



Montana Department  
of Natural Resources  
and Conservation

# FLOODPLAIN MANAGEMENT PROGRAM

Serving Montana's Communities  
Since 1974

# HIGHGROUND

September 2014

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

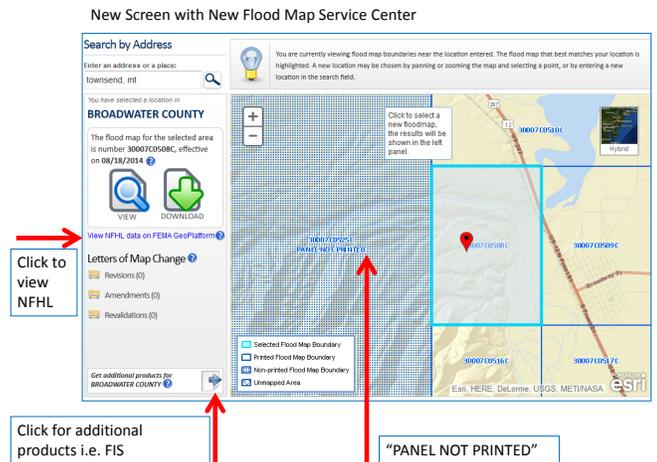
## FEMA's New Flood Map Service Center: All Products Free



Visit the new [Flood Map Service Center](#) and be pleasantly surprised. In June, 2014, FEMA announced that, "Flood Insurance Rate Maps (FIRMs), Flood Insurance Studies (FIS) and all other information available at the Mapping Service Center

for an August, 2014 map showing communities with completed projects). There are helpful tips like sharing maps but no music and no popcorn, available on a [5-minute FEMA NFHL tutorial](#). You'll likely appreciate that "Not a Printed Panel" appears on an early

may be accessed and downloaded at no cost". With free direct downloads available to all, the MSC is discontinuing the purchase and shipment of physical orders. However, the designated local official for each community will continue to receive a printed FIS report and set of maps, as well as GIS data on hard disk, when new flood mapping studies are completed in a community.



screen helping to avoid the hunt for the elusive "unprinted" panel. Additionally, the enhanced address search and convenient multi-file downloads works quickly and efficiently, but don't believe me, [try it yourself](#).

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Sun River – photo by Mark Boesch

## Improved CRS Rating Miles City



Sam Malenovsky

Taking steps to improve the CRS (FEMA's Community Rating System) rating for the City of Miles City proved to be successful. Miles City, located at the confluence of the Tongue and Yellowstone Rivers bettered their rating, effective on May 1, 2014 by going from a 9 to an 8. Remember that the lower number means improved savings for flood insurance policy holders with some exceptions such as the Preferred Risk Policy (PRP) policies. PRPs already pay a lower premium as they are in "low to moderate" risk areas. Therefore CRS discounts don't apply to the 708 Miles City PRP policy holders. The discount does apply to about 350 policy holders located in the Special Flood Hazard Area. These policy holders will save on average an additional \$43 per year with the improved rating. The total savings in the community will be over \$14,000 annually.

Samantha "Sam" Malenovsky, the local Floodplain Administrator for Miles City reports that, "A big factor in improving our rating was getting the public involved". Sam notes that informing the local newspaper about flood insurance and floodplain management led to more interest and calls from the public. In addition to contacting the local newspaper, Sam conducted two local radio broadcasts with a local insurance agent. Additionally, she posted pertinent information on their website: <http://miles-city-mt.org/how-do-i/flood-control/>.

Flood Awareness Day in Miles City has been evolving. Sam recalls that during her first year as the local Floodplain Administrator, 2011, the event was only attended by two people from the public. The 2014 event had over 50 citizens involved and actively participating in an array of educational sessions and

booths that heightened awareness for community members regarding flood safety. Incidentally, the concept for Flood Awareness Day had its origins when new maps were being developed for this community in 2008. The event had a different focus and was billed as the Miles City River Awareness Summit.

In addition to public involvement, the community bolstered its rating by verifying its 2 foot freeboard requirement for CRS review.

In August, Miles City received its scheduled 2014 cycle visit by ISO Specialist, Gina Gabriel. On this visit the community shared additional information. For example, a Program for Public Information (PPI) committee was formed. Half of the members for the committee are from outside of local government as stipulated by the current CRS Handbook. Miles City has also shared information with realtors regarding disclosing information for properties within FEMA's Special Flood Hazard Area. It is possible that Miles City could improve its rating to a 7. Whether or not Miles City gets to a 7 won't be known for a while. Processing and verifying information from a cycle visit takes time. Miles City took the steps to improved CRS ratings. Now they are walking down the road of 10% savings, instead of 5% savings for the policy holders in the Special Flood Hazard Area.

## For Local Floodplain Administrators: Practical Forms on Web

Current draft documents for local floodplain administrators are now available online in PDF and Word format at [http://dnrc.mt.gov/wrd/water\\_op/floodplain/permitting.asp](http://dnrc.mt.gov/wrd/water_op/floodplain/permitting.asp). Here you will find such forms as a template for an Application for a Variance and Permit Compliance Certification Form. Traci Sears, NFIP Coordinator for the State of Montana wants to make these

forms as pertinent as possible to local Floodplain Administrators. Therefore, send Traci your comments or suggestions on ways to improve these forms before the end of this year, December, 2014. Send your comments to Traci at [tsears@mt.gov](mailto:tsears@mt.gov) or call her at 406.444.6654.

Revisions to related permit checklists are currently in progress.

## High Attendance at 6th Annual Floodplain Resource Seminar

By Bri Shipman,  
Floodplain Training Specialist



The MT DNRC Floodplain Program held its 6th annual Floodplain Resource Seminar in Helena, July 21-24, 2014. This year's theme was community resilience and effective floodplain management. The venue was held at Helena College, and was well attended with over ninety individuals registered.

The Floodplain Resource Seminar is an annual free training venue offering sessions with an emphasis on Montana floodplain management, intended for local officials, city and county staff, floodplain administrators, attorneys, watershed committees, planners, sanitarians, realtors, insurance agents, state agency staff, engineers, consultants, and others working in Montana floodplain management and natural resources as an avenue for gaining tools and resources.

The week was rounded out with numerous sessions and workshops, including:

- Floodplain Basics
- Floodplain 101 for Realtors
- Lessons Learned from Flood Recovery Operations
- Navigating the Local Floodplain Ordinance Adoption Process
- Permitting Workshop: Focus on

- Structures Existing and Proposed
- Montana Silver Jackets
- DEQ/FWP Regulatory Programs
- Montana Wetland Maps: Where to Find them and How to Use Them
- Letter of Map Change, New Mapping and Ordinance Adoption
- Certified Floodplain Manager (CFM) prep session and exam

For more information on to access the presentations and resources from this year's seminar, visit the following link: [http://dnrc.mt.gov/wrd/water\\_op/floodplain/2014\\_seminar/default.asp](http://dnrc.mt.gov/wrd/water_op/floodplain/2014_seminar/default.asp)

The DNRC Floodplain Program looks forward to next year's venue, and welcomes input and requests for specific topics or sessions to include. Please contact Bri Shipman, [bshipman@mt.gov](mailto:bshipman@mt.gov) or 406-444-1300 with questions or suggestions.

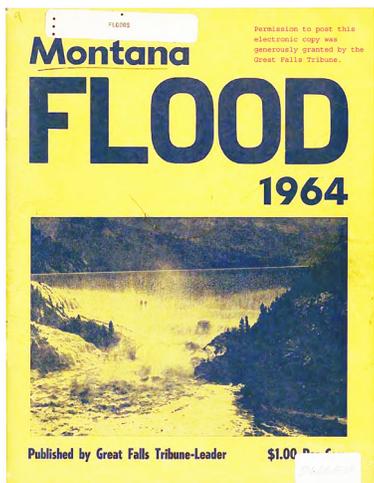


# 1964 Flood Program Produced Flood of Memories

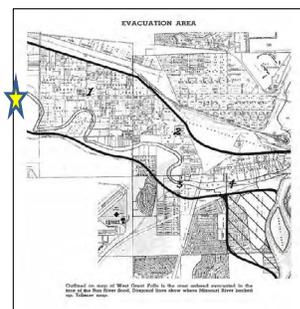


“Whoosh water starting filling into the home after an innocent “helpful” boater bumped into and broke a living room window”, recalls a participant at the 1964 Flood presentation in Helena. Vic Reiman, the main presenter noted, “A flotilla of broken sheds, logs, and debris floated past my eyes. On one log was a live small mammal scurrying back and forth”. Another eyewitness reported a dead cow floating past her view. The “front lines” along the Sun River in Great Falls suffered tremendous losses from the flood but even those not directly impacted were touched. One woman told the audience how her husband’s military transfer from Great Falls was delayed for two years to help with the flood cleanup and what a mess it was!

the flooded Sun River, near Great Falls. He was seven years old at the time. Following Vic, Mary Guokas with the Montana DNRC gave a presentation about what has changed along the Sun River to better protect people from flooding. Of course, the weather plays a huge role in flooding damage that occurs. And as the old saying goes there isn’t much we can do about that. However, we can plan and dictate what we build or don’t build in floodplains and what we do and don’t do. If building, how we build is also important. Today, both the City of Great Falls and Cascade County have and enforce regulations that guide what can and can’t be done and built in flood prone areas. These regulations didn’t exist in 1964! In fact today, including Cascade County and the City of Great Falls, there are 134 Montana communities that also have such regulations as part of their participation in the National Flood Insurance Program, which wasn’t established until 1968.



The sharing of memories of the 1964 Flood occurred after Vic, a Montana Historical Society Museum Technician gave a PowerPoint presentation relaying what he saw on the bank of



Comparing maps along the Sun River. Above: 1964 Evacuation Area Map.



Above right: 2013 Digital Flood Insurance Rate Map viewed from the NFHL. Blue areas are regulated floodplain. Red and blue slash lined area regulatory floodway with more stringent requirements

Lower right: 2011 aerial image showing flooding along the Sun River. Photo Credit: Great Falls Police Dept.

★ Same location on all illustrations.



continued...

*continued from page 5 - 1964 Flood Program Produced Flood of Memories*



July 1964, Great Falls - Photo credit Cascade County



July 1964, Emerald Bay Motel, Waterton Lakes National Park Photos - Foster Collection

Just what does it mean for a community to have and enforce floodplain regulations? Critical to any regulations is knowledge of the flood-prone areas. These areas are often reflected in maps, but technically identified by data tables in a community's Flood Insurance Study (FIS). Most applicable maps and Flood Insurance Studies can be found at the FEMA Mapping Service Center, see front story. However, there are some maps in the state that communities use for regulatory purposes that are not FEMA maps and not found in the Mapping Service Center i.e. Madison County. Therefore, it's always a good idea to contact the local floodplain administrator to find out about maps that are used for regulatory purposes in the community. Find local floodplain administrators at [http://dnrc.mt.gov/wrd/water\\_op/floodplain/contacts.asp](http://dnrc.mt.gov/wrd/water_op/floodplain/contacts.asp)

Property owners in floodplains apply for a local floodplain permit before doing an activity or building in a floodplain. This ensures that regulations are followed and helps avoid high flood risk construction and high cost flood insurance. It also aids in averting future indirect flood damage to property owners upstream or downstream.

Incidentally, there was national momentum for the NFIP prior to 1964. The 1964 Flood did not directly result in the NFIP. However, the Montana Legislature did pass a law in 1971, the Montana Floodplain and Floodway Management Act. In part this act served to put Montana in alignment with the National Flood Insurance Program. Undoubtedly, those Montana legislators also had the memory of the 1964 Flood to support their convictions of state law that would help support regulating activities in floodplains.

I don't know the exact location of the house that flooded after the living room window was broken by a boat. However, I do know that if the location is in a regulated floodplain a future house in that area would need to be built with elevation requirements and other flood risk reduction efforts. Today, if improvements of greater than 50% of the market value of the home were to be made, the home would need to come into compliance of current floodplain regulations such as meeting elevation requirements as prescribed by substantial improvement requirements. More about that in another article. The upshot: the 1964 Flood was memorable and things are different now. Also, don't let any boats break your living room window.

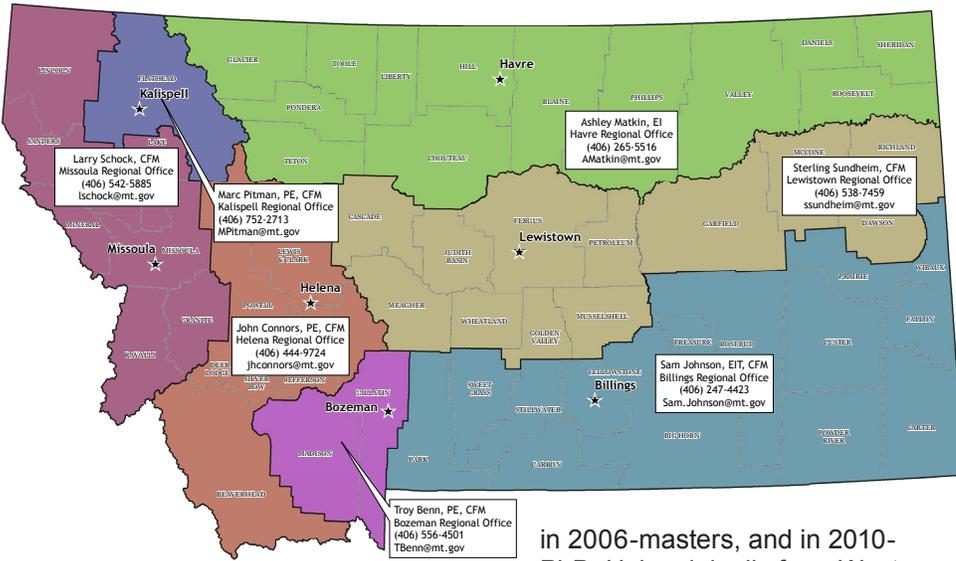
## Welcome Three MT DNRC Engineers, New to Floodplains

**Troy Benn**, PhD is not new to the Montana DNRC but he has taken on new duties, floodplain duties, since the beginning of this year. Since 2010, Troy has been working out of the Bozeman Water Resources Regional Office in Bozeman. He's been conducting technical work for dam safety and Montana State Water Projects which help to keep irrigation canals and systems working properly. Now, he'll also be serving as the Regional Engineer for floodplain management. He's a welcomed

addition and will be providing technical assistance to Madison and Gallatin Counties. The Planning Director and local Floodplain Administrator of Madison County, Charity Fetcher is also transitioning. John Connors is being removed from her speed dial.

Troy gained degrees in Environmental Engineering, with emphasis in water and waste water treatment from Arizona State University: in 2004-bachelors,

**DNRC FLOODPLAIN PROGRAM  
Regional Engineering Specialist Boundary Map**



Ashley Matkin

in 2006-masters, and in 2010-PhD. He's originally from Western Washington and enjoys hunting, fishing and mountain biking. He and his wife, Heather have a 2-year old daughter, Addison. They are expecting another child in February.

**Ashley Matkin**, an experienced engineer has stepped onto the open plains of the Hi-Line as the new Regional Engineer for the Montana DNRC Water Resources, Havre Regional Office. She was roped into floodplains early as her first day of work was at the Floodplain Resource Seminar in Helena. At the University of Wyoming, she graduated with a degree in Civil Engineering but perhaps just as importantly met her husband, Kurt. Kurt is a native Montanan from a ranch south of Chester. Prior to graduation, Ashley secured summer internships with the Nebraska Public Power District where she also then worked after graduation, for four years. Her experience in Western Nebraska as an operations engineer taught her problem-solving skills with water systems, dams, and canals. She was raised to problem solve on a farm in Western Nebraska, where her family had about 20 "College-fund" cows. Custom harvesting across the western US was another agriculture activity completed

by the whole family. Ashley and Kurt have been married for nearly three years and have aspirations of a farm and ranch life. That dream may also be shared by their two year old dog, Augie, who's happy running out in the country. Their move to Montana, prompted by a job offer for Kurt, near Kurt's family ranch has furthered their journey to a ranch life dream. They also enjoy non-ranch activities like travel and snowboarding. For now they reside in Gildford, mid-way between Kurt's job in Chester and Ashley's office in Havre.



Scott Pfahler

**Scott Pfahler** is the new Risk MAP Coordinator for the state. Housed in the Floodplain Mapping Unit, supervised by Steve Story, Scott's duties will include working on and leading floodplain mapping projects and associated program activities including technical support, training and outreach. Scott, a Montanan from Frenchtown, graduated from Montana Tech with a degree in civil engineering. Just prior to joining the ranks of the Montana DNRC, Scott worked as a Water Resources Engineer in the private sector, also in Helena. His work included storm drain and irrigation project design. Outside of the work world, Scott's life is full. He and his wife enjoy their four children under the age of five! When asked about his wife, Scott replied, "She's amazing". Together they enjoy going to a family cabin, especially in the summer. After all, it's on a lake. Scott also finds pleasure in hiking and hunting.

## Changes in Local Floodplain Administrators

**Carbon County:** Brent Moore is now serving as the contracted local floodplain administrator for the county. He is an employee of CTA Architects Engineers in Red Lodge. Brent may be reached at 406.896.6283 or at [brentm@ctagroup.com](mailto:brentm@ctagroup.com)

**City of Helena:** Sharon Haugen, Director of the Community Development Department is now

serving as the local floodplain administrator. Sharon may be contacted at 406.447.8490 or at [shaugen@helenamt.gov](mailto:shaugen@helenamt.gov). Jon Pallister is still with the city serving as the Chief Building Official.

Just a reminder that a list of all local floodplain administrators in Montana is available at [http://dnrc.mt.gov/wrd/water\\_op/floodplain/contacts.asp](http://dnrc.mt.gov/wrd/water_op/floodplain/contacts.asp)

## Free NFIP Update Calls by FEMA: Sept. 10 and Oct. 8

By Marijo Brady, FEMA Region VIII



Marijo Brady

The NFIP has seen some significant program changes in the past couple years, namely flood insurance premiums. The FEMA Region VIII office has setup a recurring monthly call regarding NFIP Flood Insurance Reform for September 10th, and October 8th at 9 am and again at 1 pm. DNRC will send out email reminders with call in number and pin, so keep an eye on your inbox. Insurance agents and Congressional staff have been invited too. FEMA is limited to 200 ports, so you might want to join the call early to ensure availability.

*Editor's Note: The following is just a brief snapshot of the significant impacts of BW-12 and HFIAA. Please join in on one of the upcoming calls to get detailed information.*

Significant impacts of BW-12 (July 2012) and HFIAA (March 2014):

• PREMIUM INCREASES ARE COMING FOR EVERYONE IN THE FORM OF RESERVE FUND, POLICY SURCHARGE AND RATE INCREASES.

1. HFIAA re-instated subsidized premiums for most pre-FIRM policies purchased on/after July 6, 2012, and re-instated transferring subsidized policies to new property owners.

2. BW-12 directed pre-FIRM non-primary residences, pre-FIRM businesses, and pre-FIRM repetitive loss properties with policies in effect before July 6, 2012 to renew with a 25% increase to premium every year until full risk rates are reached. HFIAA established a CAP of 18% annually on most policies (includes the 5% Reserve Fund); A 25% increase annually (including 5% Reserve Fund) applies for non-primary pre-FIRM policies and Severe Repetitive Loss pre-FIRM policies. The 25% increase for pre-FIRM business policies will be implemented at a later date.

3. May be eligible for REFUND on policies written between October 1, 2013 and September 30, 2014.

4. 5% RESERVE FUND is added to ALL policies (as of October 1, 2013).

5. HFIAA provided for policy SURCHARGE on ALL policies starting in 2015.

6. HFIAA clarified Primary versus Principal residence definition and policy impacts.

HFIAA made Deductible changes (increased the deductible for Single Family policies; starting in 2015).

## Important – Benefit Cost Analysis Waiver

In 2013 FEMA issued a guidance indicating that a [Benefit-Cost Analysis \(BCA\)](#) is no longer needed for certain [building acquisition or elevation](#) projects. This change eliminated a major barrier for proposals seeking funding through the FEMA Flood Hazard Mitigation Assistance programs. Benefit Cost Analysis is not required when the

total cost for an acquisition is less than \$225,000 or when to elevate a property is less than \$175,000.

For more information, contact Kent Atwood at [katwood@mt.gov](mailto:katwood@mt.gov) or 406.324.4782 or Nadene Wadsworth at [NWadsworth@mt.gov](mailto:NWadsworth@mt.gov) or 406.324.4785

## Community Rating System (CRS) Corner

Reprinted from April/May  
NFIP CRS Update Newsletter



Remember that [www.CRSresources.org](http://www.CRSresources.org) is constantly being updated with new CRS information, so checking there periodically is always a good idea. The intent is to have posted at this site all the references that are listed in the 2013 CRS Coordinator's Manual. Some have yet to be finalized, but rest assured that the pertinent documents are being posted as soon as they are available. If you cannot find a piece of information or document that ought to be there, please notify your ISO/CRS Specialist or email [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com). Here are some recent additions to the website:

—New under the **Training & Videos** tab are two videos, “Pocket Guide to the CRS” (5 minutes) and “Overview of the CRS” (9 minutes). “Pocket Guide” describes CRS goals, procedures, and the costs and benefits to a community of joining the CRS. “Overview” is an expanded introduction, giving a bit more detail about each component.

—**Webinar Schedule**—under the Training & Videos tab at [www.CRSresources.org/training](http://www.CRSresources.org/training) there is a list of all the scheduled CRS webinars scheduled to date, along with registration information.

—The last issue of the **NFIP/CRS Update newsletter**, in case you missed it (February 2014), can be found at [www.CRSresources.org/100-2](http://www.CRSresources.org/100-2).

—Reports from the local emergency manager on the annual exercise or drill of the emergency response plan, lessons learned from implementing the plan in response to an emergency or disaster, and the updated list of critical facilities affected by flooding (Activity 610).

**One more piece of advice: unless the statement on the recertification form (AW-214) form requires you to attach or provide some type of documentation, please do not attach or provide anything. All you need to do is initial that the particular activity is still being maintained.**

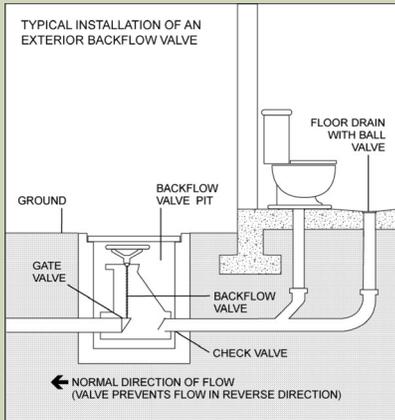
(Editor's Note: Please contact Traci Sears for more information on this). Remember that, for most communities, this year's recertification is still based on the *2007 Coordinator's Manual*. However, those communities that have been visited recently and verified under the 2013 Coordinator's Manual, will receive a new set of activity statements as part of their annual recertification.

If you wish to submit your recertification electronically, please feel free to do so via e-mail with attachments or by submitting information on a CD. Just make sure the documents are appropriately marked to correspond with the activities.



**Property Owner Resource**

**Prevent Sewer Backup – Install Sewer Backflow Valves**



**Community Rating System (CRS) Corner Continued**

CRS Recertifications Coming Up  
Reprinted from June/July 2014 NFIP/CRS Update

October is the annual recertification deadline for the Community Rating System. In August, ISO/CRS Specialists send each community a detailed list of the activities for which they are receiving CRS credit. Some of the more common trouble spots for communities are:

—PAY CLOSE ATTENTION TO THIS ONE: Annual reports, including those done for a public information program strategy (OPS, Activity 330) and a mitigation or floodplain management plan (Activity 510).

—Under Activity 330 (Outreach Projects), copies of all the projects sent out during the year, including additional projects (OPA), projects done pursuant to a public information program strategy (OPS), and a project to the repetitive loss area (Section 503 of the *Coordinator’s Manual*).



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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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