APPLICABILITY
Flood hazard regulation applies to all new development in the Estes Valley.

WHY ALL THE REGULATIONS?
Flood hazards can cause loss of life and property. Because of this, the Town of Estes Park and Larimer County have adopted a systematic regulatory approach to managing flood hazards in order to reduce loss of life and property.

STREAM AND RIVER BUFFERS
Setbacks from streams and rivers serve many functions:

- Provide erosion buffer.
- Provide bank stabilization.
- Intercept sediment, nutrients, pesticides, and other materials in surface runoff.
- Provide habitat and wildlife corridors.
- Provide shading of water, therefore cooling for the water, increasing productivity and habitat for aquatic species.

DEVELOPMENT IN FLOODPLAIN
Estes Park and Larimer County both regulate development within mapped floodplains. The Federal Emergency Management Agency (FEMA) regulates floodplain maps.

Because the Town and County manage FEMA mapped floodplains, property owners within the Valley are eligible to participate in the National Flood Insurance Program (FIRM). If the Town and County did not regulate development in the floodplain, local residents would not be eligible to purchase flood insurance.

See Floodplain Development Permit guide.

All new development adjacent to streams is required to be set back at 30-feet from the annual high-water mark. All new development adjacent to rivers is required to be set back at least 50-feet from the annual high-water mark.

See Stream and River Corridor Protection guide.
WETLAND PROTECTION
During storm events, wetlands serve a vital function of floodwater storage. Wetlands function like natural tubs or sponges, storing water and slowly releasing it. This process slows the water’s momentum and erosive potential, reduces flood heights, and allows for ground water recharge, which contributes to base flow to surface water systems during dry periods.

Development standards include:
- All new development must be set back at least 50-feet from wetlands.
- Wetlands should not be included as part of a platted development lot.

See Wetlands Protection guide.

LIMITS OF DISTURBANCE
Each preliminary and final subdivision plat and each project development plan require a “limits of disturbance” as part of the overall project approval.

Criteria for limits of disturbance include stream and wetland protection and buffering, floodplains, floodways, flood fringes and flood hazards.

FLOOD PROTECTION

The following design standards apply to all subdivision and annexation proposals for areas located within the area of special flood hazard:

1. All such subdivisions and annexation proposals shall include base flood elevation flood data.
2. All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of floodwater into the system.
3. All new and replacement sanitary sewer systems shall be designed to minimize or eliminate infiltration of floodwaters into the systems and discharges from the systems into floodwaters.
4. All such subdivisions shall have public utilities and facilities such as sewer, gas, electrical and water systems located and constructed to minimize flood damage.
5. All such subdivisions shall have adequate drainage provided to reduce exposure to flood damage.