

interruptions, and snow-load concerns in higher elevations. Because the county is the region's largest population and economic center, even a short event can affect many residents, workers, visitors, businesses, and surrounding communities that depend on services in the St. George area.

Cascading impacts: Disruption on Interstate 15, State Route 9, State Route 18, or routes to higher terrain can delay emergency response, interrupt commuting and freight, and restrict access to health care and public services. Power outages may affect heating, communications, water and wastewater operations, fuel supply, and business continuity; communications failures can complicate coordination among utilities, transportation agencies, first responders, and major institutions. The county's large service population can amplify these linked effects and extend impacts beyond the immediate storm area.

Changes in development: Rapid residential and commercial growth increases the number and value of assets that may be affected by icy roads, cold, and localized snowfall, while expansion toward higher terrain or along major corridors can add traffic and service demands in exposed locations. A larger and older population may also increase medical, sheltering, and continuity needs during outages. Integrating winter access, road treatment, drainage and freeze protection, protected utilities, backup power, and emergency-service capacity into development and capital planning can help keep exposure from growing faster than community resilience.

5 Capability Assessment

Purpose and Scope

Local capabilities influence whether a jurisdiction can develop, fund, implement, and maintain actions that reduce long-term natural hazard risk. This assessment identifies the authorities, policies, programs, personnel, technical resources, funding mechanisms, outreach methods, and floodplain management functions available to each participating jurisdiction. The findings were used with the risk assessment and identified community needs to screen action feasibility, assign implementation responsibility, identify potential resources, and identify opportunities to improve or expand capability.

This regional summary presents common and county-level findings. It does not replace the participant-specific capability assessments provided in the jurisdiction sections of this plan. Those assessments document the capabilities and improvement opportunities of each participating county, municipality, Tribe, and special district, as applicable. Where a capability could not be confirmed, the plan does not assume that it exists; the relevant participant section identifies the item as a capability improvement opportunity or addresses it through an applicable mitigation action.

Assessment Method

The Five County AOG and the planning team evaluated capabilities in five categories: planning and regulatory; administrative and technical; financial; education and outreach; and National Flood Insurance Program (NFIP) and floodplain management. The assessment considered information supplied by participating jurisdictions during the planning process, current plans and ordinances made available for review, planning meeting discussions, and publicly available federal, state, and local sources. Findings were reviewed for applicability to mitigation implementation and were carried forward into participant-specific action development and prioritization. Each participant is responsible for confirming its information before plan adoption and for updating capability information during plan maintenance when staffing, authorities, programs, plans, or funding conditions change.

Capability Categories

- **Planning and Regulatory Capabilities:** Plans, policies, codes, ordinances, and development-management tools that can reduce risk to existing and future development.
- **Administrative and Technical Capabilities:** Staff, expertise, data, mutual-aid arrangements, systems, and technical tools available to develop, implement, and maintain mitigation actions.
- **Financial Capabilities:** Local funding mechanisms and access to state, federal, nonprofit, and other resources that may support feasible mitigation projects and required nonfederal cost share.
- **Education and Outreach Capabilities:** Programs, partnerships, and communication methods used to improve risk awareness, reach the whole community, encourage risk-reduction behavior, and support implementation.
- **NFIP and Floodplain Management Capabilities:** NFIP participation, floodplain administration, permitting and enforcement, substantial damage and substantial improvement procedures, flood-risk communication, and related staffing and technical resources.

Regional Findings and Use in the Mitigation Strategy

Documented capabilities across the planning area include land use planning, zoning, subdivision regulation, building code administration, wildfire planning, resource management planning, emergency management coordination, geographic information systems (GIS), hazard information, public communication, and access to local, state, federal, nonprofit, and private funding resources. The availability, staffing, currency, and formal use of these capabilities vary among participants. Recurring improvement needs include maintaining current plans and ordinances; documenting floodplain administration and substantial damage procedures; strengthening staff training and grant-development capacity; using updated hazard and future-conditions information in development review, capital programming, infrastructure design, and other planning mechanisms; and expanding accessible outreach to populations and locations with elevated risk.

The mitigation strategy uses these findings to determine whether proposed actions are technically, administratively, legally, and financially feasible; identify the office or partner responsible for implementation; identify potential funding and technical assistance; and develop actions that maintain or improve capability. During annual monitoring and the next plan update, each participant will review changes in plans, regulations, staffing, funding, data, partnerships, and NFIP administration and will document progress on actions intended to address capability gaps.

Five County Summary Findings

- Beaver County:** Documented county capabilities include general planning, land use and zoning authority, subdivision regulation, building code administration, floodplain regulations, regional wildfire planning, GIS and hazard information, emergency management, public communication channels, volunteer and partner coordination, and access to multiple funding sources. Priority improvement opportunities are to document staffing and training needs, confirm available development-finance tools, maintain current NFIP and substantial damage procedures, and strengthen targeted outreach for flood, wildfire, and other locally significant risks.
- Garfield County:** Documented county capabilities include general planning, land use authority, zoning and subdivision regulation, floodplain regulation, wildfire and resource management planning, a planning commission, emergency management, GIS and hazard information, mutual aid, public communication, and access to federal, state, nonprofit, and local resources. Priority improvement opportunities are to update or confirm capital, stormwater, emergency operations, and related planning mechanisms; clarify implementation and funding responsibilities; document floodplain administration procedures; and use hazard information more consistently in plan updates and development review.
- Iron County:** Documented county capabilities include land use and transportation planning, zoning and subdivision authority, building code administration, floodplain regulation, emergency management, planning and engineering support, GIS and hazard information, grant-development experience, public alerting and communication tools, and potential local match mechanisms. Priority improvement opportunities are to document floodplain staffing and substantial damage procedures, confirm mutual-aid and GIS responsibilities, and demonstrate how updated hazard information is used in capital programming, development review, outreach, and grant applications.
- Kane County:** Documented county capabilities include general and resource management planning, land use authority, zoning and subdivision regulation, wildfire planning, selected natural-hazard development provisions, planning and engineering support, emergency management, GIS and hazard information, mutual aid, and access to multiple funding sources. Priority improvement opportunities are to strengthen volunteer and nonprofit coordination, document floodplain permitting and enforcement procedures, improve public information on flood insurance and substantial damage requirements, and use available hazard information to inform development decisions in higher-risk areas.
- Washington County:** Documented county capabilities include general and capital planning, land use and zoning authority, transportation and wildfire planning, critical lands and habitat planning, housing

planning, building code administration, natural-hazard development provisions, emergency management, engineering, GIS and hazard information, mutual aid, rapid assessment tools, public communication, and multiple funding mechanisms. Priority improvement opportunities are to maintain complete NFIP compliance documentation, strengthen flood-risk and insurance outreach, use capital programming to advance risk-reduction projects, expand accessible outreach to populations with elevated vulnerability, and continue integrating current hazard information into development review and infrastructure planning.

National Flood Insurance Program

NFIP participation allows property owners, renters, and businesses in participating communities to purchase federal flood insurance. Participating communities must adopt and enforce floodplain management regulations that meet or exceed NFIP minimum requirements. Community status may affect the availability of certain forms of federal disaster assistance. The FEMA Community Status Book identifies whether a community participates, does not participate, or is suspended or sanctioned. Table 47 reports participating communities in the five-county planning area as of April 8, 2026. The planning team will recheck community status before submittal and document any change in the participant-specific capability assessment and mitigation strategy, as applicable.

The Community Rating System (CRS) is a voluntary NFIP program that recognizes floodplain management activities exceeding minimum NFIP requirements. Eligible insurance premiums in participating communities receive discounts based on the community class. NFIP participation alone does not establish CRS participation. Participant-specific capability assessments identify verified CRS participation and class, where applicable, using FEMA's CRS eligible-community list effective April 1, 2026.

Table 47: NFIP-Participating Communities in the Five-County Planning Area, as of April 8, 2026

County	NFIP-Participating Communities
Beaver County	Beaver County; Milford
Garfield County	Garfield County; Escalante; Hatch; Henrieville; Panguitch; Tropic
Iron County	Iron County; Cedar City; Enoch; Kanarrville; Paragonah; Parowan
Kane County	Kane County; Alton; Glendale; Kanab; Orderville
Washington County	Washington County; Apple Valley; Enterprise; Hildale; Hurricane; Ivins; La Verkin; Leeds; New Harmony; Rockville; St. George; Santa Clara; Springdale; Toquerville; Virgin; Washington City

Source: FEMA, Community Status Book, Utah report, updated April 8, 2026. Community names are presented in plan style; FEMA status records remain the controlling source.

Capability Improvement and Plan Integration

Participants will use the capability findings when implementing and maintaining the plan. Applicable actions identify the responsible agency, anticipated timeframe, potential resources, and the capability or risk-reduction need addressed. Participants will also use updated hazard, land use, demographic, infrastructure, environmental, and future-conditions information when revising comprehensive plans, development regulations, capital improvement programs, emergency operations plans, community wildfire protection plans, floodplain management procedures, and other relevant mechanisms. This approach allows each jurisdiction to adjust its policies, projects, and outreach as conditions and available resources change without overstating the certainty of future local impacts.

6 Mitigation Strategy

6.1 Goals and Objectives

The following goals and objectives establish the Five County Area's long-term framework for reducing natural hazard risk. During the current plan update, the planning team and participating jurisdictions reviewed the goals at the August 25, 2026, mitigation strategy meeting after the risk and capability assessment activities. Participants considered updated hazard and vulnerability information, changes in development and other future conditions, local capabilities, public and stakeholder input, implementation experience, and lessons from the previous plan. The review retained the six-goal framework and clarified the goals and objectives to strengthen their mitigation focus and regional applicability.

Participating jurisdictions use these goals to develop and evaluate actions that address their identified hazards and vulnerabilities, account for changing conditions, and are feasible within their authorities and capabilities. Each action identifies the goal or goals it advances. The action evaluation and prioritization process considers the relationship among risk, capabilities, benefits, costs, technical feasibility, implementation responsibility, available resources, and other locally applicable criteria. Detailed performance measures, schedules, and monitoring responsibilities are provided in the mitigation action plan and plan maintenance procedures rather than embedded in the regional goals.

Goal 1: Protect Life and Property

Goal statement: Reduce long-term risk to people and public, private, residential, agricultural, and commercial property through appropriate structural and nonstructural mitigation measures.

Objective: Reduce the potential for injury, loss of life, property damage, and disruption by directing mitigation resources toward documented hazards and vulnerable people, structures, and locations.