FLOODPLAIN MAPPING UPDATE PROJECT
Musselshell River
Public Informational Meetings
Wheatland County & Harlowton
October 25, 2017
Who Is Involved?

WHEATLAND COUNTY
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Floodplain Administrator

MT DEPT OF NATURAL RESOURCES & CONSERVATION
Tiffany Lyden
Outreach Specialist

Traci Sears
Montana National Flood Insurance Program Coordinator

Worby McNamee
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MORRISON MAIERLE, INC.
Luke Carlson
Project Engineer

Town of Lavina

Musselshell River & Antelope Creek
FLOODPLAIN MAPPING UPDATE PROJECT

Musselshell Watershed Coalition
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
Flood Insurance Rate Maps

1981 Harlowton & Wheatland County Floodplain Maps
Musselshell River Flood Insurance Rate Maps

1981 Wheatland County Floodplain Maps

based on information from the late 1970’s
Re-Study of Musselshell River

Existing maps need updating
Re-Study of Musselshell River & Antelope Creek
Draft maps now ready for review - finalized: est. early 2019
Re-Study of Musselshell River & Antelope Creek
Musselshell River & Antelope Creek Information

www.floodplain.mt.gov/musselshell

The Musselshell River communities are currently working with the Federal Emergency Management Agency (FEMA) and the Montana Department of Natural Resources and Conservation (DNRC) to update floodplain maps for the Musselshell River and some of its tributary streams. Many of the existing floodplain maps are based on data from the 1970’s. New floodplain maps will depict the latest, most accurate flood risk data, allowing property owners and communities to better understand their flood risk and to protect themselves against flooding.

There will be insurance and development regulation implications for structures going into and coming out of the 100-Year Floodplain when the maps become effective (July 13, 2017 for the Roundup Area and expected early 2019 for the rest of the Musselshell communities). Property owners should educate themselves and prepare for the adoption of the new floodplain maps by taking the steps below.

Public Meetings
Wheatland County & Harlowton - public open houses:
Wednesday, October 25, 2017
4:00-6:30pm
Wheatland County Courthouse
201A Ave NW, Harlowton

Wednesday, October 25, 2017
7:00-9:00pm
Harlowton Library conference room
13 Central Ave, S., Harlowton

Wheatland County, Harlowton, and Montana DNRC will host two public open houses on October 25th to review the draft maps and talk with property owners one-on-one about proposed floodplain map changes for the Musselshell River and Antelope Creek. Draft floodplain maps for Wheatland County and Harlowton can be viewed here: [Draft Maps](http://www.floodplain.mt.gov/musselshell).


Musselshell, Rosebud, and Petroleum Counties and the City of Roundup hosted several public open houses last fall and winter.

We will be scheduling additional public open houses -- stay tuned for updates. If you are unable to attend a meeting and/or need more information about this project, contact [Tiffany Lyden](mailto:tiffany.lyden@mt.gov) with Montana DNRC.

Know your Property’s Flood Risk
Click the floodplain map viewer box below to view proposed map changes.

[DRAFT FLOODPLAIN MAP VIEWER](http://tiny.co/MusselshellMapping)
Musselshell River Draft Maps
Ready for review – finalized est. early 2019
Identify Your Flood Risk

MUSSHELL RIVER & ANTELOPE CREEK FLOOD MAP UPDATES
www.floodplain.mt.gov/mussellshell

Owning property in a 100-Year Floodplain

A 100-Year Floodplain (1% Annual Chance Floodplain) is an area that is expected to be inundated by a 100-Year Flood (1% annual chance, 1 in 100 years) in any given year. The 100-Year Flood is the highest flood event that has a 1% chance of occurring in any given year.

DEVELOPMENT REGULATIONS

Wheatland County and Harlowton require Floodplain Ordinances for development in the 100-Year Floodplain to protect human life and property. In accordance with your community's Floodplain Ordinance, you may need to:
- New building construction must be elevated above the 100-Year Flood Elevation (Base Flood Elevation).
- Improvements to existing structures must be elevated to a new base level of at least 4 feet above the existing structure.
- New structural additions and improvements must be elevated to meet the new 4-foot elevation requirement.
- Other federal, state, and local regulations may apply.

Draft floodplain maps are going through review and are not yet final. If you discuss your community's floodplain regulations with your insurance agent, you may be able to understand the impacts of flood map updates on your property.

INSURANCE REQUIREMENT

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 reevaluate their loans to reensure flood risk when a new flood map or revision goes into effect. When this happens, your lender will require you to floodproof your building if it is located in a mapped 100-Year Floodplain and is not located on an elevated base flood elevation. There are many cost-saving options available to those who are being newly mapped (including Floodway). In order to secure the lowest premium, you should new flood map or revision goes into effect. Your lender can require you to elevate your building to meet the new elevation requirements. There are many cost-saving options available to those who are being newly mapped (including Floodway). In order to secure the lowest premium, you should contact your insurance agent or lender as soon as possible to find the best flood insurance option for your property.

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MUSSHELL RIVER & ANTELOPE CREEK FLOOD MAP UPDATES
www.floodplain.mt.gov/mussellshell

Owning property in a Floodway

A Floodway is the area within a 100-Year Floodplain that must be elevated to protect human life and property by ensuring that there are no increases in flood elevations.

DEVELOPMENT REGULATIONS

In accordance with the Ryegate and Leavina's Floodplain Ordinances, you may need to:
- New construction is not permitted in the Floodway.
- Improvement to existing structures in the Floodway must obtain a Floodplain Development Permit.

Draft floodplain maps are going through review and are not yet effective. If you discuss your community's floodplain regulations with local officials to understand the impacts of flood map updates, you may be able to understand the floodplain regulations in your area.

INSURANCE REQUIREMENT

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

Lenders will typically reevaluate their loans to reensure flood risk when a new flood map or revision goes into effect. When this happens, your lender will require you to elevate your building if it is located in a mapped Floodway and is not located on an elevated base flood elevation. There are many cost-saving options available to those who are being newly mapped (including Floodway). In order to secure the lowest premium, you should contact your insurance agent or lender as soon as possible to find the best flood insurance option for your property.

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Owning property in a 500-Year Floodplain

A 500-Year Floodplain (0.2% Annual Chance Floodplain) is considered to have a MODERATE flood risk. It is an area that is expected to be inundated by a 500-Year Flood, a flood event having a 0.2% chance of being equalled or exceeded in any given year. The 500-Year Flood is also referred to as a 0.2% Annual Chance Floodplain.

DEVELOPMENT REGULATIONS

Wheatland County and Harlowton's Floodplain Regulations do not regulate development in the 500-Year Floodplain (0.2% annual chance Floodplain) although flooding is still possible in this area.

New construction and building improvement may occur in the 500-Year Floodplain without a Floodplain Development Permit. Other federal, state, and local regulations may apply.

If your property has areas of both 100-Year and 500-Year Floodplain, proposed projects may require a Floodplain Development Permit depending on exactly where the development will occur. It is important to discuss the location of any development with the floodplain administrator and local officials to understand the impacts of your community's floodplain regulations and flood map updates on proposed projects in or near a mapped Floodplain.

INSURANCE REQUIREMENT

If you own a building in a 500-Year Floodplain (0.2% Annual Chance Floodplain), you are considered to be at a moderate risk of flooding. It is therefore recommended that you purchase flood insurance even if your lender does not require you to do so in order to protect your investment.

Lenders will typically review their loans to reensure flood risk when a new flood map or revision goes into effect. When this happens, your lender will require you to elevate your building if it is located in a 500-Year Floodplain and is not located on an elevated base flood elevation. There are many cost-saving options available to those who are being newly mapped (including Floodway). In order to secure the lowest premium, you should contact your insurance agent or lender as soon as possible to find the best flood insurance option for your property.

Your lender can require flood insurance for a building they are financing regardless of where the building is located.

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Development Regulations

Wheatland County and Harlowton have floodplain regulations that regulate development activity within the 100-year floodplain (below the Flood Elevation).

Floodplain regulations include permitting requirements for new construction as well as certain modifications to existing structures.

New residential construction must be elevated two feet above the Base Flood Elevation. New commercial construction must be flood-proofed or elevated two feet above the Base 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 requirements of the regulations.
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.

Any Wheatland County or Harlowton landowner can purchase flood insurance to protect their assets.

Renters can buy flood insurance for their contents.
Proposed Map Changes

1. Draft maps ready for public review
2. Public review process
3. Maps finalized – est. early 2019
Next Steps – Public Review

TENTATIVE PROJECT TIMELINE
WHEATLAND COUNTY AND HARLOWTON

2014–2016
Technical data collected and analyzed

OCT 25, 2017
Public Open Houses for Draft maps

SUMMER 2018
FEMA Appeal and Comment Period

LATE 2018
New Flood Insurance Rate Maps finalized

90 days

SUMMER 2017
Draft floodplain maps produced

EARLY 2018
Preliminary Flood Insurance Rate Maps produced

FALL 2018
Appeals and Comments resolved

EARLY 2019
New Flood Insurance Rate Maps become effective
Who You Can Speak With

**WHEATLAND COUNTY**

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Figure 2 Musselshell River at Harlowton

1. Flood Frequency Values Based on Data through 1998
Elevation Survey – Pilot Study