



Montana Department
of Natural Resources
and Conservation

ASSOCIATION OF MONTANA FLOODPLAIN MANAGERS (AMFM) AND DNRC FLOODPLAIN JOINT NEWSLETTER

Serving Montana's Communities
Since 1974



<i>Important Flood Insurance Changes</i>	1
<i>Mitigation Section</i>	4
<i>DES State Hazard Mitigation</i>	5
<i>Emergency Action Plan Exercises</i>	6
<i>Training and Conferences</i>	7
<i>AMFM Corner</i>	7
<i>Montana Silver Jackets Update</i>	8
<i>Floodplain Staff Changes</i>	9
<i>DNRC Staff Changes</i>	9
<i>Job Listings</i>	10
<i>Community Rating System</i>	10

Sun River – photo by Mark Boesch

HIGHGROUND

September 2015

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Important Flood Insurance Changes

By Marijo Brady, PE, FEMA Region VIII

Pre-FIRM Business Properties

The November 1, 2016 Flood Insurance Manual brings some changes for subsidized pre-FIRM business properties. The Biggert-Waters Act of 2012 (BW-12) required that subsidized pre-FIRM business properties have a 25% annual increase to the premium unless/until actuarial rates were achieved. Although the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) capped the annual premium increase to 18%, several pre-FIRM subsidized properties were excluded from that cap, and subsidized pre-FIRM business properties were one of them.

Currently, subsidized pre-FIRM business properties, which are written as Non-residential policies, are capped at 18% because FEMA had to develop a procedure to identify business properties, as opposed to other non-residential type properties. With the November 1, 2015 flood insurance manual, that procedure has been identified. Note that the 25% annual premium increase has NOT been implemented yet; the first step is to identify the business properties. The earliest the 25% annual increase for subsidized pre-FIRM business properties could be implemented would be the fall of 2016. Current policyholders of subsidized pre-FIRM business properties do not have to take action as a result of this new tracking procedure, although they are encouraged to obtain an Elevation Certificate. FEMA will always write the policy on the more favorable rating – in this case either the pre-FIRM subsidized rate or the post-

FIRM actuarial rate based on the elevations reported in the Elevation Certificate. Readers and users of the flood insurance manual will be interested to note that the rate tables have been reformatted to capture pre-FIRM business properties.

Post-FIRM Buildings

There are additional rates for post-FIRM buildings with the lowest floor below Base Flood Elevation (previously, these rates were only found in the Submit-for-Rate manual). The previous rate tables stopped at -2 BFE; for most occupancy and types, the ratings now go to -10 below BFE. YOWZA!

Newly Mapped Properties

For properties that were previously in the low-to-moderate flood risk areas (Zones B, C, X) or area of undetermined risk (Zone D) and were newly mapped into the FEMA floodplain (i.e. Special Flood Hazard Area or any zone beginning with an "A") between October 1, 2008 and March 31, 2015, property owners (residential, business, hotels/motel, ag buildings, non-profit, etc.) should know that the opportunity to be eligible for the Newly Mapped flood insurance rates will be closing for good on April 1, 2016. Please refer to the attached flyer for important insurance information for properties that have been mapped into the high flood risk zones on the FEMA map between October 1, 2008 and March 31, 2015. For Montana, this impacts 46 communities. Read the flyer to learn more! A copy of the flyer is also available on the DNRC Floodplain Website: www.mtfloodplain.mt.gov

continued...

continued from page 1 - Important Flood Insurance Changes

FLOOD INSURANCE CHANGES – DO THEY IMPACT YOU?

For properties that were previously in the low-to-moderate flood risk areas (Zones B, C, X) or area of undetermined risk (Zone D) and were newly mapped into the FEMA floodplain (i.e. Special Flood Hazard Area or any zone beginning with an “A”) between October 1, 2008 and March 31, 2015, property owners (residential, business, hotels/motel, ag buildings, non-profit, etc.) should know that the opportunity to be eligible for the Newly Mapped flood insurance rates will be closing for good on April 1, 2016.

WHICH COMMUNITIES ARE IMPACTED

County	Community	Map Date	County	Community	Map Date
Broadwater			Gallatin		
	Broadwater County	8/18/2014		City of Bozeman	9/2/2011
	City of Townsend	8/18/2014		Gallatin County	9/2/2011
Butte -Silver Bow				City of Three Forks	9/2/2011
	Butte-Silver Bow	1/6/2012	Lake		
Carbon				Lake County	2/6/2013
	Town of Bearcreek	12/4/2012		City of Polson	2/6/2013
	Carbon County	12/4/2012		City of Ronan	2/6/2013
	Town of Fromberg	12/4/2012		Town of St. Ignatius	2/6/2013
	Town of Joliet	12/4/2012	Lewis and Clark		
	City of Red Lodge	12/4/2012		City of East Helena	9/19/2012
Cascade				City of Helena	9/19/2012
	Town of Belt	3/19/2013		Lewis & Clark County	9/19/2012
	Cascade County	3/19/2013	Park		
	Town of Cascade	3/19/2013		Town of Clyde Park	10/18/2011
	City of Great Falls	3/19/2013		City of Livingston	10/18/2011
	Town of Neihart	3/19/2013		Park County	10/18/2011
Custer			Ravalli		
	Custer County	7/22/2010		Town of Darby	1/16/2015
	City of Miles City	7/22/2010		City of Hamilton	1/16/2015
Fergus				Ravalli County	1/16/2015
	Town of Denton	7/22/2010		City of Stevensville	1/16/2015
	Fergus County	7/22/2010	Sanders		
	City of Lewistown	7/22/2010		Town of Hot Springs	6/5/2012
	Town of Moore	7/22/2010		Town of Plains	6/5/2012
Flathead				Sanders County	6/5/2012
	City of Columbia	6/18/2013	Yellowstone		
	Flathead County	6/18/2013		City of Billings	11/6/2013
	City of Kalispell	6/18/2013		City of Laurel	11/6/2013
	City of Whitefish	6/18/2013		Yellowstone County	11/6/2013

WHAT YOU SHOULD KNOW

- Properties newly mapped into the FEMA floodplain (i.e. Special Flood Hazard Area, or any zone beginning with an “A” – A, AE, AO, etc.) from a B, C, X, or D zone on a FEMA Flood Insurance Rate Map between October 1, 2008 - March 31, 2015 are eligible for the Newly Mapped procedure rates if the property owner obtains coverage that is effective before April 1, 2016. *Since there is a 30-day wait for a policy to be effective, a property owner would need to **purchase the policy on or before March 1, 2016.***
- After April 1, 2016, any property that was newly mapped in the Special Flood Hazard Area between October 1, 2008 and March 31, 2015 and did not have a National Flood Insurance Program (NFIP) policy in place by April 1, 2016 will be rated actuarially. *That means for most properties, an Elevation Certificate would be needed to write the policy and the rates could be much higher – especially if you have an older building with a basement.*
- There can be a change in ownership, use, or occupancy, but the federal flood insurance coverage (i.e. NFIP policy) must be continuous. *Flood insurance through a private insurance carrier (i.e. a company not affiliated with the NFIP and is not part of the NFIP Write-Your-Own program) is NOT considered continuous coverage.*
- GOOD NEWS FOR BW-12 IMPACTED PROPERTIES!! If you qualify as Newly Mapped, you can be included in the Newly Mapped procedure rating.
 - SUBSIDIZED PRE-FIRM NON-PRIMARY RESIDENCES.
 - SUBSIDIZED PRE-FIRM BUSINESS PROPERTIES.
- **FEDERAL FLOOD INSURANCE COVERAGE (A NFIP POLICY) MUST BE CONTINUOUS FOR A PROPERTY TO REMAIN ELIGIBLE FOR THE NEWLY MAPPED PROCEDURE IN THE FUTURE.**
- A building that loses eligibility for the Newly Mapped procedure either due to a gap in coverage (that includes leaving the NFIP for a private insurance carrier) or ineligibility due to losses (i.e. too many claims), would be actuarially rated (using post-FIRM tables) and in most cases need an Elevation Certificate to be rated.

EXAMPLE: Mary has a pre-FIRM single family home that is her primary residence and is eligible for the Newly Mapped procedure. She has a policy underwritten by the NFIP. Mary sells her home to Tracy, who plans to use the property as a rental.

- Scenario A. Tracy doesn’t (flood) insure the building. Then the building loses it eligibility for the Newly Mapped procedure rating – *forever.*
- Scenario B. Mary transfers the NFIP policy to Tracy, whom initially insures the building, but later decides to drop the insurance because she doesn’t perceive a threat due to flooding. The building loses it eligibility for the Newly Mapped procedure rating – *forever.*
- Scenario C. Tracy purchases a flood policy through a private insurance carrier. The building loses it eligibility for the Newly Mapped procedure rating – *forever.*
- Scenario D. Mary transfers the NFIP policy to Tracy and she maintains that policy throughout the entire time of her ownership, then the next property owner will be eligible for a NFIP policy using the Newly Mapped procedure rating!!!

WHO TO CONTACT WITH QUESTIONS

LOCAL	FEDERAL (FEMA)
Your homeowners insurance agent	Marijo Brady, 303-235-4835, Marijo.Brady@fema.dhs.gov
Your community floodplain administrator	Diana Herrera, 303-235-4988, Diana.Herrera@fema.dhs.gov

Mitigation Section

By Allison Mouch
National Disaster Resiliency
Competition
Montana Department of Commerce
Community Development Division

The Montana Department of Commerce is seeking a multi-million dollar grant award from the federal Department of Housing and Development to help Montana communities become more socially, economically, and environmentally resilient to severe weather events. The \$1 billion grant opportunity is by invitation only to 40 states and communities that experienced presidentially-declared disasters in 2011, 2012, and 2013.



Miles City Flood

Montana experienced qualifying disasters in all three of those years, with extensive flooding and wildfire in 45 of Montana's 56 counties and six of its seven tribal reservations. Response to these events was exacerbated by the rural nature of our communities, the lack of consistent communication across state agencies and between state and local agencies, and a failure to provide the expertise and support necessary to help our communities rebuild in more resilient ways.

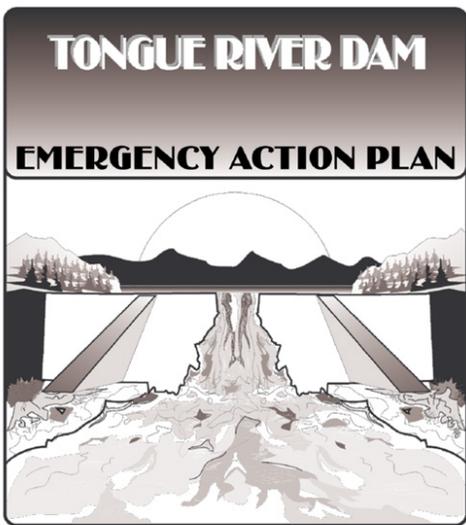
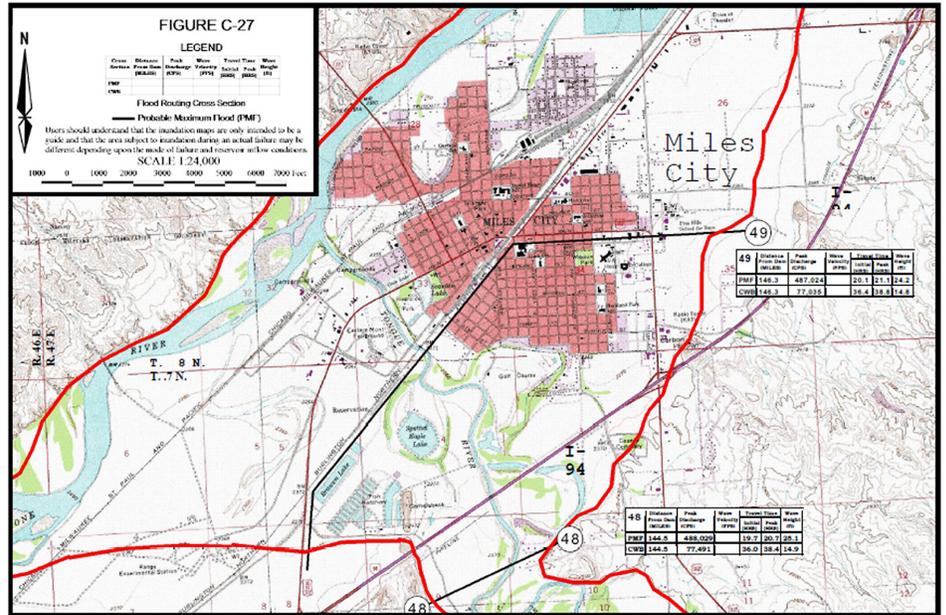
The State's proposal for the National Disaster Resiliency Competition is

to create a collaborative program at the state level to shift the culture of Montana communities to resilient thinking. The program will create and rely on an interagency resiliency team across state agencies and the public and private sector that will work individually with communities to help them identify the local impacts of severe manmade and natural events, brainstorm more resilient ways of minimizing or avoiding those impacts during future events, and strengthening local independence, stability, and community. This interagency team will begin its resiliency work by collaborating with the seven eligible Most Impacted and Distressed and Unmet Recovery Needs (MID-URN) communities of Roundup/Musselshell County, Lewis & Clark County, Crow Tribe/Big Horn County, Fort Peck/Valley County, Fort Belknap/Blaine County, and Fergus County. The team and local community leaders and residents will discuss in detail how their flooding disaster impacted their community's health and well-being, economy and society, infrastructure and environment, and leadership and strategy. The team will then work with the community to identify potential projects and develop activities that will encourage best practices and enhance community resiliency.

These communities, and the process of identifying and implementing resiliency measures, will serve as models for other similar communities in Montana. Roundup, for example, is a rural agricultural and coal-mining community in central Montana, with a population of about 1,800. Roundup, like many Montana communities, has a strong frontier ethic – folks are eager to work hard, willing make sacrifices, and strive to be as independent as possible. If Roundup can support and implement projects that will make the community more resilient to severe events, that's a model other similar communities in Montana can follow.

Emergency Action Plan Exercises

By Adam Powers
Montana Dam Safety Program



DEPARTMENT OF NATURAL RESOURCES AND CONSERVATION
WATER RESOURCES DIVISION • STATE WATER PROJECTS BUREAU

2015

One of the primary activities the DNRC Dam Safety program contributes to at the local level is conducting tests of high hazard Emergency Action Plans. Currently, the Dam Safety Program and regional engineers test each high hazard dam's plan that we are responsible for once every five years. Other state and federal agencies such as DEQ, the US Army Corps of Engineers, Bureau of Land Management, Bureau of Reclamation and Bureau of Indian Affairs also test the plans for their high hazard dams on a regular basis.

The purpose of the tests is to inform downstream stakeholders of the potential consequences for a failure of the dam functions and the responsibilities of the dam owner and local responders to prevent loss of life. Typically, exercise participants review emergency contact information, resources that support efforts to prevent a dam failure, downstream inundation maps, and responsible parties.

DNRC will be working with dam owners over the next cycle of exercises to improve:

- Inundation maps that are over 20 years old using out of date models
- Lack of local resources and methods to support dam owners preventing a dam failure
- Consistent updates of emergency contact information

There are several improvement efforts underway including a statewide test and notification system that verify emergency contact information more consistently. An online depository is being created for EAP's and best management practices. Finally, an effort to update dam failure evacuation/inundation maps to new mapping standards for community decision making is being sought. This will all take some time but should improve the overall quality of our state Emergency Action Plans.

Training and Conferences

The *Montana Association of Planners Conference* is set for September 28th - 30th, 2015 at Fairmont Hot Springs Resort. There is still time to register at www.map2015.weebly.com



Floodplain Resource Seminar

The MT DNRC Floodplain Program held its 7th annual Floodplain Resource Seminar in Helena, July 20-24, 2015. The venue was held at Helena College, and was well attended with over 80 individuals registered.

The Floodplain Resource Seminar is a free training event with an emphasis on Montana floodplain management. The week was packed with numerous sessions and workshops, including:

- Floodplain 101 for Realtors
- Flood Insurance Updates
- Permitting from the Local Level
- Accessory Structures, Detached Garages, and Attached Garages- Oh My!
- Elevation of Flood Prone Structures: Construction and Mitigation Techniques
- Flood Inundation Mapping
- Mitigation Funding



- Reducing Losses through Higher Regulatory and Building Codes
- Communication for Floodplain Projects
- Floodplain Permitting for Existing Structures not in the Effective FIS
- The Importance of Coordination
- Floodplain and Insurance: Don't Get Caught in the Middle

To access the presentations and resources from this year's seminar, please visit the following link: <http://dnrc.mt.gov/divisions/water/operations/floodplain-management/training>

The DNRC Floodplain Program would like to extend a huge thank you to all of the presenters that made the seminar a success. We look forward to next year's event, and welcome input and requests for specific topics or sessions to include. Please contact Traci Sears, tsears@mt.gov or 406-444-6654 with questions or suggestions.

Association of Montana Floodplain Managers (AMFM) Corner

Save the Date –



Save the Date for the 2016 AMFM conference! "No Drought About It, The Flood Will Come"

March 14-17, 2016
Fairmont Hot Springs
Anaconda Montana

Keep an eye out in mid-September 2015 for the Call for Abstracts!

Certified Floodplain Managers (CFM) Program

There are currently 87 Certified Floodplain Managers (CFMs) in Montana. This past July, Ashley Matkin and Adam Carlson became the two newest CFMs in Montana. The CFM test and prep session are given twice a year in the state; typically in March at the Association of Montana Floodplain Managers (AMFM) Conference and also in July at the Floodplain Resource Seminar. The Association of State Floodplain Managers (ASFPM) established and administers the national program for certifying floodplain managers. For more information on the Certification Program please visit the ASFPM website at www.floods.org.



Montana Silver Jackets Update



The Montana Silver Jackets Team was formed in 2012 to establish partnerships and share resources to help everyone within the state work together efficiently and effectively to manage and reduce flood risk and protect the natural and beneficial functions of the floodplain in Montana. The Montana Silver Jackets team has been extremely busy this year with the following projects:

- Lowell Blankers with USACE Omaha District continues to assist with the System Wide Improvements Framework (SWIF) plans for Glasgow, Hill/Havre, and Forsyth levees.
- Adam Powers with Montana Dam Safety Program is working with USACE and Miles City on the Emergency Action Plan for levee failure. A Table Top Exercise is set for October 1st in Miles City.
- Gina Loss with the National Weather Service, Kathy Chase with USGS, Lynda Saul with the DEQ Montana Wetlands Program, Lowell, and Meredith Carr with the USACE Cold Regions Research and Engineering Laboratory (CRREL) are working to add historic Montana ice jam data to the CRREL Ice Jam database. Lynda Saul also is working with CRREL to link the Ice Jam database to the Montana River Hazards Map layers hosted by the Montana Natural Resources Information System.
- Lowell has submitted a potential Silver Jackets project for a Flood Risk Communication Tool Website.
- Travis Ball with USACE Seattle District is working with Kathy Chase and Ray Nickless on a pilot project for real-time, web-based flood inundation mapping on the Flathead River.

Montana Silver Jackets annual conference is set for Tuesday November 3rd in Helena and November 4th and 5th in Glasgow. Conference agenda and information will be posted to DNRC Floodplain Website www.mtfloodplain.mt.gov in the next few weeks. Thank you again to all of the agencies that continue to provide valuable feedback, participation, and support for the Montana Silver Jackets Program.

Floodplain Staff Changes

Steve Hess

Steve Hess is saying goodbye to planning and floodplain management with Butte-Silverbow County. Steve has been with the County for the past eleven years. He was involved in the inception and implementation of the Big Hole Floodplain Study and aided tremendously in the progression of the groups' goals of identifying solutions to the numerous issues faced by Montana's Big Hole

communities. He is a tried and true Butte resident. He is always eager to showcase some of the City's festivals and landmarks. Best wishes to you Steve and thank you for all of your dedication and hard work in floodplain management.

DNRC Staff Changes



Montana Skies - photo by Bri Shipman

Siroky Retirement



Laurence Siroky, the DNRC Water Operations Bureau Chief will be retiring at the end of 2015 after 45 years with the State. We are sure that given Laurence's attitude and work ethic, he will continue to make important contributions in his community and family. A retirement party is being planned to celebrate his career on December 16 at 7 pm. More details will follow.

the DNRC Floodplain Program experienced these past few years. Bri is off to bigger and better adventures; she is happily tapping into her creative side which most of us know is absolutely amazing. So as you look to the beautiful Montana skies, take comfort in knowing that Bri is somehow capturing the image that you wish you could hold on to. We will miss your breathtaking doodles and music but most of all we will miss having you around. Wishing you the best always. Stay in touch with her Instagram @rivers_daughter.

Scott Pfahler



After a little over a year, Scott Pfahler, DNRC Civil Engineering Specialist, is moving on. Scott has been instrumental in our mapping program success this past year. Thank you for all that you have done for the DNRC Floodplain Program. Enjoy your finished homestead and the continual joy your family provides. It has been a true pleasure working with you. "Fair winds and following seas and long may your big jib draw!"

Bri Shipman



This past June we said goodbye to one of our own, Bri Shipman. Bri was a part of the DNRC Water Operations Division since 2006. She was a huge part of the success

Job Listings



The DNRC Floodplain Program is recruiting for a civil engineer specialist position; the closing date for this posting is September 18, 2015. Please access the link for job description and salary information:

<https://mtstatejobs.taleo.net/careersection/200/jobdetail.ftl?job=151419800>

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

*Highground Editor - DNRC Floodplain Program
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Community Rating System (CRS)

In August, the Town of Belt and the City of Great Falls went through a verification visit from Gina Gabriel, ISO/CRS Specialist for Montana. Jean Fontana, with the Town of Belt, and Charlie Sheets, with the City of Great Falls showcased the great strides their CRS and floodplain programs have taken. Both communities are hoping to get a better classification. Currently they are at a CRS Classification of 8, which offers up to a 10% discount on flood insurance premiums.

There are twelve communities that are participating in the CRS program and have provided over \$149,000 in overall savings to property owners on flood insurance premiums. Montana CRS communities are trying to achieve higher classifications to assist property owners with the

increase in insurance premium rates. The following Montana communities participate in the CRS program:

- Town of Belt
- Cascade County
- Gallatin County
- City of Great Falls
- City of Miles City
- Flathead County
- City of Bozeman
- City of Three Forks
- Lewis & Clark County
- Missoula County
- City of Missoula
- Yellowstone County

Each CRS community is required to complete a recertification report annually. October is the deadline to submit information. Visit www.CRResources.org for additional tips on the recertification report and/or for additional information on how to join the CRS program.

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