

Preliminary Flood Insurance Rate Map

Iron County, UT

Fact Sheet

On September 28, 2017, the Federal Emergency Management Agency (FEMA) in coordination with the State of Utah Division of Emergency Management and your local community provided your community revised preliminary Flood Insurance Rate Maps (FIRMs) for Iron County, UT and Incorporated Areas for review and comment.

Flood maps show areas of high, moderate, and low flood risk as a series of zones. **High-risk zones**, also known as Special Flood Hazard Areas (SFHAs), begin with the letters "A" or "V." **Moderate- to low-risk zones**, known as Non-Special Flood Hazard Areas (NSFHAs), begin with the letters "X", "B" or "C." There are also areas where the flood hazard is **undetermined**, labeled as Zone D.

SFHA's are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood.

Flood risk can, and does, change over time. Flood risk can change for many reasons, including land development, erosion, increasing storm intensity, wildfires, and other causes. As a result, FEMA is using the newest technologies to update flood maps across the country. The new maps will help property owners within Iron County, Utah better understand their flood risk so they can take steps to protect their community, business, and their homes. Once effective, the new maps will be used for community floodplain management and flood insurance rating purposes.

Iron County Stream Reaches Studied

Streams Studied

Parowan Creek
Coal Creek (2017)
Quichapa Channel (2017)
Greens Lake
Squaw Creek
Cross Hollow
Shurtz Creek

Zone A Refinement

Parowan Creek (2009) Fiddlers Canyon Creek
Coal Creek (2011/2017) Rush Lake (2009)
Quichapa Channel Red Creek (2009)
Shoal Creek Fremont Wash
Mineral Canyon Jackrabbit Wash
Johnson Creek Little Creek
Duncan Creek Little Salt Lake
Iron Creek Summit Creek (Alluvial Fan)
Kanarra Creek Braffins Creek (Alluvial Fan)

Study Timeline to Date

August 22, 2006
Project Kickoff Meeting

December 15, 2009
Countywide Preliminary

January 2010
Community Appeal Received & Acknowledged

July 31, 2011
Revised Preliminary followed appeals.

October 30, 2011 to January 2012
Appeal Period

April 4, 2013
Appeal Received from Cedar City

May 15, 2013
Appeal Acknowledgement Letter

March 10, 2016
Appeal Resolution Letter sent for the April 2013 submitted appeals.

September 28, 2017
Revised Preliminary FIRM's released.

Next Steps

(Timelines are estimated and can change.)

Est. April-July 2018
90-day Appeal and Comment Period. Send all comments and appeals to your local community.

Fall 2018 *If No Appeals*
Letter of Final Determination (starts 6 month community adoption Period).

Spring/Summer 2019
FIRMs effective



Protect
What Matters

Brian Head Fire Increased Risk

After a wildfire, the flood risk increases significantly. Large-scale wildfires dramatically alter the terrain and ground conditions, which create conditions ripe for flash flooding and mudflow. Flood risk remains significantly higher until vegetation is restored-up to 5 years after a wildfire.

By law, there is a 30-day waiting period from the purchase date of flood insurance until coverage takes effect. However FEMA can waive the waiting period if:

- policy is purchased within 6 months of a fire event, and
- purchased before a flood event, and
- flood originates on federal land, and
- a result of or exacerbated by post wildfire conditions
- **The time to buy flood insurance is now.**

How to Save on Flood Insurance

The preliminary maps **cannot** be used for insurance purposes until they become effective.

Once effective, **Flood insurance** is mandatory if any part of your structure (not the property) is located within the Special Flood Hazard Area (SFHA) and has a federally backed mortgage or grant tied to it. Insurance costs may rise to reflect the true (or high) risk. **The Newly Mapped procedure can offer savings.** The Newly Mapped procedure allows policyholders to purchase coverage at the lower-cost Preferred Risk Policy (PRP) rate for the first 12 months after new maps go into effect. After the first year, the rate begins its transition to a full-risk rate with annual rate increases of no more than 18 percent each year.

Policyholders not eligible for the Newly Mapped procedure may still benefit from the NFIP's **Grandfather Rule**. Eligible policyholders can keep their prior zone. Grandfathering applies if the structure was built in compliance with an earlier map or the policyholder has maintained continuous flood coverage.

If your structure (not the property) is newly identified within the SFHA or the identified risk is changing, obtain a flood insurance policy **before** the revised maps become effective to benefit from these savings. Contact your insurance agent or visit floodsmart.gov for more information.



FEMA

Flood Risk and Insurance Facts

Flooding is the #1 most common disaster in the United States

Everyone is at risk to Flooding. Floods can happen anywhere it rains. Knowing your flood risk and being prepared can help keep your family safe and reduce potential damages.

Homeowners Insurance does not Cover Flooding

Your homeowners insurance covers many hazards. Flooding typically isn't one of them. Also, many people believe federal disaster assistance will cover them. Not always! The President must first declare a flood a federal disaster; any assistance you receive is usually a loan that has to be repaid with interest.

Low to Moderate Risk Areas

25% of flood Insurance claims are located outside of the identified SFHA. Flood Insurance is still highly encouraged in these areas.

Know Your Risk from flooding;

Know Your Role when it comes to keeping safe from and reducing flood risk; and

Take Action to reduce your risk.

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