



**ESTES PARK
COLORADO**

Community Development Department
Building Division
170 MacGregor Avenue, Room 230
Estes Park, CO
(970) 577-3722

Frequently Asked Questions

I need to do some reconstruction. Where can I find a contractor or other help?

The Community Development Department website at www.estes.org/CommunityDevelopment has a list of licensed contractors.

Do I need to get building permits?

A building permit may be required for restoration work depending on the scope. If you need to make structural repairs and/or repairs to your electrical, mechanical (heating, cooling, HVAC) or plumbing system, a permit will be required. However if only simple drywall repairs are necessary you will not need to obtain a permit. A building permit is not required for replacing windows of the same size. A permit is required to replace siding or roofs. Emergency repair permits may be issued on a site-by-site basis.

Why do I need to get building permits?

Permits are required as part of Larimer County's participation in the National Flood Insurance Program (NFIP) which provides eligibility for flood insurance, flood disaster assistance, state and federal grants and loans and buyout funds for flood-prone property. Compliance with floodplain regulations is necessary in order to continue to qualify for the program and related benefits.

As well, permits assure residents and communities that all proposed work complies with current codes, standards, flood ordinances and recommended construction techniques. Permits that include an elevation certificate can provide a permanent record of compliance with elevation and/or retrofitting requirements, which is useful information for flood insurance ratings, and when selling your home.

Do I need to get electrical permits?

The Town does not issue electrical permits or inspect electrical work. A separate permit is required by the State of Colorado Electrical Board. Application forms are available in the Estes Park Building Division, or you can access forms on-line at the State Electrical Board website.

Contact a State Electrical inspector for emergency electrical inspections at 586-4464, extension 3309.

Do I need to get a permit from the US Army Corps of Engineers?

Corps permits are necessary for any work, including construction and dredging, in the Nation's navigable waters, including Black Canyon Creek, Fish Creek, Fall River, and the Big Thompson River. Will Birchfield, Floodplain Manager for the Town of Estes Park, is authorized by the Army Corps of Engineers to issue Temporary Floodplain Permits for TEMPORARY work within floodplain areas in Estes Park. The Estes Park Division of Building Safety is in the process of providing a permit application for this temporary work. For more information, call (970) 577-3722. Arrangements are currently being made for Corps permits outside Estes Park within the unincorporated area of Larimer County.

What is an emergency permit, and how do I get one?

When immediate action is needed to undertake work that will protect public health, safety, welfare and the environment, you may obtain an emergency repair permit. In certain cases, the Chief Building Official may verbally approve an emergency repair permit prior to a permit application being submitted. See information on emergency repair permits.

When do I need a building or electrical permit?

As a general rule, properties in which the water has reached the electrical outlets and the wiring, generally this is 12" or more above the floor level, should contact the Building Division at 970-577-3722 and the State Electrical Inspector at 586-4464 (extension 3309) to consult on repairs to the walls, electrical systems and mechanical systems.

Properties in which water did not reach the electrical outlets or wiring may remove all damaged wall construction materials including flooring, allow the walls to completely dry and replace the wall and floor coverings with similar construction to bring your home back to pre-flood conditions. No permits are required for these types of repairs.

Interior wall materials must be allowed to completely dry out before any reconstruction should begin. This will prevent the presence of mold growth.

Can I rebuild?

If you are in the floodplain and if your building has suffered **substantial damage** or your repairs constitute a **substantial improvement**, as determined by Town regulations, you may not be able to rebuild or you may need to elevate structures in order to rebuild. For more information, call the Building Division at (970) 577-3722.

What is a Substantial Damage?

"Substantial damage" means damage to a structure in which the cost of restoring the structure to its condition before damage would equal or exceed 50 percent of the structure's market value before the damage occurred. If your building has suffered substantial damage as determined by floodplain regulations, you may not be able to rebuild or, if allowed, your building may need to be elevated. Call the Building Division for more information at (970) 577-3722.

If a structure has sustained substantial damage, all repairs are considered substantial improvement regardless of the actual repair work performed, except improvements of a building or structure required to correct existing health, sanitary or safety code violations identified by the Building official and which are the minimum necessary to assure safe living conditions (*Section R112.2.1 2009 International Residential Code*).

What is a Substantial Improvement?

“Substantial improvement” means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure as determined before the start of construction of the improvement. This term includes structures that have sustained substantial damage regardless of the actual repair work performed. If you intend to undertake a substantial improvement, as determined by FEMA and County floodplain regulations, you may not be able to rebuild or, if allowed, your building may need to be elevated. For specific Town requirements, call the Building Division at (970) 577-3722.

How do I determine market value?

The criteria for determining market value has not yet been set by Larimer County. Examples of market value determinations made in other jurisdictions in the past are:

For those properties that sustained flood damage and have flood insurance, a damage assessment from an insurance adjuster or licensed appraiser for those structures in the flood zone may be acceptable; two estimates from a general contractor may also acceptable; an appraised value of the structure before the flood event occurred or the tax appraised value from the County Assessor’s website may also be appropriate.

For uninsured property in a flood zone, two contractor’s estimates or a damage assessment from a licensed appraiser may be acceptable an appraised value of the structure prior to the flood event or the tax appraised value from the County Assessor’s Office may also be appropriate.

If I’m allowed to re-build with an elevated building, how high do I have to elevate the building?

For specific Town requirements, call the Building Division at (970) 577-3722.

Where and how do I get a building permit?

Building Permits are issued through the Building Division, 170 MacGregor Avenue, Room 230, 8:00 AM-5:00 PM, Monday-Friday.

The Town has a miscellaneous over-the-counter permitting process for many non-structural repairs which can be obtained at the time of application.

I have other questions about reconstruction that I need answered. Who can I call?

Building Division staff members are available to answer questions about reconstruction. Please call 970-577-3722.

How can I get an inspector out to my house or business quickly?

Inspectors will be making assessments to damaged properties over time. They will begin in the most affected areas and work their way to the least affected. Since there are several properties to inspect, your patience in this process is appreciated. To schedule an inspection, call the Building Department at (970) 577-3722.

Does the Building Division have a copy of construction plans for my home?

Probably. Contact the Building Division to request. 577-3722.

Will building permit fees be waived or reduced?

There are no plans to waive fees at this time.

Do I need a building permit to replace outbuildings?

If an outbuilding is used for storage only and does not exceed 120 sq.ft. in floor area or one story in height, no building permit is required, however, the structure must meet minimum setback requirements, including setback from streams and rivers. A permit is required for all structures exceeding these limitations and for dwelling units no matter the size.

Can I live in my RV?

The Town is considering a temporary moratorium on the prohibition against living in RVs. Contact the Planning Division at 577-3721.

How much time do I have to begin rebuilding structures on my property?

As long as the new structure meets current Town of Estes Park Building and Estes Valley Development Code requirements, there is no time limitation.

If the structure is nonconforming (does not meet current requirements), the Estes Valley Development Code allows a one-year period from the date a nonconforming structure is destroyed to rebuild. Exceptions are structures in floodplain areas.

Will there be help with removal of flood debris from the properties?

Residents who need help cleaning their homes and/or removing flood debris can call for assistance. Many non-profit organizations from across the United States are arriving in Larimer County to help with flood clean-up and recovery. United Way 2-1-1 will serve as the central registration point for clean-up assistance. Residents can register in person or over the phone to be placed on the waiting list:

Register over the phone: Call 2-1-1, or (970) 407-7066 from a cell phone, between 7:30 a.m. and 7:30 p.m. Ask to be placed on the flood clean-up assistance list.

Register in person: Register at the Disaster Assistance Center, located at 815 Southwest 14th Street, Building B, in Loveland. This service will be available daily from 8:00 a.m. – 6:00 p.m.

The waiting list will alert volunteer organizations that assistance is needed and enable them to contact residents directly. Due to overwhelming need throughout Larimer County, we cannot guarantee that all residents will receive assistance. We expect the average wait time to be several weeks. Thank you for your patience.

Where can I go to volunteer my services to assist property owners with clean-up and rebuilding?

Go to www.HelpColoradoNow.org to register your offer of services.

If there is a building permit issued and/or construction under way, will there be additional time allowed for building (time extensions)?

Yes. Please call or write the Building Department requesting an extension.

I don't have an address. How do I get one?

Contact the Building Division at (970) 577-3722.

Who can I call to find out if I can get to my property?

You can call the Larimer County Sheriff's Office at [\(970\) 498-5500](tel:9704985500). You will be able to ask a live person questions. You may also find out what you will need to produce in order to gain access to your property when access is allowed.

Will animal control respond to flood areas?

The Larimer Humane Society does have fostering programs in place for displaced animals. If you need assistance with evacuating your animals or your animals are lost, please call the Humane Society at [\(970\) 226-3647, ext. 7](tel:9702263647).

With the road conditions the way they are, animal control is not able to respond to many of the areas affected by the flood. As things progress in the weeks ahead, animal control will look at accessibility, and the numbers of calls and develop a plan.

Does the Town have a flood-recovery website?

Yes. Go to www.larimer.org/flooding2013 for information about Estes Park's Disaster Assistance Center, relief and recovery guides, FEMA and insurance information, public meetings, clean-up and debris disposal, flood-clean up assistance, health issues, maps, etc.