

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

## 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.



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



Before the January 2005 flood

After the January 2005 flood

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

## 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.

