



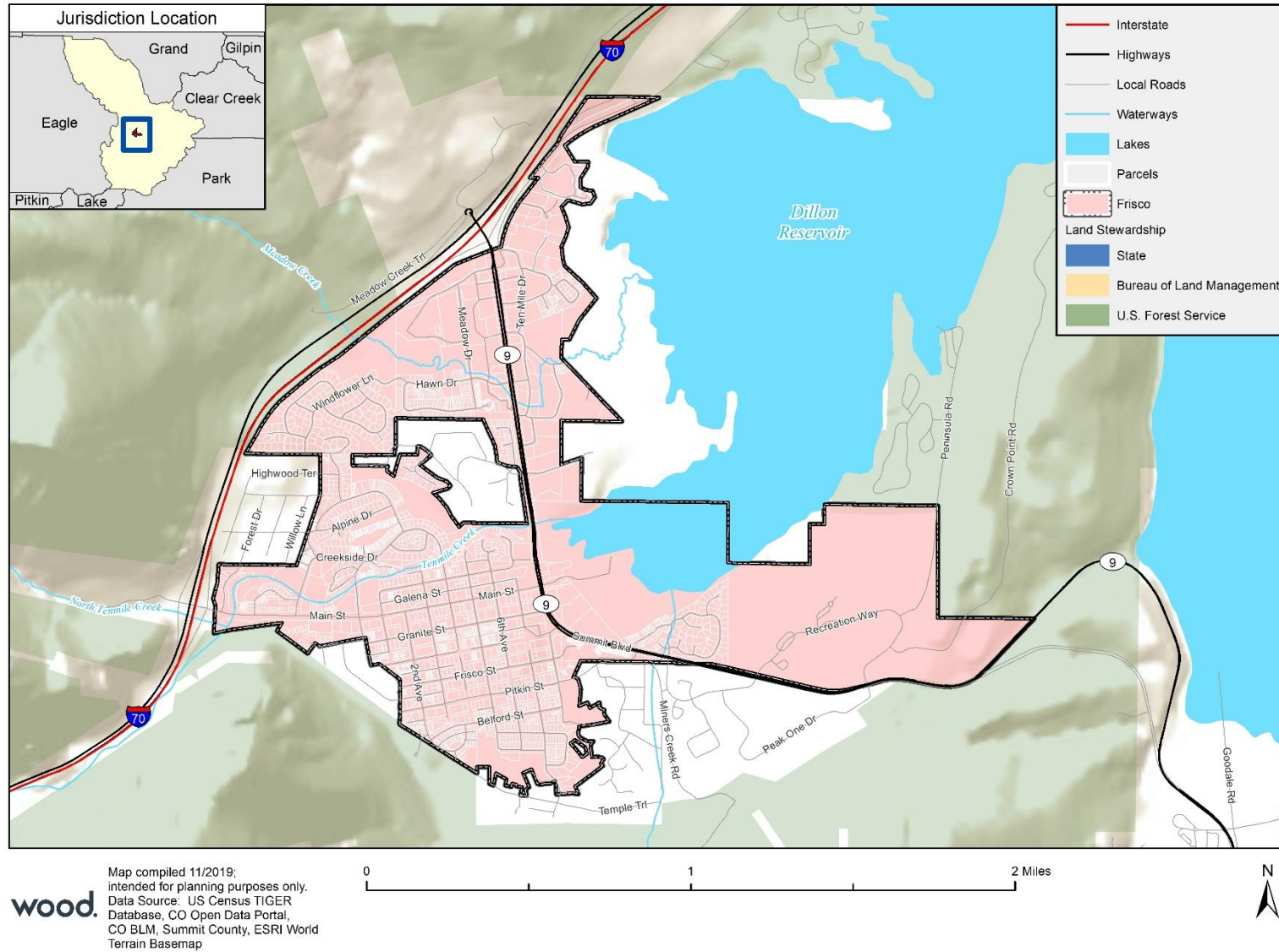
ANNEX E: TOWN OF FRISCO

E.1 Community Profile

Figure E-1 shows a map of the Town of Frisco and its location within Summit County.



Figure E-1 Map of Frisco



E.1.1 Geography

The Town of Frisco is located in central Summit County on the west shores of Dillon Reservoir and east of the base of Royal Mountain. Ten Mile Creek runs in an easterly direction through the city. The Town's total area is 1.8 square miles and the nearest city is Silverthorne, approximately five miles east along Interstate 70. The elevation at Frisco is 9,075 feet, and the climate is typified by cold winters and temperate summers. Native vegetation consists of sparse subalpine forest and dispersed patches of evergreen shrubs.

E.1.2 Population

The estimated 2017 population of the Town of Frisco was 2,977, which is a 10.9% increase since 2012. Select U.S. Census American Community Survey (ACS) demographic and social characteristics for Frisco are shown in the following tables and figures.

Table E-1 Frisco Demographic and Social Characteristics 2012-2017

| Frisco | 2012 | 2017 | % Change |
|--|-----------|-------------|----------|
| Population | 2,684 | 2,977 | 10.9% |
| Median Age | 34.8 | 48.1 | 38.2% |
| Total Housing Units | 3,030 | 3,505 | 15.7% |
| Housing Occupancy Rate | 36.8% | 33.8% | -8.2% |
| % of Housing Units with no Vehicles Available | 1.3% | 0.0% | -100.0% |
| Median Home Value | \$486,200 | \$577,000 | 18.7% |
| Unemployment | 6.0% | 0.0% | -100.0% |
| Mean Travel Time to Work (minutes) | 16.8 | 9.9 | -41.1% |
| Median Household Income | \$73,981 | \$67,938.00 | -8.2% |
| Per Capita Income | \$37,607 | \$33,173 | -11.8% |
| % Without Health Insurance | 19.0% | 12.8% | -32.6% |
| % of Individuals Below Poverty Level | 10.9% | 2.7% | -75.2% |
| # of Households | 1,116 | 1,183 | 6.0% |
| Average Household Size | 2.4 | 2.52 | 5.0% |
| % of Population Over 25 with High School Diploma | 95.5% | 98.6% | 3.2% |
| % of Population Over 25 with bachelor's degree or Higher | 54.5% | 50.3% | -7.7% |
| % with Disability | 2.8% | 15.8% | 464.3% |
| % Speak English less than "Very Well" | 3.3% | 4.8% | 45.5% |

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2017

Table E-2 Demographic and Social Characteristics Compared to the County and State

| Demographic & Social Characteristics (as of 2017) | Frisco | County | Colorado |
|--|-----------|-----------|-----------|
| Median Age | 48.1 | 39.2 | 36.5 |
| Housing Occupancy Rate | 33.8% | 30.80% | 89.80% |
| % of Housing Units with no Vehicles Available | 0.0% | 1.60% | 5.30% |
| Median Home Value | \$577,000 | \$547,700 | \$286,100 |
| Unemployment | 0.0% | 2.60% | 5.20% |
| Mean Travel Time to Work (minutes) | 9.9 | 16.4 | 25.2 |
| Median Household Income | \$67,938 | \$73,538 | \$65,458 |
| Per Capita Income | \$33,173 | \$37,192 | \$38,845 |
| % Without Health Insurance | 12.8% | 21.40% | 9.40% |
| % of Individuals Below Poverty Level | 2.7% | 10.30% | 11.50% |
| Average Household Size | 2.52 | 3.1 | 2.55 |
| % of Population Over 25 with High School Diploma | 98.6% | 93.40% | 91.10% |
| % of Population Over 25 with bachelor's degree or Higher | 50.3% | 47.80% | 39.40% |
| % with Disability | 15.8% | 6.10% | 10.60% |
| % Speak English less than "Very Well" | 4.8% | 7.50% | 6.00% |

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2017

Table E-3 Demographics by Race and Sex

| Frisco | Population | % |
|--|------------|-------|
| Total Population | 2,977 | |
| Male | 1,498 | 50.3% |
| Female | 1,479 | 49.7% |
| White, not Hispanic | 2,608 | 87.6% |
| Hispanic or Latino | 112 | 3.8% |
| Black | 0 | 0.0% |
| Asian | 51 | 1.7% |
| American Indian and Alaska Native | 203 | 6.8% |
| Native Hawaiian and Other Pacific Islander | 0 | 0.0% |
| Some other race | 42 | 1.4% |
| Two or more races | 206 | 6.9% |

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2017

Table E-4 Types and Total Amounts of Housing Units in Frisco

| Type of housing units | Total | Percentage |
|-----------------------|-------|------------|
| Total housing units | 3,505 | |
| 1-unit detached | 498 | 14.2% |
| 1-unit attached | 788 | 22.5% |
| 2 units | 107 | 3.1% |
| 3 or 4 units | 393 | 11.2% |
| 5 to 9 units | 697 | 19.9% |
| 10 to 19 units | 440 | 12.6% |
| 20 or more units | 582 | 16.6% |
| Mobile home | 0 | 0.0% |
| Boat, RV, van, etc. | 0 | 0.0% |

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2017

Figure E-2 Age Distribution in Frisco

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2017

E.1.3 History

The Town of Frisco was incorporated in 1880, and its early history was shaped by the mining industry. A stagecoach and two major railroad routes converged at the Town making it a gateway to the mining claims located near the crest of the Continental Divide. Skiing also has been a part of the Town's history going back at least 120 years. Much of Frisco's history is preserved within the Frisco Historical Park, including restored nineteenth century log cabins, a chapel, and a jailhouse.

E.1.4 Economy

According to 2017 Census Bureau estimates, the industries that employed the highest percentages of Frisco's labor force were retail trade (23.0%); other services, except public administration (21.9%); educational services, and health care and social assistance (13.3%); and arts, entertainment, recreation, accommodation, and food services (10.1%).

As shown in Table E-2, per capita income in Frisco was \$33,173 in 2017, which is roughly 11% and 15% below average for Summit County and the State of Colorado respectively. A breakdown of Frisco's income distribution is shown in Figure E-3.

Figure E-3 Income Distribution in Frisco

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2017

E.2 Hazard Identification and Profiles

Frisco's HMPC identified the hazards that affect the community and summarized their geographic location, probability of future occurrence, potential magnitude or severity, and planning significance specific to the Town (see Table E-5). In the context of the countywide planning area, there are no hazards that are unique to Frisco.

Table E-5 Frisco—Hazard Summary

| Hazard Type | Geographic Location | Probability of Future Occurrence | Magnitude/Severity | Overall Hazard Rating |
|--|---------------------|----------------------------------|--------------------|-----------------------|
| Avalanche | Isolated | Unlikely | Negligible | Low |
| Dam Failure | Isolated | Unlikely | Limited | Low |
| Drought | Large | Likely | Limited | Medium |
| Earthquake | Large | Unlikely | Limited | Low |
| Erosion/Deposition | Medium | Likely | Limited | Medium |
| Flood | Isolated | Likely | Limited | Medium |
| Hazardous Materials Release (Transportation) | Isolated | Occasional | Critical | High |
| Landslide, Mudflow/Debris Flow, Rockfall | Isolated | Unlikely | Limited | Low |
| Lightning | Large | Likely | Critical | Medium |
| Pest Infestation (Forest and Aquatic) | Small | Highly Likely | Limited | High |
| Severe Winter Weather | Large | Highly Likely | Critical | High |
| Wildfire | Small | Occasional | Critical | High |
| Wildlife-Vehicle Collisions | Small | Likely | Negligible | Low |
| Windstorm | Large | Likely | Limited | Low |

Note: See Section 3.2 of the HIRA document for definitions of these hazard categories.

Information on past events for each hazard can be found in Section 3.2 Hazard Profiles of the main plan.

E.3 Vulnerability Assessment

The intent of this section is to assess Frisco’s vulnerability separate from that of the planning area as a whole, which has already been assessed in Section 3.3 Vulnerability Assessment of the main plan. This vulnerability assessment analyzes the population, property, critical facilities, and other assets at risk to hazards for the more significant hazards or where available data permits a more in-depth analysis. For more information about how hazards affect the County as a whole, see Chapter 3 Risk Assessment of the Base Plan document.

E.3.1 Community Asset Inventory

Table E-6 shows the total number of improved parcels, properties, and their improvement and content values for the Town of Frisco. Note that only those parcels with improvement values greater than \$0, or those which were classified as “exempt,” were accounted here and in vulnerability assessments to follow, so that those non-developed or non-improved parcels were left out for the purposes of conducting the vulnerability assessments in this annex. Counts and values are based on the latest county assessor’s data (as of November 2019), which was provided in GIS format. Contents exposure values were estimated as a percent of the improvement value here and under the hazard vulnerability assessment, specifically: 50% of the improvement value for Residential structures, 150% for Utility structures, 100% for Commercial structures, and 0% for Exempt and Vacant parcels. These percentage calculations are based on standard FEMA Hazus methodologies. Finally, Total Values were aggregated by adding the improvement and content values for each parcel type category.

Table E-6 Frisco Improved Parcel and Property Exposure

| Parcel Type | Parcel Totals | Total Properties* | Improved Value | Content Value | Total Value |
|--------------|---------------|-------------------|------------------------|------------------------|------------------------|
| Commercial | 80 | 301 | \$153,527,267 | \$153,527,267 | \$307,054,534 |
| Exempt | 199 | 297 | \$0 | -- | \$0 |
| Residential | 1,567 | 3,188 | \$1,738,756,230 | \$869,378,115 | \$2,608,134,345 |
| Utilities | 1 | 1 | \$428,966 | \$643,449 | \$1,072,415 |
| Vacant | 2 | 6 | \$5,950,824 | -- | \$5,950,824 |
| TOTAL | 1,849 | 3,793 | \$1,898,663,287 | \$1,023,548,831 | \$2,922,212,118 |

Source: Summit County Assessors Data, November 2019.

*Property totals were obtained by counting the number of separate property records that were part of the same parcels. As such, the improved values and subsequent totals stem from the total individual property records, not stand-alone parcel totals.

Table E-7 lists summary information about the 13 critical facilities and other community assets identified by Frisco's HMPC as important to protect or provide critical services in the event of a disaster. Table E-8 details more information on the critical facilities in question found in the town and considered in the GIS analysis within each hazard's vulnerability assessment for planning purposes, to estimate whether it might be at risk of the various hazards assessed. For additional information on the definitions behind each critical facility category, source, and other details refer to Section 3.3.2 of the base plan HIRA (Chapter 3).

Table E-7 Frisco Critical Facilities

| FEMA Lifeline | Critical Facility Type | Total |
|---------------------|--------------------------------|-----------|
| Communications | Information Centers | 1 |
| Energy | Energy Substations | 1 |
| Food/Water/Shelter | Wastewater Facilities | 1 |
| Hazardous Materials | HazMat Tier II SARA Facilities | 2 |
| Other/Schools | Schools | 1 |
| Safety and Security | Fire Lookout Locations | 1 |
| | Fire Station | 1 |
| | Government Buildings | 4 |
| | Police Stations | 1 |
| | TOTAL | 13 |

Source: Summit County GIS, Summit County HMPC.

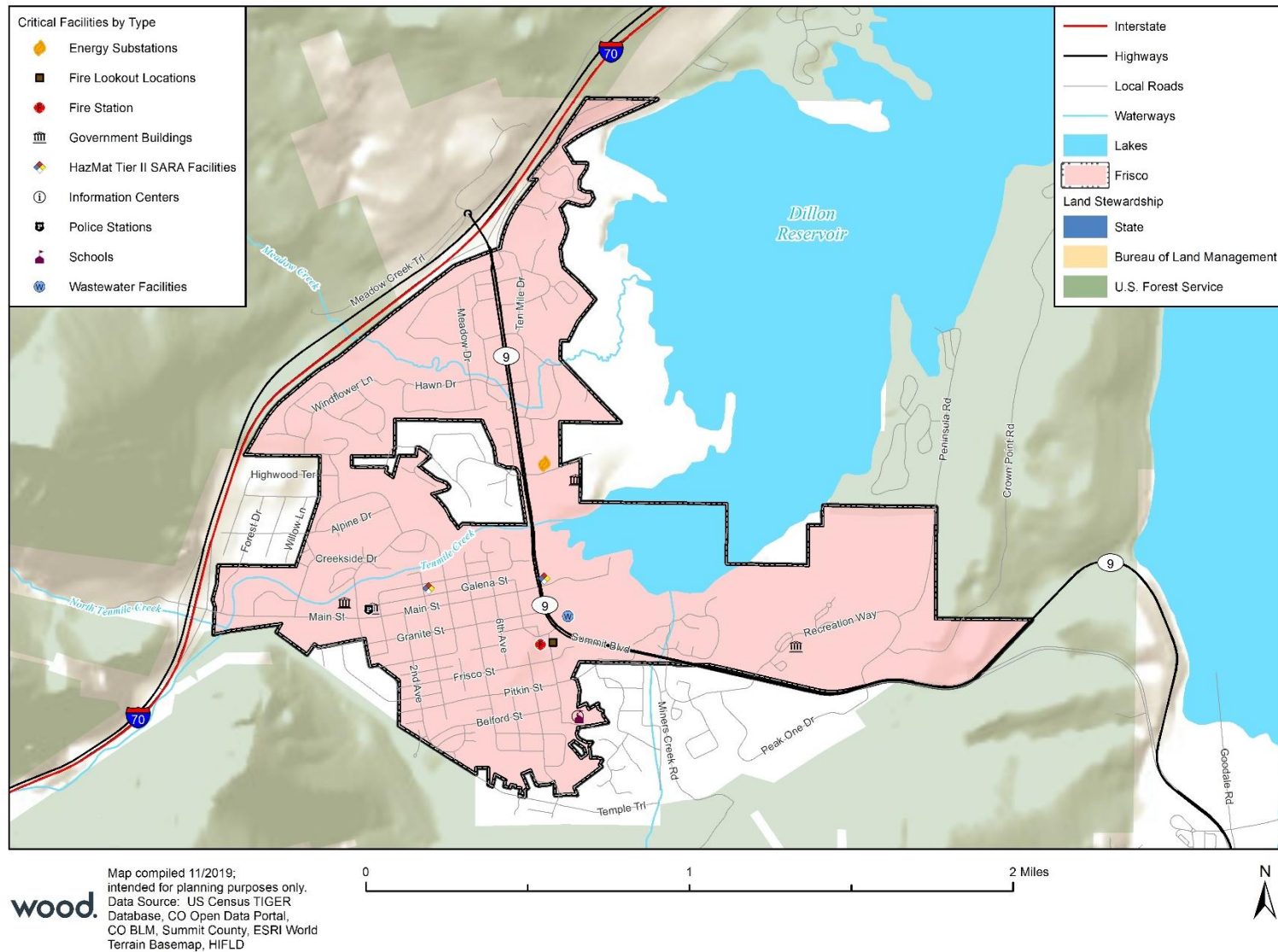
Table E-8 Detailed List of Critical Facilities and Infrastructure in Frisco

| FEMA Lifeline Category | Critical Facility Type | Facility Name | Facility Location |
|------------------------|--------------------------------|--|-------------------------------|
| Communications | Information Centers | Frisco Elementary Information Center | S 8th Ave and Hwy 9 |
| Energy | Energy Substations | Xcel Energy Facility | 39 School Rd (Town of Frisco) |
| Food/Water/Shelter | Wastewater Facilities | Frisco Wastewater Treatment Plant (HEM) | |
| Hazardous Materials | HazMat Tier II SARA Facilities | CenturyLink Communications - Frisco Central Office | 302 Galena St, Frisco 80443 |
| Hazardous Materials | HazMat Tier II SARA Facilities | Ferrellgas | 105 Summit Dr, Frisco 80443 |
| Other/Schools | Schools | Frisco Elementary School | |
| Other/Schools | Schools | Summit County Preschool | |
| Safety and Security | Fire Lookout Locations | | |
| | Fire Station | Summit Fire Station 2 | 301 S. 8th Ave, Frisco 80443 |
| | Government Buildings | Frisco Public Works | |
| | | USPS Frisco | |
| | | Frisco Rec Peninsula Day Lodge | |
| | | Frisco Town Hall | |
| | Police Stations | Frisco Police Department | 1 E Main St, Frisco 80443 |

Source: Summit County GIS, Summit County HMPC.

The locations of critical facilities in Frisco identified by Summit County GIS are illustrated in Figure E-5.

Figure E-4 Critical Facilities and Infrastructure in the Town of Frisco



E.3.2 Vulnerability by Hazard

This vulnerability section analyzes existing and potential future risk in more detail where the risk varies from the rest of the planning area. Vulnerability details for the following bulleted hazards are often difficult to compile or estimate for specific jurisdictions and are already described in the Section 3.3.3 of the Base Plan.

- Dam Failure
- Drought
- Earthquake
- Landslide, Mudflow/Debris Flow, Rockfall
- Lightning
- Severe Winter Weather
- Wildlife-Vehicle Collisions
- Windstorm

Only Flood and Wildfire hazards will be profiled in the following vulnerability assessment sections, due to the ability to quantify vulnerability further with available data. While dam failure inundation maps were not available for the dams upstream of Frisco on Tenmile Creek, there is likely some exposure to potential failures of tailing storage facilities (Ten Pond #3 Dam, Bufferhs Dam) or the Clinton Gulch Dam. These dams are described further in Section 3.3.3 under the Base Plan HIRA.

Flood

The main flood-causing streams in Frisco include Ten Mile Creek, Meadow Creek, and Miners Creek. Ten Mile Creek flows easterly through Frisco and discharges into Dillon Reservoir. It drains approximately 94 square miles, all within Summit County. Vegetation along the channel through Frisco consists of sparse woods and scattered brush. The channel bed is mostly cobble materials with interspersed boulders. Meadow Creek also flows easterly through Frisco into Dillon Reservoir. The basin has a total drainage area of 5.8 square miles and a length of 4.5 miles. In Frisco, Meadow Creek is confined mainly to a constructed channel through residential and commercial areas (FEMA, 1994 and 2011).

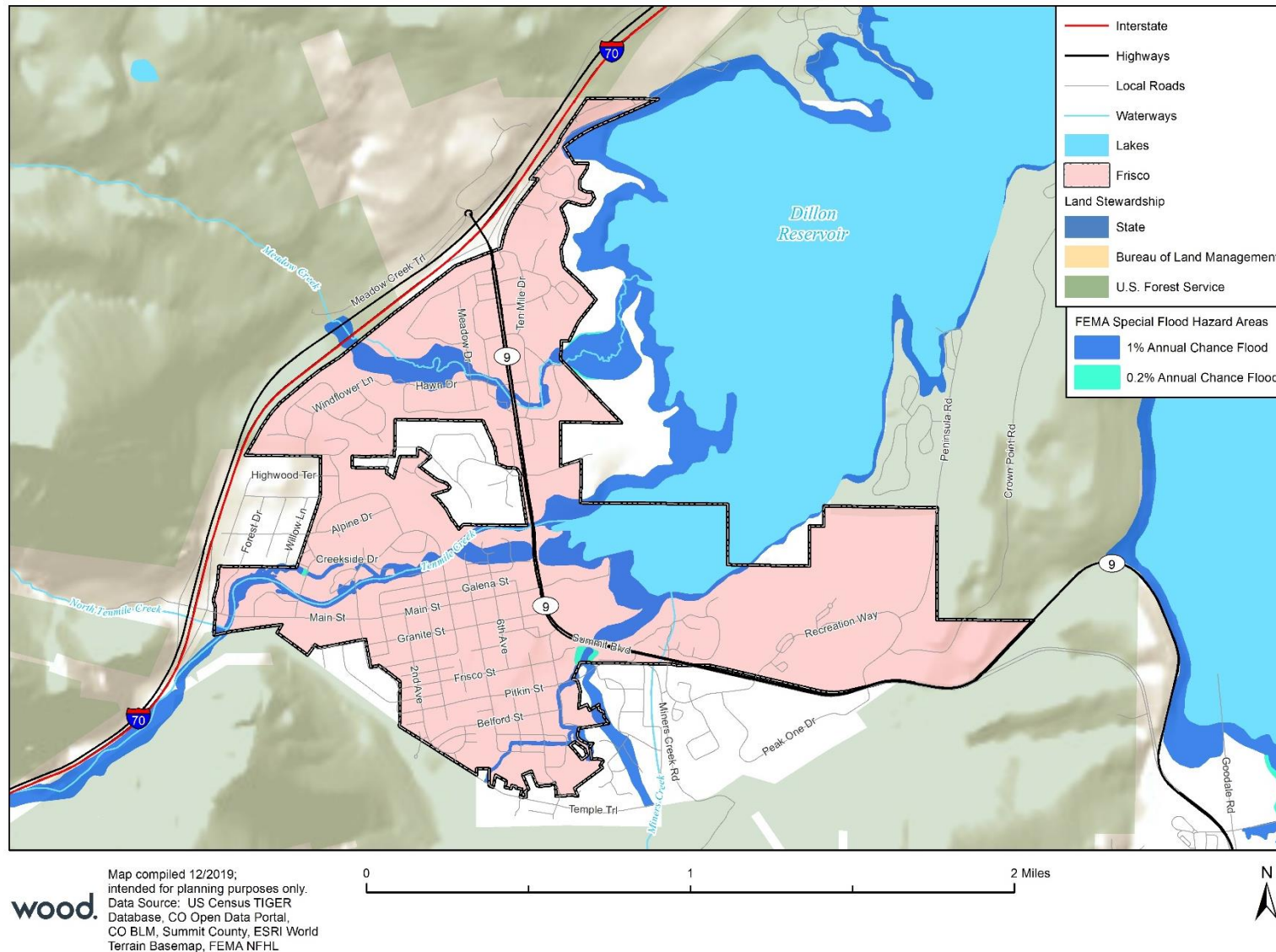
The principal flood problems along Ten Mile and Meadow Creeks from May through September are a result of snowmelt and/or intense rainstorms. Flows approximately equaling the 100-year flood were recorded on June 16, 1965, along Ten Mile Creek but no records of damages are available. Drainage complications from freeze-thaw cycles have also contributed to flooding when the ground is still frozen and cannot absorb excess water, usually from melting snow. The flooding results from repeated melting and freezing of accumulated snow draining into low lying areas. There are no flood protection structures in place that reduce flood hazards in Frisco (FEMA, 2018).

Floodplain development in Frisco consists primarily of condominium and townhome buildings along with single family residences along Ten Mile Creek. Additionally, there are several condominium developments in the floodplain along Meadow Creek.

General Property

Vulnerability to flooding was determined by summing potential losses to Summit County's properties in GIS, by using the latest FEMA NFHL data along with the Summit County parcel layer the provided by the Assessor's Office. FEMA's NFHL data depicts the 1% annual chance (100-year) and the 0.2% annual chance (500-year) flood events. This latest NFHL data is current as of September 17, 2019. Figure E-5 below displays the FEMA special flood hazard areas present in the town, color coded based on flood event (i.e. 100-year versus 500-year).

Figure E-5 FEMA Special Flood Hazard Areas in Frisco



Based on the GIS analysis performed with the county parcel layer and the available FEMA flood mapping, the potential flood risk for the Town is shown in Table E-9. Frisco's 1% annual chance flood zone has 83 properties and an estimated \$62.4M in total value exposed. Most properties at risk of flooding from both 1% and 0.2% annual chance flood events are residential in nature.

Table E-9 Summary of Frisco Properties Vulnerable to Flood, by Property Type

| Flood Event | Parcel Type | Total Properties | Improved Value | Content Value | Total Value | Loss Estimate (25% of Total Value) | Population |
|--------------------|-------------|------------------|---------------------|---------------------|---------------------|------------------------------------|------------|
| 100-year | Commercial | 3 | \$1,331,159 | \$1,331,159 | \$2,662,318 | \$665,580 | -- |
| | Exempt | 8 | \$0 | -- | \$0 | \$0 | -- |
| | Residential | 72 | \$39,803,808 | \$19,901,904 | \$59,705,712 | \$14,926,428 | 223 |
| TOTAL | | 83 | \$41,134,967 | \$21,233,063 | \$62,368,030 | \$15,592,008 | 223 |
| 500-year | Residential | 4 | \$1,485,274 | \$742,637 | \$2,227,911 | \$556,978 | 12 |
| TOTAL | | 4 | \$1,485,274 | \$742,637 | \$2,227,911 | \$556,978 | 12 |
| GRAND TOTAL | | 87 | \$42,620,241 | \$21,975,700 | \$64,595,941 | \$16,148,985 | 236 |

Source: Summit County, FEMA NFHL, U.S. Census Bureau, Wood analysis

Flood Insurance Policy Analysis

NFIP insurance data indicates that as of September 12, 2019, there were 224 flood insurance policies in force in Frisco, with \$50,108,100 of coverage. This is an increase of 72 policies since 2013. A total of 90 policies currently fall in A01-30 & AE zones, and 134 were located outside of the Special Flood Hazard Areas (i.e. zones B, C & X). There have been two historical claims for flood losses totaling \$921. There were no repetitive or severe repetitive loss properties as defined by the NFIP.

People

The population exposed to the flood hazards described in the flood vulnerability analysis above was estimated by applying an average household size factor (based on 2018 U.S. Census estimates for Summit County, which equal to 3.1 persons per household) to the number of improved residential properties identified in the flood hazard areas within Frisco. These estimates yielded the population exposures shown in the table above (Table E-9). As such, the combined 1% and 0.2% annual chance floods would potentially displace 236 people, based on the residential structures which fall in those flood zones. For additional details on potential displacements by flood event, see the Summit County base plan HIRA (Chapter 3) document.

Critical Facilities and Infrastructure

No critical facilities were found to overlap with the flood zones mapped for Frisco. This does not necessarily mean that no critical facilities are at risk of flooding, as localized flash flooding or non-mapped flooding is still possible outside of the studied stream areas.

Economy

Flooding can have a major economic impact on the economy, including indirect losses such as business interruption, lost wages, and other downtime costs. Flooding often coincides with the busy summer tourism months in Summit County, and may impact, directly or indirectly (such as from the negative perception of potential danger to his hazard), the revenues of shops, restaurants, hotels, and other major industries which keep the local economy thriving. In addition, major flooding which led to road or other

infrastructure closures could additionally limit access to the Town by tourists, locals, and even basic goods and services.

Historical, Cultural, and Natural Resources

The environment is mostly resilient to general flooding. However, cultural or historic properties within floodplains would be affected in similar ways as property and critical facilities/infrastructure, especially those with underground or basement levels where water would easily seep and potential ruin archives, resources, or other important assets.

While two historical/cultural properties of interest are located in Frisco based on the National Register of Historic Places (the Frisco Schoolhouse and the Wildhack's Grocery Store-Post Office), neither is found to overlap with currently mapped FEMA special flood hazard areas.

Future Development

The Flood Hazard Area regulations in the Frisco Town Code regulate development in mapped special flood hazard areas. Subdivision regulations also seek to prevent flood damage to persons and properties and minimize expenditures for flood control and to restrict building on floodlands, shorelands, steep slopes, areas covered by poor soils, or in areas otherwise poorly suited for building or construction.

Hazardous Materials Release

The only Tier II hazardous materials facilities within Frisco town limits are the CenturyLink Communications Center and the Ferrellgas location, as shown in Table 3-11 in the base plan. Both I-70 and U.S. 6 are significant hazardous materials transportation routes.

Wildfire

General Property

Wildfire threat was estimated from Summit County's Wildfire Protection Assessment Rating layer, which classifies areas into Low, Medium, High, and Extreme ratings. This wildfire layer was used in GIS to determine the number, type, and improvement values for properties found to overlap with them, and hence estimate potential property risk to wildfire threat in Frisco. For the purposes of this analysis, the wildfire zone that intersected a parcel centroid was assigned as the threat zone for the entire parcel. Improvement values were then summed by wildfire rating area and then sorted by parcel type. From the improvement values were. Property improvements and estimated content values were then totaled to arrive at the Total Value column, which is also the estimated potential loss as wildfires typically result in complete loss to structure and contents. Frisco is primarily found in Low and Medium hazard areas.

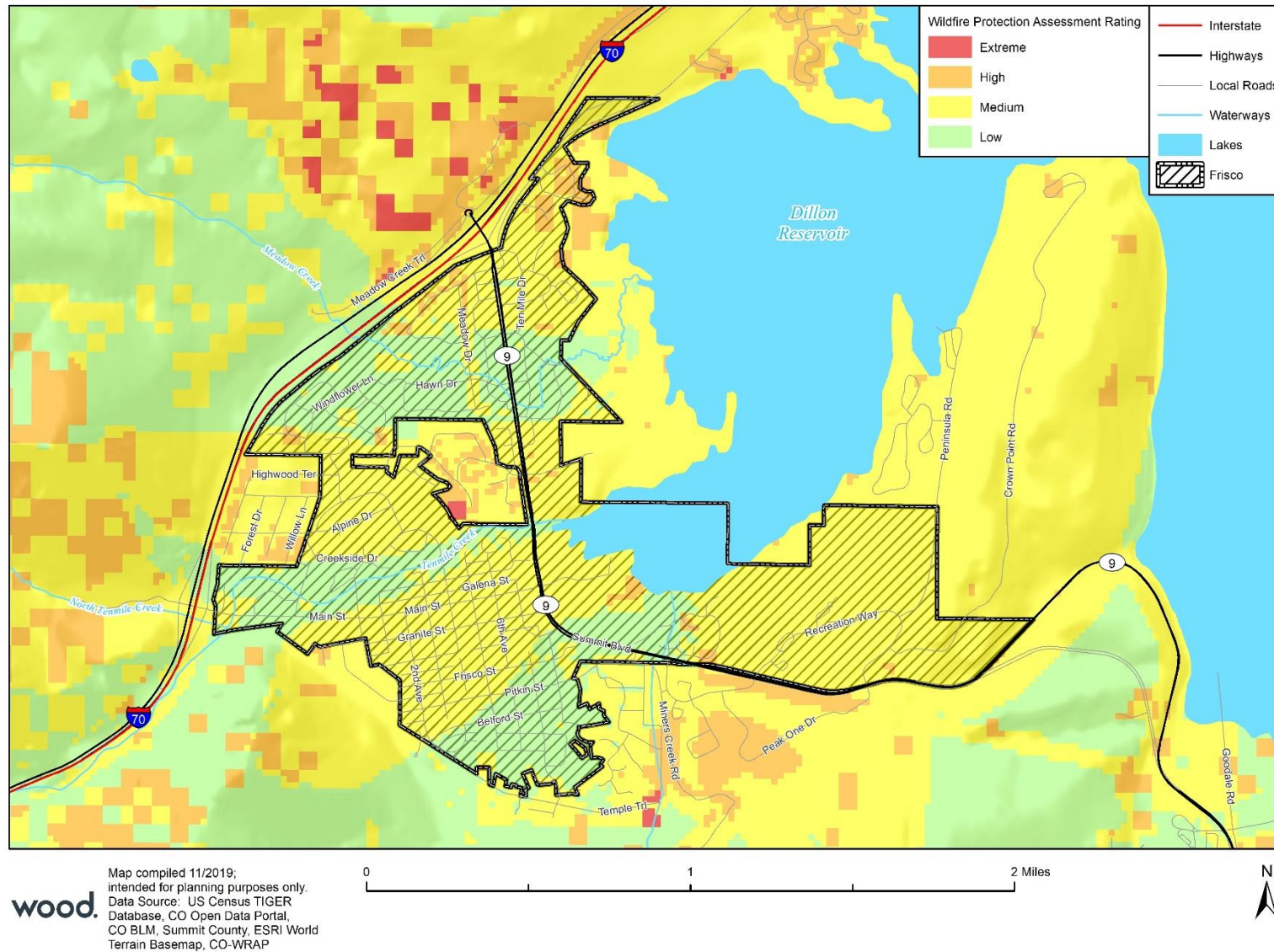
Wildfire protection assessment areas for Frisco are displayed in Figure E-6 for reference.

Table E-10 Property Values in Wildfire Zones by Parcel Type, Frisco

| Parcel Type | Total Properties | Improved Value | Content Value | Total Value | Population at Risk |
|--------------|------------------|------------------------|----------------------|------------------------|--------------------|
| Commercial | 262 | \$119,830,887 | \$119,830,887 | \$239,661,774 | - |
| Exempt | 23 | \$0 | -- | \$0 | -- |
| Residential | 1,933 | \$1,071,545,081 | \$535,772,541 | \$1,607,317,622 | 5,992 |
| Utilities | 1 | \$428,966 | \$643,449 | \$1,072,415 | -- |
| Vacant | 4 | \$5,408,460 | -- | \$5,408,460 | -- |
| TOTAL | 2,223 | \$1,197,213,394 | \$656,246,877 | \$1,853,460,271 | 5,992 |

Source: Summit County GIS/Assessor Office, CO-WRAP, U.S. Census, Wood analysis

Figure E-6 Wildfire Threat and Critical Facilities in Frisco



People

The last column of Table E-10 above summarizes the number of potential people at risk to wildfire in the analyzed fire zones (medium and high rated protection assessment areas). Based on the assessment conducted, Frisco has an estimated 5,992 people at risk of rated wildfire zones. These totals were estimated by multiplying the average persons per household in Summit County, which is 3.1, times the number of residential properties falling within the fire threat zone/s. The numbers may not be fully accurate but provide a general estimate of potential people exposed to wildfire risks in the area.

In addition, smoke resulting from fire is an issue to local populations, as noted by the Summit County's HMPC. For example, the County Public Health Department has received calls in the past from tourists asking if they should cancel travel plans in the county due to smoke and potential health and safety related concerns.

Critical Facilities and Infrastructure

There are 8 critical facilities found in wildfire assessment areas in Frisco, as listed below. They all fall in the Medium rated wildfire category based on assessed hazard threat.

Table E-11 Critical Facilities in Frisco in Wildfire Protection Assessment Areas

| FEMA Lifeline Category | Critical Facility Type | Total Critical Facilities |
|------------------------|--------------------------------|---------------------------|
| Energy | Energy Substations | 1 |
| Food/Water/Shelter | Wastewater Facilities | 1 |
| Hazardous Materials | HazMat Tier II SARA Facilities | 2 |
| Safety and Security | Government Buildings | 3 |
| | Police Stations | 1 |
| TOTAL | | 8 |

Source: Summit County, HIFLD, CO-WRAP, Wood Analysis

Summit Fire and EMS (SFE), which provides fire protection services to the Town of Frisco and surrounding area, is considered an initial attack center for wildland fires on all private land and takes a joint responsibility with the U.S. Forest Service for fires on federal land. Refer to Annex I Fire Protection Districts for additional information on SFE.

Economy

Tourism, the accommodation and food services industry (e.g. hotels and restaurants), and retail are major components of Summit County's economy, and Frisco's as well. Wildland fires can, for example, lead to significant tourism reductions due to health and safety concerns, causing lost revenues from lack of visitation, stays in hotels, spending on restaurants and other commerce sources, and more.

Historical, Cultural, and Natural Resources

Wildfires are a common and naturally occurring phenomenon in forested areas and can benefit forest health in many respects. But the climate change trend which is leading to hotter, more widespread, and destructive fires can make it more difficult for the environment to recover, and lead to increased flood runoff or other secondary/cascading hazards. This can severely impact water quality and watershed health for years after the fire.

With regards to historic or cultural structures and resources, wildfires would affect those in similar ways as general property and critical facilities/infrastructure, having the potential for burn downs and hence possible complete loss of important historical assets in Frisco. Two historical/cultural properties of interest are located in Frisco based on the National Register of Historic Places: the Frisco Schoolhouse and the Wildhack's Grocery Store-Post Office. Both are found to overlap with Medium rated wildfire protection assessment areas.

Future Development

Frisco does not have any policies or regulations in place to address new development in the wildland-urban interface.

E.3.3 Growth and Development Trends

Table E-12 illustrates how Frisco has grown in terms of population and number of housing units between 2013 and 2017.

Table E-12 Frisco—Change in Population and Housing Units, 2012-2017

| 2012 Population | 2017 Population Estimate | Estimated Percent Change 2012-2017 | 2012 # of Housing Units | 2017 Estimated # of Housing Units | Estimated Percent Change 2012-2017 |
|-----------------|--------------------------|------------------------------------|-------------------------|-----------------------------------|------------------------------------|
| 2,684 | 2,977 | +10.9 | 3,030 | 3,505 | +15.7 |

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2017

Because Frisco is essentially landlocked due to topography, the primary source of new growth is occurring as a result of the redevelopment and infill development of existing residential and commercial properties and lots.

E.4 Capability Assessment

Capabilities are the programs and policies currently in use to reduce hazard impacts or that could be used to implement hazard mitigation activities. The capabilities assessment is divided into five sections: regulatory mitigation capabilities, administrative and technical mitigation capabilities, fiscal mitigation capabilities, mitigation outreach and partnerships, and other mitigation efforts.

E.4.1 Regulatory Mitigation Capabilities

Table E-13 lists planning and land management tools typically used by local jurisdictions to implement hazard mitigation activities and indicates those that are in place in Frisco.

Table E-13 Frisco—Regulatory Mitigation Capabilities

| Regulatory Tool (Ordinances, Codes, Plans) | Yes/No | Comments |
|--|--------|---|
| Master Plan | Yes | Town of Frisco Community Plan, updated every 5 years, last updated 2019 |
| Zoning Ordinance | Yes | |
| Subdivision Ordinance | Yes | |
| Growth Management Ordinance | Yes | |
| Floodplain Ordinance | Yes | |
| Other Special Purpose Ordinance (Stormwater, Steep Slope, Wildfire) | Yes | |
| Building Code | Yes | 2018 International Building Code |
| Fire Department ISO Rating | Yes | Rating: 4 |
| Erosion or Sediment Control Program | Yes | |
| Stormwater Management Program | Yes | |
| Site Plan Review Requirements | Yes | |
| Capital Improvements Plan | Yes | |
| Economic Development Plan | Yes | |
| Local Emergency Operations Plan | Yes | Frisco Local Emergency Operations Plan, 2005 |
| Flood Insurance Study or Other Engineering Study for Streams | Yes | FEMA Flood Insurance Study for Summit County and Incorporated Areas, November 16, 2018 |
| Elevation Certificates | Yes | |
| Other | Yes | Community Rating System: 8 |

The Town of Frisco’s application submittal requirements for site plan reviews are cited as a best practice in the document *Planning for Hazards: Land Use Solutions for Colorado* created by the Colorado Department of Local Affairs.

Town of Frisco Community Plan 2019

The Frisco Community Plan is an advisory document that presents a clear and concise community vision for the future of Frisco, and establishes realistic strategies for achieving that vision. The plan is visionary and not regulatory, and is intended to provide direction to elected officials, appointed officials, staff, and the citizenry. The 2019 Plan establishes six guiding principles and highlights the County’s 2013 Hazard Mitigation Plan. Guiding Principle 6: Sustainable Environment states the following:

Frisco’s natural environment is the primary quality that attracts residents and visitors. It supports our economy and drives our recreational pursuits. Protecting the surrounding mountains, forests, waterways, and views are all deeply important to the community. These natural assets make Frisco beautiful, unique, and drive a thriving year-round economy. **Pollution, wildfires, avalanches, and floods are threats to Town resources that should be recognized and minimized to the extent possible.** The community should embrace measures for sustainability that reduce greenhouse gas emissions and conserve its water resources.

The following goal and policies under Guiding Principle 6 relate to natural hazards and hazard mitigation:

- **Goal 6.3:** Minimize risks to property, infrastructure and lives from natural disasters.

- 6.3A Continue to collaborate with regional partners on efforts to implement the Community Wildfire Protection Plan (CWPP), Summit County All-Hazards Mitigation Plan, and standardized emergency response plans.
- 6.3B Educate property owners on the impacts of development in areas that are susceptible to risk from natural hazards.
- 6.3C Evaluate Town policies and regulations to support best practices in hazard resiliency.

Town of Frisco Town Code

The Frisco Town Code serves as the legal framework for the Town, codifying allowable activities, and creating an enforcement structure for the adopted policy of the Town. Outlined below are the chapters in the Frisco Town Code that are related to hazard mitigation and loss avoidance:

- **Chapter 97 Flood Hazard Areas:** The purpose of the floodplain ordinance is to protect public health, safety, and welfare by regulating development and land use in mapped flood hazard areas.
- **Chapter 180 Unified Development Code (Subdivision of Land):** The subdivision regulations require that particular consideration will be given to geologic hazards and topography in relation to the suitability of the land for development, flooding, storm drainage, and preservation of natural areas for open space. Land subject to hazardous conditions such as landslides, mudflow, rock falls, snowdrifts, possible mine subsidence, shallow water table, floods, and polluted or nonpotable water supply shall be identified and shall not be subdivided until hazards have been or will be eliminated by the subdivider in accordance with the plans developed by a Colorado licensed engineer specializing in such matters, and as approved by the Town Council. Hazard related purposes of the regulations include the following:
 - Protect natural vegetation, wetlands, and scenic areas.
 - Prevent and control erosion, sedimentation, and other pollution of surface and subsurface water.
 - Prevent flood damage to persons and properties and minimize expenditures for flood control.
 - Restrict building on floodlands, shorelands, steep slopes, areas covered by poor soils, or in areas otherwise poorly suited for building or construction.
 - Prevent loss or injury from landslides, expansive soils, and other geological hazards.
- **Chapter 180 Unified Development Code (Zoning):** The purpose of this chapter is to lessen congestion in the streets, to conserve health, to secure safety from fire, flood, and other dangers.

Floodplain Regulations and NFIP Participation

Frisco joined the National Flood Insurance Program (NFIP) on May 15, 1980. The floodplain regulations are defined in Chapter 97 of the Town Code. The Town of Frisco also participates in the Community Rating System (CRS), which means they go above and beyond the minimum NFIP floodplain regulations. The Town currently holds a CRS class ranking of 8, which provides a 10 percent reduction in flood insurance premiums for all policy holders in special flood hazard areas. Frisco achieves its CRS points through the following activities:

- Map Information Services
- Community Outreach Projects
- Floodplain Hazard Disclosure
- Flood Protection Information
- Open Space Preservation

- Higher Regulatory Standards
- Flood Data Maintenance
- Stormwater Management
- Drainage System Maintenance

E.4.2 Administrative/Technical Mitigation Capabilities

Table E-14 identifies the personnel responsible for activities related to mitigation and loss prevention in Frisco.

Table E-14 Frisco—Administrative and Technical Mitigation Capabilities

| Personnel Resources | Yes/No | Department/Position | Comments |
|--|--------|--|---------------------------------|
| Planner/Engineer with Knowledge of Land Development/Land Management Practices | Yes | Community Development | |
| Engineer/Professional Trained in Construction Practices Related to Buildings and/or Infrastructure | Yes | Community Development and Public Works | |
| Planner/Engineer/Scientist with an Understanding of Natural Hazards | Yes | Community Development | |
| Personnel Skilled in GIS | Yes | Community Development and Public Works | Part-time |
| Full Time Building Official | Yes | Community Development | |
| Floodplain Manager | Yes | Community Development | |
| Emergency Manager | No | | Summit County Emergency Manager |
| Grant Writer | Yes | Community Development | |
| Warning Systems/Services | Yes | Police Department | EPN System/Roam Secure System |

E.4.3 Fiscal Mitigation Capabilities

Table E-15 identifies financial tools or resources that Frisco could potentially use to help fund mitigation activities.

Table E-15 Frisco—Fiscal Mitigation Capabilities

| Financial Resources | Accessible/Eligible to Use | Comments |
|--|----------------------------|----------|
| Community Development Block Grants | Yes | |
| Capital Improvements Project Funding | Yes | |
| Authority to Levy Taxes for Specific Purposes | Yes | |
| Fees for Water, Sewer, Gas, or Electric Services | Yes | |
| Impact Fees for New Development | Yes | |
| Incur Debt through General Obligation Bonds | Yes | |
| Incur Debt through Special Tax Bonds | Yes | |
| Incur Debt through Private Activities | Yes | |
| Withhold Spending in Hazard Prone Areas | Yes | |

E.4.4 Mitigation Outreach and Partnerships

Frisco is also involved in ongoing outreach activities, which include the following:

- The Town has held fire safety classes at the elementary school
- Frisco participates in the Summit County Wildfire Council
- The Blue River Watershed Regional Water Efficiency Plan highlights vulnerabilities to drought and wildfires. This regional plan seeks to raise common themes and water saving opportunities to encourage partnership and collaboration between participating utilities and entities (High Country Conservation Center, 2018).
- Each spring, the governments of Summit County, Breckenridge, Dillon, Frisco and Silverthorne distribute a packet of information to inform the communities about how to prepare for possible high water in May and/or June resulting from snowmelt

E.4.5 Other Mitigation Activities

The Town completed a project to install flood pans on both the north and south sides of Main Street at a cost of \$300,000. This activity will specifically address past flooding at the intersection of 7th Avenue and Main Street and will return collected water back to Ten Mile Creek. Frisco is also replacing a culvert on Jug Creek. This particular project was completed as part of the Town's "Step up Main Street" project which focused on fixing drainage on Frisco's Main Street.

E.4.6 Opportunities for Enhancement

Based on the capability assessment, Frisco has several existing mechanisms in place that already help to mitigate hazards. One of these is to amend the Town's Unified Development Code to include wildfire risk reduction standards. This has been detailed as a new mitigation strategy in 2020. Another opportunity would be to improve the CRS rating. The Town has a substantial number of flood insurance policies, and an improved rating could make flood insurance more affordable.

E.5 Mitigation Goals and Objectives

Frisco adopted the hazard mitigation goals and objectives developed by the HMPC and described Chapter 4 Mitigation Strategy.

E.6 Mitigation Actions

The planning team for Frisco identified and prioritized the following mitigation actions based on the risk assessment. Background information on how each action will be implemented and administered, such as ideas for implementation, responsible agency, potential funding, estimated cost, and timeline also are included.

Frisco will continue participation in and compliance with the NFIP. Specific activities that the Town will undertake to continue compliance include the following:

- Working with FEMA and the State in the map modernization program and adopting new DFIRMs when effective



- Reviewing the flood damage prevention ordinance and identifying opportunities for strengthening the ordinance at the same time it is updated to adopt new DFIRMs
- Continuing participation in the Community Rating System and identifying opportunities to increase points and lower rating, such as through this planning process



Mitigation Action: Frisco—1 Mountain Pine Beetle Infestation/Wildfire Mitigation

| | |
|---------------------------------------|--|
| Jurisdiction: | Town of Frisco |
| Action Title: | Continue to implement mountain pine beetle plan to mitigate wildfire hazard |
| Hazard(s) Mitigated: | Pest Infestation (forest), Wildfire |
| Priority: | High |
| Issue/Background | Frisco has been hit hard by the mountain pine beetle infestation. The Town has taken aggressive action to mitigate further infestation and wildfire hazard by removing trees on our 217-acre peninsula, as well as making trees for removal within the Town proper. The Town has worked with the Summit County Mountain Pine Beetle Task Force to develop a multi-year plan to eradicate the problem on the peninsula as well as reforest the property. The Town has recently reimbursed property owners for removal and replanting trees. |
| Ideas for Implementation: | Continue to complete projects as part of multi-year plan and incorporate into mitigation strategy as appropriate. Finish replanting of peninsula and identifying trees on private property. |
| Responsible Agency: | Frisco Police Department, Public Works Department, and Community Development Department |
| Partners: | Summit County Mountain Pine Beetle Task Force |
| Potential Funding: | Town of Frisco |
| Cost Estimate: | Staff time |
| Benefits: (Losses Avoided) | <ul style="list-style-type: none"> • Reduces risk of wildfire • Reduces erosion • Protects public health and safety • Improves forest health |
| Timeline: | 2013-2019 |
| Status: | Completed. As of 2019, the Town of Frisco has cleaned up all of the Pine Beetle infested areas and are seeing no further action needed on this item. |

Mitigation Action: Frisco—2 Public Education

| | |
|---------------------------------------|---|
| Jurisdiction: | Town of Frisco |
| Action Title: | Improve information on website about natural hazard risk and mitigation |
| Hazard(s) Mitigated: | Multi-Hazard: Flood, Wildfire, Winter Weather |
| Priority: | Low |
| Issue/Background | Utilizing the Town of Frisco's government website, information in regard to flood and fire risks can be better communicated to Frisco residents. For flooding, Frisco provides sandbags and sand to residents. Sand stockpiles are placed at critical areas where sandbags would need to be filled to protect persons and property. Being able to efficiently communicate where the stockpiles are and where sandbags can be acquired, will assist the Town in spreading the word about the risk that flooding presents to certain residents. In terms of wildfire, it would be worth sharing with visitors to the website the fire danger, and how to protect their homes in the event of a wildfire. |
| Ideas for Implementation: | <p>Public information about natural hazard risk and mitigation is available on the Town's website. The Town will continue to update the website and providing resources and valuable information to the public.</p> <p>Incorporate new and improve existing material on the website related to the following types of information:</p> <ul style="list-style-type: none"> • The National Flood Insurance Program and reduced premiums received through the Town's participation in the Community Rating System. • The Summit County Multi-Hazard Mitigation Plan • Household preparedness measures for severe winter weather and other types of emergencies • Wildfire mitigation and mountain pine beetle programs |
| Responsible Agency: | Frisco Community Development Department |
| Partners: | Frisco Police Department, Summit County Office of Emergency Management |
| Potential Funding: | Town of Frisco |
| Cost Estimate: | Staff time |
| Benefits: (Losses Avoided) | Using our website as a valuable information tool, to spread knowledge on what to look for in hazardous conditions, and how citizens can best protect their property. |
| Timeline: | 2020-2024 |
| Status: | Annual implementation. The website has been updated on an annual basis |



Mitigation Action: Frisco—3 Maintaining NFIP Participation and CRS Rating

| | |
|---------------------------------------|--|
| Jurisdiction: | Town of Frisco |
| Action Title: | Maintaining NFIP Participation and CRS Rating |
| Hazard(s) Mitigated: | Flood |
| Priority: | Low |
| Issue/Background | The Town of Frisco will continue to be a member of and in compliance with the NFIP and ensure that our CRS rating is at least an 8. |
| Ideas for Implementation: | Using our website as a valuable information tool, to spread knowledge on what to look for in hazardous conditions, and how citizens can best protect their property. |
| Responsible Agency: | Town of Frisco Community Development Department |
| Partners: | Summit County Office of Emergency Management |
| Potential Funding: | Town of Frisco |
| Cost Estimate: | Staff time |
| Benefits: (Losses Avoided) | CRS participation assists in lowering flood insurance premiums in regard to property loss due to flooding. NFIP compliance will help ensure safe and prudent development in regard to flood hazards. |
| Timeline: | 2020-2024 |
| Status: | New in 2020 |





Mitigation Action: Frisco—4 Amend Unified Development Code

| | |
|---------------------------------------|---|
| Jurisdiction: | Town of Frisco |
| Action Title: | Amend the Town's Unified Development Code to include wildfire risk reduction standards. |
| Hazard(s) Mitigated: | Wildfire |
| Priority: | Medium |
| Issue/Background | Adopt amendments to the Frisco Unified Development Code (zoning and subdivision standards) that implement wildfire risk reduction best practices, including amendments that complement the recently adopted fire code standards for defensible space. |
| Ideas for Implementation: | |
| Responsible Agency: | Frisco Community Development Department |
| Partners: | |
| Potential Funding: | Town of Frisco |
| Cost Estimate: | Staff time |
| Benefits: (Losses Avoided) | Reduce wildfire risk to people and property. |
| Timeline: | 2020-2024 |
| Status: | New in 2020 |



E.7 Implementation and Maintenance

Moving forward, the Town will use the mitigation action worksheets in the previous section to track progress on implementation of each project. Implementation of the plan overall is discussed in Chapter 5 in the Base Plan.

E.7.1 Incorporation into Existing Planning Mechanisms

The information contained within this plan, including results from the Vulnerability Assessment, and the Mitigation Strategy will be used by the Town to help inform updates and the development of local plans, programs and policies.

Integration of 2013 Plan into Other Planning Mechanisms

Risk and vulnerability information the 2013 Summit County Hazard Mitigation Plan and the Town of Frisco annex was used to inform the 2019 update to the Town of Frisco Community Plan, as noted in section E.4 Capability Assessment. The plan acknowledges that natural hazards exist and influence how the Town has grown and will develop. Hazard mitigation is also noted as high priority for the Town. Refer to subsection E.4.1 Regulatory Mitigation Capabilities for more information related to the integration and acknowledgment of the hazards in the Town's Community Plan.

Process Moving Forward

Moving forward, the Planning Division may utilize the hazard information when reviewing a site plan or other type of development applications and the Public Works department may utilize the hazard information when updating the Town's Capital Improvement Plan annually. The Town will also incorporate this HMP into future updates to the Town of Frisco Community Plan.

As noted in Chapter 5 Plan Maintenance, the HMPC representatives from Frisco will report on efforts to integrate the hazard mitigation plan into local plans, programs and policies and will report on these efforts at the annual HMPC plan review meeting

E.7.2 Monitoring, Evaluation and Updating the Plan

The Town will follow the procedures to monitor, review, and update this plan in accordance with Summit County as outlined in Chapter 5 of the Base Plan. The Town will continue to involve the public in mitigation, as described in Section 5.4 of the Base Plan. The Community Development and Public Works Directors, or their designee will be responsible for representing the Town in the County HMPC, and for coordination with Town staff and departments during plan updates. The Town realizes it is important to review the plan regularly and update it every five years in accordance with the Disaster Mitigation Act Requirements.