Local, county and state officials have declared an east bench neighborhood a disaster area after mud rushed down Dry Mountain, cutting through the community on Thursday night.

The declarations open the door to state funding for disaster cleanup. Gov. Mike Leavitt planned to tour the area Saturday morning.

Few Santaquin residents, if any, had insurance protecting them from natural disasters. City leaders had cautioned residents to buy flood insurance because of the potential for flooding after last year's Molly Fire wiped out vegetation on the mountain above the homes. Apparently, few did. The potential for a mudslide was thought to be more to the south, not in this neighborhood on the north end of the east bench.

Work crews began digging out after the disaster declarations came through early Friday afternoon. City officials kept tight security on the homes, evacuated after the devastation. Shortly after noon on Friday, residents were allowed back in their homes to grab a few essentials, then were escorted out.

Firefighters took the families to their homes in fire trucks and the city ambulance, then returned them to the fire station where city workers checked them back in and gathered damage reports.

The city cut power and natural gas services Thursday night and won't turn them back on until the streets are safely cleared, City Manager Roger Carter said. Officials want to make sure no gas lines rupture during the clearing, he said. Residents were forced to seek shelter elsewhere, many going to stay with relatives or with members of their church.

Once the streets are cleared, volunteers will be allowed in to begin digging out at least 30 homes, he said.

Many of the homes suffered no damage, but some residents returned to find their yards filled with mud. At least eight families found mud and debris had broken through windows and doors, flooding basements or main floors.

Among them was Mike Drager, who moved in just three months ago.

"It was our first home," said the father of five. "We had worked really hard to make improvements on the house. We sort of feel like all our hard work we've put into it has been destroyed."

Drager had just finished a basement family room that was inundated with thick, gooey mud.

"Photo albums and everything else was tossed around," he said. "But the hamster survived. That's a plus."

Now the Dragers and other families must wait to see if their homeowners insurance will cover the damage from the disaster.

City leaders require foothill builders to show that their projects can handle a heavy storm that may come along every 10 years.

"We may redefine that for future development," City Councilman Frank Steheli said.

The U.S. Forest Service had felled some of the burned trees from last year's fire above the homes and tied them to the ground to prevent a mudslide.
"I see some of those (trees) at the bottom of the canyon," he said.
Another attempt to stabilize the soil, including reseeding the mountainside, also failed. The reseeding didn't work because of little rainfall this spring and summer, Mayor LaDue Scovill said.
Utah County Commissioner Jerry Grover said he would meet with U.S. Forest officials to see if federal money was available to help the families.
"There may be federal dollars, because it's related to the fire," he said. "We'll explore that."
Meanwhile, it's not too late for other Santaquin residents to buy flood insurance. "It's a little more difficult to obtain insurance now, but we are still accepting applications and there is no moratorium in the area," said Jennifer Speirs, an agent with Natural Disaster Protection in Salt Lake City.
Speirs said homeowners' insurance policies usually do not cover natural disasters. Those applying for flood insurance in Santaquin will now have to answer more questions and possibly send in photos of the area before their policies are approved, she said.