

Adhering to Floodplain Management Practices Saves Business

ESTES PARK, CO. – As a local business owner in Estes Park watched flood waters inundate nearby homes and businesses in September, he was grateful he followed the advice of the local floodplain manager and the director of community development – to elevate and to add at least one and a half to two feet of freeboard.

Freeboard is the amount of watertight surface between a given water level and the lowest possible entry point during flooding.

“I listened to them,” said Bret Freedman, broker/owner of Estes Valley 8z Real Estate. “All of that stuff was new to me and it sounded very expensive. I didn’t really want to do it. But my wife Jan said, ‘You either have to put your trust in this town or get out.’ So I listened to her.”

Will Birchfield, floodplain manager in Estes Park, said, “I recall Bret was pretty upset at the time.

“The town has no freeboard requirements,” said Birchfield. “However, we do recommend that structures be built to exceed our base flood elevation of 7,548.6 feet above sea level by at least one and a half feet.”

Freedman’s wife Jan designed the building. He took the plans to a local builder who informed him that building the kind of structure that he had always dreamed of owning was going to be a challenge because of its proposed proximity to the Big Thompson River.

Freedman met with an engineer to determine what needed to be done to fulfill the construction requirements. An elevation certificate was secured that documents the building’s elevation. The National Flood Insurance Program relies on the elevation certificate to verify the elevation and other characteristics of a structure in determining an actuarially sound flood insurance rate. The certificate must be signed by a land surveyor, engineer, or architect authorized by law. The certification allows the community to stay in compliance with community floodplain management standards.

“I knew that I would have to put all of our life savings into this project,” said Freedman. “Listening to what had to be done to pull this off was very discouraging.”

“I was told that I needed to bring in dirt and more dirt. I had to have a compaction test done. I had to put in a detention pond,” he said. “I didn’t realize that we had to do any of this. I just thought I could hire a builder and just construct the building.”

Construction on the 2,500 square foot office building began in April 2008. When it was completed in June 2009, the office building project cost approximately \$800,000.

By using fill dirt and a slab-on-grade foundation, Freedman’s office building’s lowest floor is at 7,550.5 feet or 1.9 feet above the base flood elevation.

The September 2013 flood tested the value of the mitigation measures that were incorporated in the construction of Freedman’s dream building.



Big Thompson River flood waters rose to the graded slope of the property. The detention pond reached maximum capacity.

“I was in my building watching the flood waters engulf the building across from me,” said Freedman. “Several of the cabins that I had sold further down the street also were flooded. But me, I was high and dry.”

“Had I not taken the advice of the floodplain manager and the engineer, I would have been devastated,” he said. “I love my building and it would have killed me if it had mold and water in it.”

Freedman has flood insurance, but he said he could not have afforded the waiting time needed to receive a claim and then rebuild. He’d also have to consider the loss of income as well as the loss of valuable items that are irreplaceable.

Elevating a home or business may be one of the best ways to protect the building, family members, and their possessions. The advantages of elevating include:

- Reducing the flood risk to the home or business and its contents;
- Eliminating the need to move vulnerable contents to areas above the water level during a flood;
- Reducing the physical, financial, and emotional strain that accompanies floods; and
- Decreasing flood insurance premiums by reducing the risk to a property.

For additional information, visit:

<http://www.colorado.gov/cs/Satellite/TownofEstesPark/CBON/1251609611960>

<http://www.floodsmart.gov>

https://training.fema.gov/EMIWeb/IS/IS394A/IS%20394A_Complete.pdf