



## GRAND COUNTY BUILDING DEPARTMENT

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### MEMO TO GRAND COUNTY RESIDENTS, LENDERS, INSURANCE & REAL ESTATE AGENTS:

**EVERY PROPERTY IS VULNERABLE TO FLOODING.** Flooding can happen anywhere, at any time. In fact, more than 20% of the National Flood Insurance Program's (NFIP) claims come from outside high-risk flood areas. That's why it's important to protect the life you've built with flood insurance, even if you live in an area with low-to-moderate flooding risk.

Floodplains play a valuable role in providing a wide range of benefits to both human and natural systems. Floodplains, by their nature, are periodically flooded at different points in time. Open floodplains provide a natural catchment basin to collect and retain runoff which reduces the severity of floods while recharging groundwater levels.

Your property may be subject to flooding by Pack Creek or Mill Creek, the Colorado River, or flash flooding. Call the Building Department at 435-259-4134 to find out the specific flood hazard for your property.



*Moonflower Canyon 9/29/2014*

**Most homeowner policies don't cover floods** – you need a separate policy to be fully protected. Be sure to ask your insurance agent if you are covered for flood damage. Property owners in low-to-moderate risk areas should ask their insurance agent if they are

eligible for a Preferred Risk Policy. Renters should also buy flood insurance for their contents.

**Plan ahead for your household.** Document personal property with photos or video, designate a place where your family can rendezvous after an evacuation order is issued, prepare and maintain an emergency kit for your car, and get to know your neighbors and discuss how you can help each other.



*Dogwood Avenue 9/29/2014*

Protect your property from flood hazard by replacing a flooded furnace or HVAC unit with one elevated above the flood level and storing valuables and insurance papers upstairs and/or in a waterproof container.

Build responsibly. Get a permit before you build. Don't build or grade within 10 feet from the property line so you don't inadvertently alter the drainage between homes. Use only licensed contractors who know and follow the rules.

**TURN AROUND, DON'T DROWN!** Do not attempt to cross or drive through standing flood waters or moving water. Just six inches of moving water can knock you off your feet. Six inches of water will also reach the bottom of most passenger cars causing a loss of control and possible stalling. Just two feet of water will wash away almost any car!



*Pack Creek flooding July 2015*

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### NATURAL AND BENEFICIAL FLOODPLAIN FUNCTIONS

Floodplain lands and adjacent waters combine to form a complex, dynamic physical and biological system found nowhere else. When portions of floodplains are preserved in their natural state, or restored to it, they provide many benefits to both human and natural systems.

Some are static conditions-such as providing aesthetic pleasure-and some are active processes, such as reducing the number and severity of floods, helping handle stormwater runoff and minimizing non-point water pollution. For example, by allowing floodwater to slow down, sediments settle out, thus maintaining water quality. The natural vegetation filters out impurities and uses excess nutrients.

Such natural processes cost far less money than it would take to build facilities to correct flood, stormwater, water quality and other community problems.

Natural resources of floodplains fall into three categories: water resources, living resources and societal resources. The following describe each category's natural and beneficial functions:

**Natural Flood and Erosion Control** – Over the years, floodplains develop their own ways to handle flooding and erosion with natural features that provide floodwater storage and conveyance, reduce flood velocities and flood peaks, and curb sedimentation. Natural controls on flooding and erosion help to maintain water quality by filtering nutrients and impurities from runoff, processing organic wastes and moderating temperature fluctuations. These natural controls also contribute to recharging groundwater by promoting infiltration and refreshing aquifers, and by reducing the frequency and duration of low surface flows.

**Biologic Resources and Functions** – Floodplains enhance biological productivity by supporting a high rate of plant growth. This helps to maintain biodiversity and the integrity of ecosystems. Floodplains also provide excellent habitats for fish and wildlife by serving as breeding and feeding grounds. They also create and enhance waterfowl habitats, and help to protect habitats for rare and endangered species.

**Societal Resources and Functions** – People benefit from floodplains through the food they provide, the recreational opportunities they afford and the scientific knowledge gained in studying them. Wild and cultivated products are harvested in floodplains, which are enhanced agricultural land made rich by sediment deposits. They provide open space, which may be used to restore and enhance forest lands, or for recreational opportunities or simply enjoyment of their aesthetic beauty. Floodplains provide areas for scientific study and outdoor education. They contain cultural resources such as historic or archaeological sites, and thus provide opportunities for environmental and other kinds of studies. These natural resources and functions can increase a community's overall quality of life, a role that often has been undervalued. By transforming stream and river floodplains from problem areas into value-added assets, the community can improve its quality of life. Parks, bike path, open spaces, wildlife conservation areas and aesthetic features are important to citizens. Assets like these make the community more appealing to potential employers, investors, residents, property owners and tourists.

**Everything outlined above are why it is critical that no development occur in the Floodplain. Or if development must occur, that it comply with strict standards to ensure that the structure has the best chance of surviving a flood event while not contributing to a rise in the floodplain.**

Visit the link below for more in-depth Utah specific flood information:

[https://www.utah.gov/beready/family/documents/flooding\\_outreach.pdf](https://www.utah.gov/beready/family/documents/flooding_outreach.pdf)

Also visit Grand County's Floodplain Administration page for links to more useful and informative links at:

<https://grandcountyutah.net/841/County-Floodplain-Administration>

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