved topographic data, the profile baseline, in some cases, may deviate significantly from the channel centerline or appear outside the Special Flood Hazard Area.

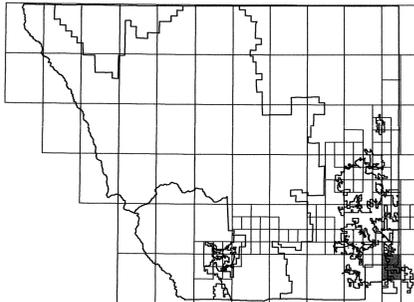
Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed Map Index for an overview map of the county showing the layout of map panels; community map repository addresses; and a Listing of Communities table containing National Flood Insurance Program dates for each community as well as a listing of the panels on which each community is located.

Contact the FEMA Map Service Center at 1-800-358-9616 for information on available products associated with this FIRM. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. The FEMA Map Service Center may also be reached by Fax at 1-800-358-9620 and its website at <http://www.msc.fema.gov>.

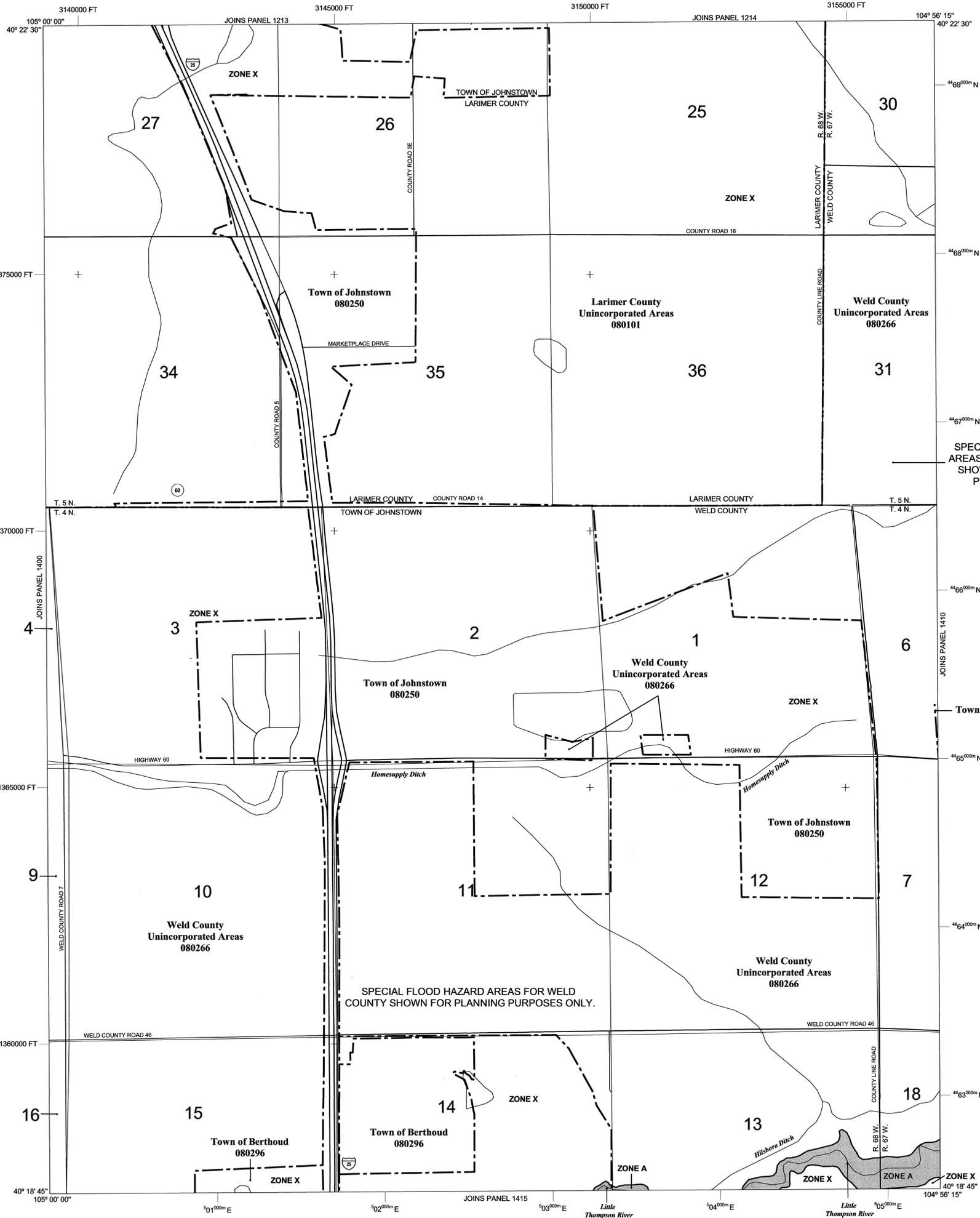
If you have questions about this map or questions concerning the National Flood Insurance Program in general, please call 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA website at <http://www.fema.gov>.

Panel Location Map



This Digital Flood Insurance Rate Map (DFIRM) was produced through a Cooperating Technical Partner (CTP) agreement between the State of Colorado Water Conservation Board and the Federal Emergency Management Agency (FEMA).

Additional Flood Hazard Information and resources are available from local communities and the Colorado Water Conservation Board.



NOTE: MAP AREA SHOWN ON THIS PANEL IS LOCATED WITHIN TOWNSHIP 4 NORTH, RANGE 67 WEST AND TOWNSHIP 4 NORTH, RANGE 68 WEST AND TOWNSHIP 5 NORTH, RANGE 67 WEST AND TOWNSHIP 5 NORTH, RANGE 68 WEST.

**LEGEND**

- SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD  
The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, A99, V, and VE. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood.
- ZONE A No Base Flood Elevations determined.
- ZONE AE Base Flood Elevations determined.
- ZONE AH Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
- ZONE AO Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.
- ZONE AR Special Flood Hazard Areas formerly protected from the 1% annual chance flood by a flood control system that was subsequently derelict. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
- ZONE A99 Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined.
- FLOODWAY AREAS IN ZONE AE  
The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.
- OTHER FLOOD AREAS  
ZONE X Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.
- OTHER AREAS  
ZONE X Areas determined to be outside the 0.2% annual chance floodplain.  
ZONE D Areas in which flood hazards are undetermined, but possible.
- Floodplain boundary
- Floodway boundary
- Zone D boundary
- Boundary dividing Special Flood Hazard Areas and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.
- Base Flood Elevation line and value; elevation in feet\*  
(EL 987) Base Flood Elevation value where uniform within zone; elevation in feet\*

\*Referenced to the North American Vertical Datum of 1988

Cross section line

104° 50' 37.5", 30° 30' 00" Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere

3180000 FT 5000-foot ticks: Colorado State Plane coordinate system, North zone, Lambert Conformal Conic projection

4760000 N 1000-meter Universal Transverse Mercator grid ticks, zone 13

KK6400 X National Geodetic Survey bench mark (see explanation in Notes to Users section of this FIRM panel)

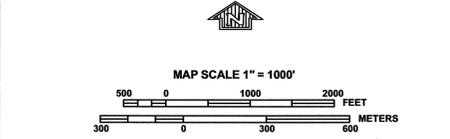
MAP REPOSITORY  
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP  
DECEMBER 19, 2006

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-636-6620.



**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 1405F**

**FIRM**  
FLOOD INSURANCE RATE MAP  
LARIMER COUNTY,  
COLORADO  
AND INCORPORATED AREAS

**PANEL 1405 OF 1420**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
BERTHOUD, TOWN OF	080296	1405	F
JOHNSTOWN, TOWN OF	080250	1405	F
LARIMER COUNTY	080101	1405	F

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
08069C1405F

**EFFECTIVE DATE**  
DECEMBER 19, 2006

Federal Emergency Management Agency