FLOODPLAIN MAPPING UPDATE PROJECT

Musselshell River

Public Informational Meetings

Ryegate & Lavina

September 12, 2017

MWC

GOLDEN VALLEY COUNTY

Wheatland County
PO Box 1903
Harlowton, Montana 59036-1903

Town of Lavina

TOWN OF RYEGATE

City of Harlowton

MUSSELSHELL COUNTY

COUNTY OF PETROLEUM
P.O. Box 226
302 East Main
Winnett, Montana 59087

ROUNDUP

ROSEBUD COUNTY

FEMA

Who Is Involved?

COUNTY OF GOLDEN VALLEY
P.O. Box 10
RYEGATE, MONTANA 59074

TOWN OF RYEGATE

Town of Lavina

Golden Valley and Ryegate Floodplain Administrator
Page Dringman

MUSSELSHELL COUNTY

Wheatland County
PO Box 1903
Harlowton, Montana 59036-1903

MONTANA DNRC

MT DEPT OF NATURAL RESOURCES & CONSERVATION

Tiffany Lyden
Outreach Specialist

Michelle Phillips
Floodplain Specialist

Worby McNamee
Floodplain Specialist

MORRISON MAIERLE, INC.
ENGINEERS • SURVEYORS • PLANNERS • SCIENTISTS

ROSEBUD COUNTY

PIONEER TECHNICAL SERVICES, INC.

U.S. DEPARTMENT OF HOMELAND SECURITY FEMA

MWC
Musselshell Watershed Coalition

COUNTY OF PETROLEUM
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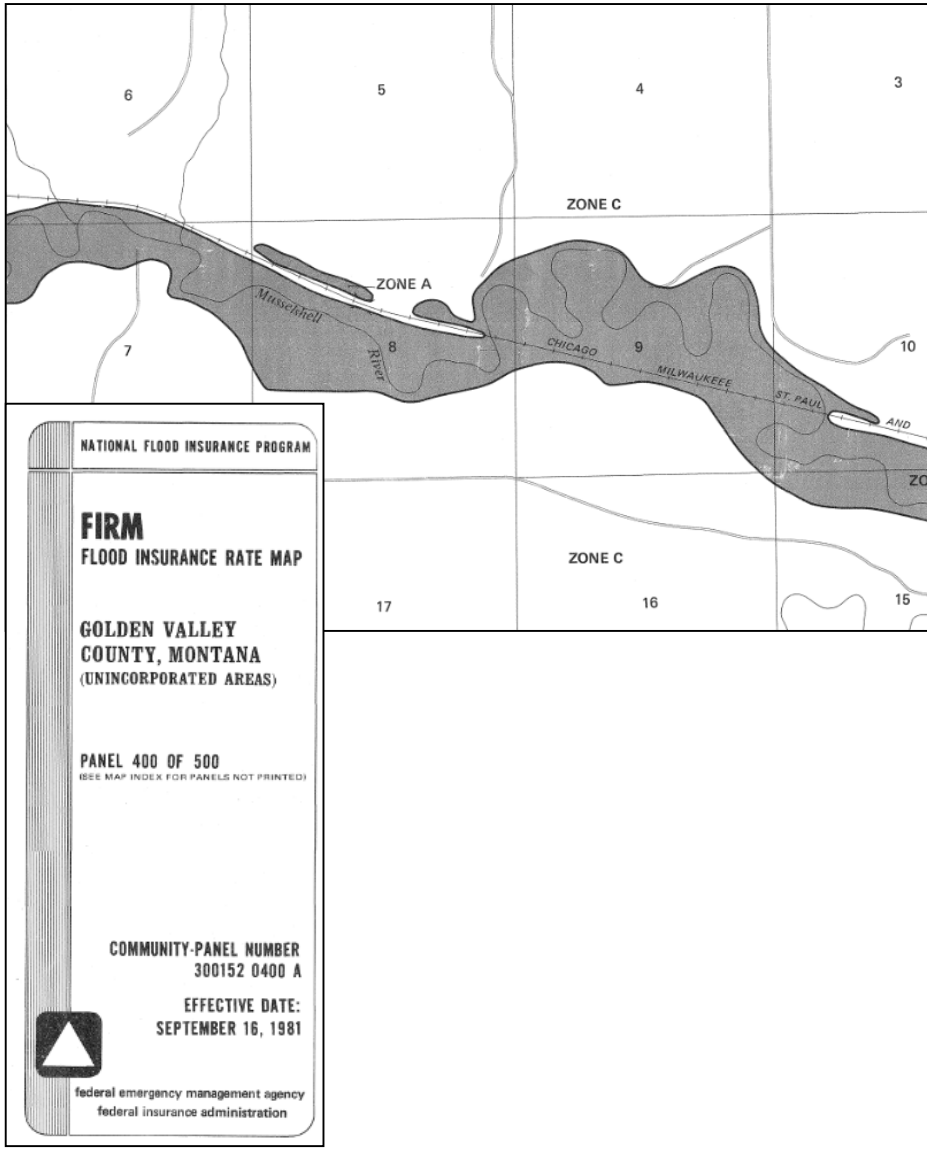
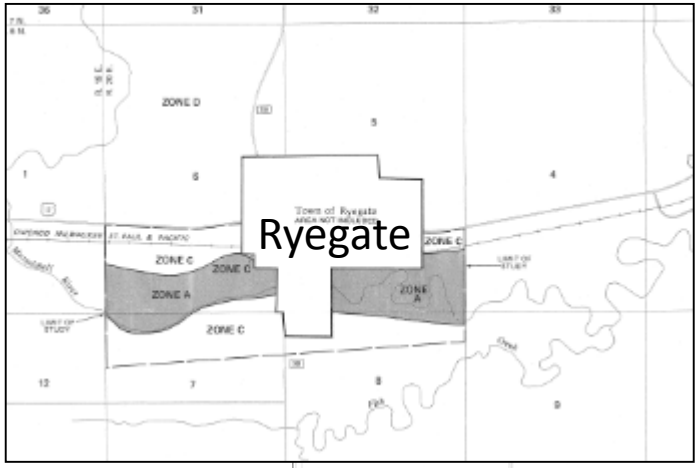
Identifying Risk Through Mapping

Flood Insurance Rate Maps

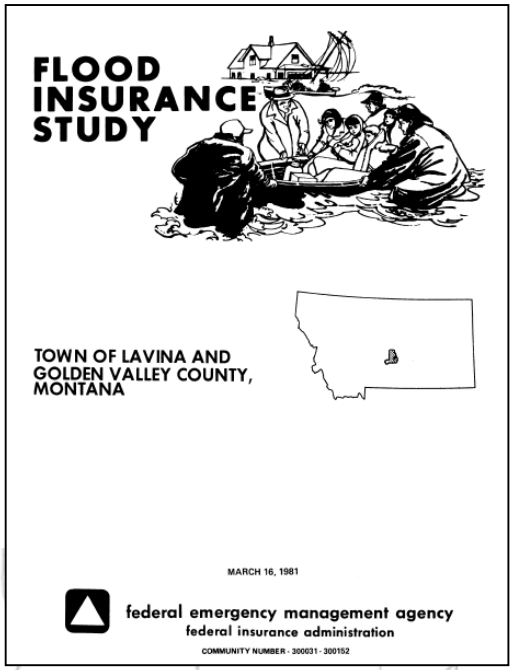
- Indicate areas of flood risk
- Used for various purposes
  - Local floodplain regulations
  - Flood insurance premiums
  - Local emergency planning
- Need periodic updating



Musselshell River Flood Insurance Rate Maps



1981 Golden Valley County Floodplain Maps

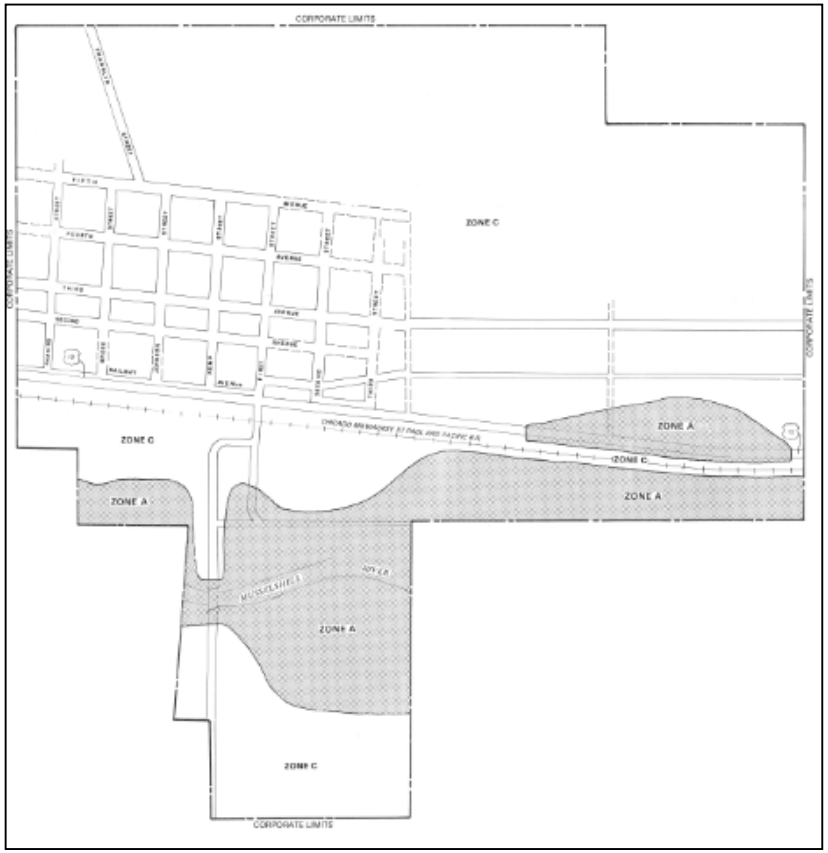


County line

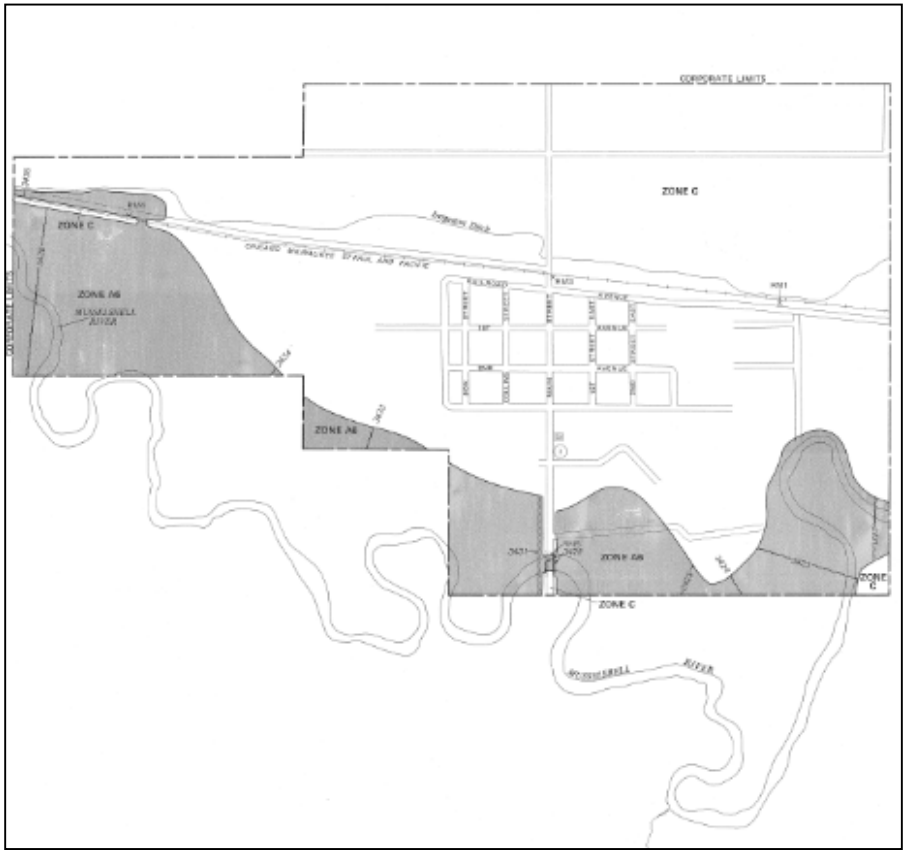
Musselshell River Flood Insurance Rate Maps

1981 Golden Valley
Floodplain Maps

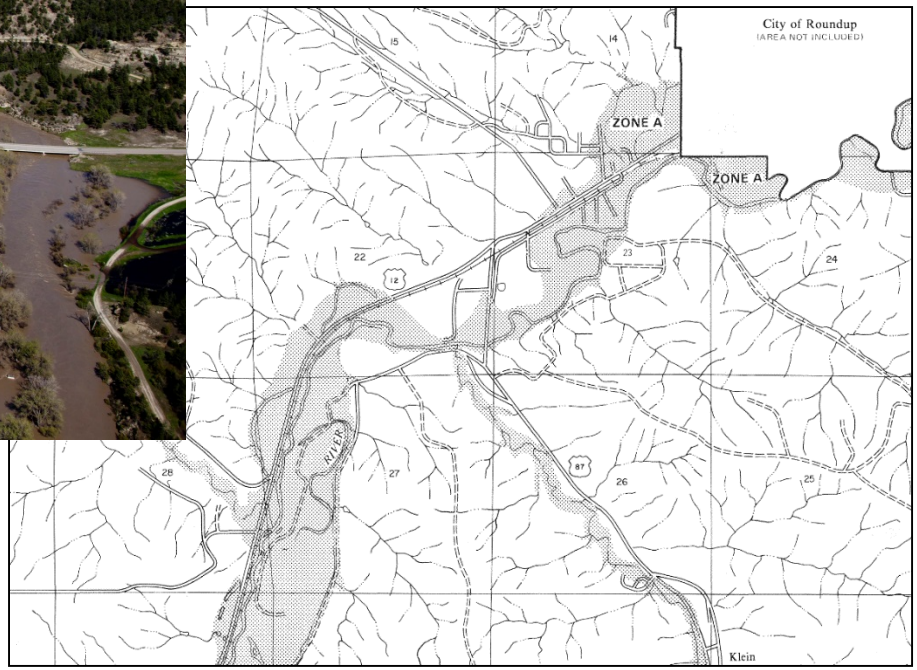
Ryegate



Lavina



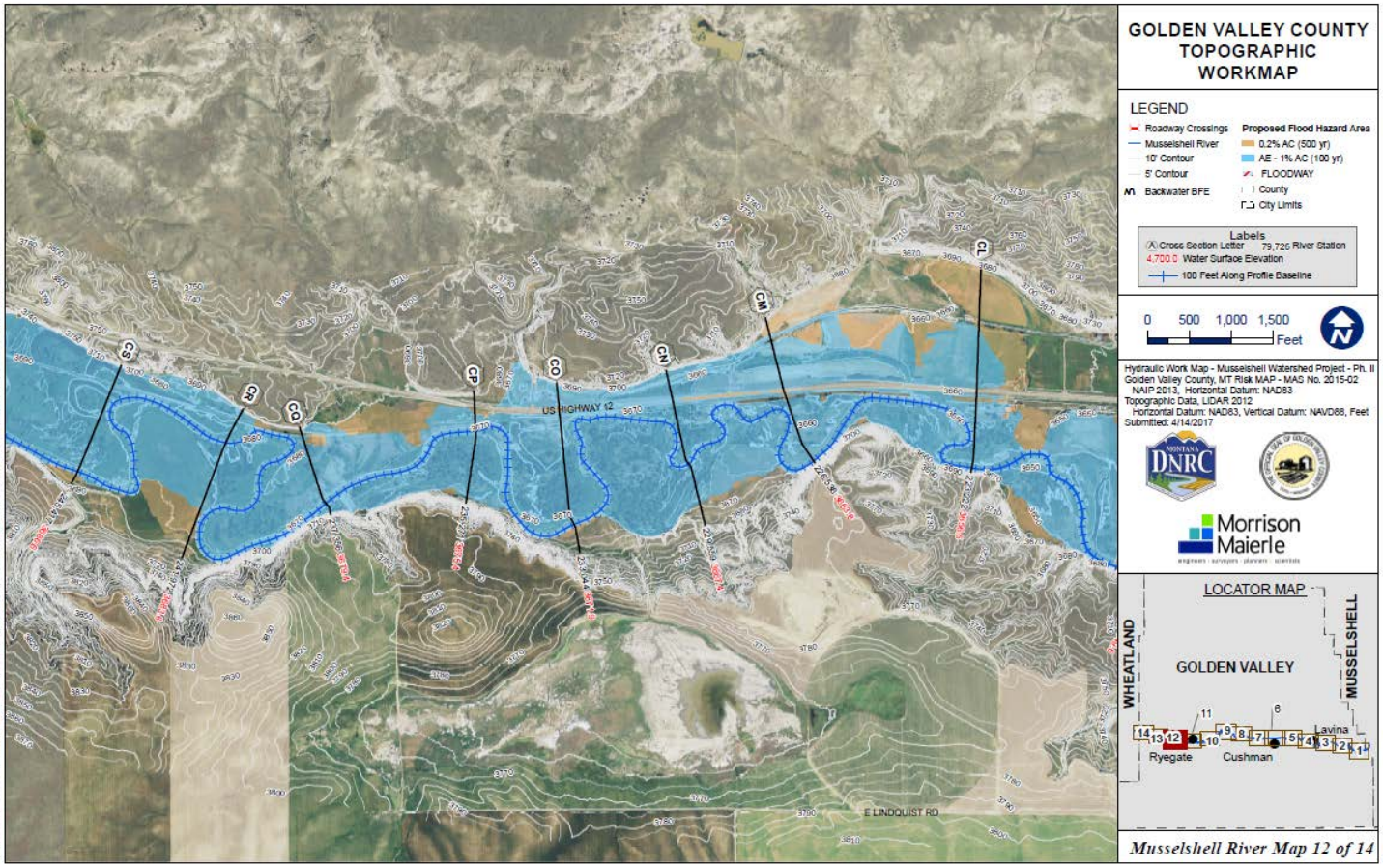
Re-Study of Musselshell River



Existing maps
need updating

Re-Study of Musselshell River

Draft maps now ready for review - finalized: est. early 2019



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ROUNDUP WHERE THE COWBOYS RIDE

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ENGINEERS·SURVEYORS·PLANNERS·SCIENTISTS

Musselshell River 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. 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 Fall 2018 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

You are invited to attend one of our upcoming public open houses:

Tuesday, September 12, 2017
Ryegate Town Hall, 105 Kemp Street, Ryegate
4:30pm-6:00pm

Tuesday September 12, 2017
Lavina School, 214 First Street E, Lavina
6:30pm-8:00pm

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 with Montana DNRC.

Know your property's flood risk

Draft floodplain maps from this project are currently available for Golden Valley, Musselshell, Rosebud, and Petroleum counties by clicking the map viewer link below. According to the draft floodplain maps, some structures will be moving into the 100-Year Floodplain and some will be moving out of the 100-Year Floodplain.

DRAFT FLOODPLAIN MAP VIEWER
http://tiny.cc/MusselshellMapping

More Info

Draft Maps & Technical Data
Musselshell Watershed Coalition
Floodsmart

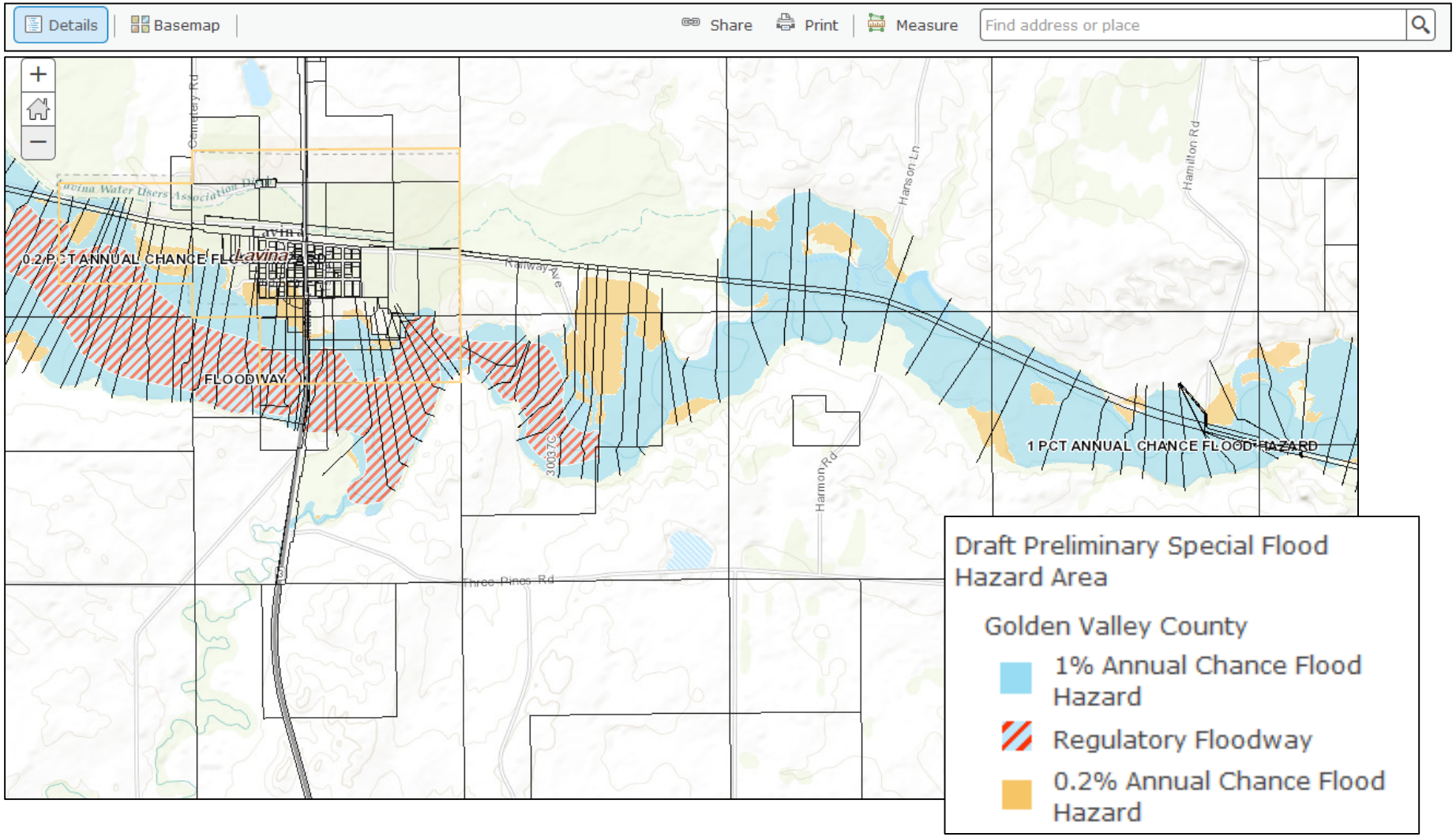
Contact Info

Adam Carlson
Musselshell County
(406) 323-2777
email

Tiffany Lyden
Montana DNRC
(406) 444-0599
email

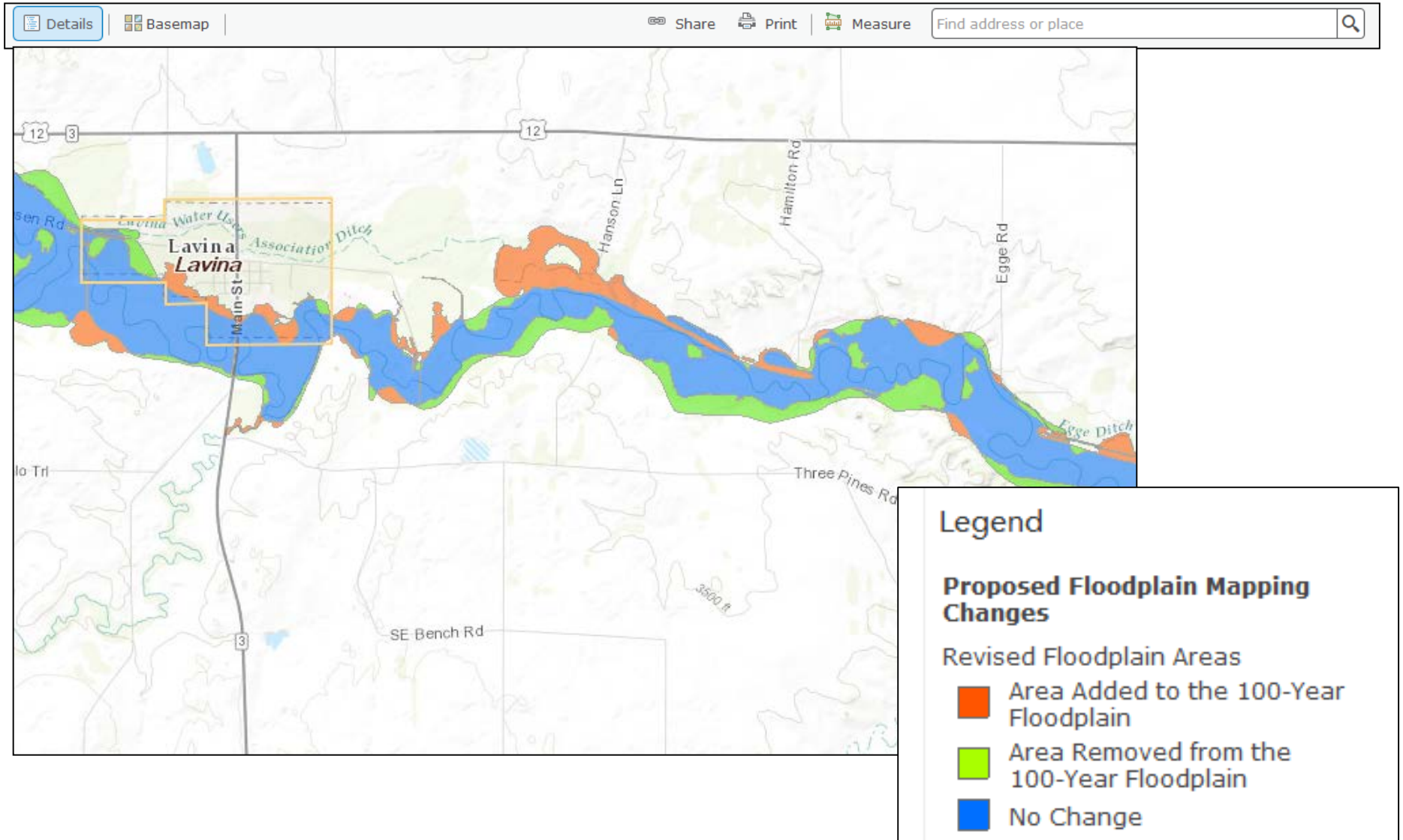
Musselshell River Proposed Changes

www.floodplain.mt.gov/musselshell



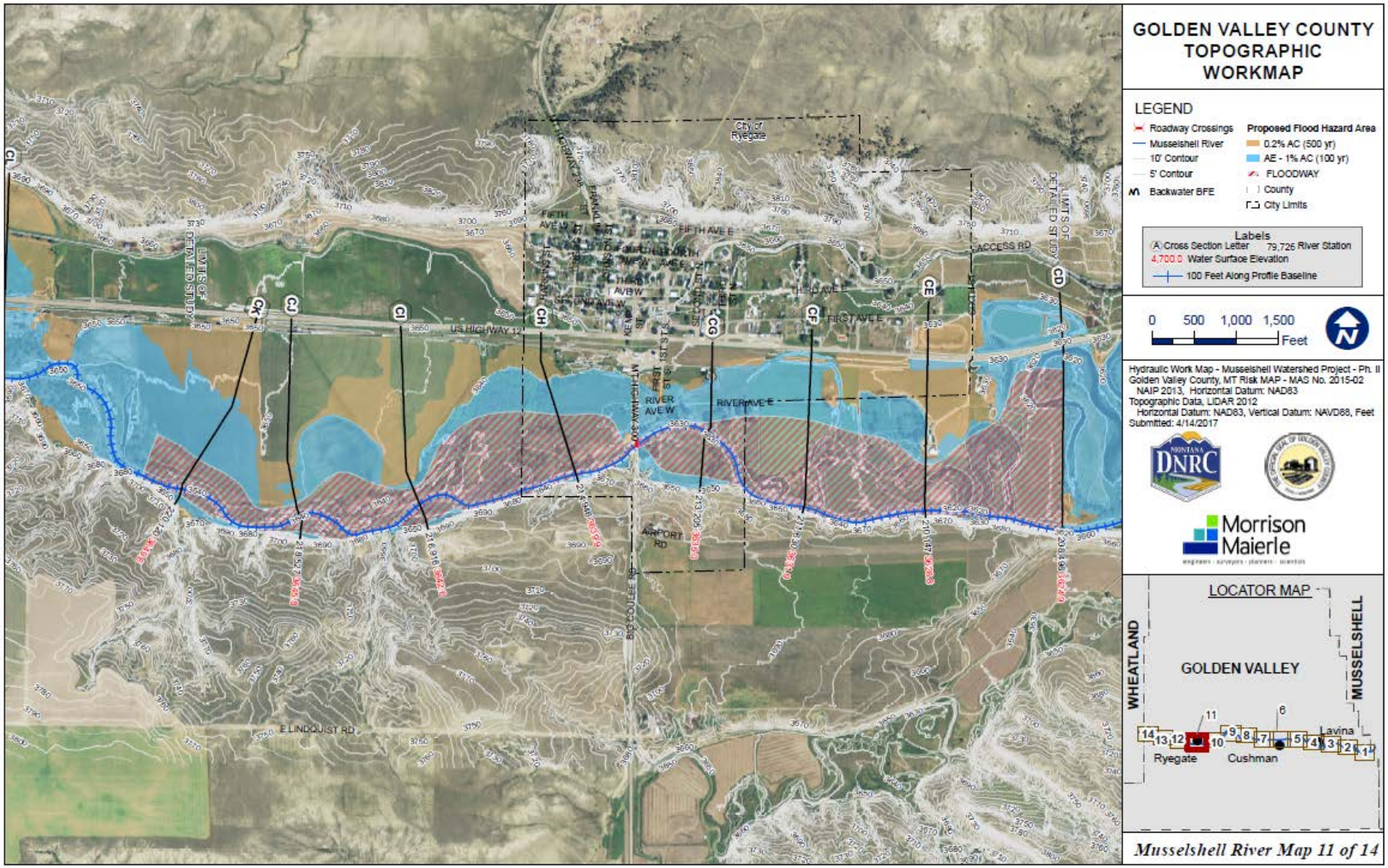
Musselshell River Proposed Changes

www.floodplain.mt.gov/musselshell



Musselshell River Draft Maps

Ready for review – finalized est. early 2019



Identify Your Flood Risk

MUSSELSHELL RIVER FLOOD MAP UPDATES

www.floodplain.mt.gov/musselshell

Owning property in a 100-YEAR FLOODPLAIN

A 100-YEAR FLOODPLAIN (1% Annual Char
area that is expected to be inundated by a 10
exceeded in any given year. The 100-Year Flo
Flood.

DEVELOPMENT REGULATIONS

Golden Valley County, Ryegate, and Lavina r
Development Permits for development in th
(1% Annual Chance Floodplain) to protect h

In accordance with your community's Floodplai

- New building construction must obtain a F
- New residential construction must be eleva
  Flood Elevation (Base Flood Elevation).
- Improvements to existing structures must
  Permit. Improvements to an existing struct
  Improvement) require the entire structure
- Other federal, state, and local regulations m

Draft floodplain maps are going through review
discuss your community's floodplain regulation
understand the impacts of flood map updates o

INSURANCE REQUIREMENT

If you own a building in an area that will be
Floodplain, contact your insurance agent or
the discussion about flood insurance.

Lenders will typically reevaluate their loans to
map or revision goes effective. When this happe
carry flood insurance if you own a building that
that the building is above the flood elevation or
building elevation information (an Elevation Ce

There are many cost-saving options available to
order to secure the lowest premium, you should
new flood map or revision going effective (expe
possible to find the best flood insurance option
Grandfathered rates, etc.

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MUSSELSHELL RIVER FLOOD MAP UPDATES

www.floodplain.mt.gov/musselshell

Owning property in a FLOODWAY

A FLOODWAY is the area within a 100-Year Floodplain that must be kep
so that the 100-Year Flood (1% Annual Chance Flood, Base Flood) can be
increases in flood heights. The Floodway will usually see the highest wat
inundation during a 100-Year Flood event.

DEVELOPMENT REGULATIONS

Ryegate and Lavina regulate development in Floodways to protect human life and property by ensuring that there are no increases in flood elevations.

In accordance with Ryegate and Lavina's Floodplain Regulations:

- New building construction is not permitted in the Floodway.
- Improvement to existing structures in a Floodway must obtain a Floodplain Development Permit.

Draft floodplain maps are going through review and are not yet effective (exp
discuss your community's floodplain regulations with local officials to unders
flood map updates on proposed construction projects in a mapped floodplain
site is located in a Floodway.

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 reassess flood risk when a
new flood map or revision goes effective. When this happens, your lender wil
require you to carry flood insurance if you own a building that is located in a
you can prove that the building is above the flood elevation or outside of the
also require building elevation information (an Elevation Certificate) at this t

There are many cost-saving options available to those who are being newly m
(including Floodway). In order to secure the lowest premium, you should pur
within 11 months of a new flood map or revision going effective (expected ea
agent or lender as soon as possible to find the best flood insurance option ava
of Newly Mapped rates, Grandfathered rates, etc.

Page Dringman
Golden Valley & Ryegate Floodplain Administrator

Tiffany Lyden
MT Dept of Natural Res

MUSSELSHELL RIVER FLOOD MAP UPDATES

www.floodplain.mt.gov/musselshell

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 equaled or exceeded in any given year. The 500-Year Flood is also referred to as a 0.2% Annual Chance Flood.

DEVELOPMENT REGULATIONS

Golden Valley County, Ryegate and Lavina'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 100-Year Floodplain.

> Unlike in a 100-Year Floodplain, a Floodplain Development Permit is not required for development in a 500-Year 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 reassess flood risk when a new flood map or revision goes effective. When this happens, if your building is located in a 500-Year Floodplain, your lender might choose to require you to carry flood insurance and/or provide building elevation documentation (an Elevation Certificate) to prove your building is above the flood elevation.

Some property owners may not see any insurance changes with this mapping update. Talk to your lender or insurance agent early if you are considering purchasing flood insurance in order to find the best option for you.

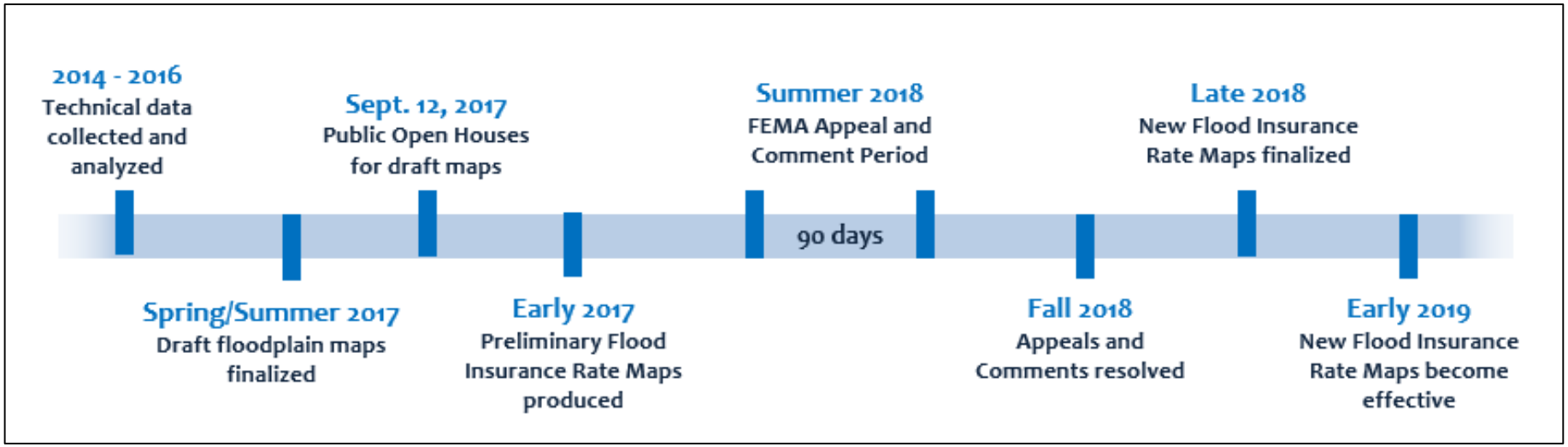
> Your lender can require flood insurance for a building they are financing regardless of where the building is located.

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 Timeline



Who You Can Speak With

COUNTY OF GOLDEN VALLEY
P.O. Box 10
RYEGATE, MONTANA 59074

TOWN OF RYEGATE

Golden Valley and Ryegate Floodplain Administrator
Page Dringman

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