

## WHAT UTAH COMMUNITY OFFICIALS SHOULD KNOW

Incorporating an Erosion Hazard Zone (EHZ) into your floodplain development ordinance is critical in saving lives and reducing future losses to the community.

Adopting an Erosion Hazard Zone does not prohibit development, but rather requires that risks be determined and mitigated.

## WHAT UTAH HOMEOWNERS SHOULD KNOW

If you live within a FEMA designated floodplain [Special Flood Hazard Area (SFHA)], your mortgage lender requires you to have flood insurance.

90% of all flood insurance claims in Utah are outside the 100-year flood zone.

If you are outside the FEMA 100-year floodplain but within an EHZ, you are NOT required to have flood insurance. **HOWEVER, FLOOD INSURANCE IS STRONGLY RECOMMENDED!**

Compared to homeowners within the 100-year floodplain, your costs for flood insurance are generally much less.

Of the 28 homes destroyed in St. George in the 2005 flood, only two were within the 100 year floodplain. However, nearly all of them were within St. George's EHZ, but were built before the EHZ ordinance was adopted.

## STEPS THE CITY OF ST. GEORGE TOOK TO REDUCE FLOODING LOSSES

- In January 1997, J.E. Fuller and Associates completed an Erosion Hazard Zone (EHZ) for the City of St. George using geomorphology, field mapping and aerial photographic interpretation.
- The City incorporated the EHZ into their Flood Damage Prevention Ordinance in 1999.
- The City enforced the EHZ through the 1999 ordinance, which did not prohibit development, but rather assured that the hazard was mitigated and responsible development took place.
- During the January 2005 disaster the EHZ saved numerous homes and businesses and prevented more than \$5M in property damage in the very short time the ordinance was in place.

## FUTURE ACTIONS

Santa Clara, Washington City and Washington County, in partnership with the State and FEMA, are expanding the EHZ along the Santa Clara and Virgin rivers and other reaches. The jurisdictions are incorporating the enhanced EHZ into an expanded Flood Damage Prevention Ordinance.

# MAPPING THE 100-YEAR FLOODPLAIN IS NOT THE END OF THE STORY



## RESOURCES

Local: <http://www.sgcity.org/publicworks/sgflood.php>

State: <http://des.utah.gov/>

Federal: [www.floodsmart.gov](http://www.floodsmart.gov)

An official site of the National Flood Insurance Program; (888) 379-9531

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*Utah communities are reducing the impacts of future flood events by identifying soil erosion hazard zones and responsible land uses.*

*We urge community officials to protect their citizens by identifying this hazard. We urge homeowners to protect their investment with*

**Flood Insurance: (888) 379-9531**



**FEMA**





The January 2005 flood event in St. George, Utah.  
Aerial shot of Erosion Hazard Zone compared to 100-year floodplain.

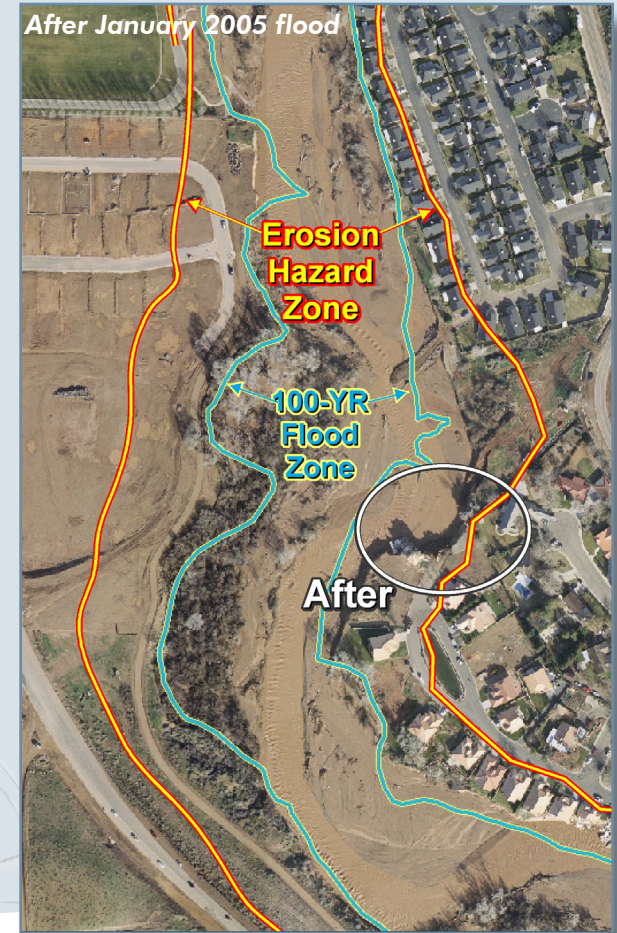
## THE JANUARY 2005 FLOOD EVENT

The residents of Washington County vividly remember the flood water that began to rise on January 9, 2005. The torrents that developed over the next several days resulted in one death, washed away houses and bridges, and destroyed property and other infrastructure. This destruction occurred from only an estimated 22 year flow event in St. George as a result of stream bank erosion.

Twenty-eight homes were seriously damaged or destroyed by the raging waters. In all, about \$85 million in private property was lost, including acres of pasture land and an estimated \$145 million in roads, bridges, parks, and water and sewer lines.

## THE HAZARDS FROM EROSION

The dry stream bed several hundred yards from your home may look harmless but a significant rain event can release a torrent. Hazards such as a single cottonwood tree falling into the flood's path can cause a stream course to change by hundreds of yards. Geologists and engineers looking at soil types and the morphology of stream courses can accurately map the potential stream bank Erosion Hazard Zones.



## 100 YEAR FLOODPLAIN VS. EROSION HAZARD ZONES

The FEMA 100-year floodplain maps do not include Erosion Hazard Zones especially prevalent in the west and throughout Utah.

## EROSION PROTECTION- KNOW YOUR RISK!

Several years ago, the City of St. George mapped their soil Erosion Hazard Zone. This ordinance avoided more than \$5 million in additional losses and suffering.

