



Davis County Flood Fact Sheet

Learn your property's flood risk

On September 30, 2019, the Federal Emergency Management Agency (FEMA) in coordination with the State of Utah Division of Emergency Management (DEM) and your local community provided your community with preliminary Flood Insurance Rate Maps (FIRMs) for Davis County and Incorporated Areas for review and comment.

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 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.

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. Following a map revision, the owner of a building newly mapped into a SFHA will be rated according to a new procedure for newly mapped properties. This rate will be equal to the Preferred Risk Policy (PRP) rate, but with a higher Reserve Fund Assessment and Federal Policy Fee, for the first 12 months following a map revision.

After the introductory year, the rate will begin its transition to a full-risk rate with annual rate increase 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 and 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 and visit floodsmart.gov for more information.

Flood risk and insurance facts

Flooding is the #1 most common hazard 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. The average individual FEMA disaster assistance grant is less than \$5,000.

Low to Moderate Risk Areas can Experience Flood Damage 25% of flood Insurance claims are located outside of the identified SFHA. Flood Insurance is still highly encouraged in these areas.

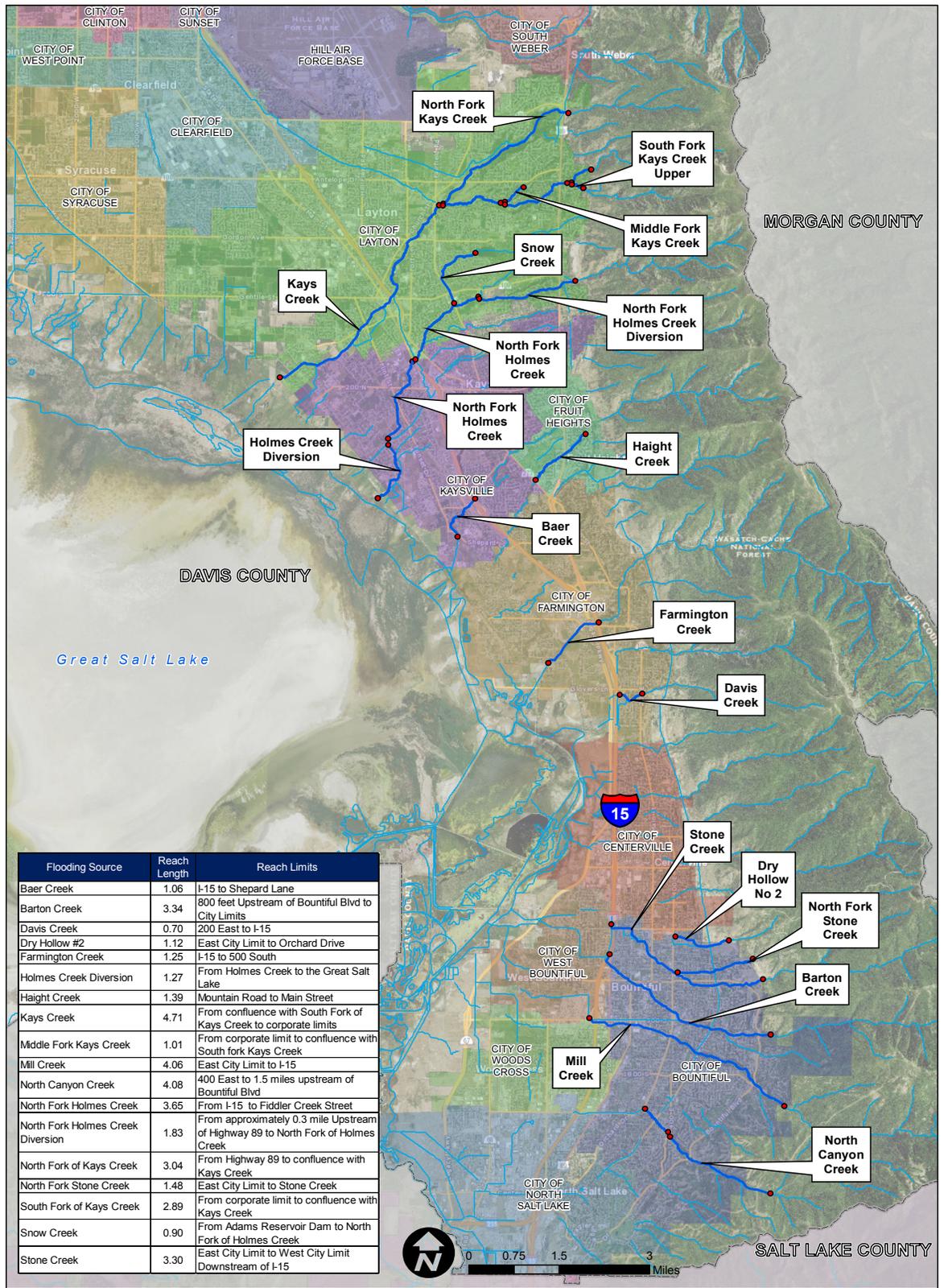
Timeline

-  2010
Study Initiation
-  2010-2014
Data Development
-  2/28/014
Initial Preliminary
-  9/15/2015
Appeal upheld
-  2015 - 2019
Revised Data Development
-  9/30/2019
Revised Preliminary Issued

Next Steps

-  Appeal Start Date:
*Projected February 2020
-  Review any appeals received
-  Issue Letter of Final Determination:
*Projected Summer/Fall 2020
-  Effective Date:
*Projected Spring 2021

*Projected dates are subject to change.



Flooding Source	Reach Length	Reach Limits
Baer Creek	1.06	I-15 to Shepard Lane
Barton Creek	3.34	800 feet Upstream of Bountiful Blvd to City Limits
Davis Creek	0.70	200 East to I-15
Dry Hollow #2	1.12	East City Limit to Orchard Drive
Farmington Creek	1.25	I-15 to 500 South
Holmes Creek Diversion	1.27	From Holmes Creek to the Great Salt Lake
Haight Creek	1.39	Mountain Road to Main Street
Kays Creek	4.71	From confluence with South Fork of Kays Creek to corporate limits
Middle Fork Kays Creek	1.01	From corporate limit to confluence with South Fork Kays Creek
Mill Creek	4.06	East City Limit to I-15
North Canyon Creek	4.08	400 East to 1.5 miles upstream of Bountiful Blvd
North Fork Holmes Creek	3.65	From I-15 to Fiddler Creek Street
North Fork Holmes Creek Diversion	1.83	From approximately 0.3 mile Upstream of Highway 89 to North Fork of Holmes Creek
North Fork of Kays Creek	3.04	From Highway 89 to confluence with Kays Creek
North Fork Stone Creek	1.48	East City Limit to Stone Creek
South Fork of Kays Creek	2.89	From corporate limit to confluence with Kays Creek
Snow Creek	0.90	From Adams Reservoir Dam to North Fork of Holmes Creek
Stone Creek	3.30	East City Limit to West City Limit Downstream of I-15

MAP SYMBOLOLOGY

-  County Boundary
-  Municipal Boundaries
-  Streams
-  Study Streams

NOTES TO USERS

All information on this map came from public data. Imagery, roads, and political boundaries were supplied by the Utah Automated Geographic Reference Center (AGRC), FEMA and ESRI. Hydrographic Features (Streams and HUC Boundaries) were provided by FEMA and the USGS National Hydrography Dataset (NHD).

COUNTY LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM DAVIS COUNTY PMR PROJECT

Scoped Flood Study Updates (Zone AE)
Utah Division of Emergency Management



RELEASE DATE
03/28/2016

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