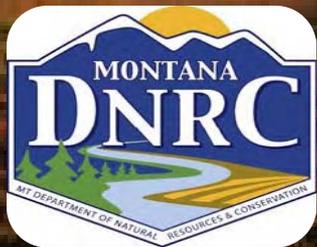


Floodplain Policy Considerations

Traci Sears, CFM
Montana NFIP Coordinator
MT DNRC Floodplain Program
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Why Manage Floodplain Development?

- Identify flood hazards for properties in order to determine best practices for development and/or open space areas
- Reduce flood loss and risk
- First true nationwide mitigation program



Floodplains - History

- **1968—Federal legislation establishes the NFIP**
- **1971 and amended in 1973 – Montana Flood Plain and Floodway Management Act**
- **1976—44 CFR 60.3 NFIP Minimum Standards**
- **1989 – Chapter 15, Montana Administrative Rules**



Floodplains

Today's floodplain is not necessarily tomorrow's floodplain – rivers change and so does risk.



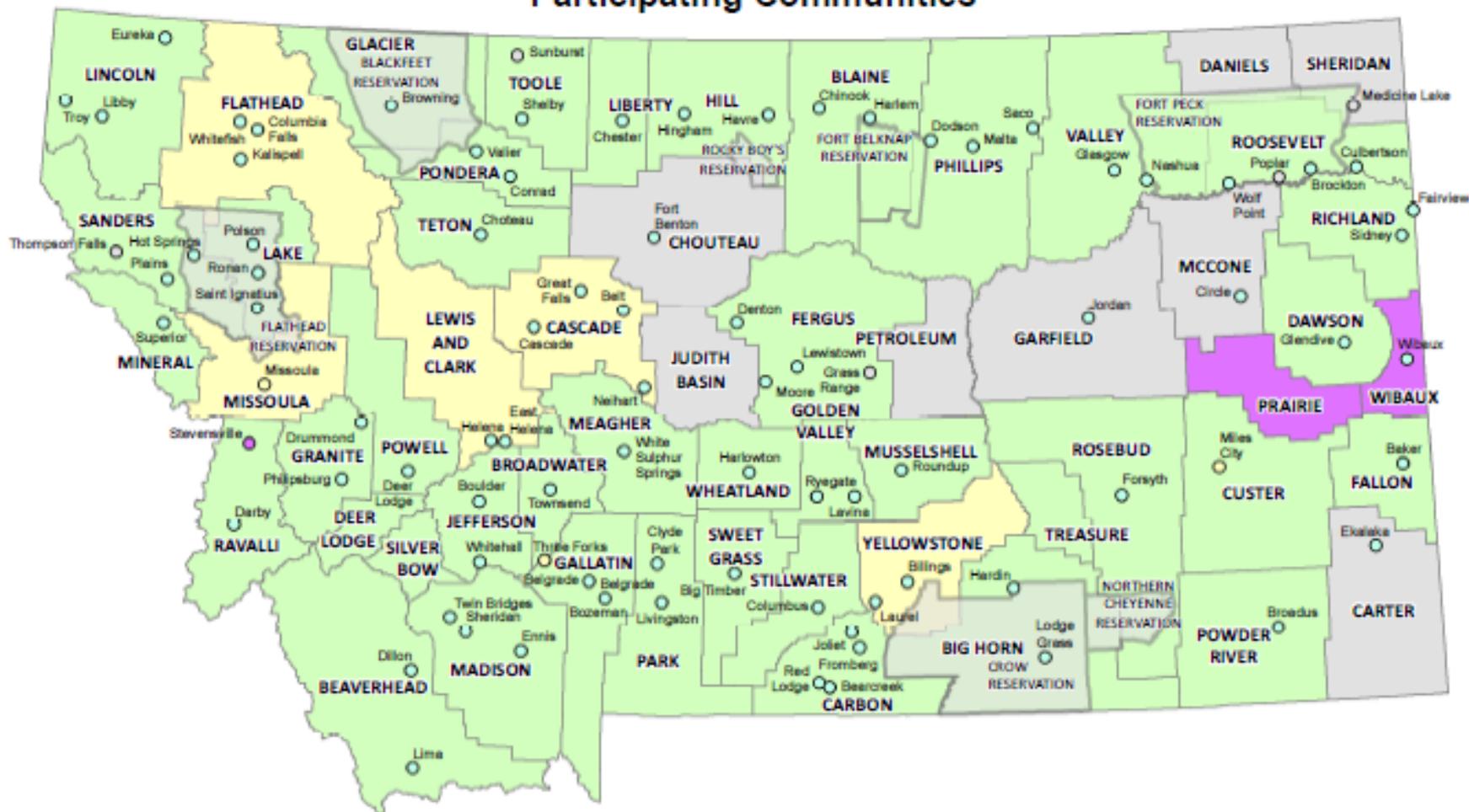
Source: Ed Thomas, Esq.

National Flood Insurance Program: Overview

- The NFIP is administered by the Federal Emergency Management Agency (FEMA)
- The NFIP is coordinated by the State of Montana
- The NFIP is regulated and enforced by local communities



National Flood Insurance Program (NFIP) Participating Communities



NFIP Community Status

- Community Rating System Participant
- Participating Community
- Community Not Participating
- Suspended Community

* CRS communities receive discounted insurance premiums

Number of Participating Communities

Counties
Municipalities
Reservations
Joint Municipality and County (Butte, Anaconda)
Total

44
86
2
2
134



September 2013

Floodplain Applications

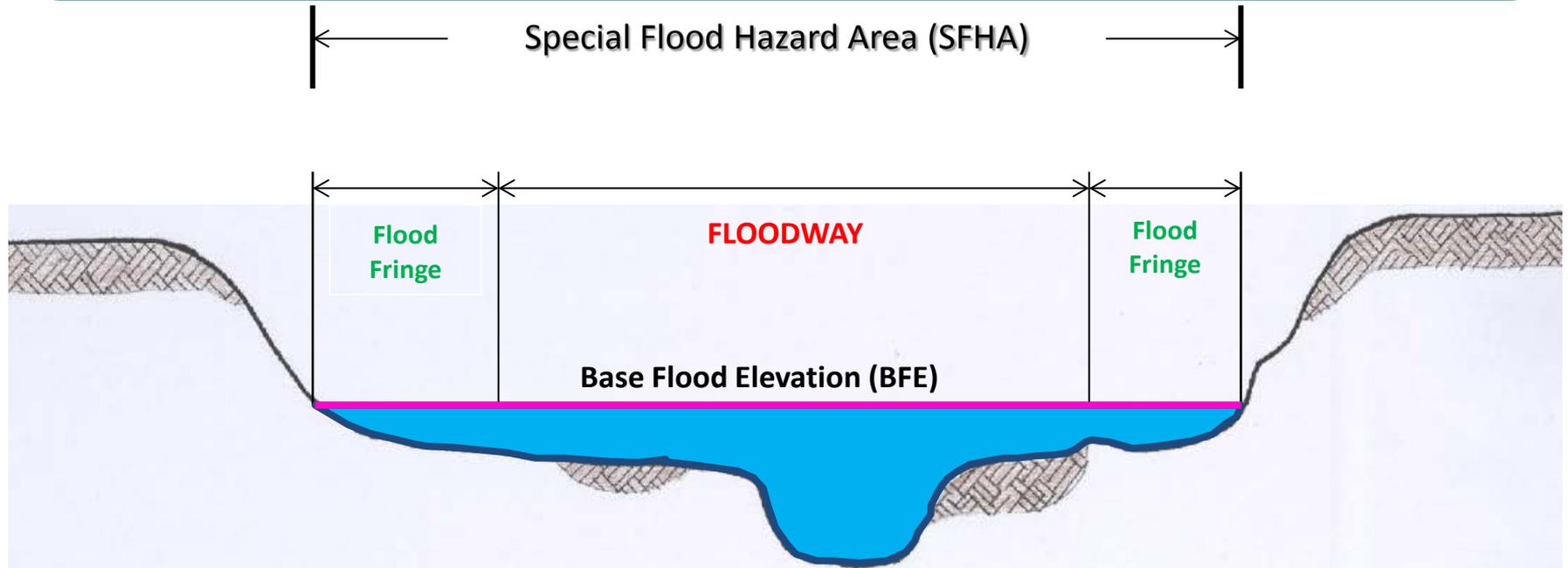
A floodplain permit is required for new construction or development within designated floodplains.

Development activities are tied to the local community ordinance.

Per the NFIP, “development” is defined as any human-caused change to improved or unimproved real estate including but not limited to: buildings or other structures, mining, dredging, filling, grading, paving, excavation, or drilling operations.



Adhering to Floodplain Parameters: Mapping

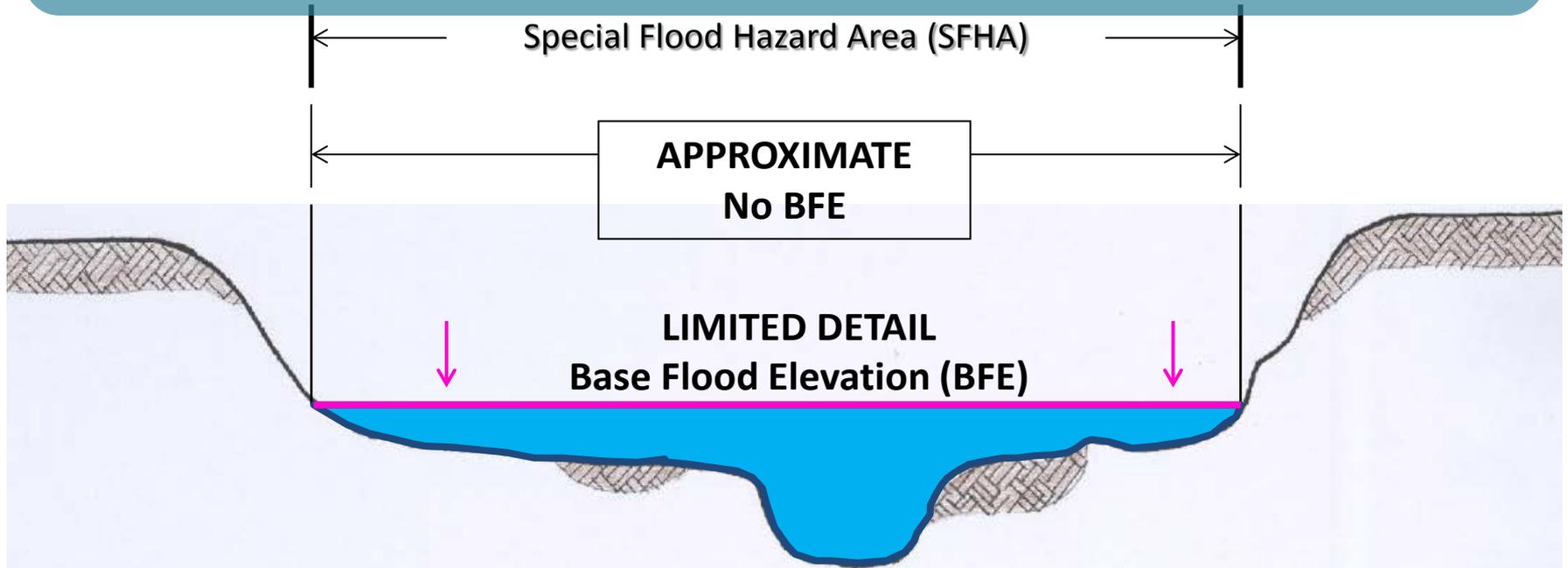


Flood Fringe - Area of the Floodplain that could be encroached upon and used for development by raising the ground.

Encroachment cannot cause more than 0.5 ft. rise.

FLOODWAY – Regulatory Area Only - Limited Development and no Encroachment allowed – Not a Physical Feature.

Adhering to Floodplain Parameters: Mapping

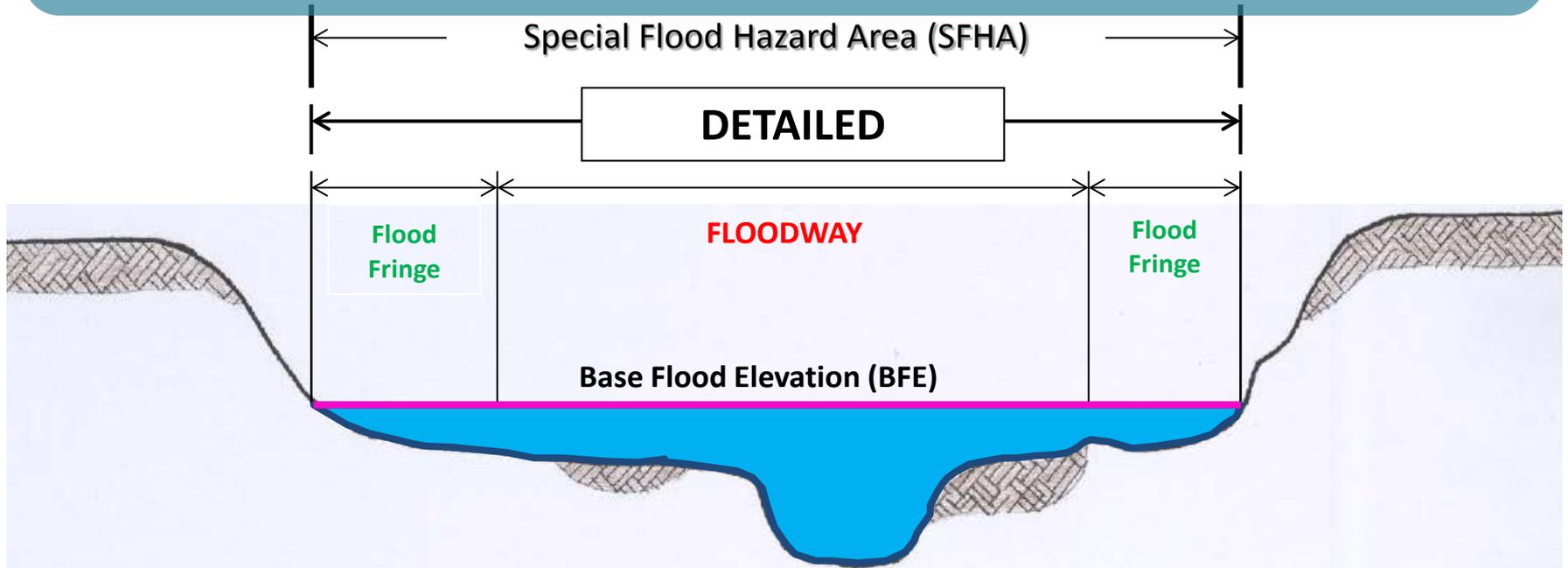


**Both represented as
“flood fringe” in most
local ordinances.**

Limited Detail

- Flood Profiles and BFEs published in FIS.
- Limited Hydrology and Topographic Data
- Has Limited Hydraulic Modeling at Bridges and Crossings

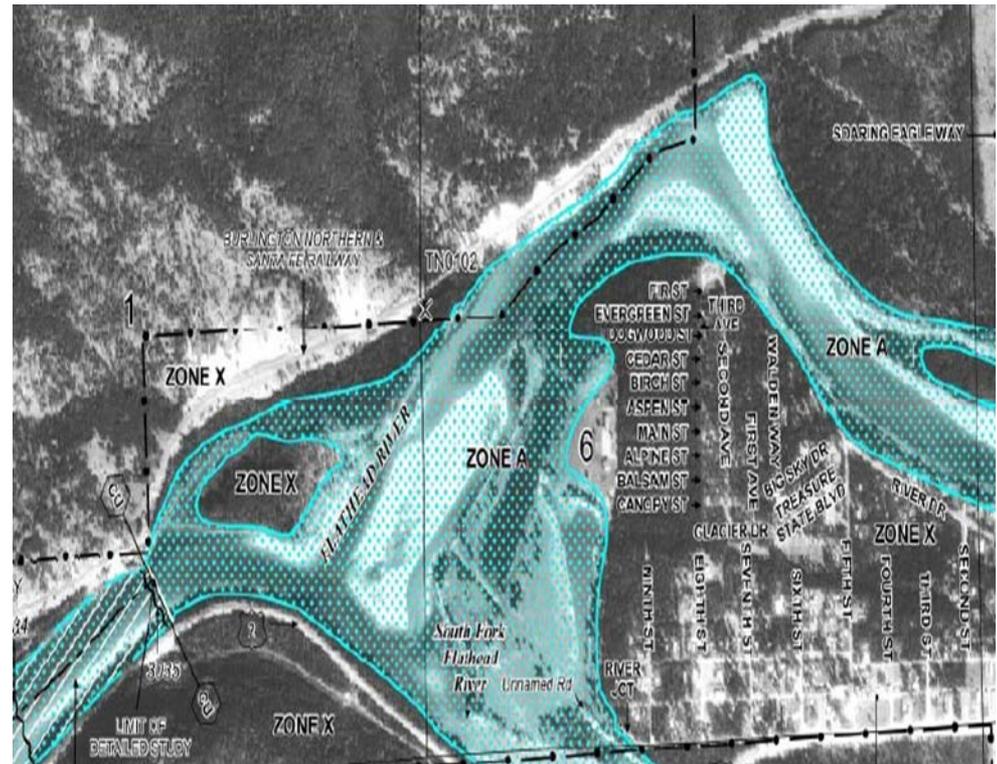
Adhering to Floodplain Parameters: Mapping



- Floodway – more restrictive for development
- Costs for encroachment analysis for floodway projects
- Flood Profiles and BFEs are published in FIS.
- Based Upon Detailed data and Modeling

Adhering to Floodplain Parameters

Flood Insurance Rate Map (FIRM)



Flood insurance and local ordinances adhere to the effective FIRMS

Floodplains: Local Ordinances

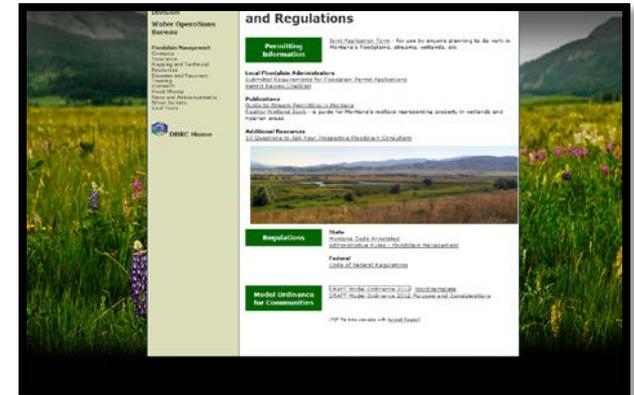
Page 21 – Section 4.3(1)

“if it causes an increase of 0.5 feet or more to the Base Flood Elevation of a Regulated Flood Hazard Area without a Floodway or an increase of more than 0.00 feet to the Base Flood Elevation of a Floodway.”

Page 25 – Section 6.1 – Prohibited Uses in Floodway

“cause water to be diverted from the Floodway, cause erosion, obstruct the natural flow of waters or reduce the carrying capacity of the Floodway.”(MCA 76-5-403(2)).

“object (artificial obstruction) subject to flotation or movement during flood level periods; (MCA 76-5-403(3) and ARM 36.15.605(1)(c))



•DNRC Draft Model Floodplain Ordinance:

www.mtfloodplain.mt.gov



Floodplains



Page 38-39
Section 9.13

Streambank
Stabilization



Page 39 –
Section 9.14

Stream and Bank
Restoration



Questions?

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