Project Partners and Contacts

**BEAVERHEAD COUNTY**
Rob Macioroski
County Planning

**BHWC**
Pedro Marques
Executive Director
Tana Nulph
Associate Director

**MONTANA DEPARTMENT OF NATURAL RESOURCES & CONSERVATION (DNRC)**
Tiffany Lyden
Floodplain Outreach Specialist
Nadene Wadsworth
Floodplain Outreach Specialist
Traci Sears
MT National Flood Insurance Program Coordinator

**FEMA**
Mark English
Program Manager
Presentation Overview

• Floodplain maps
  • What are they
  • How are they used
  • Existing maps (Big Hole & Beaverhead Co.)

• County FEMA Map Update
• Preliminary FEMA Maps
• What Does this Mean for Me?
• Next Steps
Floodplain Maps: Identifying Risk Through Mapping

100 year flood
1% annual chance flood
Floodplain Maps

Indicate areas of flood risk
Used for various purposes:
  County floodplain regulations
  Land use decisions
  Watershed planning
  Local emergency planning
  Mortgage lending*
  Flood insurance premiums*

*FEMA adopted maps

Need periodic updating
Big Hole River – Existing Floodplain Maps

1986 Study and Maps
2011 – Big Hole River Floodplain study initiated
Big Hole River - Existing Floodplain Maps

Beaverhead County
Anaconda-Deer Lodge County
Butte-Silver Bow County
Madison County

Upper/West Reach 77 miles
SCS reach (35 miles)
Lower/East Reach 39 miles
Big Hole River Floodplain Study

2013-2015 - Public Review
2015 - Adopted by State and Counties
Updated old 1977 floodplain mapping on BSB side of river, provided consistent data for counties
Big Hole River - Existing Floodplain Maps

Beaverhead County

Anaconda-Deer Lodge County

Butte-Silver Bow County

Madison County

Upper/West Reach 77 miles

SCS reach (35 miles)

Melrose reach (0.5 mile)

Lower/East Reach 39 miles

Legend:
- Big Hole River - West Reach
- Big Hole River - SCS Reach
- Big Hole River - East Reach
- Big Hole River Watershed
County FEMA Map Updates

2012 – Butte-Silver Bow County

2022 (est.) – Beaverhead County

2023 (est.) – Madison County

future year – ADL County
County FEMA Map Updates – Beaverhead Co.

2012 – Butte-Silver Bow County

2022 (est.) – Beaverhead County

2023 (est.) – Madison County

future year – ADL County
Beaverhead County, the City of Dillon, and the Town of Lima have been working with the Federal Emergency Management Agency (FEMA) and Montana Department of Natural Resources and Conservation (DNRC) to update and produce new floodplain maps for the Beaverhead River, Blacktail Deer Creek, Schwab Slough and Junction Creek areas, and the Big Hole River.

Many of the existing floodplain maps are based on data from the late 1970s. Updated Flood Insurance Rate Maps will provide more accurate, current, and detailed data and mapping of flood risk areas. When finalized, the new maps could have effects on some property owners in mapped floodplains (see Floodplain FAQs page for more information).

**Big Hole River Floodplain Maps**

A flood study and floodplain maps for the Big Hole River were produced in 2015. The Big Hole River floodplain maps and study information have been incorporated into the preliminary FEMA floodplain maps and will go through an official 90 day comment and appeal period along with the rest of Beaverhead County’s floodplain maps (estimated mid 2021). Learn more here: Big Hole 100 year Floodplain. An informational meeting for the Preliminary Big Hole River maps will be held on February 17, 2021.

**Informational Meeting - Big Hole River Maps | February 17, 2021 | 6:00pm | virtual meeting**

Big Hole Watershed Committee (BHWC), Beaverhead County, and Montana DNRC are hosting an informational meeting about the preliminary FEMA floodplain maps on the Big Hole River, as part of the BHWC’s monthly meeting on February 17.

Zoom link: https://us02web.zoom.us/j/83029346421?pwd=WFW2TUIUI2FVdJsaKy9jZGt1VlIvZz09
Meeting ID: 830 2934 6421
Passcode: 282287

**View Preliminary Floodplain Maps**

*viewer may take a few minutes to load*

View individual preliminary maps and reports here: Maps & Technical Reports

Get more information on floodplain designations referenced on the maps.
No changes to mapping on Big Hole River – incorporated existing floodplain maps
Preliminary FEMA Maps

Preliminary Flood Insurance Rate Maps and Study:
- 100-year Floodplain (1% annual chance)
- Floodway (within 100 year floodplain)
- 500-year Floodplain (0.2% annual chance)
- Flood Elevations

Basis for 90 Appeal & Comment Period

No changes to floodplain mapping on Big Hole River
FEMA requires a 90-day public Appeal & Comment Period for proposed Flood Insurance Rate Map changes. Public review of proposed Flood Insurance Rate Map changes is an important part of the map update process because it ensures that map data is as accurate as possible. The FEMA Appeal & Comment Period for this project is projected to begin mid 2021.

2020
Preliminary Flood Insurance Rate Maps produced

EARLY 2021
Public Open House

MID 2021
FEMA Appeal and Comment Period

90 days

EARLY 2022
New Flood Insurance Rate Maps finalized

FALL 2021
Appeals and Comments resolved

MID-LATE 2022
New Flood Insurance Rate Maps become effective
What Does this Mean for Me?

**BIG HOLE FLOOD MAP UPDATES**
www.floodplain.mi.gov/beaverhead

### Owning property in a 100-YEAR FLOODPLAIN

A 100-YEAR FLOODPLAIN (1% Annual Chance Floodplain) is considered to have a high flood risk. It is the area that is expected to be inundated by a 100-Year Flood, an event having a 1% chance of being equaled or exceeded in any given year. The 100-Year Flood is also referred to as a 1% Annual Chance Flood or a Base Flood.

#### DEVELOPMENT REGULATIONS

Beaverhead County currently requires Floodplain Development Permits for development in a mapped 100-Year Floodplain (1% Annual Chance Floodplain) to protect human life and property.

- New building construction must obtain a Floodplain Development Permit.
- New residential construction must be elevated 2 feet above the 100-Year Flood Elevation (Base Flood Elevation).
- Improvements to existing structures must obtain a Floodplain Development Permit. Improvements to an existing structure greater than 50% of a structure's market value (a substantial improvement) require the entire structure to be brought into compliance with floodplain regulations.
- Other federal, state, and local regulations may apply.

It is important to discuss proposed construction projects with Beaverhead County to understand the current requirements for projects located in a mapped 100 year floodplain.

The Big Hole River floodplain maps are currently used by Beaverhead County for floodplain regulations. Landowners in the Big Hole River area will not see any development regulation changes with this mapping update.

### INSURANCE REQUIREMENT

If you own a building in the mapped 100 year floodplain for the Big Hole River, contact your insurance agent or lender as early as possible to start the discussion about flood insurance.

Lenders will typically revaluate their loans to reassess flood risk when a FEMA flood map or revision goes effective (expected 2022). When this happens, your lender will require you to carry flood insurance if you own a building that is located in a mapped 100-Year Floodplain, unless you can prove that the building is above the flood elevation or outside of the 100-Year Floodplain. Your lender may also require building elevation information (an Elevation Certificate) at this time.

There are many cost-saving options available to those who are being newly mapped into the 100-Year Floodplain. In order to secure the lowest premium, you should purchase flood insurance either before or within 11 months of a new flood map or revision going effective (expected 2022). Contact your insurance agent or lender as early as possible to find the best flood insurance option available to you—ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

---

Rob Maciorowski  
Beaverhead County  
rmaciroski@beaverheadcounty.org  
406.683.3768

Tiffany Lyden  
MT Dept of Natural Resources and Conservation  
tlyden@mt.gov  
406.444.0599
Beaverhead County has floodplain regulations that regulate development within the 100-year floodplain.

Floodplain permits are required for any manmade activities including construction and modifications to existing structures.

New construction and additions- elevated 2’ Improvements and additions to existing structures ≥ 50% of building’s value, will require the entire structure to be brought into compliance.

The Big Hole River floodplain maps are already used by Beaverhead County for floodplain regulations. Landowners in the Big Hole will not see any development regulation changes when FEMA maps go into effect.
Flood Insurance Requirements

When FEMA maps go into effect, your lender will require you to carry flood insurance if:

✓ you have a building in a mapped 100-year floodplain AND
✓ you have a federally-backed loan on the building

**Flood insurance** is mandatory for buildings with a federally-backed loan in a 100 year floodplain.

**Flood insurance** is not mandatory in other areas, but is highly recommended. Lenders can always require insurance to protect their investment.

Homeowners insurance doesn’t cover flooding. **Flood insurance** is an important form of economic protection against flooding.
Newly Mapped – Cost Saving Insurance Options

Purchasing Flood Insurance for Newly Mapped Buildings

During a Flood Insurance Rate Map update, draft floodplain maps may show that an area’s risk of flooding will change. If draft floodplain maps show that a building is in an area being added to the existing 100-Year Floodplain (1% Annual Chance Floodplain), that building may be eligible for certain cost-saving insurance options when the new maps become effective due to the building’s Newly Mapped status.

How Does the Newly Mapped Procedure Work?

In order to relieve some of the financial burden associated with new flood insurance premiums, the Federal Emergency Management Agency (FEMA) offers cost-saving options for buildings newly mapped into a 100-Year Floodplain during a Flood Insurance Rate Map update or revision.

One cost-saving option FEMA offers for new flood insurance policies is the Newly Mapped procedure. When a building’s flood insurance policy is under the Newly Mapped procedure, the policy will receive a subsidized insurance rate for the first 12 months following the Flood Insurance Rate Map update or revision. After the introductory year, the rate will begin to transition to a full-risk rate with annual rate increases of no more than 18% per year.

A policy under the Newly Mapped procedure will stay with the building even if there is a change in building ownership, use, or occupancy as long as federal flood insurance coverage is continuous. A building that loses eligibility for the Newly Mapped procedure either due to a gap in coverage or due to losses (i.e., too many claims) will be rated at its full-risk rate and, in most cases, will require an Elevation Certificate to be rated.

My Building will be Newly Mapped into a 100-Year Floodplain. When Should I PURCHASE FLOOD INSURANCE?

Property owners who do not have flood insurance and find that their buildings are being newly mapped into a 100-Year Floodplain must purchase flood insurance within 11 months of the date that the new Flood Insurance Rate Maps become effective in order to be eligible for a policy under the Newly Mapped procedure.

Owners of newly mapped buildings are encouraged to purchase a flood insurance policy before the new Flood Insurance Rate Maps become effective. Not only is their risk higher than they thought (and potential flooding will not wait until the new maps become effective), but they also will be able to renew their policies at lower-cost rates during the first 12 months after the new maps become effective. In other words, they will gain almost an extra year at subsidized rates.

A lender must require flood insurance when a building carrying a federally backed loan is located in a mapped 100-Year Floodplain, unless it can be proven that the building is actually above the flood elevation or outside of the floodplain.

If you own a building in an area that will be newly mapped into a 100-Year Floodplain, contact your insurance agent as early as possible to start the discussion about the best flood insurance option for your building.

There are other cost-saving options for insurance policies on Newly Mapped buildings. Always ask your insurance agent for a comparison of Newly Mapped rates, Grandfathered rates, etc.
What if my building is on high ground – could it be determined out?

Letter of Map Amendments:
✓ Can be used to request more detailed determination from FEMA
✓ Need surveyed elevations of building
Next Steps

Project Timeline  Beaverhead County Floodplain Maps Update

2020
Preliminary Flood Insurance Rate Maps produced

EARLY 2021
Public Open House

MID 2021
FEMA Appeal and Comment Period

90 days

EARLY 2022
New Flood Insurance Rate Maps finalized

FALL 2021
Appeals and Comments resolved

MID-LATE 2022
New Flood Insurance Rate Maps become effective
Thank you

www.floodplain.mt.gov/beaverhead

Tiffany Lyden
tlyden@mt.gov
406-444-0599

Nadene Wadsworth
Nadene.Wadsworth@mt.gov
406-444-6732

Traci Sears
tsears@mt.gov
406-444-6654

Rob Macioroski
rmacioroski@beaverheadcounty.org
406-683-3768