

City of Three Forks



FLOODPLAIN PROGRAM



National Flood Facts

- #1 U.S. Natural Disaster
- \$2.7 Billion in Annual Losses (10-year average)



Jefferson River 2011

Road in Three Forks closed due to Jefferson River flooding

by NBC Montana Staff | Monday, May 28th 2018

AA



Old Town Road near the Jefferson River in Three Forks is closed due to water over the road.



BOZEMAN, Mont. — The Gallatin County Sheriff's Office reports Old Town Road in Three Forks is closed due to water over the road.



Officials say flooding from the Jefferson River will likely force the road to be closed for days.



Drivers are urged to use alternate routes and reminded not to drive through water on roadways.

With ice jams already forming, here's how to prepare for winter flood season

Rachel Louise Just Feb 11, 2019

1 of 2



Early stages of an ice jam on the Madison River near Three Forks. February 11, 2019.

Editor



THREE FORKS - In southwest Montana, ice jams near the Madison and Jefferson Rivers are beginning to raise flood concerns.

Right now, the Jefferson River is in minor flood stages, with the Madison and Gallatin Rivers nearing flood levels, and local rivers seeing early signs of ice jams.

Local Weather

A VOLUNTARY AGREEMENT

Three Forks



FEMA

A topographic map of Montana is shown in the background. A large, dark blue, semi-transparent rectangular overlay covers the central and right portions of the map. The text is centered within this overlay. The map shows contour lines, rivers, and roads. Labels on the map include 'ST PAUL', 'AND', 'ZONE A', 'Creek', 'Ditch', 'ELSHILL', and various numbers like 33, 10, 9, 12, 15, 21, 22, 23, 24, 19, 20, 21, 22, 23, 35, 14, and 11.

MONTANA Snapshot

136 Communities participating in the NFIP
12 CRS Communities

FLOODPLAIN REGULATIONS

It's not that you can't build, just build differently

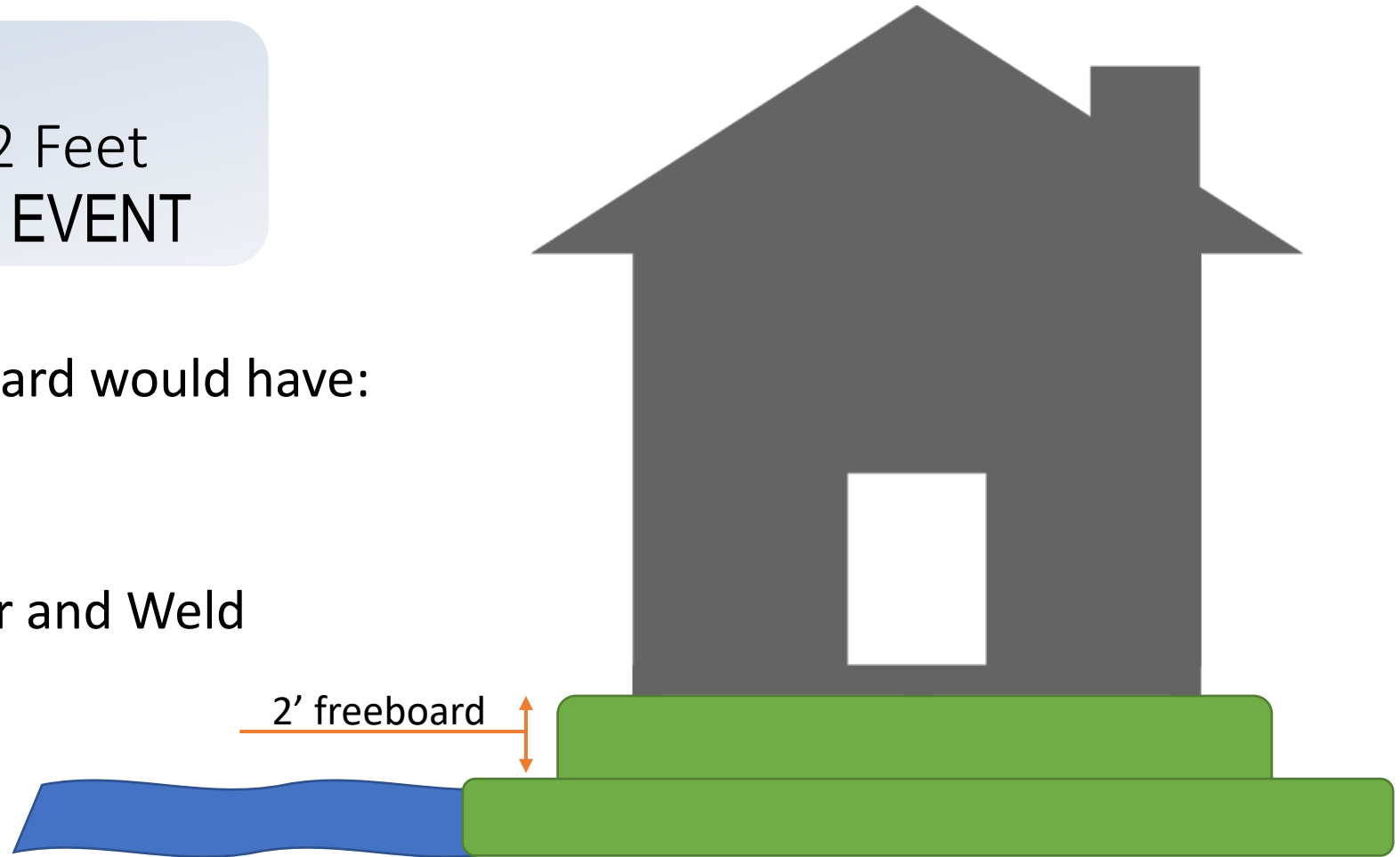


Safety First

Colorado Scenario: Freeboard Increased by 2 Feet IN THE 100-YEAR FLOOD EVENT

An additional 2 feet of freeboard would have:

- saved \$466 million
- protected 70% of the three counties of Boulder, Larimer and Weld in a 100-year flood event

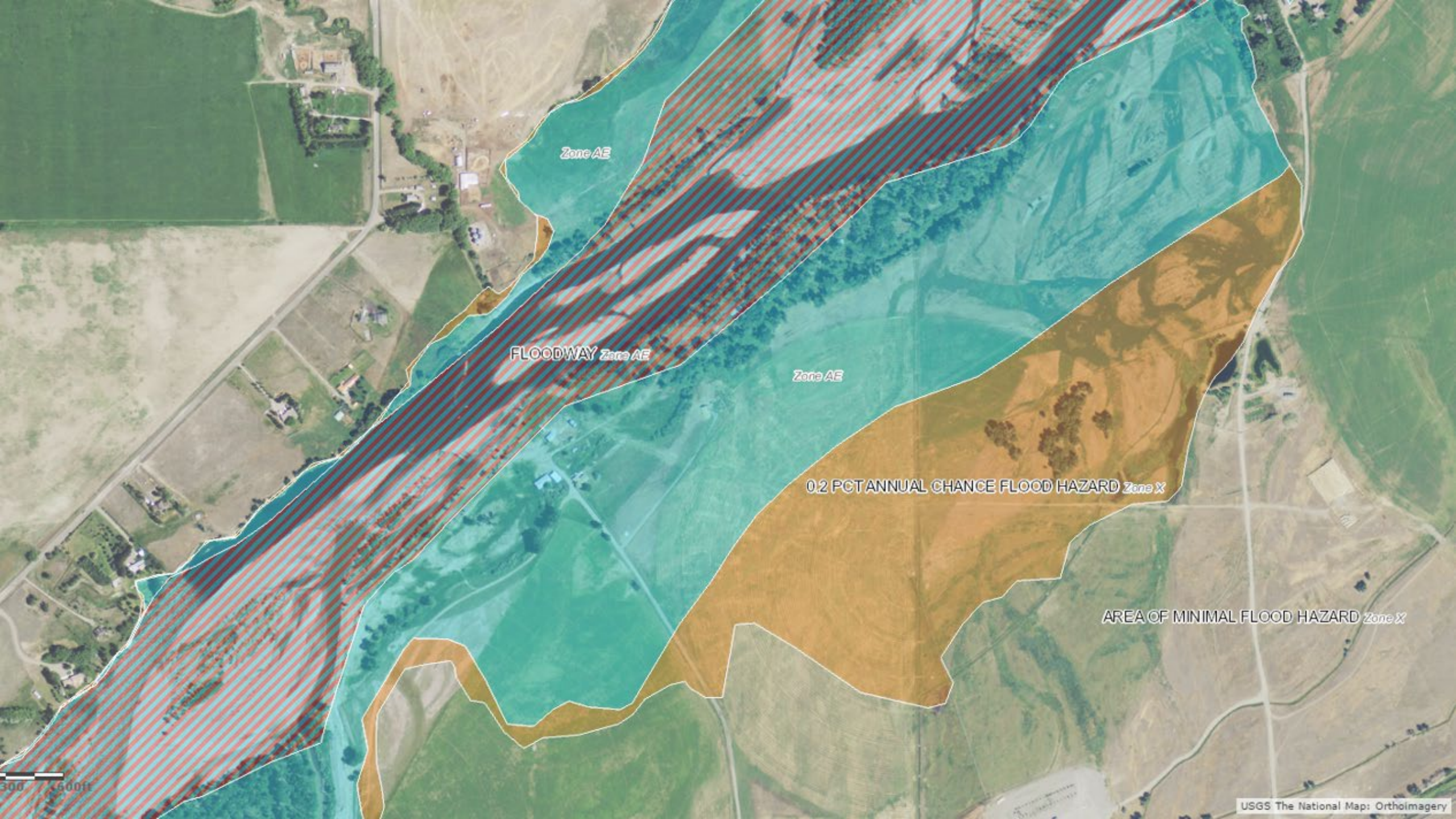


IN A HIGH-RISK FLOOD ZONE

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

Flood insurance is an important form of economic protection against flooding

Federal flood insurance is available in communities that participate in the NFIP



Zone AE

FLOODWAY Zone AE

Zone AE

0.2 PCT ANNUAL CHANCE FLOOD HAZARD Zone X

AREA OF MINIMAL FLOOD HAZARD Zone X

0 300 600ft

How is a high risk flood zone identified?

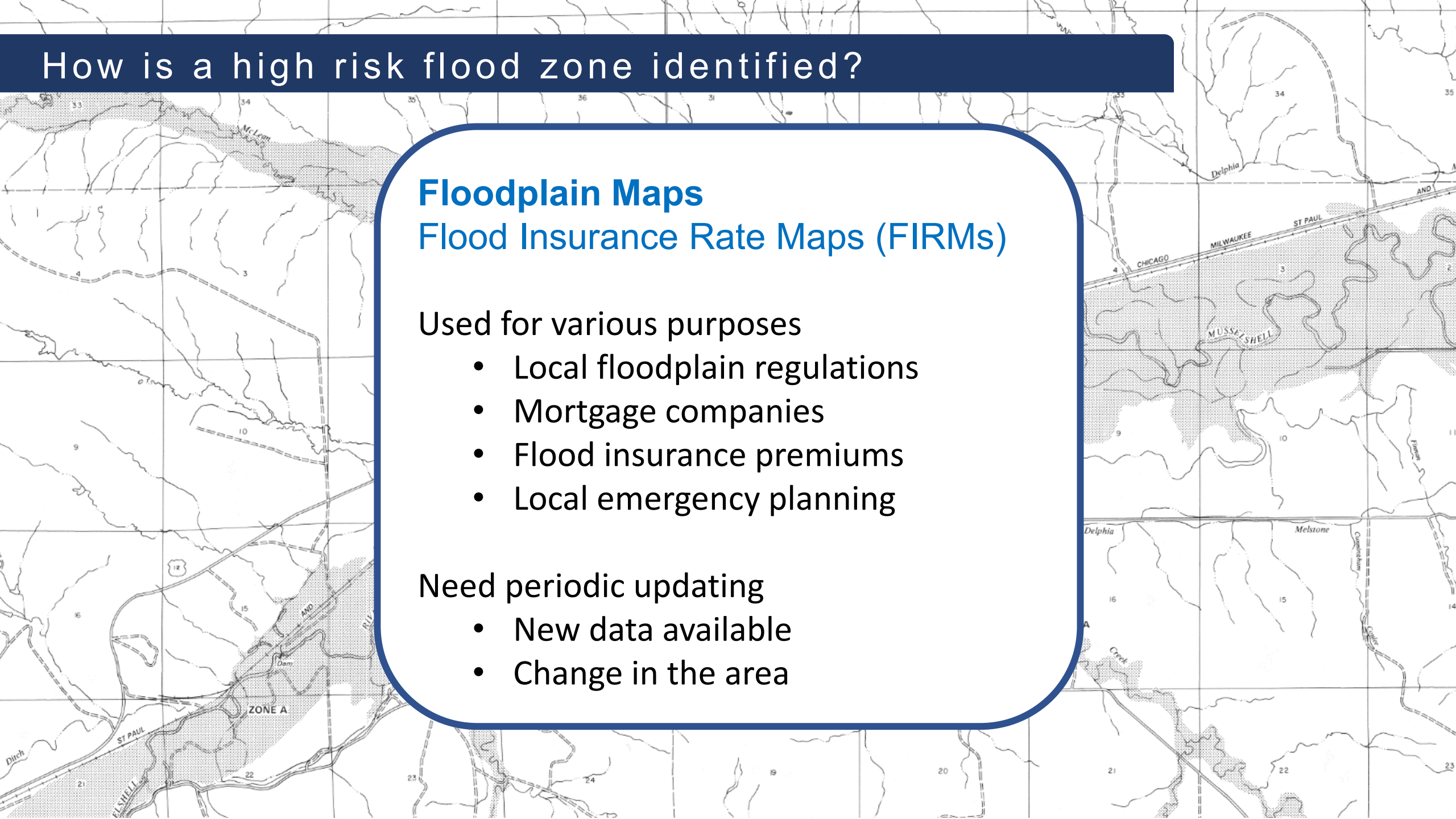
Floodplain Maps Flood Insurance Rate Maps (FIRMs)

Used for various purposes

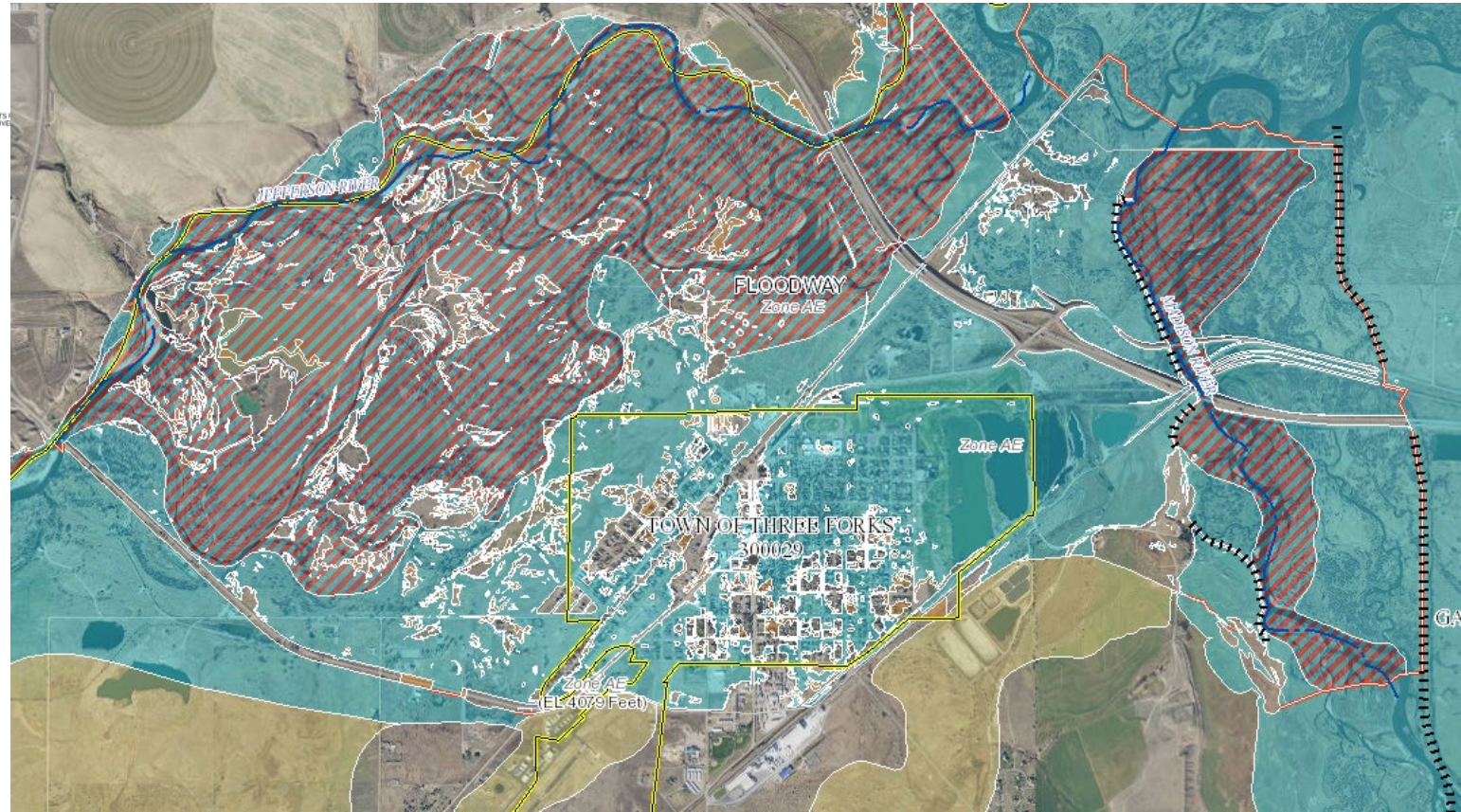
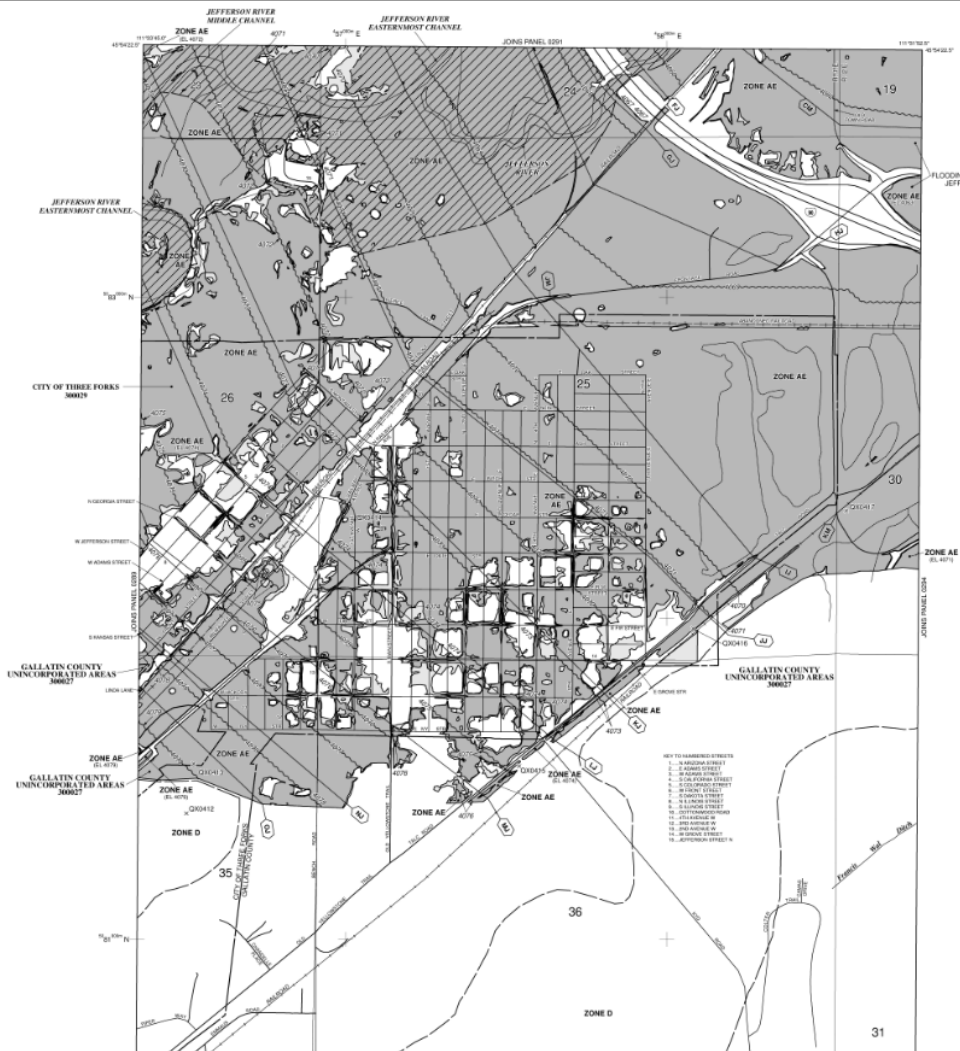
- Local floodplain regulations
- Mortgage companies
- Flood insurance premiums
- Local emergency planning

Need periodic updating

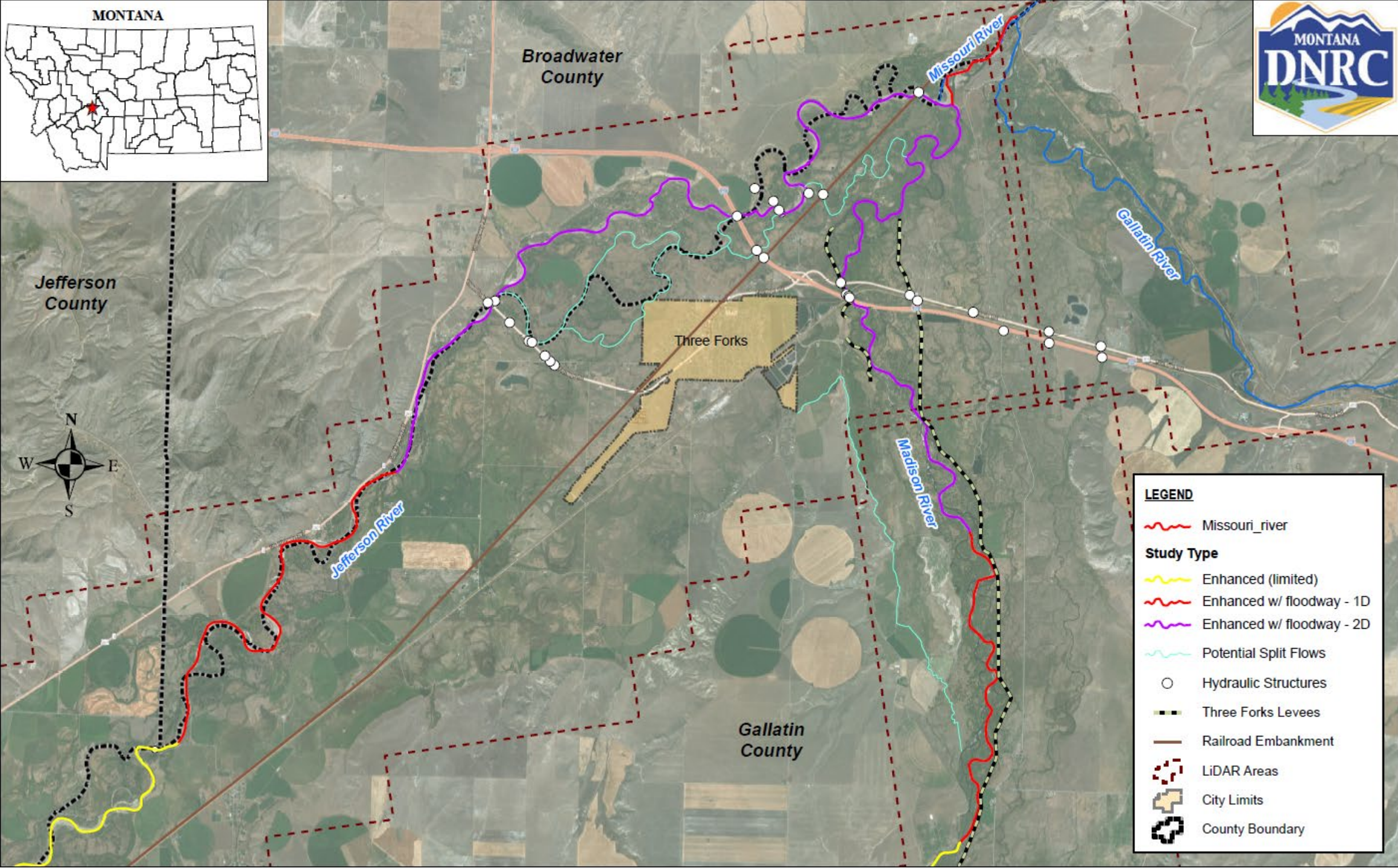
- New data available
- Change in the area



FLOODPLAIN MAPS

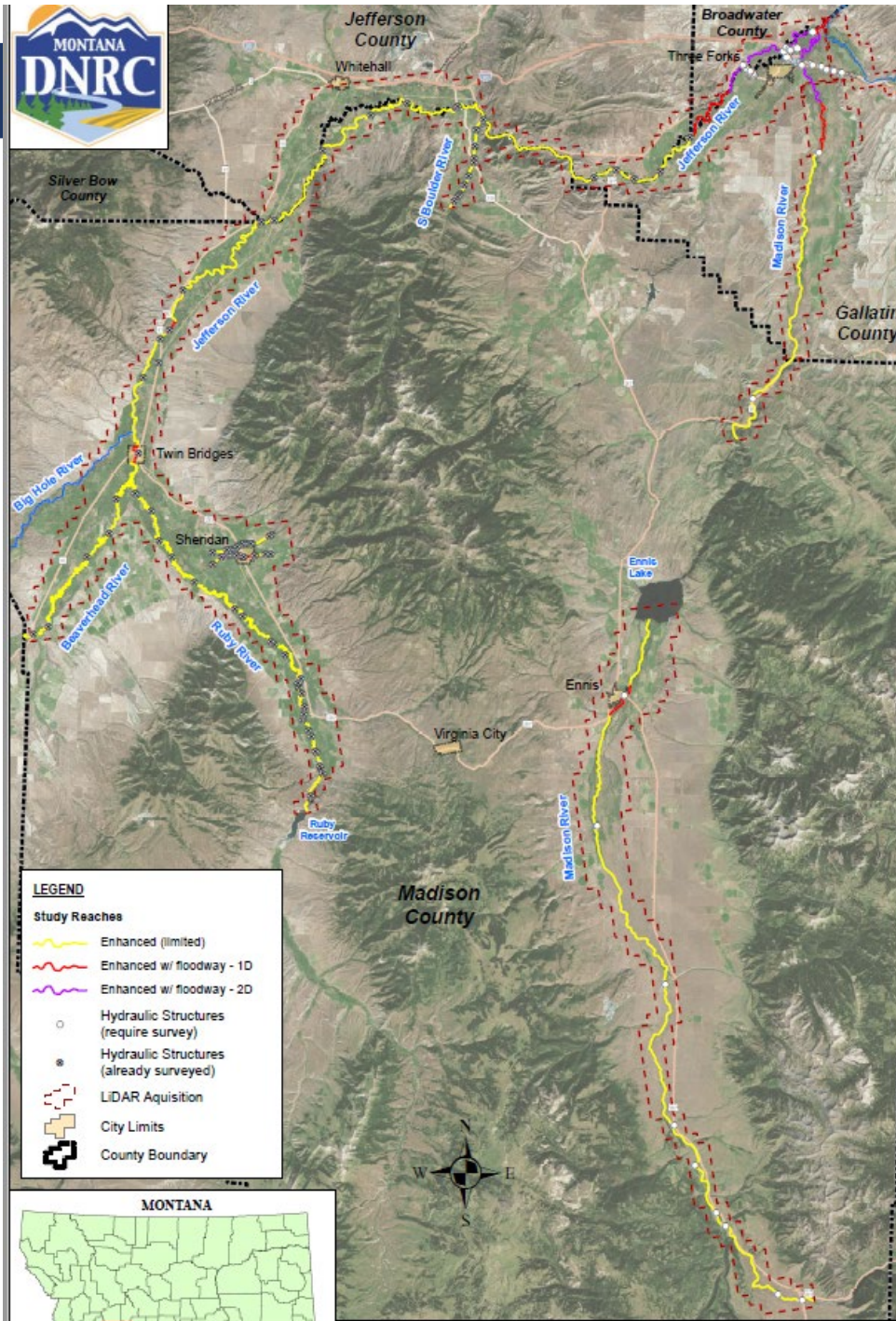


Effective 2011



LEGEND

- Missouri_river
- Study Type**
 - Enhanced (limited)
 - Enhanced w/ floodway - 1D
 - Enhanced w/ floodway - 2D
 - Potential Split Flows
- Hydraulic Structures
- Three Forks Levees
- Railroad Embankment
- LiDAR Areas
- City Limits
- County Boundary



www.floodplain.mt.gov/madison



Heard in Montana

We've lived here 60 years and flood waters haven't come near the house. We don't need to worry about flooding.

NOT NECESSARILY. A 100-Year (1%-Chance) flood event may not have occurred in the last 60 years, but localized conditions, ice jams may cause flooding and can still put you at risk.

We don't need to worry about flooding because this home is outside the 100-Year Floodplain.

NOT NECESSARILY. Flood maps cannot predict every event perfectly and floods don't follow lines on the map.
Over 20% of flood claims occur outside the high-risk flood zone.

Roundup MT (2011)



2011 Montana Flooding Stats

49 Counties received disaster assistance

\$48 M FEMA disaster dollars statewide

www.floodplain.mt.gov

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Products](#)

Floodplain Management



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

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Thank you!

