

# An Introduction to Flood Risk

## FOR NEFF'S CREEK & MILLCREEK CITY

SPRING 2019



### FLOODS AND FLASHFLOODS DEFINED

Flooding is a condition where water or mud overflows onto land that is normally dry. Flooding is the most common and widespread weather-related natural disaster in the U.S. and can occur with little or no warning. Active alluvial fans, like the one at Neff's Canyon, lack a single defined flow path and are prone to sudden, fast, and unpredictable floods, called flash floods. Flash floods most often occur following intense rainfall when excessive water from creeks and rivers fills dry creeks and river beds.

### DETERMINING FLOOD RISK

To identify a community's flood risk, the Federal Emergency Management Agency (FEMA) conducts and manages a Flood Insurance Study. These studies include data for water flow rate and flow velocity, as well as surveys of rainfall and area topography. Flood Insurance Studies are then used to create flood hazard maps that outline a community's flood risk areas.

### INSURANCE IMPLICATIONS OF FLOOD RISK FOR NEFF'S CANYON

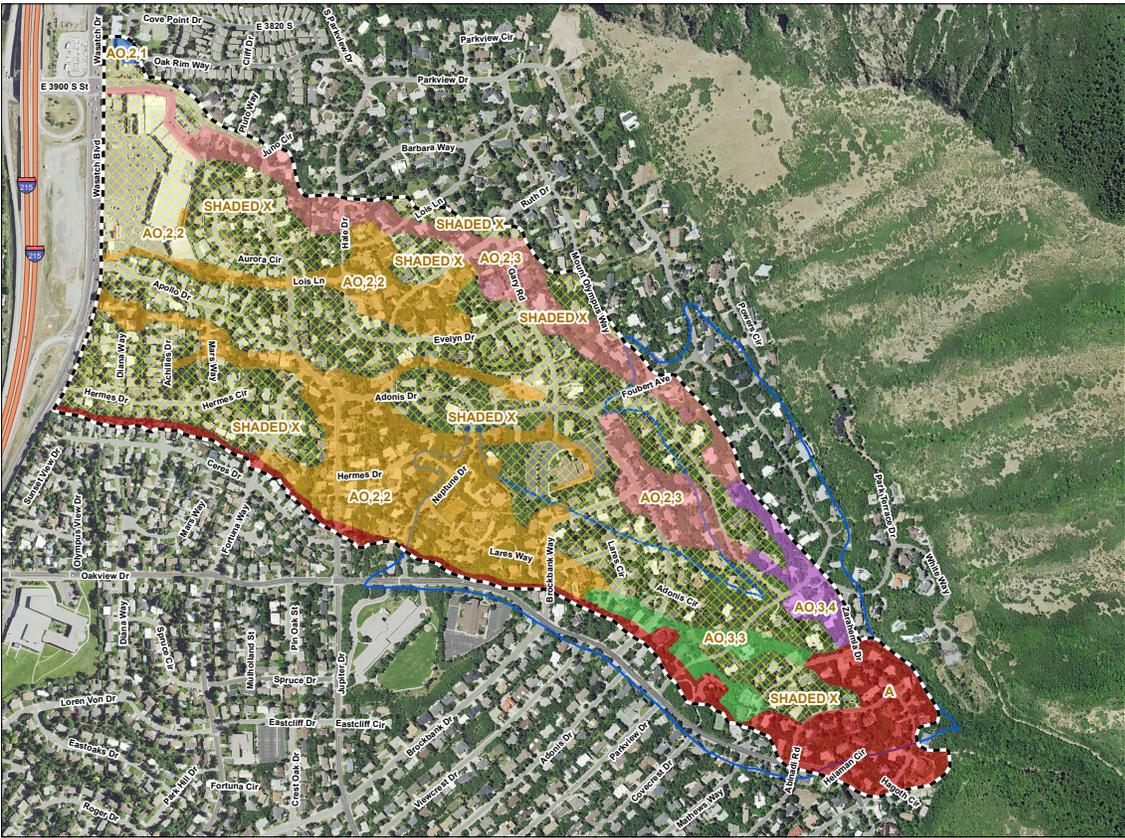
FEMA creates Flood Insurance Rate Maps (FIRMs), which show varying levels of risk. Preliminary (draft) flood maps for the Neff's Creek area, which will be part of the larger Jordan Watershed study, are anticipated to be released in Summer of 2019. These maps will designate the following flood risk areas:

**High Risk Areas** (Special Flood Hazard Area)—There is at least a one-in-four (or 26%) chance of flooding during a 30-year mortgage in these areas. Homeowners with mortgages from federally regulated or insured lenders are required to buy flood insurance to be protected from this risk. These areas are shown on flood maps as A and AO (alluvial fan hazards with water depth and velocity shown) zones.

**Moderate- to Low-Risk Areas** (Non-Special Flood Hazard Area)—Flood risk in these areas is lower but still exists. Homeowners in these areas are not federally required to buy flood insurance, but it is highly recommended. These areas are shown on flood maps as X (or shaded X) zones.

### FLOOD RISK REVISIONS AND FLOOD MAPPING CHANGES

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 residents in the vicinity of Neff's Creek better understand their flood risk so they can take steps to protect their community and their homes. Once effective, the new maps will be used for community floodplain management and flood insurance rating purposes.



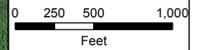
**Neffs Creek Flood Hazard Study**

- Limit of Study
- Effective Floodplain

**Revised Floodplains**

Zone, Depth, Velocity

- A
- AO, 2, 1
- AO, 2, 2
- AO, 2, 3
- AO, 3, 3
- AO, 3, 4
- SHADE X



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