

April 24, 2017

From: Federal Emergency Management Agency (FEMA)
Duchesne County Commissioners

NEWS RELEASE (FOR IMMEDIATE RELEASE)

FEDERAL FLOOD INSURANCE NOW AVAILABLE IN DUCHESNE COUNTY

Washington, D.C. – On March 30, 2017, Duchesne County joined over 21,000 communities nationwide that participate in the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency. As a result, citizens of unincorporated areas in the county are now allowed to purchase federally-backed flood insurance, which previously has been available only to citizens of Duchesne City and Myton City. This announcement follows the County’s adoption and enforcement of ordinances to reduce flood losses, which were recently approved by FEMA.

Residents of Duchesne County will be able to purchase flood insurance up to the limits allowed under what is called the “Emergency Phase” of the program. For single-family dwellings, the building coverage limit is \$35,000.00 and the building contents coverage limit is \$10,000.00. Renters can also protect their belongings by purchasing contents coverage. There is a 30-day waiting period before flood insurance coverage goes into effect.

In the future, FEMA and the State of Utah will arrange for a study of the county to determine base flood elevations and flood risk zones. Jurisdictions with minimal or no flood risk may be converted to the “Regular Program” without a study. Higher limits of coverage will be available once the county moves into the “Regular Program”.

Lenders must require borrowers whose properties are located in a designated flood hazard area to purchase flood insurance as a condition of receiving a federally-backed mortgage loan in accordance with the Federal Disaster Protection Act of 1973. In Duchesne County, the only designated flood hazard areas mapped are in Duchesne City and Myton City. The county hopes to receive flood hazard area mapping for unincorporated areas in the future.

Questions may be submitted to the Duchesne County floodplain administrator, Mike Hyde, at 435-738-1151 or mhyde@duchesne.utah.gov.