Project Partners

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Identifying Risk Through Mapping
Flood Insurance Rate Maps

- Indicate areas of flood risk
- Used for various purposes
  - Local floodplain regulations
  - Flood insurance premiums
  - Local emergency planning
- Need periodic updating
Missoula County - Current Floodplain Maps

- **1974**: First flood maps issued
- **1977**: New Set of FHBMs issued
- **1983**: First set of FEMA FIRMs issued
- **1984**: New Flood Study was conducted
- **1988**: Revised FIRMs
- **2015**: Digital FIRMs

**Legend**

<table>
<thead>
<tr>
<th>Flood Study Year</th>
<th>Color</th>
</tr>
</thead>
<tbody>
<tr>
<td>1977</td>
<td>Orange</td>
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<tr>
<td>1983</td>
<td>Green</td>
</tr>
<tr>
<td>1985</td>
<td>Cyan</td>
</tr>
<tr>
<td>2010</td>
<td>Blue</td>
</tr>
<tr>
<td>2014</td>
<td>Purple</td>
</tr>
<tr>
<td>2015</td>
<td>Magenta</td>
</tr>
<tr>
<td>2019</td>
<td>Red</td>
</tr>
</tbody>
</table>

Missoula County Flood Study Dates Provided by Missoula County 2/19/2019

Sources: Esri, USGS, NGA, NASA, OSIR, H Robinson, NOEAS, NLS, OS, NMA, Geoacoustics, Inc., and the GIS User community.
2012- LiDAR was collected

2017- Hydrology was completed

2018-2019 Hydraulics and Floodplain mapping completed
2012 - 2019
Technical data collected and analyzed

2020
Draft floodplain maps produced

January 2021
Preliminary Flood Insurance Rate Maps produced – public meetings held

Mid-late 2021 (est.)
FEMA Appeal and Comment Period

Early 2022
Appeals and Comments resolved

Early 2023
New Flood Insurance Rate Maps become effective
Clearwater River Floodplain Study

Clearwater River Floodplain Maps Update

In Missoula County, floodplain maps were modernized through a Digitized Flood Insurance Rate Map (DFIRM) project initiated in 2005 and completed in 2015. Included with the digital conversion effort was the Clearwater River Flood Insurance Rate Maps. Essentially the paper maps were converted from paper to digital maps without a new flood study conducted. The maps that are in place for the Clearwater River are based on data that was collected back in the 1970's. Missoula County and the MT Department of Natural Resources and Conservation (DNRC) have partnered to update the study and eventually update the floodplain maps. The new maps are intended to provide reliable and more detailed information guiding future development in flood-prone areas.

In 2014 DNRC began working on updating the flood study for the Clearwater River. We are now at the stage in the project where we have draft data available for review by the public.

Upcoming Public Meetings:

County Commissioner update meeting October 27, 2020 3:00 pm-4:00 pm; virtual link is posted below

Join Microsoft Teams Meeting [teams.microsoft.com] [us-west-2, protection.sophos.com]

+1.406.272.4824 United States, Billings (Toll)

Conference ID: 708 735 957#

View Draft Floodplain Maps
Click on the button below to see the proposed floodplain maps and how the proposed maps compare to the existing FEMA Flood Insurance Rate Maps on an interactive viewer.

Draft Map Viewer

You can also view the individual draft maps here:

<table>
<thead>
<tr>
<th>Index</th>
<th>Map 3</th>
<th>Map 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Map 1</td>
<td>Map 4</td>
<td>Map 7</td>
</tr>
<tr>
<td>Map 2</td>
<td>Map 5</td>
<td>Map 8</td>
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</tbody>
</table>

Get more information on floodplain designations referenced on the maps:

- 100-Year Floodplain
- Floodway Area (within a 100-Year Floodplain)

Newly mapped into a 100-Year Floodplain? See Low Cost Insurance Options
Public Outreach Materials

www.floodplain.mt.gov/clearwater

CLEARWATER RIVER FLOOD MAP UPDATES

www.floodplain.mt.gov/clearwater

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

- Missoula County requires Floodplain Development Permits for development in the 100-Year Floodplain (1% Annual Chance Floodplain) to protect human life and property.
- All building construction must be coordinated with the County Floodplain Administrator.
- 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 taxable value (a Substantial Improvement) require the entire structure to be brought into compliance with floodplain regulations.
- Other federal, state, and local regulations may apply.

Draft floodplain maps are going through review and are not yet effective. It is important to discuss your community's floodplain regulations with County staff to understand the impacts of flood maps on proposed construction projects in a mapped floodplain.

INSURANCE REQUIREMENT

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

Lenders will typically revalue their loans to reassess flood risk when a new flood map or revision goes effective. 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 late 2022). Contact your insurance agent or lender as early as possible to find the best flood insurance option available to you—as for a comparison of Newly Mapped rates, Grandfathered rates, etc.

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If you own a building in an area that will be newly mapped into a 100-Year Floodplain (including Floodway), contact your insurance agent or lender as early as possible to start the discussion about flood insurance.

Lenders will typically revalue their loans to reassess flood risk when a new flood map or revision goes effective. 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 (including Floodway). 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 (estimated 2022). Contact your insurance agent or lender as soon as possible to find the best flood insurance option available to you—as for a comparison of Newly Mapped rates, Grandfathered rates, etc.

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Map Viewer

<table>
<thead>
<tr>
<th>Changes to Floodplain Area (Acres)</th>
<th>No Change</th>
<th>Added</th>
<th>Removed</th>
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<tbody>
<tr>
<td>SFHA – 1 PCT Annual Chance</td>
<td>555</td>
<td>272</td>
<td>67</td>
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<tr>
<td>Floodway</td>
<td>211</td>
<td>207</td>
<td>68</td>
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<table>
<thead>
<tr>
<th>Structure Count – Structures Over 400 Sq Ft</th>
<th>No Change</th>
<th>Added</th>
<th>Removed</th>
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<tr>
<td>SFHA – 1 PCT Annual Chance</td>
<td>13</td>
<td>61</td>
<td>23</td>
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<tr>
<td>Floodway</td>
<td>0</td>
<td>0</td>
<td>11</td>
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<table>
<thead>
<tr>
<th>Structure Count – Structures Under 400 Sq Ft</th>
<th>No Change</th>
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<td>SFHA – 1 PCT Annual Chance</td>
<td>1</td>
<td>11</td>
<td>0</td>
</tr>
<tr>
<td>Floodway</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Note - The floodplain areas counted in the Floodway totals are also counted as part of the SFHA – 1 PCT Annual Chance totals.
Draft Floodplain Maps & Study
Missoula County has floodplain regulations that regulate new development within the 100-year floodplain.

Floodplain permits are required for new construction and modifications to existing structures.

New residential construction must be elevated 2’ above the flood elevation. New commercial construction must be flood-proofed or elevated 2’ above the flood elevation.

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 the regulation requirements.
Flood Insurance Requirements

If your structure is in a high-risk zone, your lender may require you to purchase flood insurance.

If your structure is in a lower-risk zone, flood insurance is not mandatory, but it is recommended.

Landowners can purchase flood insurance to protect their assets.

Renters can buy flood insurance for their contents.
County Next Steps:

- Review draft maps and study information
- Prepare for preliminary maps to be issued early 2021
- Help schedule public open house meetings
Thank You

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