



Montana Department of Natural Resources and Conservation

FLOODPLAIN MANAGEMENT PROGRAM

Serving Montana's Communities Since 1974



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Sun River – photo by Mark Boesch

HIGHGROUND

January 2013

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Changing or Correcting Flood Maps

In order for Federal Emergency Management Agency (FEMA) map-making to be financially feasible, the scale of the map may not be sufficiently detailed to accurately indicate all dips and rises in the studied and mapped terrain. For this and other reasons, FEMA Flood Maps may undergo changes or corrections after a formal application or request has been made and FEMA reviews applicant/requestor

information. The below table shows the three ways in which a map may be changed. Letter of Map Changes (LOMC) is a general term used to refer to the several types of revisions and amendments to Flood Insurance Rate Maps (FIRMs) published by FEMA. LOMCs include Letter of Map Amendment (LOMA), Letter of Map Revision based on Fill (LOMR-F) and Letter of Map Revision (LOMR).

| Three (3) Ways in Which a Flood Map May be Changed | | | |
|---|--|--|---|
| | Letter of Map Changes | | Physical Map Revision (PMR) |
| | Letter of Map Amendment (LOMA), Letter of Map Revision based on Fill (LOMR-F) | Letter of Map Revision (LOMR) | |
| Who applies or requests change? | Property Owner or their designated representative or Insured | Property Owner or Chief Executive Officer of Community | Chief Executive Officer of Community - i.e. Mayor or Commissioner |
| What happens if FEMA grants the requested change? | A letter is received by applicant/requestor and digitally posted on FEMA's Map Service Center website indicating that the property or structure is "removed" from the Special Flood Hazard Area. The requirement for mandatory purchase of flood insurance no longer applies ¹ . The printed map panel doesn't actually change. | An official revision of the map and Flood Insurance Study is made which may change flood zones, floodplain and floodway delineations, flood elevations and map features. Map changes are limited in size from 8.5x11 up to a full panel. | The map panel(s) and Flood Insurance Study is republished. |
| What forms do I use? | MT-EZ ² or MT-1 | MT-2 | |
| What are costs associated with applying or requesting change? | Fees vary from no-charge to \$800. There may be costs for getting engineering or surveying work completed. | FEMA may charge a fee. | FEMA charges a fee. |

continued...

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- Once “removed” from the Special Flood Hazard Area (SFHA) designation, a property owner can still purchase flood insurance, but at a lower rate than that of the high flood risk zone. Also, the lender may require flood insurance, even after “removal”, but again the flood insurance premium rates would be lower than the high risk zone areas.
- The MT-EZ form should be used by an individual property owner to request that the FEMA remove the Special Flood Hazard Area (SFHA) designation from a single structure or a legally recorded parcel of land or portion thereof by issuing a Letter of Map Amendment. Multiple structures, multiple lots, or placement of fill would require the MT-1 form.

The general way to complete a LOMA or LOMR-F requires elevation information submitted by a licensed engineer or surveyor and could result in a FEMA determination of “removal” from the SFHA.

A second method, “Out-As-Shown” (OAS), does not require elevation information but does require a plat and a map. Detailed instructions for completing the MT-EZ based on OAS can be found by clicking here: http://www.floods.org/ace-files/documentlibrary/committees/Insurance/LOMA-OAS_Instructions-KS.pdf

Reflections on 2012



We at Montana’s Floodplain program know we are lucky. We work with many community employees and leaders who have heart. We all know that we can’t predict exactly when the hardships associated with flooding will burden Montanans. So we prepare. Preparations aren’t always simple, easy or inexpensive. But we do it for the greater good of all, in communities across Montana.

In 2012, the Floodplain Program in Helena gained new vibrant and qualified staff: Dave Amman—hydrologist, Mary Gibson—MapMod and Risk MAP Coordinator and Sarah Yancy—Administrative Assistant. The program has also benefited from temporary staff whose tireless efforts have brought large volumes of files into order and organization. Thank you Nathan Voeller and Dawn Flynn. We’ve also seen changes in local floodplain administrators across the state. Under Bri Shipman’s new role as the floodplain training officer for the state, new local floodplain administrators have access to great training opportunities.

In spite of the changes occurring, our guiding principle remains the same, to help reduce the hardships associated with flooding through floodplain management, insurance and education. We’ll keep doing this as we reflect back on 2012 and look forward to 2013...all while we wish you and yours the best in 2013!

New Lead at the Montana DNRC



John E. Tubbs

Mary Sexton energetically led the Montana Department of Natural Resources and Conservation (DNRC) during the past administration and retired at the end of 2012. Her direction will be missed.

Governor Steve Bullock named John Tubbs to direct Montana's DNRC, beginning in 2013.

Some of you know John Tubbs from his most recent position with the DNRC when he served as the Administrator for the Water Resources Division before he went to work in Washington, D.C. as deputy assistant secretary for water and science for the U.S. Department of Interior.

What about those Zone Ds?

By Sam Johnson, Montana DNRC Regional Engineering Specialist, CFM, Billings

(An edited response to a Montana Floodplain Administrator, with the help of other CFMs and Planners.)

Zone D areas on the Flood Insurance Rate Map (FIRM) are areas of undetermined flooding, but they indicate there is uncertainty regarding the flood risk. There are no FEMA requirements for development in the Zone D, nor is insurance mandatory according to Federal, State, or Local laws. However lenders may require insurance to protect their investment, regardless of the zone designation. I recommend that the developer personally inquire about the flood-risk designation (not just Zone A's) with an insurance agent to fully understand the financial implications. Since the flood risk is unknown, the premiums can be very expensive. In addition, because the flood risk is unknown, the property in question is not eligible for a Letter of Map Change such as a LOMA or LOMR.

Regarding whether DEQ has septic requirements within a Zone D: The "setbacks" section in the DEQ's administrative rules defines the "floodplain" in terms of FEMA's and Montana's definition of a 100-year floodplain. Therefore, one could conclude that there are no DEQ septic requirements for Zone D. For this situation, setbacks can only be enforced with regards to surface water and springs that may be in the area. The setbacks are 50 feet and 100 feet for detention facilities and absorption systems, respectively.

I used to work for a consulting firm and then for Yellowstone County Planning. I've never seen this question asked about Zone D and septic requirements. From the planning perspective, I would recommend that the Zone D be mentioned in the Subdivision Improvements Agreement, as well as shown on the plat as a condition for plat approval. This would fully disclose the (Zone D) situation to potential buyers so that they can make informed decisions. Another option would be to require a flood determination study, especially if there is a history of flooding in the area. The community could then request the State to accept the study in order for the community to regulate accordingly. In order for the Zone D designation to be changed to the appropriate determined risk, the study data would have to be submitted to FEMA. FEMA would need to publish the flood study on a FIRM for it to become effective. The process takes considerable time.

Amending the Subdivision Improvements Agreement language to reference Zone D's is a situation where the subdivision regulations can be utilized for responsible development in or near a flood hazard. Furthermore, these steps within the subdivision regulations will protect the community if anybody decides to litigate because they were unaware of the potential (undetermined) flood hazards.

Online Letter of Map Change from FEMA's Online LOMC Fact Sheet



What is a Letter of Map Change (LOMC)?

If a property owner thinks their property has been inadvertently mapped in a Special Flood Hazard Area, property owners or their representatives may submit a request to FEMA for a Letter of Map Change (LOMC). A LOMC reflects an official revision/amendment to an effective Flood Insurance Rate Map (FIRM). FEMA issues LOMCs instead of physically revising and republishing the effective FIRM.

What is the Online LOMC?

The Online LOMC is an internet-based tool that allows applicants to easily request a LOMC. It is a convenient way for applicants to upload all information and supporting documentation, including fees if applicable and check the status of their application online. Users can submit LOMC requests through this tool instead of filing the MT-1 or MT-EZ paper forms via US mail.

Who can use the Online LOMC?

Anyone, including home or property owners, their representatives and professional surveyors and engineers, may submit a LOMC request using the Online LOMC. Certification by licensed engineering or surveying professionals is required for some

supporting documentation, which may be scanned and uploaded by the applicant.

The Online LOMC application is different from the eLOMA.

FEMA designed the eLOMA tool to allow licensed professionals (surveyors and engineers) to submit simple LOMA applications on behalf of property owners and receive a quick determination. The Online LOMC tool is available to any applicant that would like to submit a LOMA request directly to FEMA and does not require a surveyor or engineer to submit. The eLOMA will remain available. FEMA will continue to add functionality to the Online LOMC tool. The Online LOMC will soon be the single portal for all LOMC requests, including LOMA, CLOMA, LOMR-F, CLOMR-F and LOMR.

To learn more about this exciting new tool, visit www.fema.gov/online-lomc.

For questions or troubleshooting, please call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627

*For General LOMC Information:
Visit: <http://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>*

New NFIP Communities in Montana

Two municipalities applied to enter and were accepted into the National Flood Insurance Program this past year: Stevensville in Ravalli County and Clyde Park in Park County. Their entrance may have been related to the recent Digital Flood Insurance Rate Maps (DFIRMs) for Ravalli and Park County. Welcome aboard Stevensville and Clyde Park.

Changes in Local FPAs

Thank you, local Floodplain Administrators (FPAs)! Reducing flooding hardships in communities through regulations largely rests on the shoulders of FPAs and that of respective local governing bodies. Of course, local FPAs are encouraged to receive training from the state and FEMA and may contact the state or FEMA for guidance or questions.

Due to the importance of the local Floodplain Administrators, we at the state, strive to keep current on local FPA contact information. The FPA contact list is posted on our state website, available to all including property owners and private engineers. We also distribute the contact list at functions such as conferences for Montana Association of Counties and the Montana League of Cities and Towns. In the last few months, since the September issue of HighGround, there have been a number of changes with FPAs. These changes occur for various reasons, in some instances individuals move on to better positions and we congratulate them. If you know of other changes or can provide us with corrections, please let me know via an email to mguokas@mt.gov or by calling me at 406.444.1343.

Anaconda-Deer Lodge

(Municipality/County)
Current: Doug Clark
dclark@anacondadeerlodge.mt.gov
406.563.4015
Vacated by: Connie Daniels who was elected to serve as A-DL CEO

Baker, Town of (Fallon County)

See Fallon County

Browning, Town of (Glacier County)

Alvin Yellow Owl
ayellowowl@browningmontana.gov
406.338.2344

Carbon County

Interim: Melissa Rickbeil
planning@co.carbon.mt.us
406.446.1674
Vacated by: Greg McGann

Clyde Park's very first FPA (Park County)

Barbara Woodbury
bwoodbury@parkcounty.org
406.222.4142

Dawson County

Interim: Bill Ellis FPA of Custer
b.ellis@co.custer.mt.us
406.874.3424
Vacated by: Wade Humphries, now FPA with City of Missoula

Fallon County and the Town of Baker

Current: Desiree Thielen
fallonplanner@falloncounty.net
406.778.8111
Vacated by: Jessica Dindrdi

Fromberg (Carbon County)

Current: Michael Ventling
dtw@fromberg-mt.gov
406.425.2400
Vacated by: Raymond Chapman, Public Works Director

Lake County

Current Interim: Joel Nelson,
jnelson@lakemt.gov
406.883.7235
Vacated by: Tiffany Lyden, summer, 2012 when her family relocated.

Lavina, Town of

(Golden Valley County)
Current: David Kojetin
lavina@midrivers.com
406.636.2025
Vacated by: Sid Boe

Madison County

Current Interim: Charity Fechter,
County Planning Director
cfechter@madison.mt.gov
406.843.5250
Vacated by: Ralph Hamler

Missoula, City of

Current: Wade Humphries
whumphries@ci.missoula.mt.us
406.552.6637
Vacated by: Todd Klietz

Missoula County

Current: still Todd Klietz
Phone and Email unchanged
New Address:
200 W. Broadway

Phillips County

Current: Casey Burke
casey38@gmail.com
406.270.1884
Nearly vacated by (Julie's is trying to retire): Julie Burke

Polson, City of (Lake County)

Current: Joyce Weaver,
Building and Planning Official
polsonplanning@centurytel.net
406.883.8214
Vacated by: Ron Melvin, former building inspector

Ryegate (Golden Valley):

Current: Page Dringman
sgplanning@cablemt.net
406.932.5470
Vacated by: Patti Bruner

Saco (Phillips County)

Current: Clint Simpson
townofsaco@nemont.net
Vacated by: Howard Pippin

Stevensville (Ravalli County)

1st Ever FPA
Dennis Monroe,
Part-Time Building Inspector
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Save the Date –

March 26-28, 2013
14th Annual Association of Montana Floodplain Managers Conference
Bozeman, Montana

“Restoration and Repair, Recovering from the Floods of 2011”

For more information visit:
<http://www.mtfloods.org>

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Persons with disabilities who need an alternative accessible format of this document should contact DNRC public information officer at 406-444-0465.

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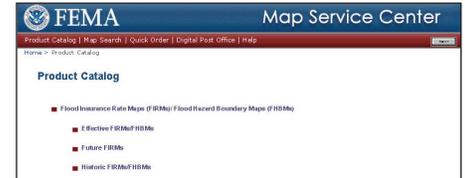
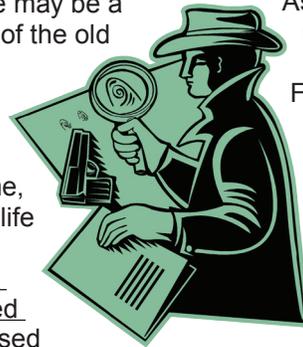
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BRI SHIPMAN, Floodplain Training Officer
 (406) 444-1300 bshipman@mt.gov

Outdated Maps or Ordinances? Don't Throw them Away!

Filing - it may seem like a thankless job now, but it can be full of big rewards at a later date. A number of Montana communities are in the process of getting new maps. As a community undergoes this process and acquires “new” maps, Flood Insurance Studies and adopts a new ordinance, there may be a temptation to get rid of the old documents. Don't.

Homes and other structures may be around for a long time, perhaps beyond the life of the current owner. Insurance premiums may be grandfathered in at a lower rate, based on outdated maps. Piecing together floodplain permits and changes to structures may not make sense without historic maps and files.



Save historic documents in your files. As a backup and/or a cross check, some historic Flood Insurance Rate Maps are available from FEMA's Mapping Service Center: <https://msc.fema.gov/>. By visiting this site, saving your “outdated” files and maps and contacting the state for missing files, you may not get any immediate applause, but your efforts may be greatly appreciated in the future.

STEVE STORY, State Floodplain Engineer
 (406) 444-6664 sestory@mt.gov

SARAH YANCY, Administrative Support
 (406) 444-0862 syancy@mt.gov

BILLINGS Regional Office, 1371 Rimtop Drive, Billings, MT 59105-1978
 SAM JOHNSON, Regional Engineer
 (406) 247-4423 sam.johnson@mt.gov

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 (406) 265-5516 mcross@mt.gov

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 (406) 538-7459 ssundheim@mt.gov

MISSOULA Regional Office, 1610 S. Third St. W, Ste 103, PO Box 5004, Missoula, MT 59806-5004
 LARRY SCHOCK, Regional Engineer
 (406) 721-4284 lschock@mt.gov

KALISPELL Unit Office, 655 Timberwolf Parkway, Suite 4 Kalispell, MT 59901-1215
 MARC PITMAN, Unit Manager
 (406) 752-2288 mpitman@mt.gov

For Pre-disaster Mitigation Grant Information, contact Kent Atwood, State Hazard Mitigation Officer Department of Military Affairs P.O. Box 4789 - 1956 Mt. Majo St. Fort Harrison, Montana 59636-4789
 (406) 324-4782 katwood@mt.gov