Larimer County Flood Zone Descriptions

Flood Zone	Description
AE, FLOODWAY (100-year flood or 1% Annual Chance Event)	Highest-risk flood zone in Larimer County and often associated with the highest flooding depths & velocities. This area must be reserved in order to carry the 100-year flood downstream without increasing the water surface elevation more than 0.5 feet. This area is prohibited to the development of new structures and highly restrictive to new development.
	Floodplain Regulations:
	 New structures are prohibited Most uses are prohibited No-rise analysis and PE certification required Designed to reasonably protect from flood damage Lowest floor elevated at least 18" above BFE FEMA Elevation Certificate may be required
AE, FLOOD FRINGE (100-year flood or 1% Annual Chance Event)	Area that would be flooded if a 100-year flood occurred. This floodplain is determined using detailed methods of analysis, including manual survey at stream crossing and other areas of hydraulic significance. Base flood elevations have been determined in these areas.
	Floodplain Regulations:
	 Must be designed to reasonably protect from flood damage Lowest floor elevated at least 18" above BFE FEMA Elevation Certificate may be required Use restrictions in Poudre GMA
A (100-year flood or 1% Annual Chance Event)	Area that would be flooded if a 100-year flood occurred. A 100-year flood is a flood that is associated with a 1% chance of occurrence in any given year. This floodplain is determined using approximate methods, typically without the use of manual surveying techniques. Base flood elevations often have not been determined in these areas.
	Floodplain Regulations:
	 Must be designed to reasonably protect from flood damage Floodway delineation required if within 100' from channel centerline BFE needs to be determined by PE or County where it has not already Lowest floor elevated at least 18" above BFE FEMA Elevation Certificate may be required
AH (100-year flood or 1% Annual Chance Event)	Area that would be flooded if a 100-year flood occurred, but associated with shallow flooding depths ranging from 1-3 feet. Base flood elevations have been determined in these areas at selected intervals.
	Floodplain Regulations:
	 Must be designed to reasonably protect from flood damage Lowest floor elevated at least 18" above BFE FEMA Elevation Certificate may be required Use restrictions in Poudre GMA
AO (100-year flood or 1% Annual Chance Event)	Area that would be flooded if a 100-year flood occurred, but associated with shallow flooding depths ranging from 1-3 feet. Base flood elevations have not been determined in these areas at selected intervals. FEMA provides flood depths in these zones instead.
	Floodplain Regulations:
	 Must be designed to reasonably protect from flood damage Lowest floor elevated at least 18" above BFE FEMA Elevation Certificate may be required Use restrictions in Poudre GMA

Larimer County Flood Zone Descriptions (cont.)

Flood Zone	Description
X, 0.2% ANNUAL CHANCE FLOOD HAZARD (500-year flood or 0.2% Annual Chance Event)	 Area that would be flooded if a 500-year flood occurred. Floodplain Regulations: Use restrictions in Poudre GMA Critical facility regulations apply in Poudre GMA for essential service facilities and at-risk population facilities
X, AREA WITH REDUCED FLOOD RISK DUE TO LEVEE (500-year flood or 0.2% Annual Chance Event)	 Area with a reduced risk of flooding due to levee protection. Floodplain Regulations: Use restrictions in Poudre GMA Critical facility regulations apply in Poudre GMA for essential service facilities and at-risk population facilities
X, 1% DEPTH LESS THAN 1 FOOT (100-year flood or 1% Annual Chance Event)	 Area that would be flooded if a 100-year flood occurred, but with a depth less than 1 foot. Floodplain Regulations: Must be designed to reasonably protect from flood damage Lowest floor elevated at least 18" above BFE FEMA Elevation Certificate may be required Use restrictions in Poudre GMA
X, AREA OF MINIMAL FLOOD HAZARD	This area does not have a FEMA-designated floodplain.
AREA NOT INCLUDED	This area does not have a FEMA-designated floodplain.