



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

June 2013

This newsletter and other state floodplain management activities are funded, in part, through grants from FEMA.

5th Annual Floodplain Resource Seminar and Floodplain Legal & Sustainable Development Workshop – *Save the Date!!!*

July 22-26, 2013



The **Floodplain Resource Seminar** is a training venue offering free sessions with an emphasis on Montana floodplain management. The MT DNRC Floodplain Program is excited to facilitate trainings **approved for CECs** for various audiences. Course offerings include:

- ** MT Floodplain Legal & Sustainable Development Workshop
- ** Flood Insurance – Just the Facts
- ** Elevation Certificates
- ** Floodplain 101 for Realtors
- ** Floodplain 101/Basics of Permitting
- ** Certified Floodplain Manager (CFM) prep session and exam

The **Floodplain Legal & Sustainable Development Workshop** is a focus of this year's Floodplain Resource Seminar, and will be offered in **Helena** the first part of the week (July 22-23), and **Miles City** the second half of the week (July 25-26). This workshop is intended to provide tools and information for local communities faced with numerous complex issues that affect the viability of the community economically and aesthetically. This session will provide a framework for leveraging private and public resources to achieve thriving community resilience. Additionally, this day and a half long session focuses on creating mechanisms for communities to initiate independent work groups that can further discuss workshop goals.

The MT DNRC Floodplain Program, AMFM, and Future West are grateful to collaborate with Ed Thomas, Esq., Don Watson, FAIA-CIP, Alessandra Jorelleman, MPA, CFM; and David Mallory, PE, CFM, on this legal and sustainable development workshop. All are leading experts in the nation on hazard mitigation, floodplain litigation, and architectural urban design and planning focusing on sustainability and resilience and architectural best practices. Additionally, the Floodplain Program welcomes the engagement of local experts who will add to the program with key input on local assets and vulnerabilities.

Access the following link to **REGISTER ONLINE:**

https://app.mt.gov/cgi-bin/confreg2/index.cgi?CONFERENCE_ID=2943&ACTION=INTRO

Welcome New Local Floodplain Administrators

The newest individuals to join the ranks of Montana's local floodplain administrator are in Carbon County and the Town of Ennis. Melissa Rickbeil has been working as administrative assistance to the county and now has the added duty of floodplain management for Carbon County. In the Town of Ennis, Rich Shelton is now the floodplain management, "go-to guy".

14th Annual AMFM Conference Overview

By Bri Shipman,
DNRC Training Specialist



The Association of Montana Floodplain Managers held its 14th annual conference March 26-28, 2013, in Bozeman. This year's theme was "Restoration and Repair – Recovering from the 2011 Floods". The venue was once again a successful combination of presentations, technical workshops, training sessions, and exhibits in a variety of areas with an emphasis on local floodplain management.

The conference was well attended, with over 120 participants throughout the week. As is typical, the setting was a great stage for opening the lines of communication regionally and enabled beneficial discussions relative to current issues and methods of approaching local challenges in floodplain management.

Priority topics covered over the duration of the convention included:

- The NFIP reform and Biggert-Waters Act of 2012 and its implications to local floodplain programs and property owners
- Updating local floodplain regulations
- Building resilient communities through the NFIP
- Negotiating the floodplain application process
- MT Flood Insurance Claims – Cost Comparison of a Structure with Flood Insurance vs. a Structure Without
- Social media and floodplain management
- 2011 flooding and restoration opportunities on the Musselshell River

- Helena West Valley Flood Mitigation Plan
- Mitigation as a result of 2011 flooding

Numerous technical presentations and case studies were offered and well-attended:

- Missouri River levee setbacks
- Miles City levee
- Deer Lodge, Cottonwood Creek flooding
- Two-Dimensional Floodplain Modeling
- Challenges with Flat Creek Zone A, Superior MT
- Effects of Volume Driven Hydrologic Events – Saltese Creek, Spokane
- Big Hole River – Topographic Assessment and Hydraulic Analysis
- Floodplain Permitting and Design Challenges – Soft Bank Stabilization Projects on the Bitterroot River
- Flood Map Mobile Application
- Hurricane Sandy

Supplemental sessions covered: changes to FEMA's Community Rating System; the Silver Jackets Program and the Montana team's interagency project; and an Ask the Experts problem solving meeting.

Next year's AMFM conference will be held in Billings, MT. For information about AMFM, visit their website: www.mtfloods.org

MT DNRC Lewis and Clark Floodplain Program Ambassador Award, 2013



From left: Harold Peterson, Jenn Boyer and Ray Weaver

Congratulations to Jennifer for her successes and contributions relating to floodplain management. The Montana DNRC commends her for her exemplary work and achievements.

The Montana Department of Natural Resources and Conservation's Floodplain Management Section was honored to award the first ever Lewis & Clark Floodplain Program Ambassador Award to Jennifer Boyer, at this year's annual AMFM conference in Bozeman, March 26, 2013. The award recognizes outstanding efforts and contributions for advocating sound floodplain management and No Adverse Impact (NAI) principles. The award honors individuals or organizations that have been instrumental in orchestrating and leading community based grass roots efforts related to progressive land use planning, managing watershed development, implementing flood hazard mitigation projects, and/or initiating new mapping studies.

Jennifer Boyer has directed and organized Western watershed groups in Montana and Oregon, has served as the co-chair of the Montana Watershed Coordination Council (MWCC), and led or organized numerous community-based planning efforts and facilitated

training workshops on related topics.

DNRC commends Jennifer's dedication and commitment to enhancing and protecting the natural and beneficial functions of the Big Hole River corridor. Jennifer's involvement with the Big Hole Watershed Committee spans more than 15 years and numerous roles – her role as a river conservation steward committed to serving diverse local interests has continued to evolve. Over the last year, she has spearheaded and facilitated the efforts to fund and complete a new floodplain study for 117 miles of the Big Hole River. Jennifer's contributions and leadership have been crucial to the success of the project and serve as a model to other watershed groups and communities.

A second component of the award will be Jen's formal nomination for the Association of State Floodplain Managers (ASFPM) National Meritorious Lifetime Achievement in Floodplain Management Award for 2014.

MT DNRC Lewis and Clark Floodplain Program Floodplain Manager Award, 2013



Congratulations again Samantha on your successes in local floodplain management. The DNRC Floodplain Program commends you for your hard work and achievements.

DNRC is pleased and honored to announce that Samantha Malenovsky, the City of Miles City local Floodplain Administrator, was selected as our first-ever recipient of the Lewis & Clark Local Floodplain Manager Award. This award recognizes outstanding individual efforts and contributions to floodplain management at the local level. It honors an individual who is responsible for the development of a successful and proactive local program or activity or one who has faced challenges to implement flood hazard reduction at the local level in absence of sophisticated programs and support. Samantha started with Miles City one month prior to the 2011 flood events.

The community was struggling with their floodplain program due to recent floodplain administrator turn over and new maps that placed approximately 79% of the City into the Special Flood Hazard Area. Miles City went from three to twenty-five floodplain development permit application requests a year. They have the highest flood insurance policy count for the state and in the past two years over 85 Letter of Map Changes (LOMCs) have been processed. Miles City Flood Awareness Day is now an annual event. Samantha also coordinates the local Flood Task Force, the Levee Improvements committee, and is leading the charge to a better Community Rating System (CRS) rating for the City.

Public Meetings Slated in the Big Hole Watershed

By Mary Guokas, DNRC
Floodplain Outreach Specialist



The Big Hole Watershed Committee (BHWC), along with Montana DNRC, and the project stakeholders (including the counties) are excited to unveil the results of a new floodplain mapping study for the Big Hole Watershed. Learn more about the study as well as view and share your comments on the draft maps during one of three public meeting/informational sessions slated to be held in June:

Tuesday, June 18, 6 – 8 pm,
Wisdom Community Center

Wednesday, June 19, 6 – 8 pm,
Divide Grange Hall

Thursday, June 20, 6 – 8 pm, Twin
Bridges High School, Montana Room

The sessions are being held to present the results of a recent floodplain mapping study conducted on 116 miles of the Big Hole River. The study developed hydrologic and hydraulic analyses and corresponding base flood elevations and floodplain maps for two portions of the Big Hole River: from the Pioneer Creek confluence in Beaverhead County downstream to Dickie Bridge at the Anaconda – Deer Lodge County boundary, and from Melrose to the Jefferson River confluence in Twin Bridges. The meetings are being held to provide the public with opportunities to learn about the study, review draft floodplain maps, and submit comments to the Montana Department of Natural Resources and Conservation (DNRC).

The sessions are also opportunities to ground-truth the draft maps for accuracy. The sessions will include short presentations, question and answer sessions, personalized mapping reviews and an opportunity to provide comments.

Interested landowners who may not be able to attend the public information sessions, may arrange for individual

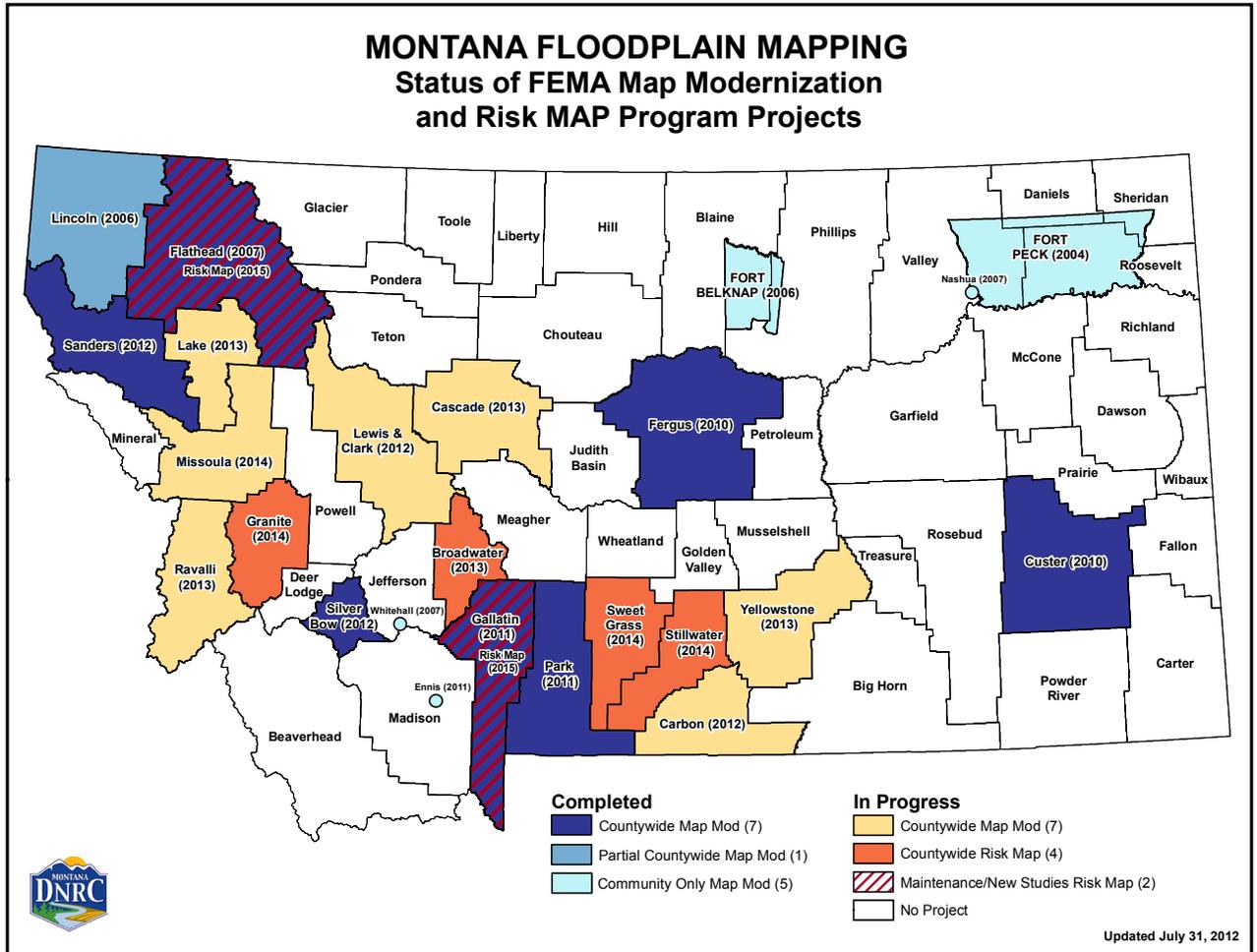
or neighbor meetings by contacting Jennifer Boyer at jen@future-west.org or by phone at 406-587-2974 or 406-539-3006.

The draft maps and information on the study can be found online at a Montana DNRC website: http://dnrc.mt.gov/wrd/water_op/floodplain/big_hole.asp or on the BHWC website at http://bhwc.org/initiatives/land-use-planning/floodplainmap_adoption/. Draft maps may also be viewed in the county floodplain offices associated with the study.

Following the public meetings, citizens may continue to submit comments on the maps and study through July 31, 2013. Comments may be submitted by standard mail to: DNRC Floodplain Management Program, attn: Tiffany Lyden, Floodplain Outreach Specialist, 1424 9th Ave., Helena, MT 59620-1601 or by email to: tlyden@mt.gov.

The new study and draft maps are the result of years of collaboration and community discussions between landowners, the BHWC: county governments for Anaconda-Deer Lodge, Beaverhead, Butte-Silver Bow, and Madison Counties, state agencies and the non-profit organization Future West. Collaborators sought to improve the management of floodplains and keep people and property out of harm's way from future floods.

After July 31, 2013, the proposed floodplains will be finalized based on public comment. Following publication of a final notice, Montana DNRC will establish designated floodplains for the above-referenced portions of the Big Hole River. Existing county floodplain regulations in Madison, Beaverhead and Anaconda-Deer Lodge Counties will be amended, following local public notices and meetings, to incorporate Big Hole River floodplains designated by Montana DNRC.



A Brief Summary of New Floodplain Mapping and Mapping Conversions Projects

Cascade and Lake Counties most recently completed the multi-year process of converting paper maps into a digital format. As of March 19, 2013 a new Flood Insurance Study (FIS) was completed for Cascade County. With the completion of this project, digital data may be viewed in maps through a variety of mediums including Google Earth, different GIS program and FEMA's map viewer found here: <https://hazards.fema.gov/wps/portal/mapviewer>

In February of this year, digital maps and a new FIS became effective in Lake County. Not only were maps converted into a digital format, but new detailed study information was incorporated for four

creeks and the southern portion of Swan Lake resulting in BFE (Base Flood Elevation) information for these areas.

Conversion project work continues in Ravalli and Yellowstone Counties where new maps are scheduled to be adopted later this year. As shown on the map, Broadwater, Stillwater, and Sweet Grass counties are scheduled to be completed in 2014. Mary Gibson, the state's RiskMAP/Map Mod Coordinator, continues to lead projects in a forward momentum through effective coordination and collaboration with FEMA, local communities and project contractors.

New Floodplain Mapping Money

The 2013 Legislature included appropriations for the Floodplain Program of the DNRC additional state funds to supplement and support efforts for flood plain mapping in Montana. Funds include \$100,000 available on July 1 for each fiscal year 2014 and 2015. Staff in the DNRC Flood Plain program will be developing a plan on how best to utilize the new funds.

Our Sympathy to Former Flathead Conservation District Leader, Larry VanRinsum



We were deeply saddened to hear that Larry passed away on May 24th. Larry was instrumental in bringing floodplain and conservation issues and resources together. He

was always professional and personable. A few words from his obituary are fitting, "...Larry's next endeavor was to follow his father's footsteps, and become a resource conversationalist for the Flathead Conservation District. During his time in the district office, he was able to work with both government agencies and private citizens to protect and defend the natural resources for the valley and state which he so dearly loved".

Obituary

Updated in 2013: Montana's Model Ordinance for Local Communities Use

By Laurence Siroky, DNRC Water Operations Bureau Chief

Are you thinking of updating your local flood plain management ordinance or regulations? Are new floodplain maps being prepared and will be adopted prompting the requirement to update the flood hazard regulatory area as well as other updates to your flood plain ordinance?

To facilitate your task, a new 2013 Model Ordinance is soon to be available that is an updated version of the DRAFT 2012 Model Ordinance. It was a considerable effort by many folks involved in review, editing and composition to meet FEMA and Montana standards for flood plain management. Over a dozen professionals: including lawyers, local floodplain administrators, state Floodplain Program staff and a FEMA representative participated in the process. A great many thanks to everyone for their contributions and effort. Having the federal and state minimum requirements for procedural and development standards integrated into a model will facilitate required ordinance review and acceptance by FEMA and DNRC.

If your ordinance is based on the DNRC Model Ordinance of 1989, 1990, 1992 or 2006 it is probably dated and does not contain changes and updates necessary to meet current federal and state standards for flood plain management. Updates and revisions include addition of crawl space requirements, revising floodway encroachment limits, distributing requirements in flood plain manager's duties to the appropriated sections and revisions to bank stabilization design and construction requirements.

The Model Ordinance contains specific cites referencing the supporting or applicable Montana statute or administrative rule as well as the appropriate federal regulation and is intended to provide background or information for reference during crafting a specific local floodplain management ordinance or regulation. The Model also includes suggested higher standards within certain sections that may be considered by the local community when crafting their own local floodplain management ordinance.

As you update your own local floodplain management ordinance please involve DNRC staff, Tiffany Lyden and Traci Sears as well as FEMA representative, Marijo Brady early and often as you craft your own local community ordinance or regulation and the acceptability required by DNRC and FEMA will be a piece of cake. The 2013 Model Ordinance is in Word format and will be soon posted on our web site at <http://www.mtfloodplain.mt.gov/>. We plan a specific e-mail notice when the new 2013 Model Ordinance is posted and will have a 30 day open comment period from the notice date. Have fun.

Floodplain Model Ordinance Basics: #1 in a Series

By Laurence Siroky, DNRC
Water Operations Bureau Chief

State Flood Plain Management Act

The Montana Legislature passed the Montana Floodplain and Floodway Management Act in 1971, then amended and revised the Act in 1973. The Act gives local governments the necessary authority to regulate development through adoption of local ordinances designed to minimize flood damage within specific areas identified by the state as prone to flood damage. It prescribes the role of the state and local communities and is a joint effort to combat flood loss.

Regulated Flood Hazard Areas

The DNRC is named as the agency responsible for examining flood prone areas and delineating floodplains and floodways for the state's watercourses (76-5-201, MCA). The delineations of Regulated Flood Hazard Areas (RFHAs) establish local jurisdictional areas for their local flood hazard mitigation ordinances. Often the mapping and technical study is done in coordination with FEMA mapping efforts. Montana has about 200,000 miles of streams and approximately 10,000 miles have had flood hazard areas delineated and adopted where local floodplain management ordinances apply.

After receiving specifically identified and mapped flood prone areas as designated floodways or designated floodplains from the state and generally FEMA, officials of a political subdivision have six months in which to adopt land use regulations that meet or exceed the NFIP and state's minimum standards (76-5-302, MCA).

Local Floodplain Management Ordinances

Additionally, the DNRC is required to develop minimum standards and a model ordinance (76-5-301, MCA) for local communities, approve specific community ordinances before local adoption, and approve any alterations to the established local jurisdictional

area. At present, 130 communities including counties and cities have adopted floodplain management ordinances for the regulated flood hazard areas.

DNRC Model Ordinance

The 2013 Model Ordinance is a non-regulatory document, a model and is to be used as a guidance tool by local governments to craft their own floodplain management ordinances. It integrates the federal and state floodplain management standards that the local governments must include at a minimum in their local ordinance. The procedural and development minimum standards are specified in Part 4 of Title 76, Chapter 5 Montana Codes Annotated and further specified in Administrative Rule 36, Chapter 15.

National Flood Insurance Act of 1968

In addition to minimizing recurrent flood damage and impacts to health, safety, and welfare in flood prone areas, the Act was specifically implemented to meet the new requirements for national flood insurance that first became available in 1968 to individuals and businesses. The NFIP is a federal program that provides flood insurance to individuals, including renters and home and business owners, in participating communities. The program is contingent on an agreement between local communities and the Federal Government which requires a community to adopt, administer, and enforce a floodplain management ordinance (44CFR 60.3) to reduce future flood risks in Special Flood Hazard Areas. When a community reaches an agreement with the Federal Government and adopts the required floodplain management ordinance, the Federal Government will make flood insurance available within the community, to anyone "in" or "out" of the designated floodplain, as a financial protection against flood losses.

DES/Floodplain Administrator High Energy Hybrid: Lisa Oedewaldt

By Mary Guokas, DNRC
Floodplain Outreach Specialist



From Left: Nadene Wadsworth, Hazard Mitigation Coordinator, Lisa Oedewaldt and Kent Atwood

Responding swiftly to reported disasters, seeking and successfully applying for an array of grants and serving as the Local Floodplain Administrator for Lincoln County as well as the municipalities of Eureka, Libby and Troy keeps Lisa Oedewaldt moving.

As the Deputy Emergency Director she responds to many incidents, most are flood-related. But the scope of her responses flows beyond floods. For example, a sinkhole opened behind the elementary school in Libby. There was no damage and no injuries but Lisa worked on dealing with “it”.

Lisa’s long-term vision keeps her ahead of disasters by training first responders, keeping up with radio communication. She secured 3 mountain microwave tower sites through a US Forest Service lease agreement. She seized opportunities and worked diligently with the State’s Hazard Mitigation Officer, Ken Atwood ensuring the county’s receipt of Hazard Mitigation Grant Funding for the installation of two generators in the county. Residents can sleep well knowing if the power goes out, two emergency shelters with generators will be available. She does regular tours with the US Army Corps of Engineers and when an Emergency Operation Center needs to be opened, Lisa opens it.

Catch your breath, that’s only a portion of Lisa’s work. Under Memorandums of Understanding, with the three NFIP participating communities in Lincoln County: Eureka, Libby, and Troy and the county, Lisa is the go-to gal for floodplain permitting and floodplain outreach in Lincoln County. She works with realtors ensuring they know floodplain locations. Also, property owners can request a mapping of their parcel in relation

to FEMA’s Special Flood Hazards Areas, thanks to Lisa’s initiative. Like many other floodplain administrators Lisa maintains clear communication concerning permitting activities in a FEMA-identified Special Flood Hazard Area, when needed and/or when a neighbor “snitches” on another neighbor.

As a single parent, Lisa is proud of her kids. Her oldest, Jacob (19) is in the Great Lakes studying Basic training for the US Navy. Her daughter (16), will graduate next year and is an all around athlete who has been accepted for the Washington DC Close-Up Program and will be headed to DC in 2014. Sebastian (10) is her youngest and is also an athlete, as well as an active community member. After he participated in City Council meetings, he secured tree plantings for Arbor and organized a clean-up day for local baseball fields.

Even with a full workload and home life, Lisa has successfully served as the President of the Association of Montana Floodplain Administrators (AMFM) and will continue to do so for the next year. When asked how she likes her job, Lisa responded, “I really like what I do, I won’t have it any other way”.



Sinkhole

Collaboration's Nature Comes Naturally

For Training by H2O Partners
Post Super Storm Sandy

H₂O PARTNERS




As Sandy roared up the east coast of the United States last October, it morphed from tropical depression to tropical storm to hurricane – nature's collaboration. It's been called Storm Sandy, Hurricane Sandy, Frankenstorm, Blizzacane and Snoreastercane. It upgraded to Superstorm Sandy and then Meteorological Event Sandy before the National Hurricane Center applied the official name of Post Tropical Cyclone Sandy.

But no matter what it's called, the impact remains the same – lives lost, millions more disrupted and thousands of buildings damaged and destroyed.

The National Flood Insurance Program received nearly 140,000 claims for properties it insured in the storm-ravaged areas in the weeks following Sandy. In anticipation of its claims adjuster resources being stretched and stressed while insurance agents found themselves dealing with significant, if not unprecedented, claims impact, FEMA elected to streamline claims processes and coach up its front-line resources: claims adjusters and insurance agents.

FEMA tasked its training contractor, H2O Partners, Inc., with responding to Sandy's storm surge with a surge of its own. That meant reaching out to certify additional claims adjusters and to provide insurance agents with practical, Sandy-specific assistance to help in the recovery. All while maintaining its already ample slate of training for insurance agents and lenders throughout the country as year-end loomed.

"So, it was imperative that we get to the adjusters right away with our certification training," said Bill Barton, NFIP Training Delivery Manager.

"Then we could focus on how we could help agents deal with their insured's and all the claim activity."

NFIP Training's surge response called for it to conduct two quickly-assembled claims adjuster seminars in FEMA Region II by mid-November just two weeks after Sandy subsided. Those sessions in Iselin and Cherry Hill, NJ attracted more than 425 adjusters, many of whom were able to receive their certification or re-certifications on the spot.

Post Flood Webinar for Agents

- NFIP Overview & Purpose
- Disaster Assistance
- The Claims Process
- Common Coverage Issues
- Claims Appeals
- Increased Cost of Compliance
- Biggert-Waters Reform Act
- FEMA/NFIP Resources
- Questions and Answers

Then it was on to developing and delivering 17 specially-designed insurance agent training sessions that were slated to run from mid-December through February. Ten of those sessions were tapped as webinars while the other seven were offered as classroom training in Connecticut, Maryland and New York. In all, those sessions trained more than a thousand agents in the targeted areas with 53% of them coming from the hardest hit states of New Jersey and New York.

But NFIP Training didn't wait to develop new curriculum to begin delivering training to agents in the storm-ravaged area. It immediately started targeting its basic agent webinar training at the states included in FEMA regions I, II and III.

continued...

continued from page 9 - Collaboration's Nature Comes Naturally

"That's the great thing about the virtual classroom," said Marilyn Martin, NFIP Training Operations Manager. "You can re-purpose and change your target and focus almost immediately."

Hundreds of agents in those areas received much-needed broad-based flood insurance training in November and early December before the more focused post-flood training began.

So, that's what H2O Partners' training team set out to do. It shared general practices and procedures routinely used in the National Flood Insurance Program and combined them with Sandy-specific issues, where applicable.

It cobbled together content from its existing training programs and coupled it with information from an assortment of FEMA bulletins aimed at facilitating and streamlining claims processing for Sandy-related losses.

The post-flood sessions focused on everything from an overview of the NFIP and its purpose to disaster assistance, common coverage issues, claims processes and the impact of the Biggert-Waters Reform Act on property owners in the affected areas.

"The focus always stayed on what agents needed to know for this specific event," Barton said. "And as the recovery evolved, so did the emphasis of each session."

As mid-December gave way to the New Year and January wended its way into February, the Sandy recovery evolved and so did the concerns of agents. Agents defined the emphasis points of each session with their questions.

Early questions on disaster assistance and the streamlining of the claims process were replaced by inquiries about increased cost of compliance, the impact of Biggert-Waters and advisory base flood elevations as they were unveiled in select counties in New Jersey and New York.

While the webinars reached agents in their offices, classroom sessions rounded out the virtual experience with a more collaborative format in select locations.

"The classroom provided more 'hands-on' responses to questions and a more in-depth learning experience," said Melanie Graham, Senior Territory Training Manager – NFIP Training. "We were able to drive home the message of building higher, safer and stronger. It's easier to drive that home in person."

Especially when you are able to assemble a panel of experts as Graham did at a couple of stops in Connecticut. Staff from the state's department of insurance and FEMA Region I as well as personnel from the state's floodplain coordinator, NFIP contractors, WYO companies, and the state's largest producing flood insurance agent all worked together to expand the 90 minute virtual post-flood session into a 3-hour collaborative learning exercise for local insurance agents.

And it's that type of collaboration that came most naturally in this process. Sandy's post-flood training exhibited it early in the process, during it as the recovery evolved and late in the project as well. It morphed from an effort designed to address a particular event to providing a blueprint for those yet to come.

Now, that's something worth working on together.

Floodplain Outreach is Getting Out There



“Gathering at the Headwaters: the Influence of Rivers and Riparian Lifeways in the Mountain West” is the theme at this year’s Montana Folk Festival in Butte on July 13 and July 14. Music, food, fun and the state’s Floodplain Management Program will be there with the floodplain simulator. Stop by and say “hi” at the Floodplain Booth in the Folklife Area.

The Cascade County Planning Department and the State’s Floodplain Program are making plans to conduct outreach activities at the Montana State Fair in Great Falls from July 26-August 3. The booth will be in the Mercantile Building at space #231.

If you are interested in helping out with either of these activities, contact Mary Guokas.

Keeping Up with NFIP (National Flood Insurance Program) Reform



The Biggerts-Water Act of 2012 (BW-12) will affect Montanans this year and in future years. To get the official scoop on changes, check out FEMA’s website:
<http://www.fema.gov/national-flood-insurance-program/flood-insurance-reform-act-2012>

Also, now showing at computer screens across the country is a 19-minute video explaining NFIP history and BW-12 on the national level. It was produced by a FEMA training contractor, H2O Partners. View it here:
<http://www.youtube.com/watch?v=tpeqSQR3ngY&list=UUHMck7Qh7gAf7o4qnPu84IA&index=2>.

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