



# MONTANA DNRC FLOODPLAIN PROGRAM

## State Requirements for Elevated Residential Structures

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Planning to reduce the risk of flood impacts is the premise of the NFIP and should be the core of the local community program.



# MONTANA FLOODPLAIN AND FLOODWAY MANAGEMENT ACT OF 1971

- ▶ Authority for local governments to regulate development within flood prone areas
- ▶ A comprehensive program to identify specific flood prone areas



# State of Montana Regulations

The State of Montana has established regulations to direct floodplain management that meet or exceeds the requirements specified under Section 44 CFR 60.3.

Montana Floodplain and Floodway Management Act, MCA Title 76, Chapter 5. Effective 9/4/75

DNRC Floodplain Management Engineering Bureau adopted ARM Rule 36, Chapter 15 on 12/31/1989.

# National Flood Insurance Program (NFIP)

## The State's Role

Ensure that communities have the legal authority necessary to adopt and enforce floodplain management regulations.

Establish minimum State regulatory requirements that meet or exceed the NFIP requirements.

Provide technical and specialized assistance to local governments.

Coordinate activities of various State agencies that effect the NFIP.



# State of Montana Regulations

<b>Standard</b>	<b>Montana Administrative Rules</b>	<b>NFIP Minimum Requirements</b>
Freeboard*	2 Feet	No freeboard required
Floodway Standards	1/2 foot Surcharge	1 Foot Surcharge
Floodway Uses	Prohibits habitable structures with/in the floodway	Allows structures in Floodway with documentation of zero-rise
Mobile Home Applications	Requires all mobile homes to be elevated to the freeboard protection level.	Allows for mobile homes placed in and existing mobile home park to be elevated to 36" above the adjacent grade.



# Montana Regulations for Residential Structures

## MCA Historic 76-5-402

- ▶ Residential structures are constructed on fill such that the lowest floor elevation (including basements) is 2 feet about the 100-year flood

## MCA Effective 76-5-402

- ▶ Residential structures are constructed so that the lowest floor elevation, including basements, is 2 feet above the 100-year flood elevation



# Montana Regulations for Residential Structures

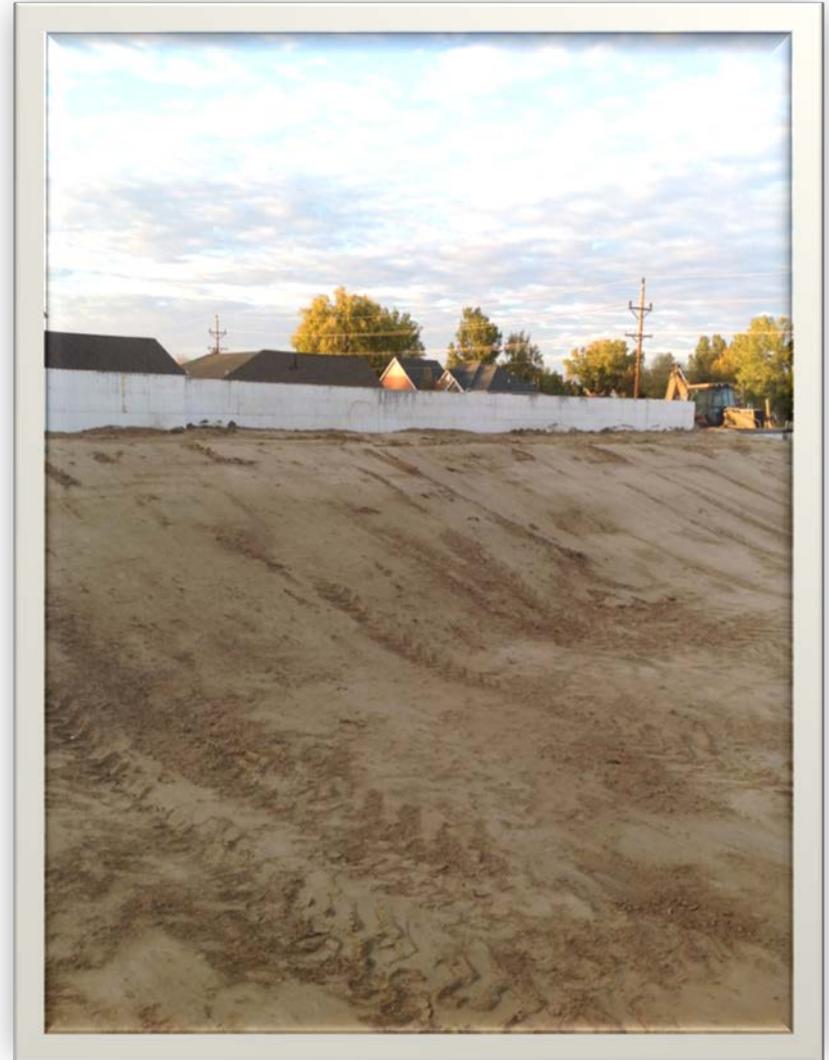
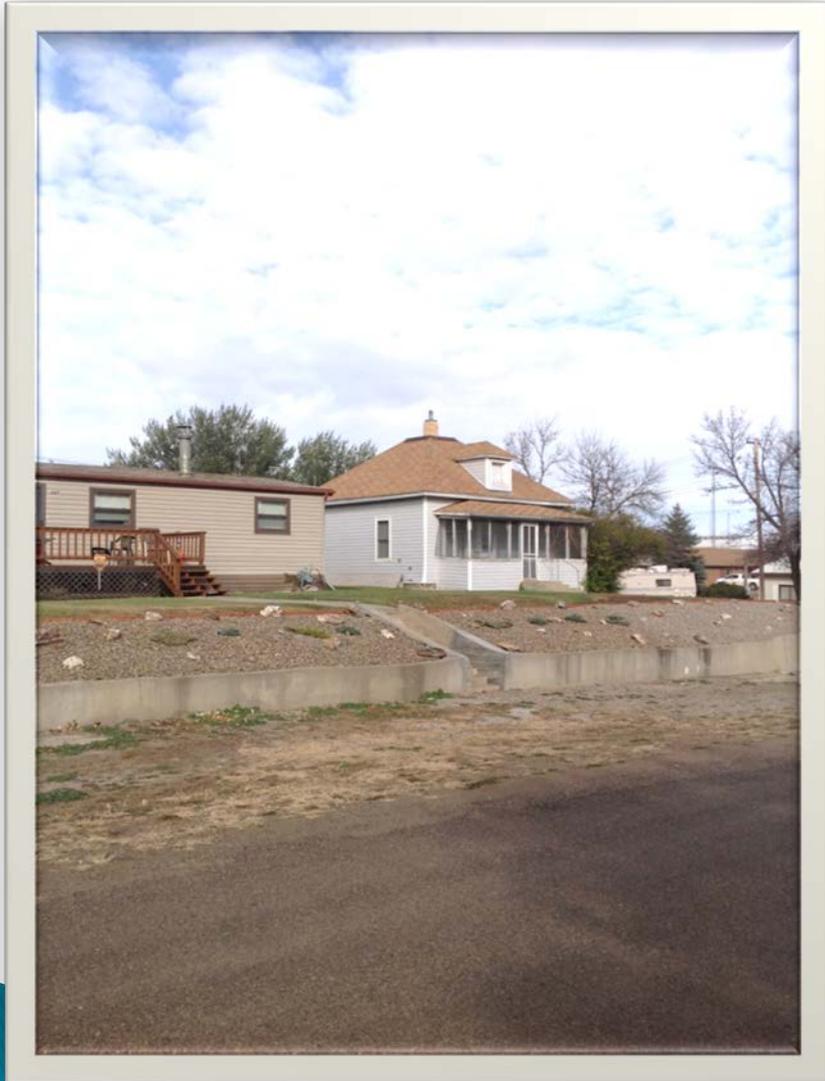
## ARMs Effective 36.15.702

- ▶ Residential structures shall be constructed on suitable fill with a permanent foundation such that the lowest floor (including basement) level is 2 or more feet above the base flood elevation.

## Additional information 36.15.702

- ▶ The suitable fill shall be at a level no lower than the base flood elevation extending 15 feet at that elevation beyond the structure in all directions.
- ▶ Lesser amount of fill or alternative flood proofing measures may be authorized in certain situations.

# New Development on Undeveloped Land



**Elevating**

# The Cost of Construction

## Milestown Subdivision



# The Cost of Construction

## Milestown Subdivision



Apartment  
elevated on  
stem walls



# The Cost of Construction

## Milestown Subdivision



Apartment  
elevated on  
stem walls



# NON SUBSIDIZED RATES



For a one story  
single family home –  
With basement  
\$150,000 insured  
Lowest Floor at 8 feet  
below BFE  
**\$5,744 annually**

For a one-story  
single family home –  
\$150,000 insured  
Lowest Floor at BFE  
With proper openings  
**\$774 annually**

For a one-story  
single family home  
\$150,000 insured  
Lowest Floor at 2 feet  
above BFE  
With Proper openings  
**\$389 annually**