Floodplain Mapping Update:
Missoula County Clearwater River Mapping Project

March 1, 2021
Elected Officials Meeting
Project Partners

Missoula County
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FEMA
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Project Manager
Stephanie Dibetitto
Floodplain Management & Insurance

Michael Baker INTERNATIONAL
Identifying Risk Through Mapping

100-year flood
1% annual chance flood
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
- **1978**: First flood study conducted
- **1983**: First set of FEMA FIRMs issued
- **1984**: New Flood Study was conducted
- **1988**: Revised FIRMs
- **Additional Flood Studies Conducted**
- **2015**: Digital FIRMs

**Legend**

- **Flood Study Year**
  - 1977
  - 1983
  - 1985
  - 2010
  - 2014
  - 2015
  - 2019

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

Sources: Esri, USGS, NGA, NASA, OSGAR, N. Robinson, NCEAS, NLS, OS, NMA, GeoBody, Geosolutions, RMS, and the GRF User Community.
2012- LiDAR was collected

2017- Hydrology was completed

2018-2019 Hydraulics and Floodplain mapping completed
**Project Schedule**

- **2020**
  - Draft floodplain maps produced

- **March 18, 2021**
  - Public Open Houses for preliminary maps

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

- ***Early 2022***
  - Appeals and Comments resolved

- ***2022***
  - New Flood Insurance Rate Maps become effective

- **2012 - 2019**
  - Technical data collected and analyzed

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

- ***2022***
  - New Flood Insurance Rate Maps finalized
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 Map. 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.

Upcoming Public Meetings:


County Commissioner update meeting was on October 27, 2020 3:00 pm-4:00 pm. To view the slides click here.

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.

You can also view the individual preliminary maps here:

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Preliminary Flood Insurance Study Reports

30063CV001C
30063CV002C
30063CV003C

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

Give Comments during the official Appeal and Comment Period

During this project you will have the opportunity to submit an official appeal or comment about the proposed floodplain changes to FEMA. Check back here to view the specific dates of the Appeal and Comment Period.
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 map updates 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.

Your lender will require you to carry flood insurance if you have a federally backed loan and your building is located in a mapped 100-Year Floodplain.

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—ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

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### Changes to Floodplain Area (Acres)

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### Structure Count – Structures Over 400 Sq Ft

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### Structure Count – Structures Under 400 Sq Ft

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

Floodplain permits are required for new 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.
Flood Insurance Requirements

**Flood insurance** is mandatory for buildings with a federally backed loan in a high-risk flood zone.

**Flood insurance** is not mandatory in a lower risk zone but is highly recommended. Lenders can always require insurance in any zone.

**Flood insurance** is an important form of economic protection against flooding.
County Next Steps:

- Prepare for the upcoming open house meeting
- Prepare for the upcoming appeal period
Thank You

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