

## FREQUENTLY ASKED QUESTIONS

# Neff's Creek Flood Mapping Study

MAY 2016



FEMA



**SL** SALT LAKE COUNTY

## WHY ARE FLOOD MAPS FOR NEFF'S CREEK BEING REVISED?

The Utah Division of Emergency Management (DEM), the Federal Emergency Management Agency (FEMA), and Salt Lake County are updating flood maps for the Jordan Watershed, which includes Neff's Creek, located in Millcreek Township. The flood maps are being updated so residents near Neff's Creek can understand their flood risk more accurately. Area maps are being updated for two reasons. First, we now have better flood-mapping technology and data at our disposal. Second, flood risk changes over time due to land development, erosion, increasing storm intensity, wildfires, and other causes.

## WHAT IS THE FLOOD RISK FOR NEFF'S CREEK?

Preliminary (draft) flood maps for the Jordan Watershed study, which includes Neff's Creek, are anticipated to be released in 2017. These preliminary maps will show that the Neff's Creek area is an active alluvial fan. An alluvial fan is a fan-shaped area where silt, sand, gravel, boulders, and woody debris are deposited by rivers and streams over a long period of time. Active alluvial fans are prone to sudden and unpredictable flood events and lack a defined flow path. The new maps will help residents better understand their flood risk so they can take steps to protect their community and their homes.

## WHAT ARE FLOOD INSURANCE RATE MAPS (FIRMS)? WHY ARE THEY CHANGING FOR NEFF'S CREEK?

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 2017. 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.

## HOW WILL THIS AFFECT INSURANCE FOR MY HOME?

The new flood maps will be used for flood insurance rating purposes once they become effective. Preliminary (draft) maps for the Jordan Watershed study are anticipated to be released in 2017 and are estimated to become effective in 2018 or 2019. If your home has been designated as an A or AO zone, you will be required to purchase flood insurance if you have a mortgage from a federally regulated or insured lender. If you purchase flood insurance before the final FIRMs go into effect, you may be eligible for reduced insurance rates.

## WHAT IS AN ALLUVIAL FAN?

Alluvial fans are created as flowing water interacts with mountains, hills, or steep canyon walls. Silt, sand, gravel, boulders, and woody debris can be deposited over time by powerful rivers or small creeks. The top, or narrow point, of the alluvial fan is called the “apex,” and the wider portion is called the “apron” or “cone.” Alluvial fans can be small or large, depending on the historical water flows. Alluvial fans formed on a steep slope, like the one at Neff’s Creek, are narrow, and thus more cone than fan-shaped.

## WHY IS THE NEFF’S CREEK ALLUVIAL FAN A RISK TO MILLCREEK TOWNSHIP AND OLYMPUS COVE?

Active alluvial fans like the one at Neff’s Creek can be prone to sudden, unpredictable flood events. Active alluvial fan flooding is characterized by a sudden torrent of water, capable of carrying debris and sediment. The unpredictability of the flood path is what makes them so potentially hazardous. The Olympus Cove community, built on this active alluvial fan, is at risk of sudden and unpredictable flooding in the case of heavy rains or excess snowmelt.

## HOW CAN PROPERTY OWNERS AT NEFF’S CREEK PROTECT THEIR HOMES AND BUSINESSES FROM FLOOD RISK?

Communities and residents in the vicinity of an active alluvial fan should take action to understand and reduce their risk. While each fan is different, solutions could include comprehensive mitigation measures and master drainage plans. These steps range from integrated solutions, such as structural flood control (channels and/or basins), to compatible individual property fixes, such as residential retrofitting. This also includes the purchase of flood insurance, as most homeowners’ insurance policies do not cover floods.

## WILL YOU KEEP US UPDATED ON NEXT STEPS AND FUTURE FINDINGS?

In the next several months, the Utah Division of Emergency Management, in collaboration with Salt Lake County and FEMA, will hold a series of public meetings for residents and property owners to obtain more information about the new maps and proposed changes. In the meantime, please visit the Salt Lake County Office of Township Services Neff’s Creek Floodplain website (<http://slco.org/townships/Neffs-Creek-Floodplain/>) for more information. For flood risk and insurance information, please visit [www.FloodSmart.gov](http://www.FloodSmart.gov).



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