

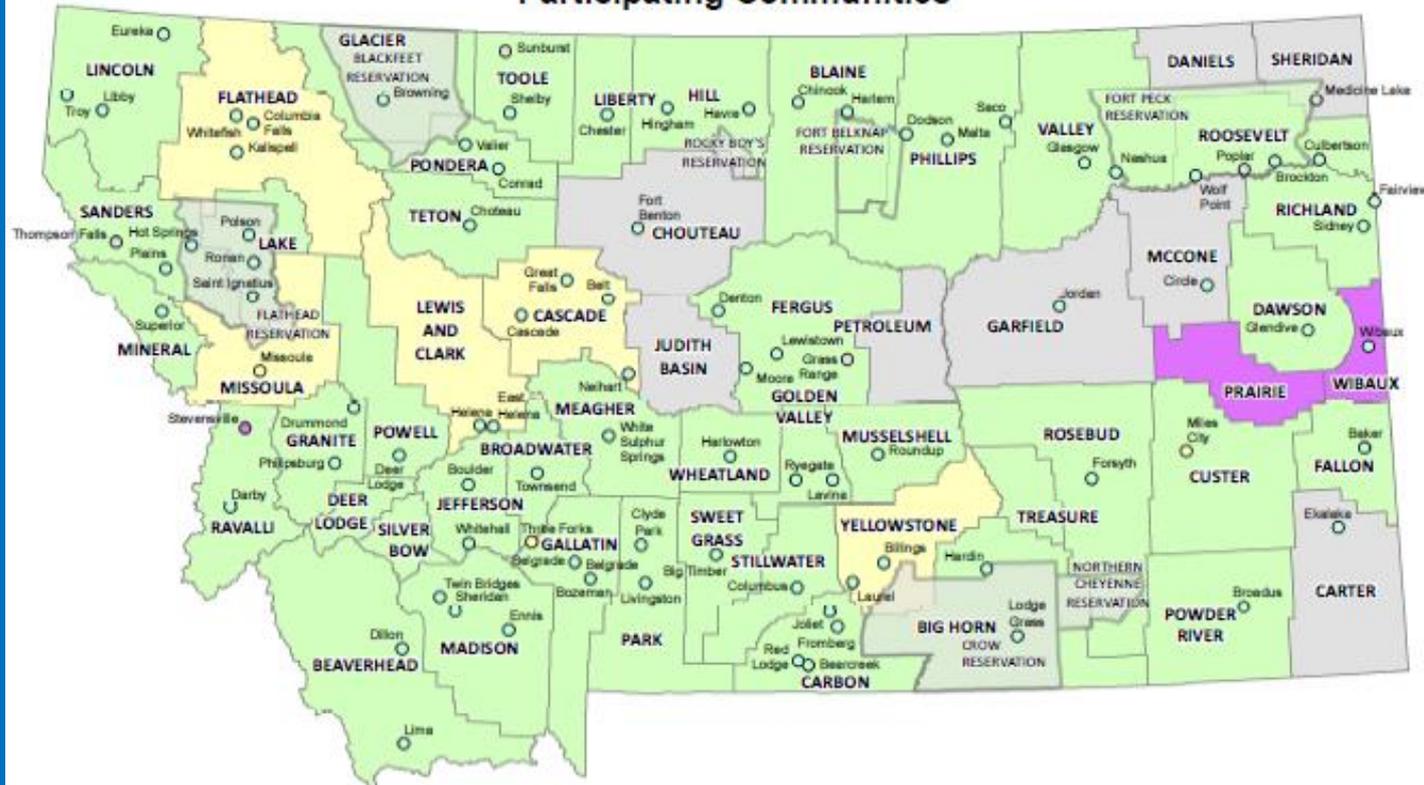


Communication Support and Tools for Local Officials



Montana Communities

National Flood Insurance Program (NFIP) Participating Communities



NFIP Community Status

- Community Rating System Participant
- Participating Community
- Community Not Participating
- Suspended Community

* CRS communities receive discounted insurance premiums

Number of Participating Communities

Counties
Municipalities
Reservations
Joint Municipality and County (Butte, Anaconda)
Total

44
86
2
2
134



September 2013

MT DNRC Water Operations Bureau Floodplain Program Staff

Steve Story, Bureau Chief

Bree Caldwell
Administrative
Assistant



Traci Sears, NFIP/CAP Coordinator –
Unit Supervisor

Vacant, Floodplain Engineer – Unit
Supervisor

Ethan Stapp
Floodplain
Specialist



Michelle Phillips
Floodplain
Specialist



Nicole Decker
Engineering
Specialist



Tiffany Lyden
CERC/Outreach
Specialist

Website

Water Adjudication

Water Management

Water Operations

Board of Water Well Contractors

Dam Safety

Floodplain Management

Training

Silver Jackets

Permitting and Regulations

Outreach

News and Announcements

Mapping and Technical Resources

Disaster and Recovery

Community Rating System

Big Hole Floodplain Study Products

Insurance

Property Owner Resources

Cool Tools

Contacts

Water Projects

Water Rights Bureau

Water Events

Floodplain Management



The 17th Annual Association of Montana Floodplain Managers Conference will take place March 14-17 in beautiful Fairmont Hot Springs, Montana. Visit the [AMFM website](#) for a conference agenda, registration information, and more. We hope to see you there!

WORK
WITH US!

The Floodplain Program is recruiting a STATE FLOODPLAIN ENGINEER

[Click here for a full job description and application instructions.](#) The position is open until filled.

The Montana DNRC Floodplain Management Program promotes common sense planning for development in flood prone areas through education for the benefit of public health, safety and welfare.

Contacts



Insurance



Permitting and Regulations



Contacts

Steve Story, PE, CFM
Bureau Chief
Water Operations Bureau
(408) 444-8818

Breanna Caldwell
Administrative Support
(408) 444-0882

Traci Sears, CFM
NFIP/CAP Coordinator
(408) 444-8854

Tiffany Lyden
Outreach Specialist
(408) 444-0599

Nicole Decker
Civil Engineering Specialist
(408) 444-8858

Michelle Phillips
Floodplain Specialist
(408) 444-1300

Ethan Stapp
Floodplain Specialist

Website

Cool Tools

Contacts

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Water Rights Bureau

Water Events

Contacts



Mapping and Technical Resources



Outreach



Silver Jackets



Insurance



Disaster and Recovery



Property Owner Resources



Cool Tools



Permitting and Regulations



Training



News and Announcements



Big Hole Study Products



Outreach Specialist
(406) 444-0599

Nicole Decker
Civil Engineering Specialist
(406) 444-8656

Michelle Phillips
Floodplain Specialist
(406) 444-1300

Ethan Stapp
Floodplain Specialist
(406) 444-1343

Vacant, PE, CFM
Floodplain Engineer
(406) 444-8664

Newsletter



Montana Department
of Natural Resources
and Conservation

ASSOCIATION OF MONTANA FLOODPLAIN MANAGERS AND DNRC FLOODPLAIN JOINT NEWSLETTER

Serving Montana's Communities
Since 1974



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Sun River – photo by Mark Boesch

HIGHGROUND

March 2016

This newsletter and other state floodplain management activities
are funded, in part, through grants from FEMA.

New Mapping Products Shine In West Gallatin River and Bozeman Creek Re-Studies

By Michelle Phillips, DNRC Floodplain Specialist

In late January, DNRC and project contractors—Michael Baker International and Morrison-Maierle—along with FEMA, Gallatin County, and the City of Bozeman reviewed Draft map products for floodplain mapping re-studies on the West Gallatin River and Bozeman Creek in Gallatin County. This extensive project is part of a multi-year effort to update floodplain mapping for these waterways and obtain more accurate, current, and detailed data and mapping of flood risk in Gallatin County communities.

Right now, Brian Heaston, City of Bozeman Project Engineer and Floodplain Administrator, and Sean O'Callaghan, Gallatin County Planning Director and Floodplain Administrator, have in their hands Draft maps depicting updated flood risk information available, taking into

account high accuracy topographic information, updated hydrologic data, and state-of-the-art engineering models and methods. The draft maps and data provide better information of how a 100-year flood event could affect their communities, compared to their current study information which dates back to the 1970s and 1980s.

Additionally, Michael Baker International and Morrison-Maierle created Changes Since Last FIRM (CSLF) maps for Bozeman Creek and the West Gallatin River. CSLF maps compare the new Draft maps with the effective maps to show areas that are proposed to come into the floodplain, areas that are proposed to go out of the floodplain, and areas of no change. The maps also illustrate which structures are proposed to be mapped into

continued on page 2...



Changes Since Last FIRM (CSLF) map showing land and structures proposed to be mapped into and out of the floodplain.

In Honor of Mary

The State Floodplain Program would like to dedicate this Highground Newsletter edition to our former colleague, Mary Guokas. Mary served the Floodplain Program as Outreach Specialist for eight years, making friends though the newsletter she created and the conferences and outreach activities in which she participated. Before joining DNRC, Mary spent many years with the National Park Service. She worked in several National Parks throughout her career; however, her favorite assignments were at Many Glacier and Goat Haunt in Glacier National Park.



Mary passed away last September after a long and courageous battle with cancer. We already miss Mary's warm, generous spirit. As we continue our careers and our lives, we will try to do so with the same passion that Mary had, remembering her love for life and for being outdoors.



Many Glacier,
Glacier National
Park

Submittal Requirements for Floodplain Permit Application

SUBMITTAL REQUIREMENTS FOR FLOODPLAIN PERMIT APPLICATION

To initiate the permit process, you will need to submit a copy of the following information to this office. These instructions apply to all construction/projects within any designated 100-year floodplain as delineated on the FHMB, FIRM, SCS/NRCS floodplain maps, COE floodplain maps, etc. You will need to submit a number of items listed below at a minimum.

- 1. A list of adjacent property owners and their mailing addresses** (You can get this information from the County GIS office or through a title company).
- 2. A letter from each property owner where the project will be completed authorizing the proposed work.**
- 3. A detailed site plan, drawn to scale, showing the following:**
 - Property boundary lines of the subject property and those in the immediate vicinity of the project.
 - Approximate location of all floodplain boundaries in the vicinity of the project as depicted on the floodplain maps.
 - Location of existing improvements in the vicinity of the project, including driveways, roads, culverts, bridges, buildings, wells, septic systems, and other improvements
 - Location of all existing physical features in the vicinity of the project, including ponds, swales, streams, and irrigation ditches.
 - Location and dimensions of all proposed improvements, including driveways, roads, culverts, bridges, ponds, buildings, wells, and other structures
 - Location for all fill that will be brought into the floodplain
- 4. A statement specifying the amount of fill that will be placed within the floodplain and supporting calculations.**
- 5. For a house submit:**
 - The existing ground elevation at the location of the proposed house and the calculated height of the 100-year floodplain (will need to work with a surveyor to obtain this information)
 - Calculations for the amount of fill (in cubic yards) to be placed in the floodplain:
Residential structures shall be constructed on suitable fill with a permanent foundation such that the lowest floor (including basement) level is two or more feet above the base flood elevation. The suitable fill shall be at a level no lower than the base flood elevation extending 15 feet at that elevation beyond the structure in all directions.
 - Specifications for the fill material (type, size, etc.)
- 6. For any other building submit:**
 - Drawing of the building
 - Statement indicating which of the two development standards will apply:

(a) If the structure is designed to allow internal flooding of the lowest floor, use of the floor shall be limited to such uses as parking, loading areas, and storage of equipment or materials not appreciably affected by flood water. Further, the floors and walls shall be designed and constructed of materials resistant to flooding up to an elevation of 2 or more feet above the elevation of the base flood. Structures designed to allow internal flooding shall be designed to equalize hydrostatic flood forces on exterior walls by allowing for the exit and entry of flood waters.

(b) Structures whose lowest floors are used for purposes other than parking, loading or storage of materials resistant to flooding shall be flood proofed up to an elevation no lower than 2 feet above the elevation of the base flood. Flood proofing shall include impermeable membranes or materials

for floors and walls and watertight enclosures for all windows, doors, and other openings. These structures shall be designed to withstand the hydrostatic pressures and hydrodynamic forces resulting from the base flood.

- 7. For bank stabilization submit:**
 - Description of existing conditions
 - Historical overview of trends in the river movement; if any
 - Description of the problem
 - Description of the objectives of the project
 - Short description of design alternatives that were considered, if any, but rejected, and an explanation of why each was rejected
 - Typical cross-section (based on survey data) of the river from bank to bank, which shows the existing condition and proposed treatment and the height of the 100-year flood event, the base flow elevation, and the bank full elevation
 - Longitudinal profile of the river surface and bed in the project area
 - Plan view (using an aerial photograph as a base) of the project area which shows the beginning and ending points of the treatment and the various types of treatment
 - Specifications for the treatment material (type, size, quantities, etc.)
 - Calculations to show the proposed project will not raise the elevation of the 100-year floodplain more than 6 inches above the 100-year floodplain elevation as documented on the floodplain maps
 - Description of the project implementation (project phases, sediment control, staging area, cleanup, etc.)
- 8. For a bridge submit**
 - Drawings and specifications for the bridge as certified by a professional engineer
 - Calculations for the amount of fill to be placed in the floodplain
 - A cross-section at the location of the bridge which shows the existing condition and the elevation of the 100-year flood event
- 9. For a pond submit:**
 - Description of existing conditions
 - Description of the objectives of the project
 - Calculations for the amount of material to be removed from the pond
 - Description of where the material will be placed outside the floodplain
- 10. For road(s) submit:**
 - Description of existing conditions
 - Description of the objectives of the project
 - Calculations to show the culverts will be large enough to handle the expected flows.

Once your final application is received, it will be reviewed to make sure the information is sufficient. If it is not sufficient, you will receive a letter that explains the deficiencies. You should also be aware that as part of the review process, the adjoining property owners will be notified about the proposed work, and a legal notice placed in the paper containing a brief description of the application.

All floodplain application shall also include the following:

1. A definitive signed statement from a qualified engineer or individual with floodplain experience that the project can withstand a 100-year flood.
2. A definitive signed statement from a qualified engineer or individual with floodplain experience that the project will not adversely effect surrounding land owners upstream, downstream, across stream or adjacent to the proposed project area.
3. A definitive signed statement from a qualified engineer or individual with floodplain experience about the ability of this project to withstand the 100-year flood event and what effect this proposed project will have on the 100-year Base Flood Elevations.

Floodplain Application and Permitting Checklist

FLOODPLAIN APPLICATION & PERMITTING CHECKLIST

Date Received: _____

Permit Number: _____

1. **Determine if a floodplain application is needed.**
 - a. If an application is not needed, document decision and no further action is needed.
 - b. If an application is needed, submit complete Montana Joint Application for Proposed Work in in Montana's Stream, Wetlands, Floodplain and other bodies of water.
2. **Review the application for the following elements:**
 - a. The application is properly filled out.
 - b. The application has an original signature from the property owner or agent.
 - c. The application contains all other applicable permits or a statement that the applicant is working with agencies for final permits.
 - d. The project address, location and map are clearly defined.
 - e. The project description is clearly defined.
 - f. The project materials are clearly described and include: size, amount, type, volume.
 - g. If excavating or demolishing: Where are the materials being disposed?
3. **Is the application correct & complete? (Additional information may be requested during the review process)**
 - a. No - STOP. Floodplain administrator shall provide written notification to the applicant that additional information is required.
 - b. **Date written notification was given:** _____
Yes - Proceed with review process.
4. **Prepare notice that contains the facts pertinent to the Floodplain permit application and allowing at least 15 days for comment.**
 - a. Publish notice at least once in a newspaper of general circulation to the area.
 - b. Serve notice by first-class mail upon adjacent property owner.
 - c. Send a copy of the notice and application to the DNRC Regional Engineer for review and recommendations.
 - d. If the proposed project contains any alteration or relocation of the watercourse provide notice to DNRC, FEMA, and adjacent communities.

5. **Additional permit criteria submitted.**
 - a. Does the proposed project meet the requirements of the minimum standards and criteria in Sections 9 and 10 and other requirements in regulations?
 - b. Is a CLOMR needed?
 - c. Have all other applicable permits been received?
 - d. Conducted site visit.
If additional permit criteria is still needed then proceed back to #3.
6. **Additional permit criteria has been submitted and is correct and complete.**
7. **Date:** _____
8. **Approve application.**
 - a. Complete permit with finding and fact and permit deadline.
 - b. Send copy of permit to applicant.
 - c. Send copy of certificate of compliance for the applicant to complete.
 - d. Send copy of permit to the DNRC.
9. **Approved application with conditions.**
 - a. Complete permit with conditions with finding and fact and permit deadline.
 - b. Send copy of permit to applicant.
 - c. Send copy of certificate of compliance for applicant to complete.
 - d. Send copy of permit to the DNRC.
10. **Deny application.**
 - a. Send written notification to applicant.
 - b. Send copy of decision to DNRC.
11. **Close out file.**
 - a. Applicant has submitted a certificate of compliance after project was complete.
 - b. Conduct final inspection on project.
 - c. If done in compliance, close out floodplain file.
 - d. All certification, plans, LOMRs, etc... have been filed with the certificate of compliance.
 - e. Keep records in perpetuity.

Community Regulation Updates

- Over a third of the Montana communities have updated local ordinances:
 - Mapping Projects – DFIRMs and LOMRs
 - CAVs
 - CRS
 - Better Regulations

- State of Montana must review and approve all local ordinances.
 - Established review process
 - Montana Ordinance Checklist
 - Review of Approved Ordinance
 - Required to send Approval letter



NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY FLOODPLAIN MANAGEMENT REGULATIONS REVIEW CHECKLIST

Community Town of Superior C.I.D. 300128 State Montana
 Reviewed by: Traci Sears Date of Review: 11/07/2014
 Community Floodplain Management Regulations Reviewed by (circle one): FEMA State Other: (Agency Name) _____
 Reviewer's Determination: The floodplain management regulations are compliant.
 The floodplain management regulations are not compliant.
 Approved by: _____ (FEMA only) Date of Approval: _____

The "Item Description" is a synopsis of the regulatory requirement and should not be construed as a complete description. State minimum requirements can be found in the Montana State Statute Title 76 Chapter 5 Flood Plain and Floodway Management and ARMs Chapter 15 Floodplain Management Engineering Bureau. Refer to the actual language contained in the National Flood Insurance Program Floodplain Management Regulations at Title 44 Code of Federal Regulations (CFR) Part 59 and 60 for the complete description of the required minimum criteria. Below the "Level of Regulations" column, you can indicate whether the community ordinance meets or exceeds the respective provision in the non-shaded areas.

Item Description (Section reference to the NFIP Regulations follows)	Notes	Applicable Ordinance Section/Comments
ORDINANCES MUST CONTAIN THE FOLLOWING GENERAL PROVISIONS:		
1. Effective Date: - Adoption Date: -	-	-
2. Signature of Appropriate Official and Certification Official.	-	-
3. Citation of Statutory Authority & Findings of Fact	-	1.2 & 1.3
4. Purpose section citing health, safety, and welfare reasons for adoption.	-	1.4
5. Methods to Reduce Losses (MCA 76-5-102)	-	1.5
6. Office and or official who is designated with administering the ordinance (44 CFR 59.22(a) and (b)(1) and ARM 36.14.204(2)(h))	Responsibility of Mineral County Envir Health and Planning Office	1.7
7. Abrogation and Greater Restriction section. (e.g., This Ordinance shall not in any way impair/remove the necessity of compliance with any other applicable laws, ordinances, regulations, etc. Where this Ordinance imposes a greater restriction, the provisions of this Ordinance shall control.) (44 CFR 60.1)	-	1.9
*Compliance – Section of Model Ordinance	-	1.8
8. Regulation Interpretation (44 CFR 60.1)	-	1.10

Community Assistance Contact (CAC) Annual Phone Visit

COMMUNITY ASSISTANCE CONTACT(CAC) ANNUAL PHONE VISIT

Community Name:	CAC Date (mm-dd-yyyy):	Conducted by:	Community ID:
Floodplain Administrator:		County:	Last CAV:
CFM:	CRS Community:	Last Training Attended:	EMI Courses Attended:
Outreach projects conducted in last 12 months:		Are you on the Highground newsletter and email list?	
FIRM Date(mm-dd-yyyy):	FIRM Panel Numbers(s) - (Reference index for large areas):		FIS Date:
Have a copy of FIRMs:	Have a copy of FIS:	Mapping Needs:	
Does the community regulate to other map studies?:		What are the study names? (Has DNRC approved them):	
How many LOMAs in the last 12 months:		How many LOMRs in the last 12 months:	
Ordinance Number:	Ordinance Date:	DNRC Review - (Yes or No):	FEMA Review - (Yes or No):
Proposed updates to ordinance: (Yes or No):		Sent to DNRC/FEMA:	Proposed Adoption date:
How many applications received in the last 12 months:		How many permits issued in the last 12 months:	
Any flood proof certificates in the last 12 months:		Was a copy of the FP permit and application sent to DNRC?	
How many insurance inquires in the last 12 months:		How many general fp questions in the last 12 months:	
Other visit information:			
Followup needed?:			

Updated 1/14/2014

Annual Contact to Local Community

- First year - Calls
- Following years - email & calls



Outreach Tools



Flood Awareness Days
Community Events
Display Boards
Floodplain Simulator

Training Overview



Montana Floodplain
Resource Seminar
July 19th – 22nd, 2016



Permitting
Realtors Classes
Insurance and Floodplain Basics
Technical Sessions
New FPA Training
Community Specific Training
CRS Training Workshop
Legal Workshop



ASSOCIATION OF
Montana
FLOODPLAIN
MANAGERS

Flood Insurance Outreach Activities



Call toll free: 1-888-379-9531 or have us call you

Search FloodSmart.gov

HOME

- FLOODING & FLOOD RISKS
- ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- PREPARATION & RECOVERY

RESOURCES

- Agent Site
- Agent Locator
- Community Rating System
- Community Resources
- File Your Claim
- Frequently Asked Questions
- Glossary
- Flood Facts
- Media Resources
- Tools
- Email Updates

LATEST NEWS

Changes are coming to the NFIP. Visit the [Browert-Waters Flood Insurance Reform Act of 2012 webpage](#) to learn how the changes might affect you.

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#)

Typically, there is a 30-day waiting period on new flood insurance policies.

How will the New Flood Maps Affect Your Flood Risk?

Flood risk changes from year-to-year. Enter your zip code to see if there have been any recent map changes in your area.



The Cost Of Flooding

Embed This

6 inch flood

- Stereo - etc. \$80
- Washer/Dryer \$80
- Accent Furniture & Accessories \$250
- Loss of Personal Items \$350

Total Losses **\$20,150**
1,000 Square Foot Home

See 2,000 Square Feet

FIND AN AGENT

Estimates are for illustrative purposes only and should not be used to estimate any actual flood loss. A flood certified insurance adjuster making a room-by-room item-by-item, detailed estimate of covered flood damage is the only estimating method approved by and acceptable to the National Flood Insurance Program. These estimated costs are based on an average U.S. home of 1,000 and 2,000 square feet, built on a slab and with typical household items. Costs vary from State to State and home to home.



FLOOD INSURANCE CHANGES – DO THEY IMPACT YOU?

For properties that were previously in the low-to-moderate flood risk areas (Zones B, C, X) or area of undetermined flood risk (Zone D) and were newly mapped into the FEMA floodplain (i.e. Special Flood Hazard Area or any flood zone beginning with an "A") between October 1, 2008 and March 31, 2015, property owners (residential, business, hotels/motel, ag buildings, non-profit, etc.) should know that the opportunity to be eligible for the Newly Mapped flood insurance rates will be closing for good on April 1, 2016.

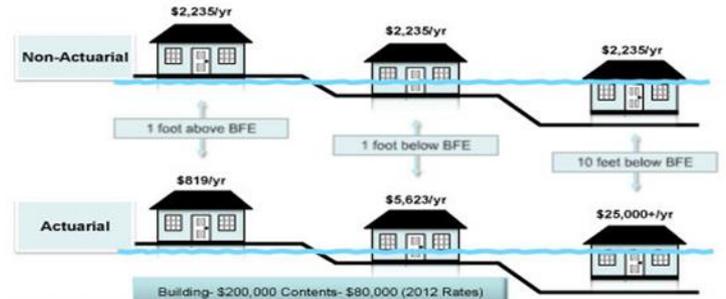
THE FLOOD INSURANCE POLICY MUST BE IN EFFECT ON APRIL 1, 2016, SO A POLICY MUST BE PURCHASED ON OR BEFORE TUESDAY, MARCH 1, 2016.

WHICH Montana Communities Are Impacted

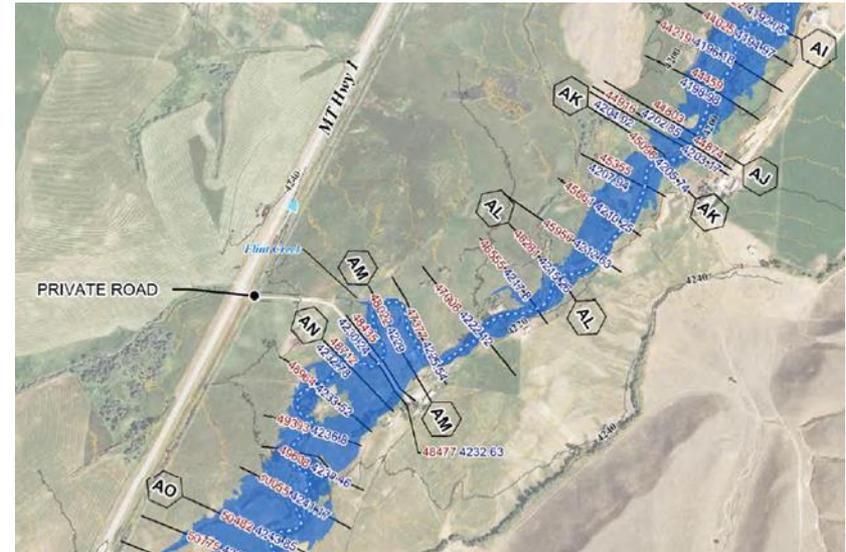
County	Community	Map Date	County	Community	Map Date
Broadwater			Gallatin		

NFIP Rating Examples: The Impact of Loss of Subsidies

Rate comparisons



Floodplain Mapping Projects – Communication Opportunities



Outreach and Messaging

**Understanding Flood Risk
Big Picture**

Communication Tools

NEW PRELIMINARY FLOODPLAIN MAPS

New Preliminary Floodplain Maps

Granite County, Philipsburg, Drummond, and the Montana Department of Natural Resources and Conservation (DNRC) will be hosting two public informational meetings to present the preliminary results of updated floodplain mapping.

Public Informational Meetings – Thursday, November 6, 2014

3:30 p.m. to 5:00 p.m. – Granite County Museum, 135 S. Sansome Street, Philipsburg

6:30 p.m. to 8:00 p.m. – Hall Elementary School, 8 Farm to Market Road, Hall



Public Meetings



One-on-one discussions

Communication Tools

websites



Big Hole River Floodplain Map Adoption

BHWC Special Initiative:

Big Hole River Approximate Zone A Floodplain Mapping

The Big Hole River Approximate Zone A (also referred to as the "100 year floodplain" or "1% flood probability") were completed spring 2013. The mapping covered 116 miles of Big Hole River from headwaters to mouth, except the portion within Silver Bow County which had been mapped previously.



Floodplain mapping provides legally defensible products for counties to regulate to within the floodplain. Appropriate river floodplain development is critical to ensure the health and safety of the public and responders during floods, the protection of property, and the long-term sustainability and health of our river floodplain, providing protections for water quality, river side vegetation and more.

[What is a "Floodplain" and why do we map?](#)

g > Floodplains

Bozeman Creek and Tributaries Floodplain Mapping

The City of Bozeman is currently working with FEMA and Montana DNRC to update Flood Insurance Rate Maps (FIRMs) for Bozeman Creek and its tributaries. New maps will be finalized in 2018 after a technical and public review process. Once the FIRMs are adopted they will be used for regulatory purposes.

When finalized, the new floodplain designations could have effects on property within the FIRMs. You can prepare for the future adoption of the new FIRMs by taking the following steps:

- [Understand the effects of owning property in a floodplain](#)

Flood Insurance Rate Maps show areas at a high risk of flooding during the 1% (100-year flood). These high risk areas are mapped on FIRMs as the Special Flood Hazard Area (SFHA).

- [View map of proposed floodplain designations](#)

The proposed floodplain designations are currently in 'draft' status and will form the basis for the next set of official floodplains. Existing floodplain designations officially adopted by the city can also be viewed on the official floodplains.

- [Attend a Public Open House on April 7](#)

City of Bozeman will be hosting a Public Open House to help property owners understand the draft maps. At the Open House you can:

- Speak with City of DNRC Staff one-on-one about how FIRM changes could affect your property.
- Hear a short, informational presentation about the floodplain mapping project at 5:15 pm, 6:15 pm, or 7:15 pm.

- [Submit a comment or appeal during the official 90-Day Appeal and Comment Period](#)

Later this year in the fall or early winter you will have the opportunity to submit official comments or appeals about the proposed floodplain designations shown on preliminary FIRMs.

- [Review technical data](#)

Technical data for the Bozeman Creek and Tributaries floodplain mapping project is available for download on the city's ftp server. Click [here](#) and download the 'Community_Upload_Format.zip' file and then decompress the file to view technical data including hydrologic analyses, flood profiles, floodway data tables, and HEC-RAS modeling files.

Offices | Boards & Committees | Links | Contact Us | Home | Pavilion Contract

New Draft Yellowstone River Floodplain Maps

"A Sneak Peak of the New Draft Yellowstone River Floodplain Maps"

Yellowstone River Floodplain Informational Meeting Wednesday, January 29

Stillwater County and the Montana Department of Natural Resources and Conservation (DNRC) will be hosting a public informational meeting to present the results of a draft floodplain mapping study being conducted along the Yellowstone River. The informational meeting will be held at 1:30 pm on Wednesday, January 29 at the Stillwater County West Annex Building, located at 431 Quarry Road in Columbus. The meeting is open to the public and will include brief presentations and time for the public to review the information and draft work maps.

The floodplain study along the Yellowstone River is part of a county-wide Digital Flood Insurance Rate Map (DFIRM) project underway in Stillwater County. Grant funding provided by the Federal Emergency Management Agency (FEMA) is being used by the Montana DNRC to convert Stillwater County's existing paper floodplain maps to digital, as part of FEMA's RiskMap Program. A detailed floodplain study along the Yellowstone River was incorporated as part of the project. The Yellowstone River study involved survey work, hydrologic and hydraulic analyses and topographic mapping to develop draft floodplain maps. See the below PDFs to view the draft maps.

The existing FEMA maps for Stillwater County show a 100-year floodplain along the Yellowstone River, but it was mapped in the early 1980's, using approximate methods.

Communication Tools

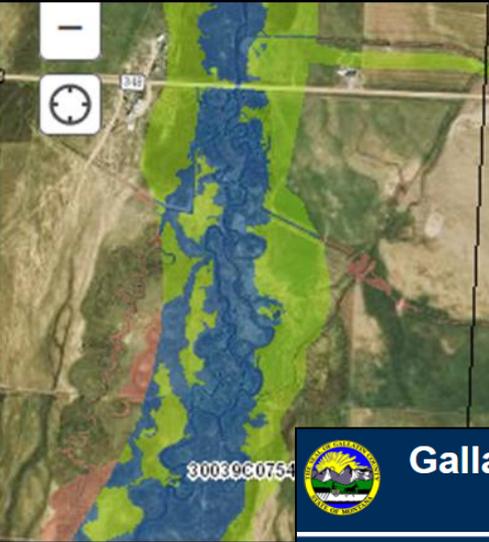
Proposed Floodplain Mapping Changes

Preliminary Map Panel
Reference Number (Click Panel
on Map to Download)

CSLF Granite County, Montana

- Increase
- Decrease
- No Change

City Boundaries



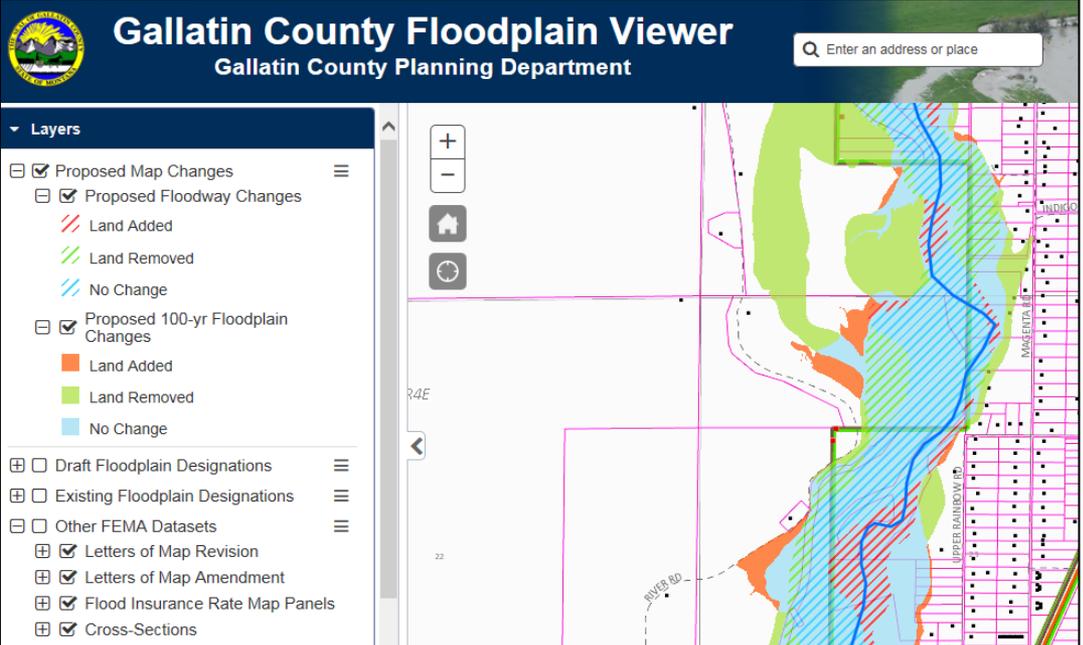
Online map viewers

Gallatin County Floodplain Viewer
Gallatin County Planning Department

Enter an address or place

Layers

- Proposed Map Changes
 - Proposed Floodway Changes
 - Land Added
 - Land Removed
 - No Change
 - Proposed 100-yr Floodplain Changes
 - Land Added
 - Land Removed
 - No Change
- Draft Floodplain Designations
- Existing Floodplain Designations
- Other FEMA Datasets
 - Letters of Map Revision
 - Letters of Map Amendment
 - Flood Insurance Rate Map Panels
 - Cross-Sections



Communication Tools

Effective Flood Insurance Rate Map (FIRM) and Flood Insurance Meeting



**Assistance
to FPA and
elected
officials**

**Information
and options
for property
owners**

Communication Tools

Targeted training for specific audiences

Insurance Agents

Realtors

Engineers/Consultants



Looking Ahead

Training/Overview for Elected Officials

Flood Risk Management Overview Meeting

FAQ - JANUARY 11, 2016

Q: What are floodplains?

A: Floodplains are areas along a waterway that are prone to flooding. Flooding can happen anywhere, but certain areas are especially prone to flooding from waterways.

Q: Why are floodplains mapped?

A: To accurately understand flood risks, flood studies are conducted and flood-prone areas are depicted on FEMA flood maps to show areas at risk during a 1-percent-annual-chance flood (also known as a 100-year flood). A community administers floodplain management regulations in mapped floodplains to minimize flood losses.

The City of Bozeman has had floodplain maps since 1974. Bozeman's current Flood Insurance Rate Map (FIRM) can be found on the Federal Emergency Management Agency (FEMA)'s Flood Map Service Center website: www.msc.fema.gov/portal



Q: How are FIRMs used?

A: FIRMs indicate areas of flood risk, and they are used by different entities for a variety of reasons:

- By the City of Bozeman:
 - to regulate flood risk areas
 - to inform local emergency planning, land use planning, growth policies, and stormwater management
- By Property Owners and Developers: for subdivision and planning purposes
- By Lenders: to determine if a structure is in an area of flood risk
- By Insurance Agents: to determine flood insurance policies and premiums

FIRMs need periodic updating if an area has changed, or if better information becomes available. At this time, an updated flood study and floodplain mapping project for Bozeman Creek and its tributaries is underway.

More information about the floodplain mapping update project will be covered at the Bozeman City Commission Meeting on January 25, 2016.



Looking Ahead



City of Bozeman

FLOOD INSURANCE RATE MAP UPDATES

Promoting flood-risk awareness

Owning property in a 100-YEAR FLOODPLAIN

Flood Insurance Rate Maps show areas at a high risk of flooding during a 1% Annual Chance Flood (also known as a 100-Year Flood). Knowing your flood risk is the first step towards flood protection. Accurate Flood Insurance Rate Maps help residents, businesses, and the City make informed decisions about ensuring personal safety, protecting financial assets, and planning for emergencies.

INSURANCE REQUIREMENT

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

Lenders can require flood insurance for a building they are financing, regardless of where the building is located. For federally backed loans, a lender must require flood insurance when a building is in a mapped 100-Year Floodplain, unless it can be proven that the structure is actually above the flood elevation or outside of the floodplain. Periodically, lenders will review their loans to reassess flood risk based on the best available data. Flood Insurance Rate Map updates will typically trigger a periodic review.

Some property owners may not see any insurance changes with this mapping update. For areas that will be newly mapped into the floodplain, a lender may require flood insurance and/or elevation documentation for a building. Buildings in newly mapped areas are eligible for subsidized premiums as long as flood insurance is purchased within 11 months of the date the new Flood Insurance Rate Maps become effective (estimated for 2018).

For federally backed loans, a lender must require flood insurance when a structure is located in a mapped 100-Year Floodplain.

DEVELOPMENT REGULATIONS

The City of Bozeman's floodplain regulations apply to areas located in the 100-Year Floodplain shown on Flood Insurance Rate Maps. The City requires a floodplain permit for any construction projects in a mapped floodplain.

Draft floodplain maps for Bozeman Creek and its tributary streams are going through the review process and are not yet effective. Until these maps become effective, the City strongly encourages proposed construction projects to utilize draft map data to ensure that property development methods will minimize flood damage. Draft map data also provides an opportunity to develop smarter and thereby reduce potentially high costs of flood insurance premiums.

It is important to discuss the City's floodplain regulations with City staff to understand the impacts of Flood Insurance Rate Map updates on proposed construction projects in a mapped floodplain.

The City strongly encourages proposed construction projects to utilize draft floodplain map data.

Please contact us directly for more information.

Brian Heaston
Bozeman City Engineering
bheaston@bozeman.net
406.582.2280

Tiffany Lyden
MT DNRC
tlyden@mt.gov
406.444.0599

FLOODPLAIN
MANAGEMENT
www.floodplain.mt.gov



More Outreach & Communication Tools

DNRC Contacts



Montana Department of Natural Resources & Conservation Floodplain Management Program

www.floodplain.mt.gov

Helena State Office, 1424 Ninth Ave. PO Box 201601, Helena, MT 59620-1601

Steve Story, Water Operations Bureau Chief

(406) 444-6816

sestory@mt.gov

Breanna Caldwell, Administrative Assistant

(406) 444-0862

bcaldwell@mt.gov

Tiffany Lyden, Mapping Outreach Specialist

(406) 444-0599

tlyden@mt.gov

Nicole Decker, Civil Engineering Specialist

(406) 444-6656

ndecker@mt.gov

Fred Robinson, Legal Counsel

(406) 444-6703

frobinson@mt.gov

Traci Sears, NFIP Coordinator

(406) 444-6654

tsears@mt.gov

Michelle Phillips, Floodplain Specialist

(406) 444-1300

mphillips2@mt.gov

Ethan Stapp, Floodplain Specialist

(406) 444-1343

estapp2@mt.gov

Steve Story, State Floodplain Engineer

(406) 444-6664

sestory@mt.gov

Billings Regional Office, 1371 Rimtop Drive, Billings, MT 59105-1978

Sam Johnson, Regional Engineering Specialist, EIT

(406) 247-4423

sam.johnson@mt.gov

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Pre-Disaster Mitigation and Hazard Mitigation Grant Information

Kent Atwood, Montana Disaster and Emergency Services

P.O. Box 4789, 1956 Mt Mojo Street, Fort Harrison, MT 59636-4789

Phone: (406) 324-4782 Email: katwood@mt.gov



Federal Emergency Management Agency Flood Maps

www.msc.fema.gov