



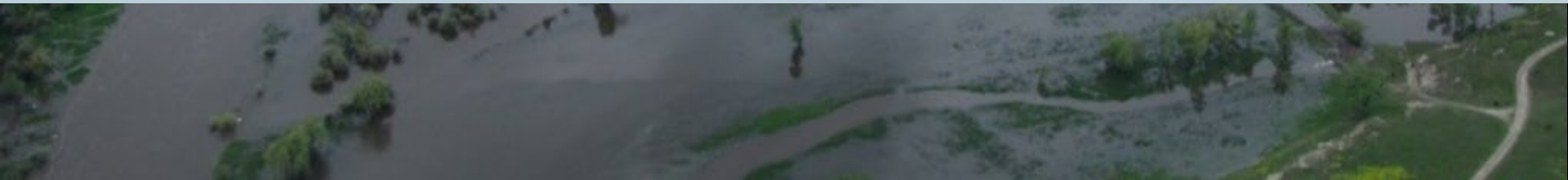
The meeting will start at 5:30 PM

Floodplain Mapping Update

Madison-Jefferson-Ruby River Watersheds

Public Information Meeting

March 11, 2021 - Ruby & Beaverhead Rivers/Sheridan/Twin Bridges focus



Project Partners and Meeting Contacts



Madison County
Alex Hogle
Planning Director



Gallatin County
Sean O'Callaghan
Planning Director



Town of Twin
Bridges - Montana

Ennis & Twin Bridges
Jonathan Weaver
Floodplain Administrator

Jefferson County
Megan Bullock
Floodplain Administrator



Broadwater County
Jerry Grebenc
Floodplain Administrator



Town of Sheridan



Three Forks



MONTANA DEPARTMENT OF NATURAL RESOURCES & CONSERVATION (DNRC)



Tiffany Lyden
Floodplain Outreach Specialist

Traci Sears
MT National Flood Insurance Program Coordinator

Nadene Wadsworth
Floodplain Outreach Specialist

Doug Brugger
Civil Engineering Specialist

Katie Shank
Flood Hazard GIS Specialist



FEMA

FEMA
Mark English
Program Manager

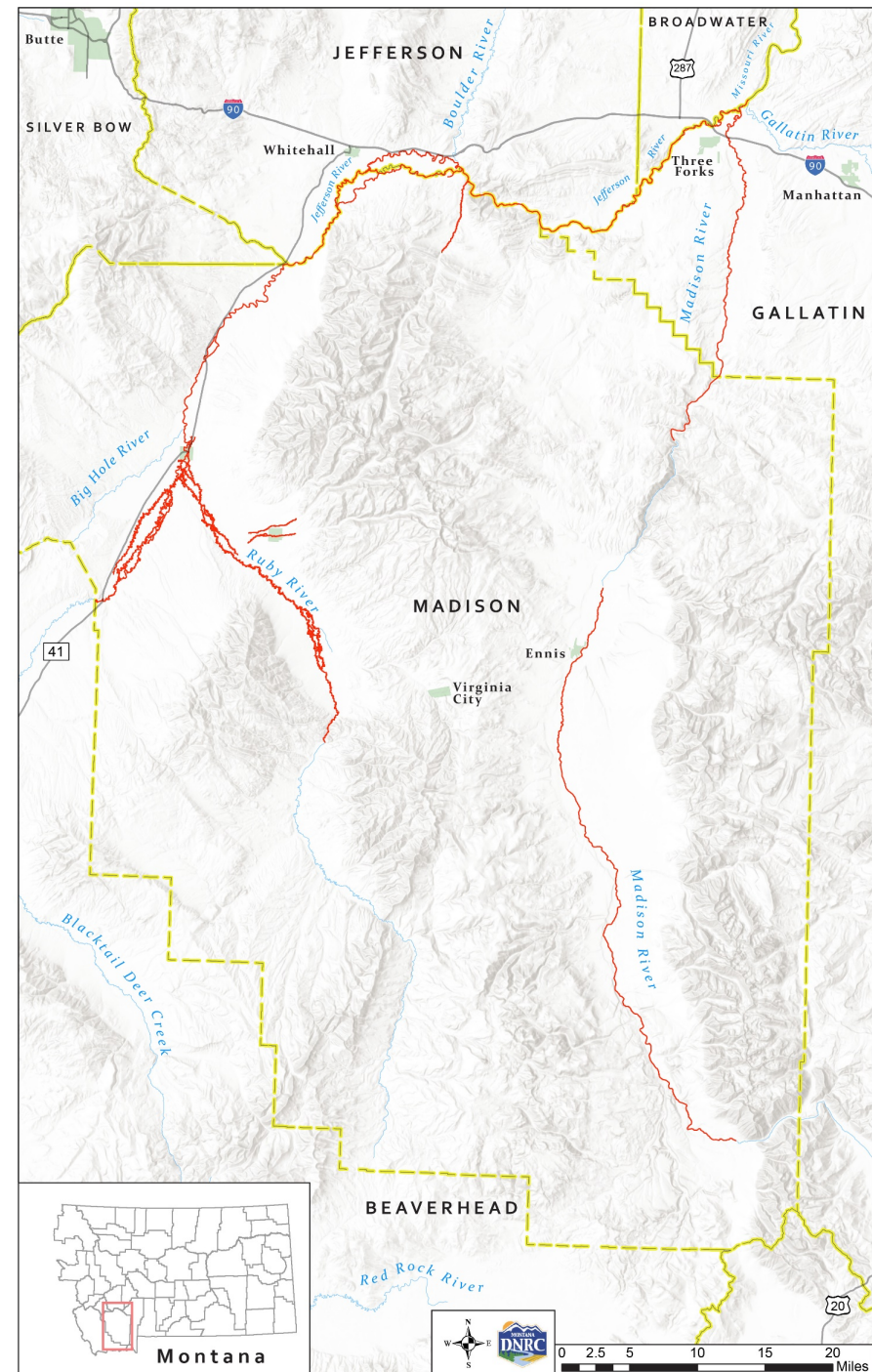


Meeting Focus

Tuesday, March 9
Madison River

Wednesday, March 10
Jefferson River & S. Boulder R.

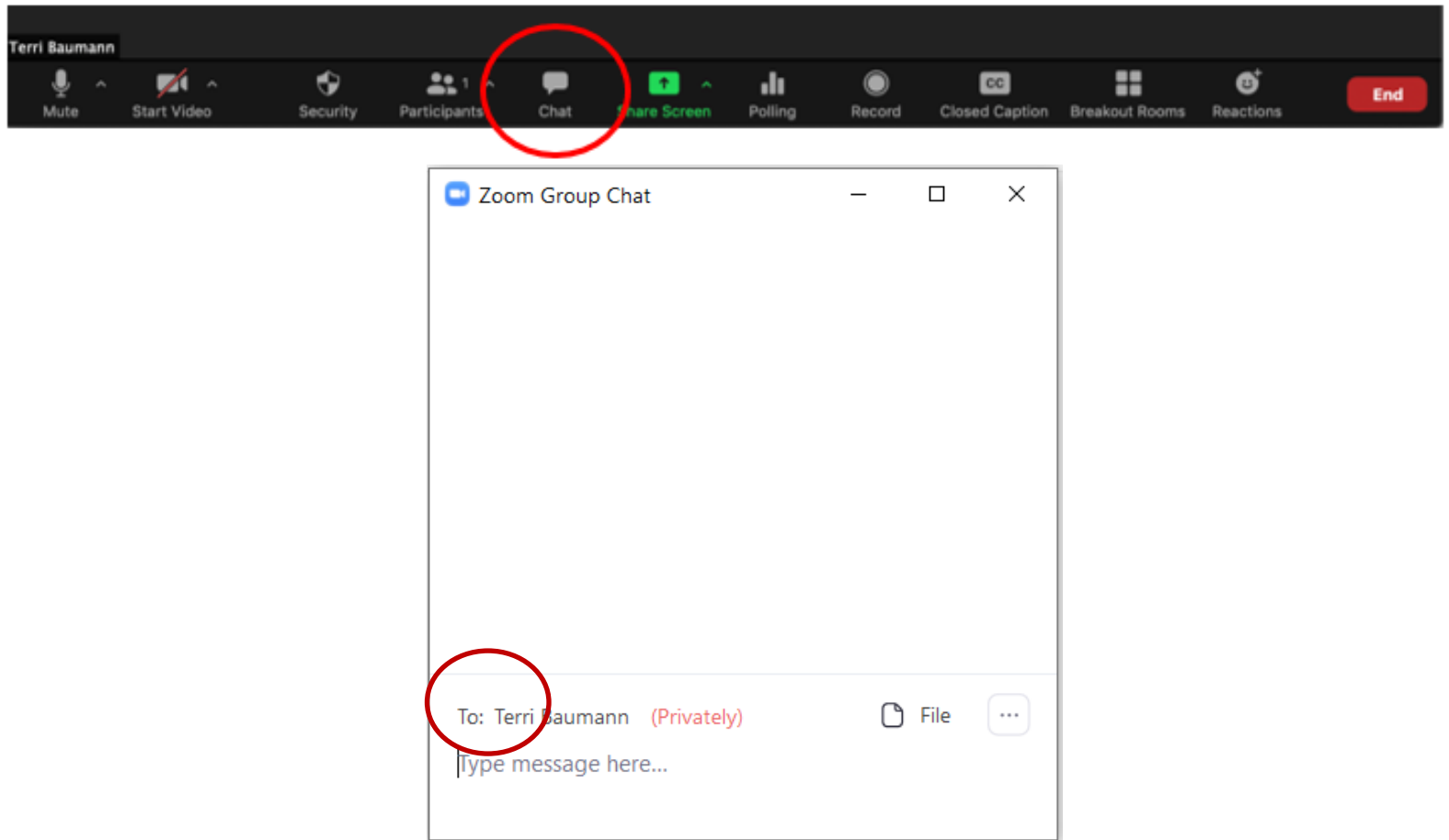
Thursday, March 11
Ruby and Beaverhead Rivers
Twin Bridges & Sheridan area



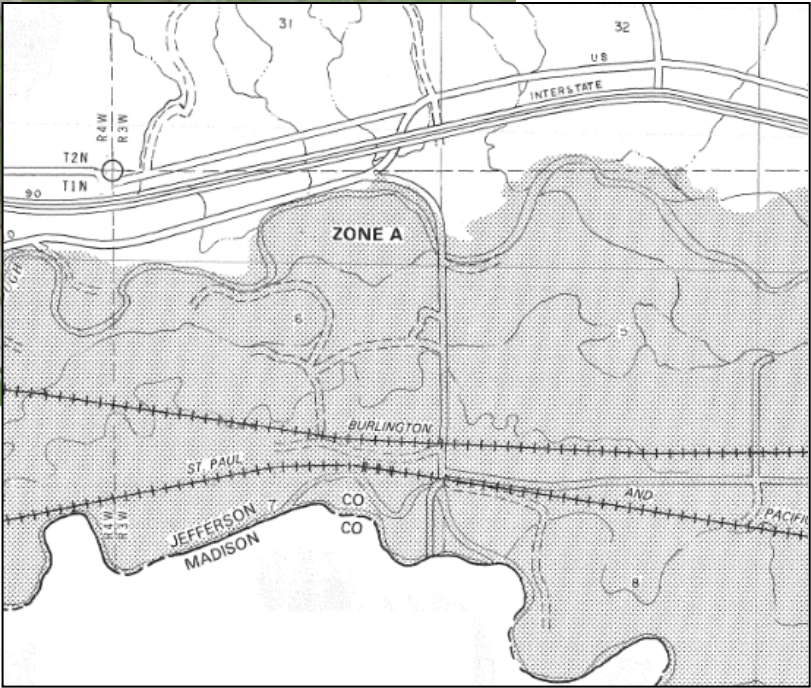
Meeting Overview – Jefferson R. focus

- Floodplain maps
 - What are they/how are they used
 - Existing maps
- Mapping Update
- Draft Maps
- Next Steps
- Questions
- *Optional - Opportunity to talk one-on-one for individual questions*

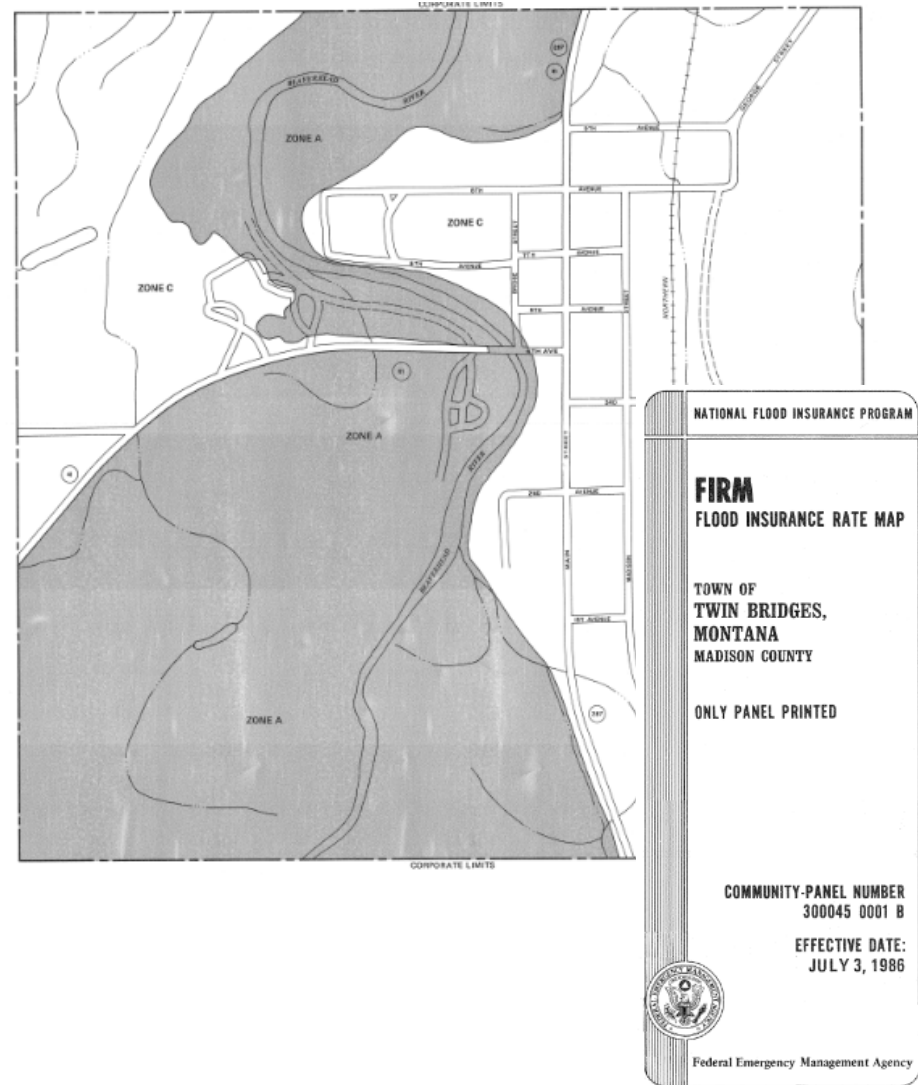
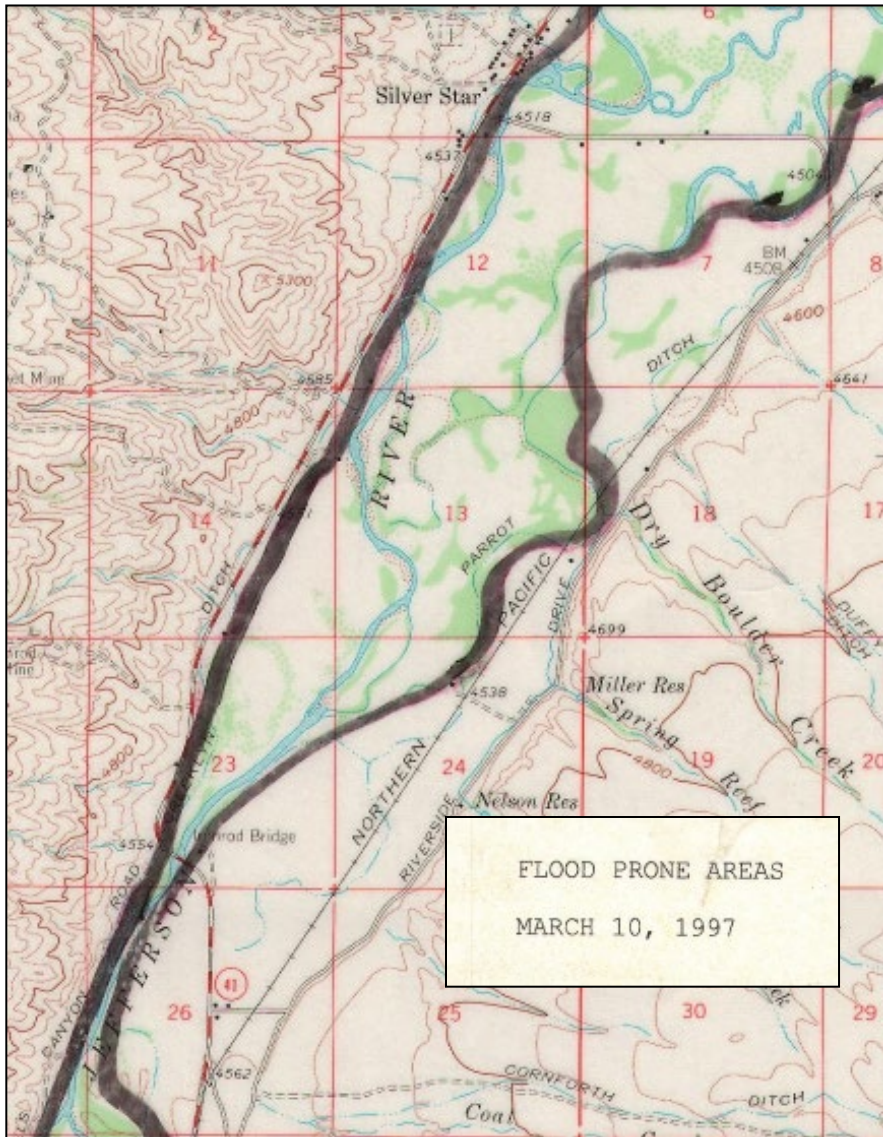
How to Zoom Chat



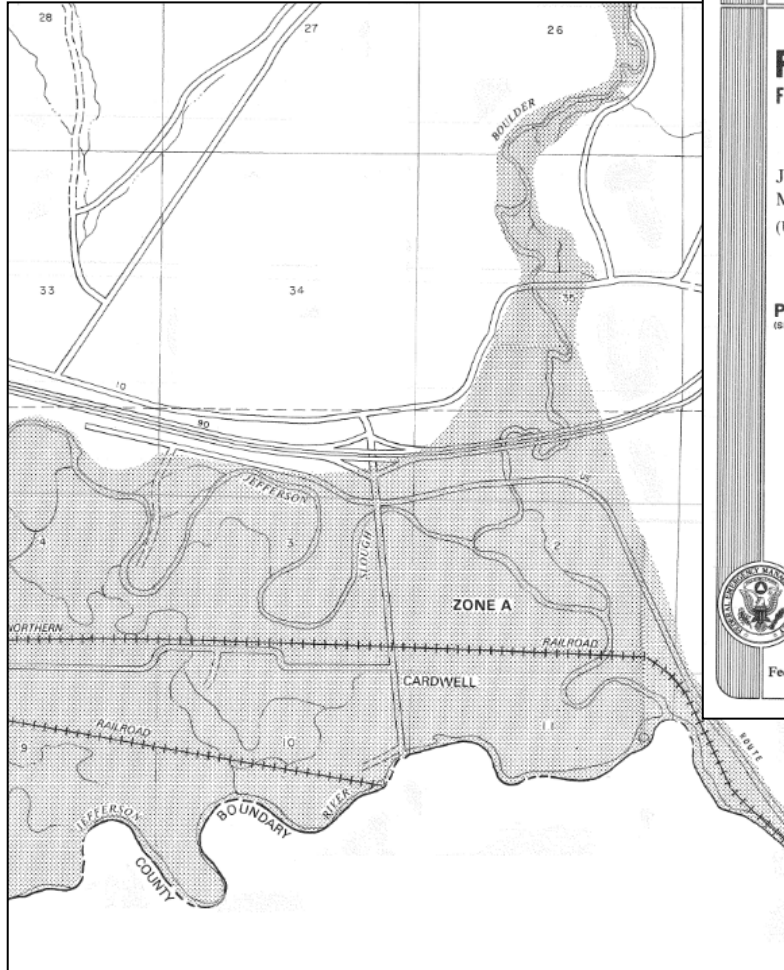
Floodplain Maps: Identifying Risk Through Mapping



Floodplain Maps: different ones



FEMA Flood Insurance Rate Maps



NATIONAL FLOOD INSURANCE PROGRAM


FIRM
FLOOD INSURANCE RATE MAP

JEFFERSON COUNTY,
MONTANA
(UNINCORPORATED AREAS)

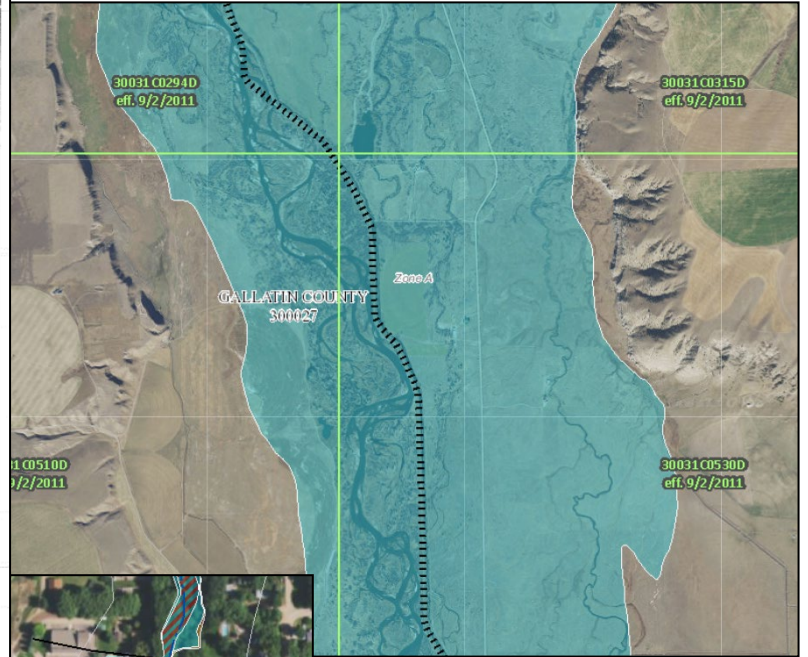
PANEL 525 OF 600
(SEE MAP INDEX FOR PANELS NOT PRINTED)

COMMUNITY-PANEL NUMBER
300154 0525B

EFFECTIVE DATE:
JUNE 17, 1986

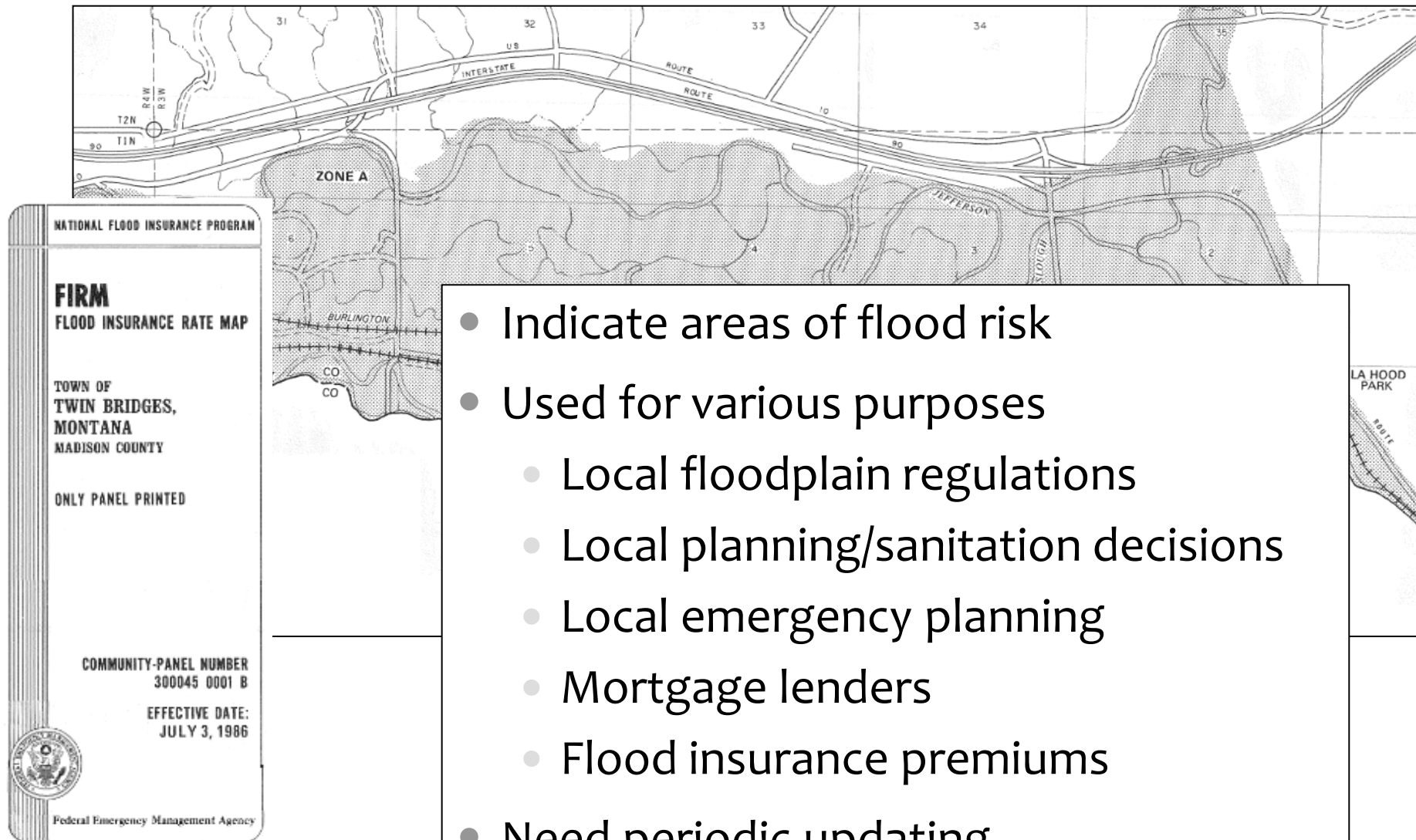


Federal Emergency Management Agency



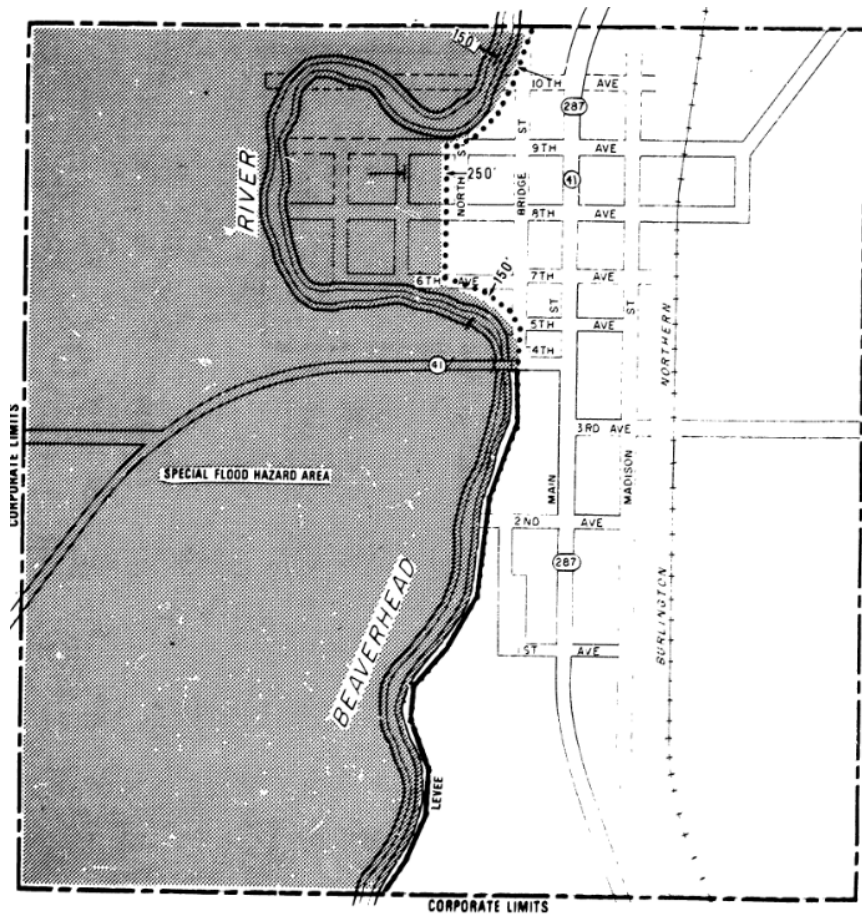
100 year flood
1% annual chance
flood

FEMA Flood Insurance Rate Maps

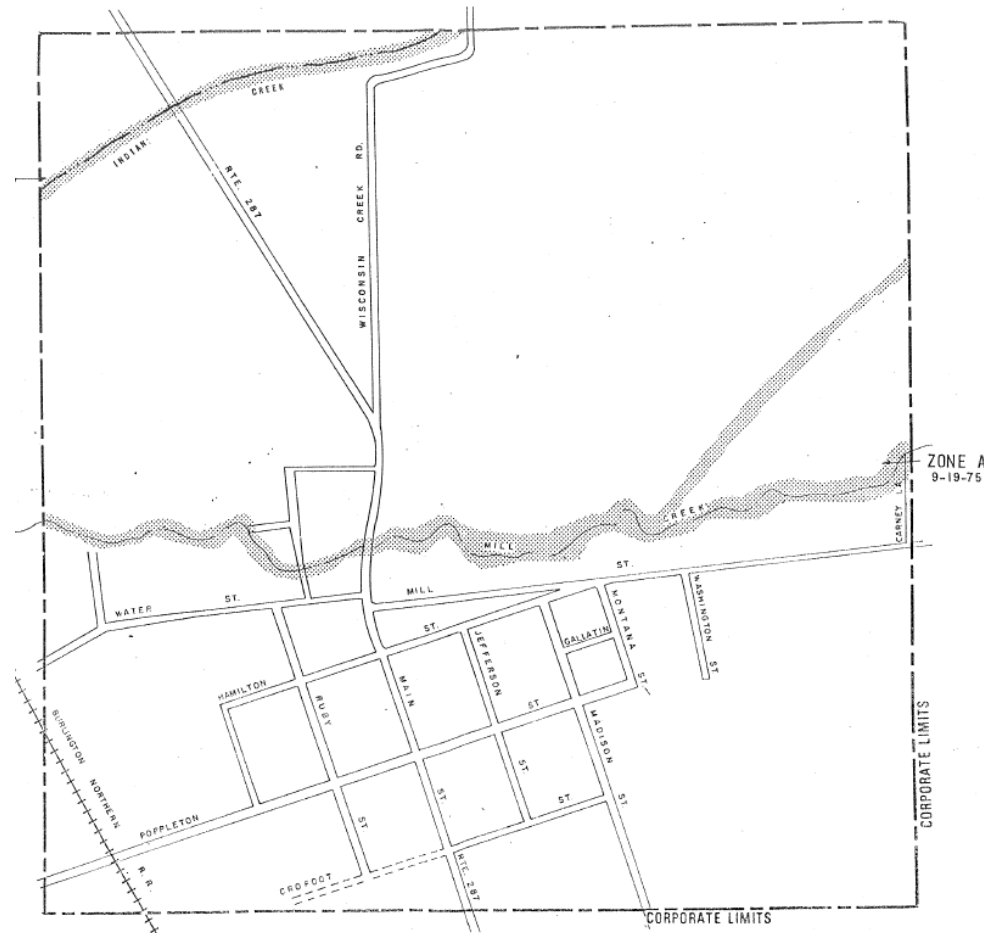


Twin Bridges & Sheridan – Existing Floodplain Maps

Twin Bridges - 1974

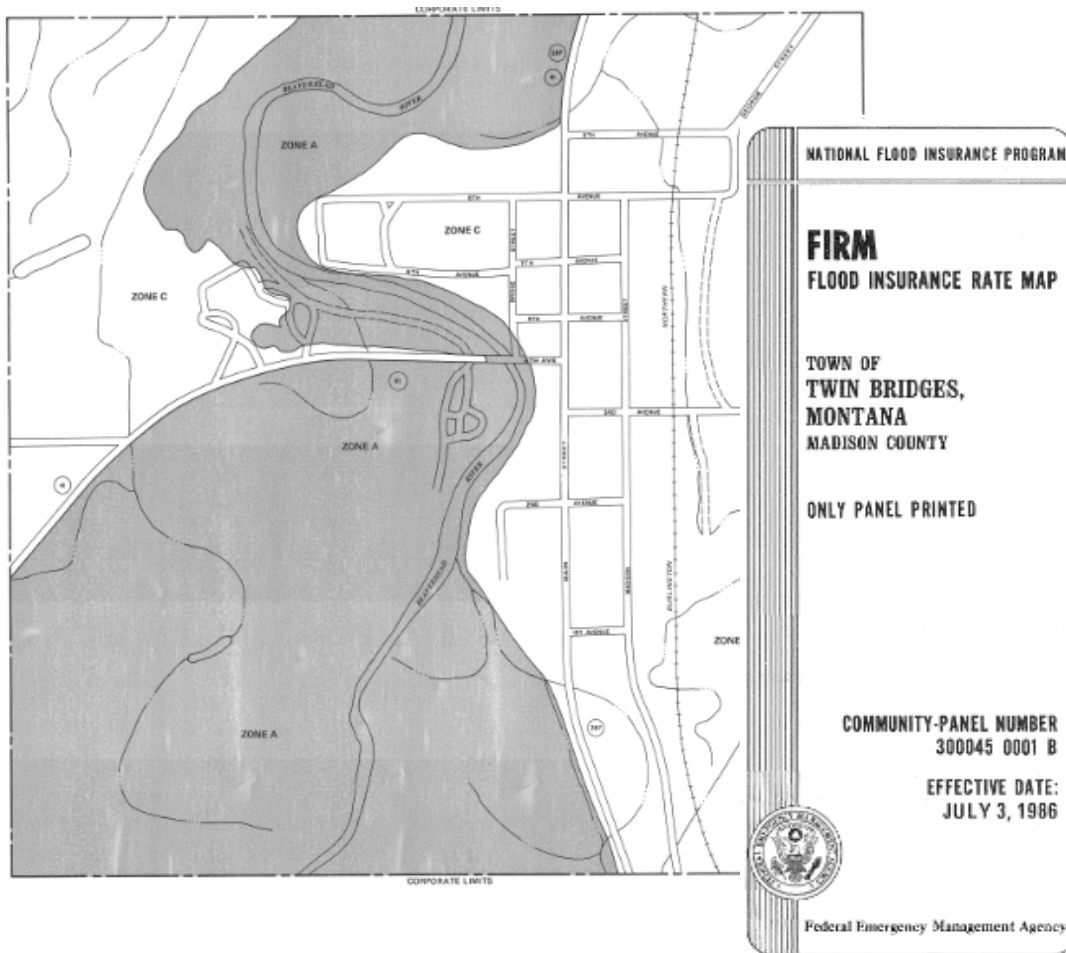


Sheridan - 1974



Twin Bridges – Existing Floodplain Map

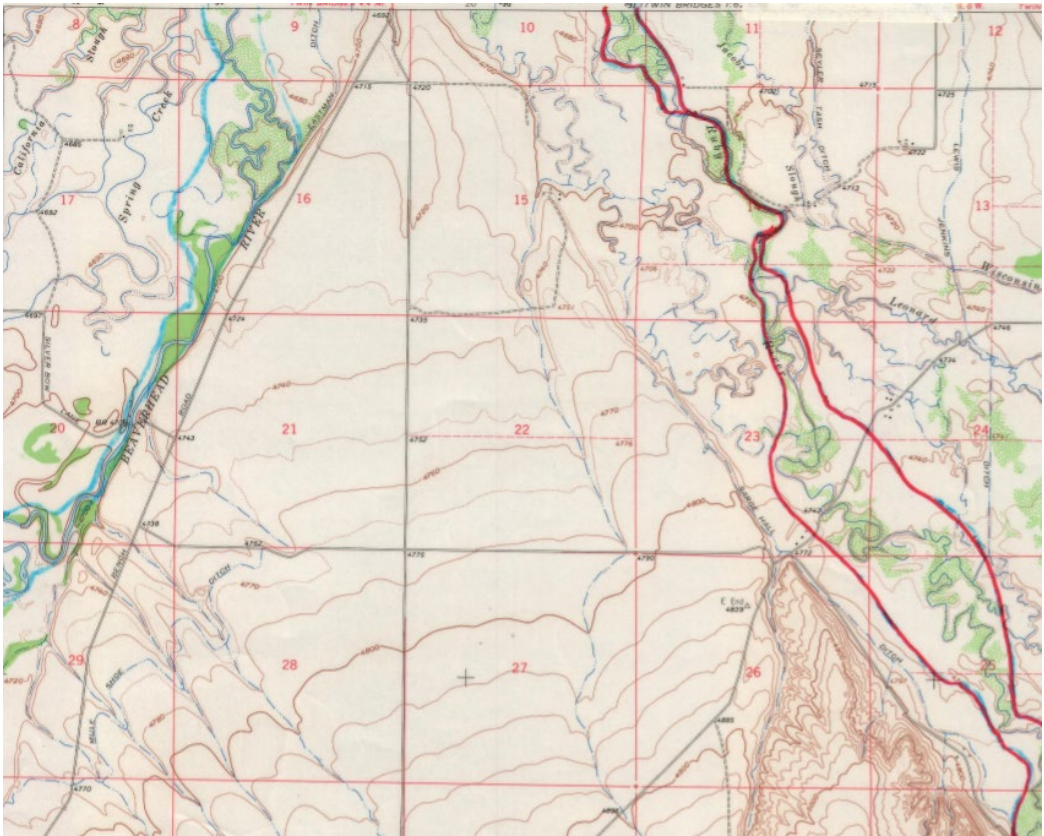
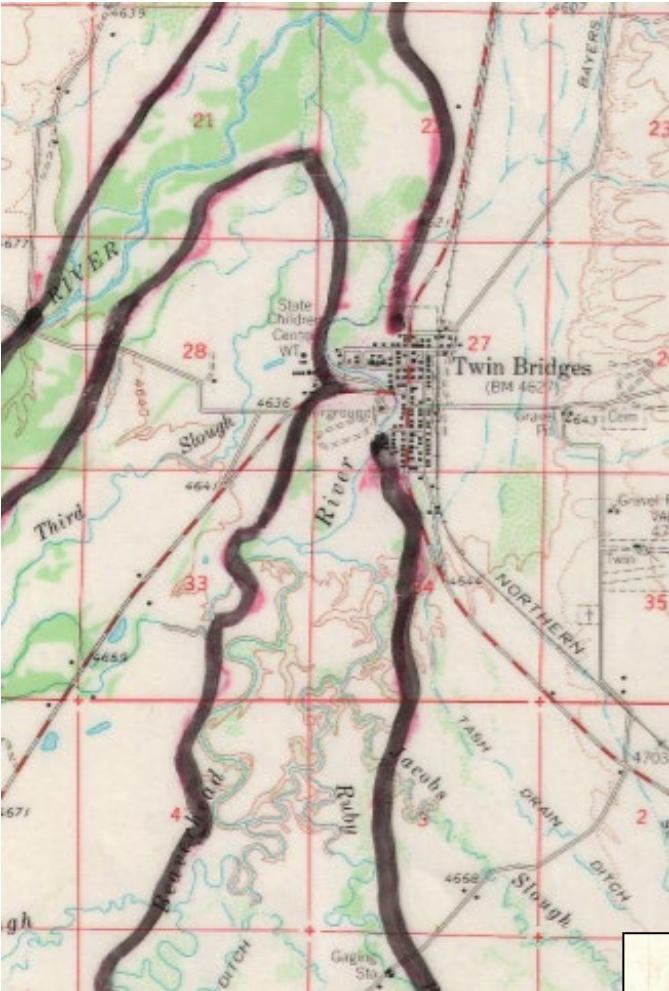
1986 FEMA Flood Insurance Rate Map



1980 – small flood study

1986 – updated map

Ruby & Beaverhead Rivers - Existing Floodplain Maps



FLOOD PRONE AREAS
MARCH 10, 1997

Updated Flood Studies – Madison-Ruby-Jefferson River Watersheds



Broadwater County Commissioners

Laura Obert – Mike Delger –
515 Broadway St. • Townsend, MT
commissioners@co.broadwater.mt

Mr. Stephen Story
Water Operations Bureau Chief
MT DNRC
PO Box 201601
1924 9th Avenue
Helena MT 59620-1601

RE: Support for Grant Funding to Update Floodplain Map

Dear Mr. Story,

The Board of County Commissioners of Broadwater County complete Phase II of the Jefferson River floodplain map would involve the necessary hydraulic engineering analysis maps to replace our existing maps.

Most of the existing floodplain mapping on the Jefferson level Zone A mapping, based off of Flood Hazard Boundaries a small section of the river near Three Forks that was studied flood study along the entire length of the Jefferson River consistent floodplain mapping and elevation information will allow us to better manage the 100-year floodplain at landowners needing floodplain permits or Letter of Map

We are committed to managing flood risks and participating in the program. Better data upon which to base decisions would be for the Jefferson River.

MADISON COUNTY BOARD OF COMMISSIONERS

P.O. BOX 278

VIRGINIA CITY, MT 59755

Commissioners

Dan W. Allhands
Ronald E. Nye
James P. Hart

Phone: (406)84
Fax: (406) 843-

e-mail: madco@madisoncountymt.gov
www.madisoncountymt.gov

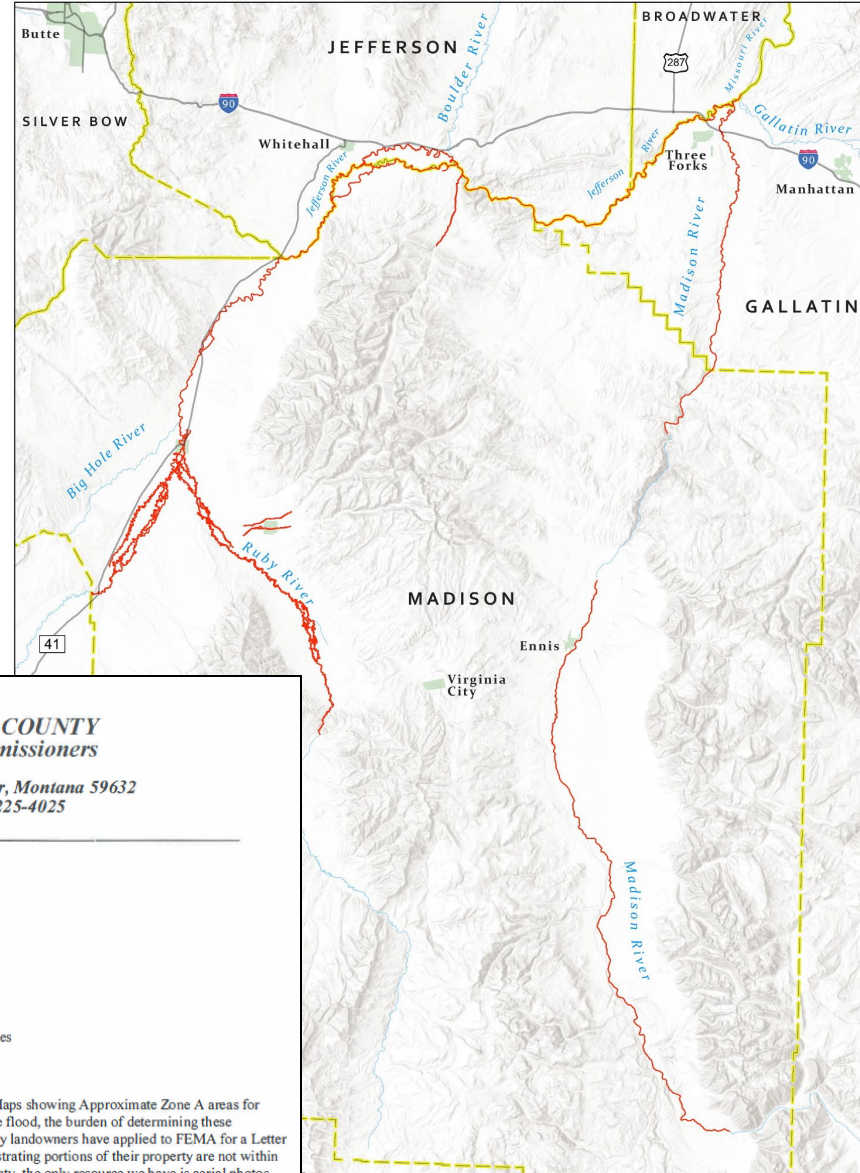
May 29, 2018

Steve Story P.E.
Water Operations Bureau Chief
State Floodplain Engineer
Montana Department of Natural Resources and Conservation
1924 9th Avenue
Helena, MT 59620-1601

RE: Support for Grant Funding for Floodplain Mapping - Phase II

Dear Mr. Story:

Madison County supports the grant request to FEMA to complete Phase II of the Jefferson River Floodplain mapping project. We understand that Phase II would involve the necessary hydraulic engineering analyses and production of draft floodplain maps for the Jefferson, Ruby, South Boulder, Beaverhead and Madison Rivers, as well as Indian Mill Creeks.



GALLATIN COUNTY

311 West Main, Rm. 306 • Bozeman, MT 59715
commission@gallatin.mt.gov

May, 23, 2018

Mr. Stephen Story
Water Operations Bureau Chief
MT DNRC
PO Box 201601
1924 9th Avenue
Helena MT 59620-1601

RE: Support for Grant Funding to complete Phase II of Jefferson and Madison River Flood Mapping projects

Dear Mr. Story,

Gallatin County supports DNRC's grant request to FEMA to complete Phase II of the Jefferson and Madison River floodplain mapping projects. We understand that Phase II would involve the necessary survey work, hydraulic engineering analyses, and production of updated floodplain maps.

In Gallatin County, the Jefferson River has a mix of approximate floodplain mapping, detailed flood mapping, and unmapped (undetermined flood risk - Zone D) areas. Jefferson County and Broadwater

**JEFFERSON COUNTY
Board of Commissioners**

P.O. Box H • Boulder, Montana 59632
Phone: (406) 225-4025

June 7, 2017

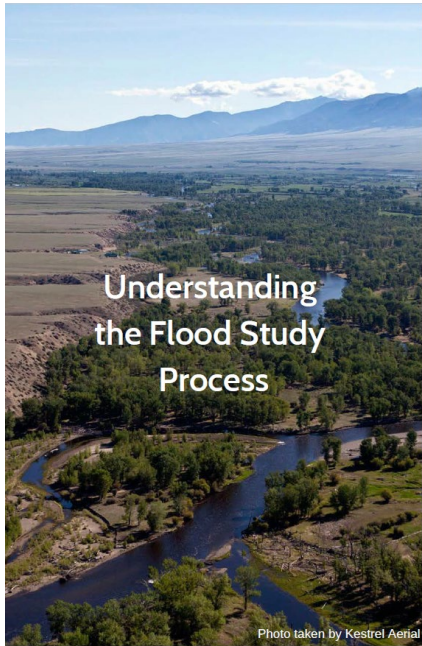
Steve Story, PE, CFM
State Floodplain Engineer
MT DNRC
Water Operations Bureau
1924 9th Avenue
Helena, Montana 59620-1601

RE: Request of Assistance for Updated Floodplain Studies

Dear Steve,

Jefferson County utilizes 1986 Federal Insurance Rate Maps showing Approximate Zone A areas for current floodplain maps. Without elevations for the base flood, the burden of determining these elevations becomes the landowners. Over the years many landowners have applied to FEMA for a Letter of Map Amendment and have been successful in demonstrating portions of their property are not within Approximate Zone A areas. In the north end of the County, the only assurance we have is that the

How is a Flood Study Done?



Flood Study Steps

Step 1 - Survey: measurements are made of the topography around the river, along with any culverts, bridges, and road crossings. LiDAR uses an airplane to collect ground elevation over a large area, and ground survey supplements the airborne data.

Step 2 - Hydrology: determines how much water there will be in the river during a flood event. Data from stream gages will tell how many cubic feet of water per second the river will carry during the flood.

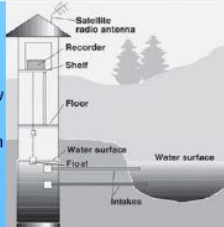
Step 3 - Hydraulics: once the first two steps are complete, calculations can show where the water will go during the flood. The elevation data is combined with the flood flow data to determine where the water will go when it overflows the channel.

Step 4 - Mapping (delineation): the results from step 3 are combined with the elevation data and official maps to see how far the water will spread out. The area shown to be underwater during the flood is the regulatory floodplain.

Step 1 - Survey: The type of the survey depends on the size of the study area and type of study.



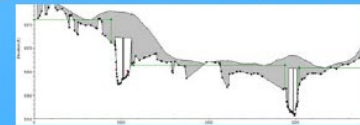
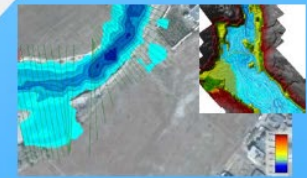
Step 2 - Hydrology: Stream gage stations are an important tool to determine flow rates. If nearby stream gages aren't available, gage data from a similar location is used to determine the flow rate.



Step 3 - Hydraulics:

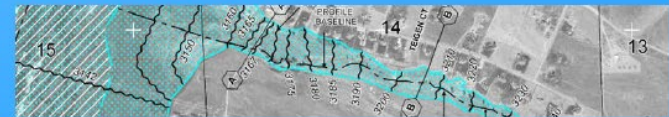
5 main components to the model

- 1) Hydrology (stream flow data)
- 2) Cross Sections (measurements of the river bottom at key locations)
- 3) Roughness (thickness of vegetation, land cover, etc determined by surveyors)
- 4) Structures (road crossings, culverts, bridges, etc.)
- 5) Downstream conditions



Step 4 - Mapping (delineation):

The result will be the floodplain boundary and a depth grid identifying the shallower and deeper areas of flooding.



Estimated Timeline



Madison, Ruby, & Jefferson Watershed Floodplain Maps Update

Completed in 2019	Summer 2020	Fall 2020 – Early 2021	2021 (est.)	2022 (est.)
<p>Measurements are made of the topography around the river, along with any culverts, bridges, and road crossings. LiDAR uses an airplane to collect ground elevation over a large area, and ground survey supplements the airborne data. Flood flow data determines how much water there will be in a river during a flood event.</p>	<p>The elevation and survey data are combined with the flood flow data to determine where the water will go when it overflows the channel and how far it will spread out. The area shown to be underwater and at high risk is mapped as the regulatory floodplain.</p>	<p>Draft data is delivered to the communities. Public open houses will be conducted for landowners to review the information.</p>	<p>FEMA Preliminary Maps are produced and ready for public review and comment period. A second public open house is usually conducted to review the information. 90-day official comment & appeal period held.</p>	<p>FEMA Flood Insurance Rate Maps finalized.</p>
<p>Data gathering</p>	<p>Engineering and floodplain modeling</p>	<p>Draft Data available public review</p>	<p>Preliminary Data public comment and appeal period</p>	<p>Flood Insurance Rate Maps become effective</p>
<p>Flood Study Conducted 4 steps of a flood study. 1) Survey & LiDAR 3) Hydraulics (engineering) 2) Hydrology (flood flow) 4) Mapping (delineation)</p>		<p>Public Review 2 public open houses are usually held during this time. Once at draft map stage and again at preliminary map stage. During this time public comments are encouraged. There will be an official 90-day appeal period after the maps become preliminary.</p>		<p>Resiliency and Mitigation efforts Once new maps become effective the community can determine what mitigation efforts it would like to pursue to reduce flood risks.</p>

Website: www.floodplain.mt.gov/madison

Madison-Ruby-Jefferson River Watersheds Flood Maps Update



Madison, Ruby, & Jefferson Watershed Floodplain Maps Update

Madison, Jefferson, Gallatin, and Broadwater Counties have been working with the Federal Emergency Management Agency (FEMA) and Montana Department of Natural Resources and Conservation (DNRC) to produce new floodplain maps for portions of the Madison, Ruby, Jefferson, Beaverhead and South Boulder Rivers, and Mill and Indian Creeks. See project extents [here](#).

Updated floodplain maps will depict the latest, most accurate flood risk data, and will eventually result in updated FEMA floodplain maps. Most of the existing FEMA floodplain maps and Madison County flood prone maps are based on data from the 1980s and 1990s. For more information, see: [Floodplain FAQs](#), [Flood Study Process](#) and [Maps and Technical Reports](#).

Public Open House Meetings

March 9, 2021 | 5:30-7:00pm | [Madison River](#) | [virtual meeting](#)

March 10, 2021 | 5:30-7:00pm | [Jefferson River & S. Boulder R.](#) | [virtual meeting](#)

March 11, 2021 | 5:30-7:00pm | [Ruby & Beaverhead Rivers, Sheridan & Twin Bridges](#) | [virtual meeting](#)

Madison, Jefferson, Gallatin, and Broadwater Counties and Montana DNRC are hosting [virtual public open house meetings](#) about the draft floodplain maps. Content will vary slightly based on the focus area of each meeting.

Zoom link: <https://ogilvy.zoom.us/j/6084529549>

Passcode: 7477

Limited in-person seats are available to view the virtual meetings. Contact your floodplain administrator from the list on the right for information.

View Draft Maps

Draft Map Viewer

[click here](#)

More Info

[Floodplain FAQs](#)

[Maps and Technical Reports](#)

[Flood Study Process](#)

Madison County

Alex Hogle

Floodplain Administrator/Planning

(406) 843-5250

[email](#)

Town of Ennis

Town of Twin Bridges

Jonathan Weaver

Floodplain Administrator

(406) 449-8627

[email](#)

Town of Sheridan

Bob Stump

Mayor/Floodplain Administrator

(406) 842-5431

Gallatin County

Sean O'Callaghan

Floodplain Administrator

(406) 582-3130

[email](#)

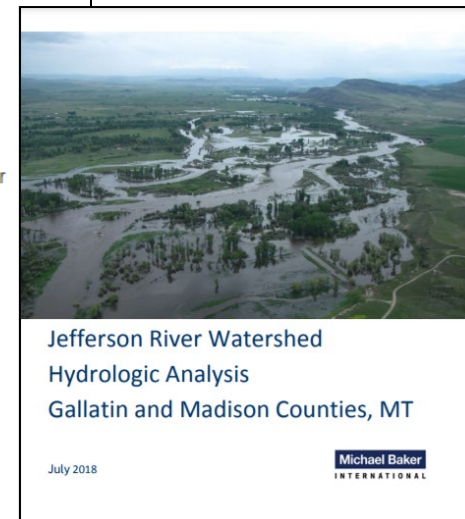
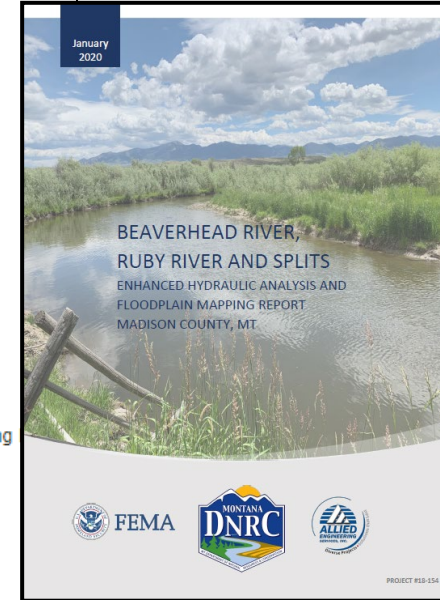
City of Three Forks

Kelly Smith

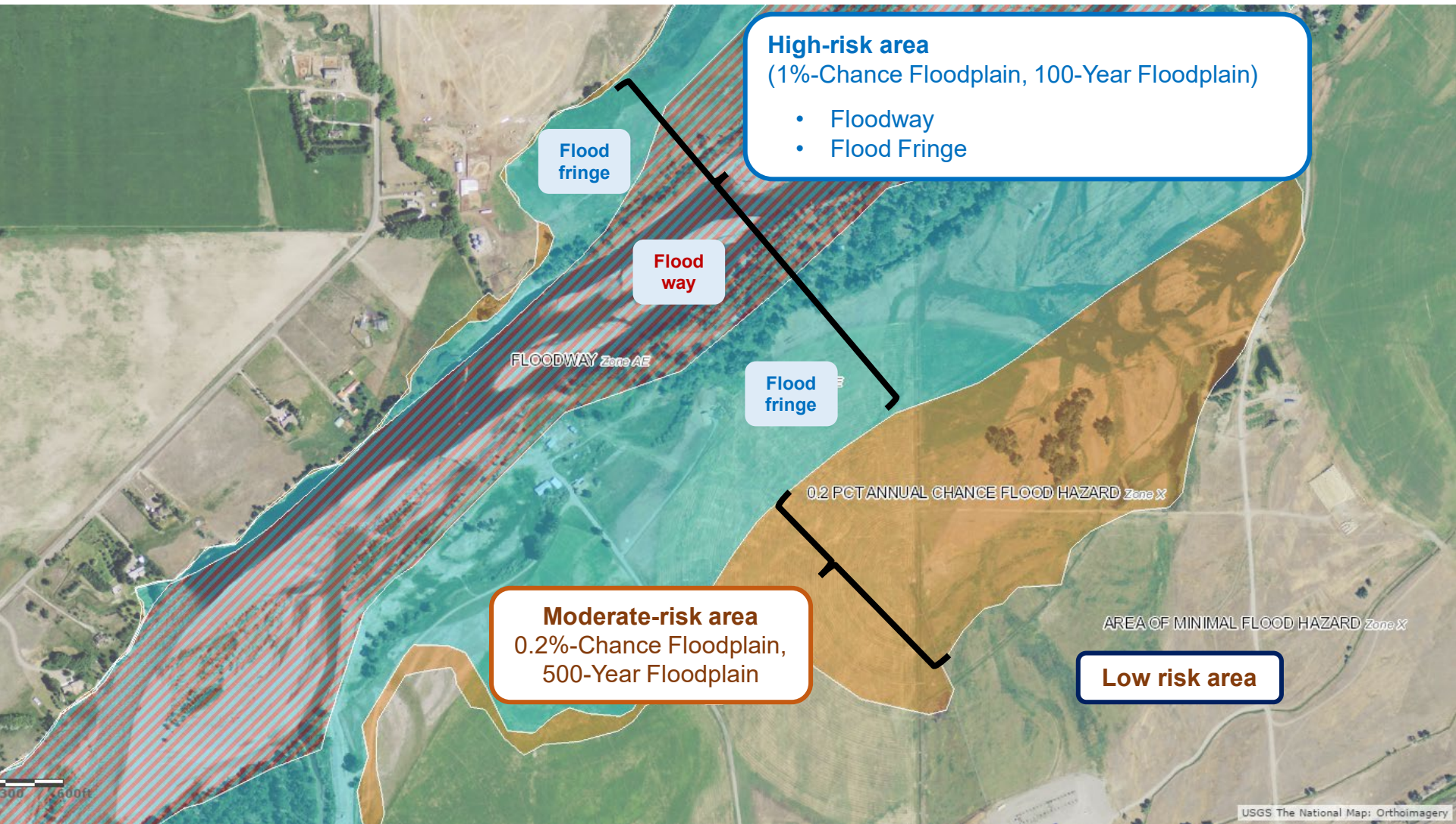
Floodplain Administrator

(406) 285-3431

[email](#)



Floodplain Maps – Show Risk Areas



example map



Map Viewer – Draft Floodplain

www.floodplain.mt.gov/madison

Madison-Ruby-Jefferson Watersheds Floodplain Mapping Update

A Story Map






1 Draft Floodplain Mapping

To search by address, click the magnifying glass to the right. To navigate, use a mouse or the (+) and (-) signs.

The flood hazard information in this section is currently a **draft** product. The draft floodplain designations are undergoing public review and are based on updated flood study information.

To see the current FEMA mapping, go to section 2.

-  100-year Floodplain (1% Annual Chance)
-  Floodway
-  500-year Floodplain (0.2% Annual Chance)



Map Viewer – Draft Floodplain

www.floodplain.mt.gov/madison

Madison-Ruby-Jefferson Watersheds Floodplain Mapping Update

A Story Map








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-  100-year Floodplain (1% Annual Chance)
-  Floodway
-  500-year Floodplain (0.2% Annual Chance)
-  Current Effective FEMA Mapping Not Included in Mapping Update
-  Cross Sections - Flood Elevations (in Feet)



Map Viewer – Draft Floodplain

www.floodplain.mt.gov/madison

Madison-Ruby-Jefferson Watersheds Floodplain Mapping Up

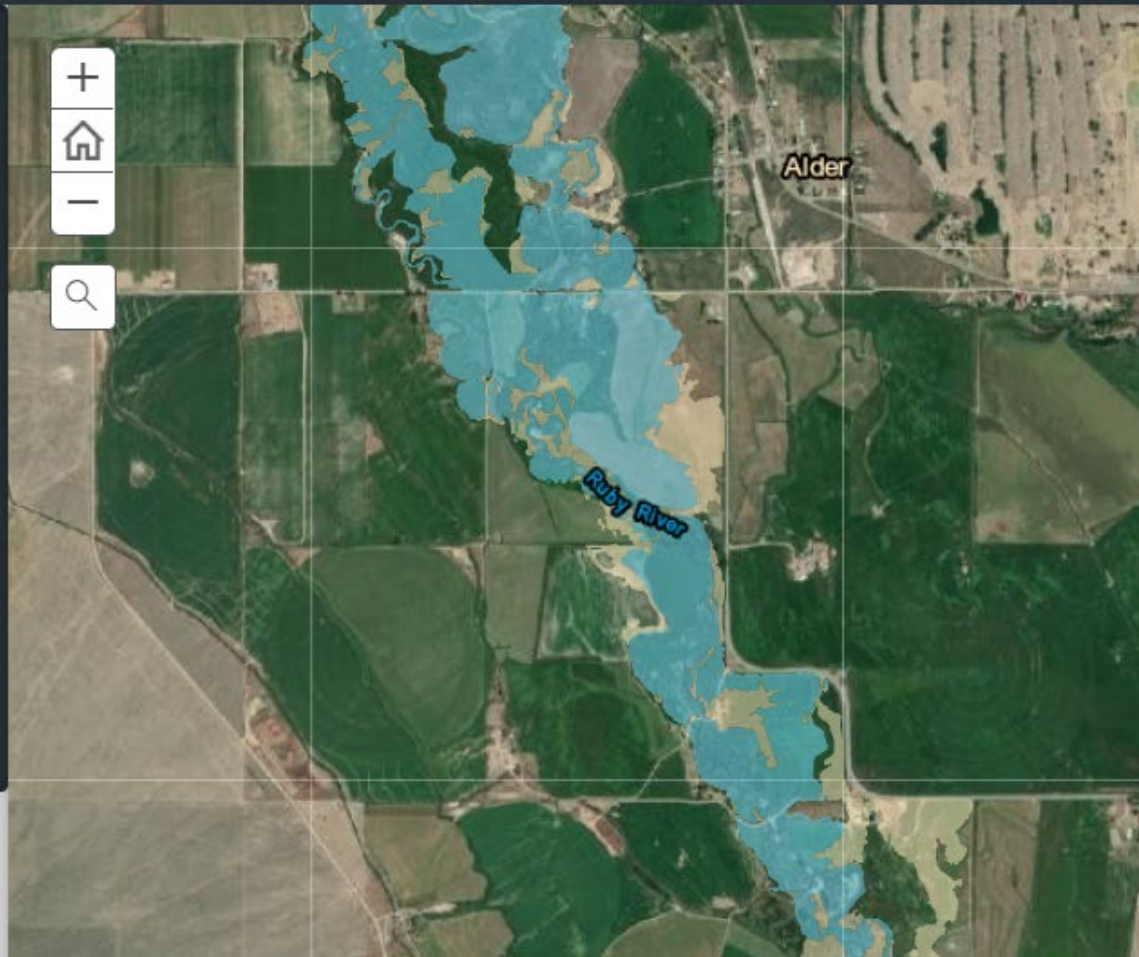
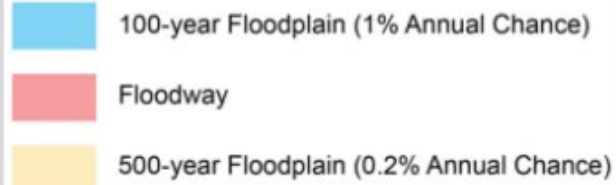
A Story Map   

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Map Viewer – Draft Floodplain

www.floodplain.mt.gov/madison

Madison-Ruby-Jefferson Watersheds Floodplain Mapping Update






A Story Map



1 Draft Floodplain Mapping

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Map Viewer – Draft Floodplain

www.floodplain.mt.gov/madison

Madison-Ruby-Jefferson Watersheds Floodplain Mapping Update

A Story Map








1 Draft Floodplain Mapping

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The flood hazard information in this section is currently a draft product. The draft floodplain designations are undergoing public review and are based on updated flood study information.

To see the current FEMA mapping, go to section 2.

-  100-year Floodplain (1% Annual Chance)
-  Floodway
-  500-year Floodplain (0.2% Annual Chance)
-  Current Effective FEMA Mapping Not Included in Mapping Update
-  Cross Sections - Flood Elevations (in Feet)

2 Current FEMA Floodplain Mapping

Compare Draft 100-year Floodplain



Map Viewer – Draft Floodplain

www.floodplain.mt.gov/madison





Madison-Ruby-Jefferson Watersheds Floodplain Mapping Update

A Story Map    

1 Draft Floodplain Mapping

2 Current FEMA Floodplain Mapping

mapping from the official FEMA Flood Insurance Rate Maps. It does NOT reflect Madison County's Floodprone Maps or any other local maps used for local floodplain regulation or planning. The FEMA floodplain boundaries and information were digitized from current FEMA maps. This viewer is not intended to be used for regulatory purposes and should only be used as a visualization tool. The official FEMA maps and other flood hazard products are available from the FEMA Map Service Center online at: <http://www.msc.fema.gov>

-  100-year Floodplain (1% Annual Chance)
-  Floodway
-  500-year Floodplain (0.2% Annual Chance)
-  Cross Sections - Flood Elevations (in Feet)



Map Viewer – Draft Floodplain

www.floodplain.mt.gov/madison

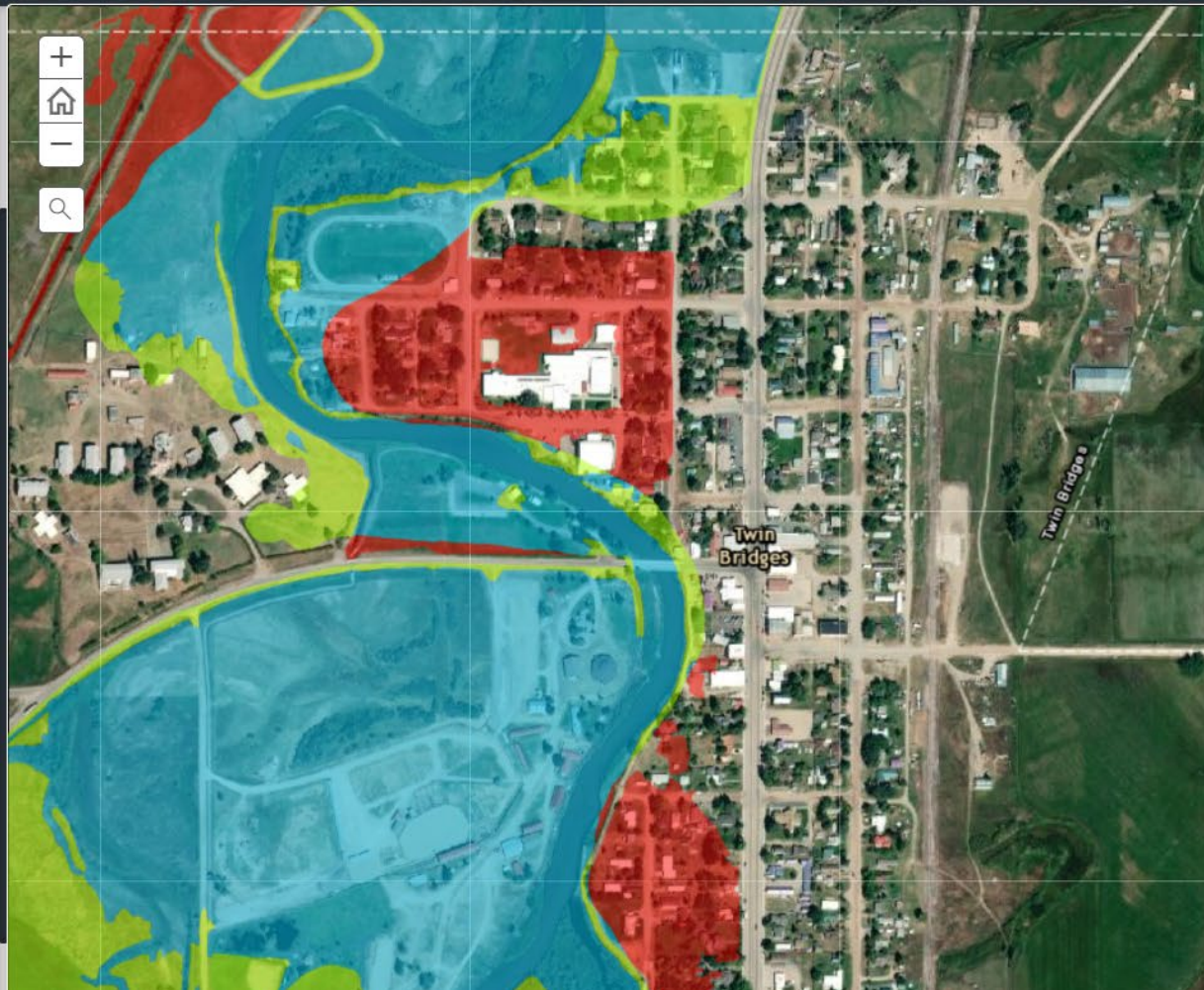
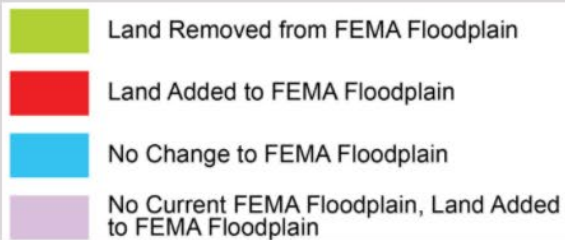
Madison-Ruby-Jefferson Watersheds Floodplain Mapping Update

A Story Map



3 Compare Draft 100-year Floodplain Map to Current FEMA Floodplain Map

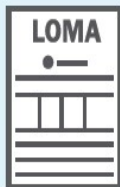
This section compares the draft 100-Year (1% Annual Chance) Floodplain mapping to the **current FEMA 100 year (1% Annual Chance) Floodplain map**. The 100-Year Floodplain is considered to have a HIGH flood risk, it is the area expected to be inundated by a flood event having a 1% chance of being equaled or exceeded in any given year.



4 Compare Draft Floodway Map to Current FEMA Floodway Map

5 Estimated Ground Elevation for

What about Elevation Certificates or Map Amendments?




Letter of Map Amendment (LOMA) is for when a flood map shows a building in the floodplain but it is actually on natural ground above the base flood elevation.



Lowest Adjacent Grade (LAG) is the lowest point where the ground touches the building.

Base Flood Elevation (BFE) is how high the water is expected to rise during the 1-percent-annual-chance flood.

Page 1 of 2		Date: April 12, 2018	Case No.: 18-08-0603A	LOMA
		Federal Emergency Management Agency Washington, D.C. 20472		
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)				
COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION		
COMMUNITY	BEAVERHEAD COUNTY, MONTANA (Unincorporated Areas)		Parcel No. 3, Section 5, Township 7 South, Range 8 West, M.P.M., as described in the Quit Claim Deed recorded in Book 285, Page 774, in the Office of the Clerk and Recorder, Beaverhead County, Montana	
	COMMUNITY NO.: 300001			
AFFECTED MAP PANEL	NUMBER: 3000011438A		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 45.255231, -112.618801 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83	
	DATE: 9/30/1982			
FLOODING SOURCE: BEAVERHEAD RIVER OVBEBANK				

Existing Letter of Map Amendments:

- ✓ will be reviewed
- ✓ will be revalidated if the building elevation is still above new proposed flood elevation
- ✓ contact your floodplain administrator for status

Identify Your Flood Risk

www.floodplain.mt.gov/madison

Know where your property or building is in relation to the draft floodplain boundaries and flood risk areas

High-risk area

 100-year Floodplain (1% Annual Chance)

 Floodway

Moderate-risk area

 500-year Floodplain (0.2% Annual Chance)

Low-risk area

View the draft maps:
www.floodplain.mt.gov/madison

Outreach Materials

MADISON, RUBY, JEFFERSON RIVERS FLOOD MAP UPDATES

www.floodplain.mt.gov/madison

Owning property in a 100-YEAR FLOODPLAIN

A 100-YEAR FLOODPLAIN (1% Annual Chance Floodplain) is the area that is expected to be inundated by a 100-Year Flood with 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

Madison County and the Towns of Ennis, Sheridan, and Twin Bridges require Floodplain Development Permits for development in the 100-Year Floodplain (1% Annual Chance Floodplain) to protect life and property.

- New building construction must obtain a Floodplain Development Permit.
- New residential construction must be elevated 2 feet above the Base 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 market value require the entire structure to be brought into compliance with the current regulations.
- Other federal, state, and local regulations may apply.

Draft floodplain maps are going through review and are not yet final. Madison County and the Towns of Ennis, Sheridan and Twin Bridges are updating their community's floodplain regulations with County and Town staff to ensure consistency in updates on proposed construction projects in a mapped floodplain.

INSURANCE REQUIREMENTS

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.

Lenders will typically reevaluate their loans to reassess flood risk when a new flood map or revision goes effective. When this happens, you may be required to carry flood insurance if you own a building that is in a mapped 100-Year Floodplain, unless you can prove that the building is outside of the 100-Year Floodplain. Your lender may also require you to obtain an Elevation Certificate at that time.

There are many cost-saving options available to those who own property in a Floodplain. In order to secure the lowest premium, you should contact your insurance agent or lender as early as possible to find the best flood insurance option for you. Comparison of Newly Mapped rates, Grandfathered rates, etc.

MADISON, RUBY, JEFFERSON RIVERS FLOOD MAP UPDATES

www.floodplain.mt.gov/madison

Owning property in a FLOODWAY

A FLOODWAY is the area within a 100-Year Floodplain that is required for flood development so that the 100-Year Flood (1% Annual Chance Flood) can pass without substantial increases in flood heights, velocities and deepest inundation during a 100-Year Flood.

DEVELOPMENT REGULATIONS

Madison County and the Towns of Ennis, Sheridan and Twin Bridges strictly regulate development in Floodways to protect human life and property by ensuring that there are no increases in flood elevations.

In accordance with each community's Floodplain Development Regulations:

- New building construction is not permitted in Floodways.
- Improvement to existing structures in a Floodway requires a Floodplain Development Permit.

INSURANCE REQUIREMENT

If you own a building in an area that will be newly mapped into a 100-Year Floodplain (including Floodways), 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 will require you to carry flood insurance if you own a building that is in a mapped 100-Year Floodplain, unless you can prove that the building is outside of the 100-Year Floodplain. Your lender may also require you to obtain an Elevation Certificate at this time.

There are many cost-saving options available to those who own property in a Floodplain (including Floodway). In order to secure the lowest premium, you should purchase flood insurance either before or with the new flood map or revision going effective (estimated 2022). Contact your insurance agent or lender as early as possible to find the best flood insurance option available to you.

MADISON, RUBY, JEFFERSON RIVERS FLOOD MAP UPDATES

www.floodplain.mt.gov/madison

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

Madison County and the Towns of Ennis, Sheridan and Twin Bridges 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 improvements 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 County or Town staff to understand the impacts of the community's floodplain regulations and flood map updates on proposed projects in or near a mapped 100-Year Floodplain.

INSURANCE REQUIREMENTS

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.

Unlike in a 100-Year Floodplain, a Floodplain Development Permit is not required for development in a 500-Year Floodplain.

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

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DNRC Outreach Staff

DEVELOPMENT REGULATIONS

Counties and Towns have floodplain regulations that regulate development within the 100-year floodplain.

Floodplain permits are required for any manmade activities including construction and modifications to existing structures.

New construction and additions- elevated 2' **Improvements** and additions to existing structures $\geq 50\%$ of building's value, will require the entire structure to be brought into compliance.

No new structures and limited development is allowed in the **Floodway**



FLOOD INSURANCE

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

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

Flood insurance is the best form of personal risk management and is an important form of economic protection against flooding.



Newly Mapped – Cost Saving Insurance Options



National Flood Insurance Program
COST-SAVING OPTIONS
for buildings Newly Mapped into a 100-Year Floodplain

PURCHASING FLOOD INSURANCE FOR NEWLY MAPPED BUILDINGS

During a Flood Insurance Rate Map update, draft floodplain maps may show that an area's risk of flooding will change. If draft floodplain maps show that a building is in an area being added to the existing 100-Year Floodplain (1% Annual Chance Floodplain), that building may be eligible for certain cost-saving insurance options when the new maps become effective due to the building's Newly Mapped status.

HOW DOES THE NEWLY MAPPED PROCEDURE WORK?

In order to relieve some of the financial burden associated with new flood insurance premiums, the Federal Emergency Management Agency (FEMA) offers cost-saving options for buildings newly mapped into a 100-Year Floodplain during a Flood Insurance Rate Map update or revision.

One cost-saving option FEMA offers for new flood insurance policies is the Newly Mapped procedure. When a building's flood insurance policy is under the Newly Mapped procedure, the policy will receive a subsidized insurance rate for the first 12 months following the Flood Insurance Rate Map update or revision. After the introductory year, the rate will begin to transition to a full-risk rate with annual rate increases of no more than 18% per year.

A policy under the Newly Mapped procedure will stay with the building even if there is a change in building ownership, use, or occupancy as long as federal flood insurance coverage is continuous. A building that loses eligibility for the Newly Mapped procedure either due to a gap in coverage or due to losses (i.e. too many claims) will be rated at its full-risk rate and, in most cases, will require an Elevation Certificate to be rated.

My building will be Newly Mapped into a 100-Year Floodplain. WHEN SHOULD I PURCHASE FLOOD INSURANCE?

Property owners who do not have flood insurance and find that their buildings are being newly mapped into a 100-Year Floodplain must purchase flood insurance within 11 months of the date that the new Flood Insurance Rate Maps become effective in order to be eligible for a policy under the Newly Mapped procedure.

Owners of newly mapped buildings are encouraged to purchase a flood insurance policy before the new Flood Insurance Rate Maps become effective. Not only is their risk higher than they thought (and potential flooding will not wait until the new maps become effective), but they also will be able to renew their policies at lower-cost rates during the first 12 months after the new maps become effective. In other words, they will gain almost an extra year at subsidized rates.

A lender must require flood insurance when a building carrying a federally backed loan is located in a mapped 100-Year Floodplain, unless it can be proven that the building is actually above the flood elevation or outside of the floodplain.

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

There are other cost-saving options for insurance policies on Newly Mapped buildings.

Always ask your insurance agent for a comparison of Newly Mapped rates, Grandfathered rates, etc.

www.floodplain.mt.gov/madison

View Draft Maps

Draft Map Viewer

[click here](#)

please be patient while the data loads on the viewer

View individual draft maps and reports here: [Maps and Technical Reports](#)

Draft maps and studies need to go through a lengthy technical and public review process. When finalized, new maps could have effects on some property owners in mapped 100-year floodplains. Learn about the floodplain designations referenced on the maps, community meetings, and other information here:

- ▶ Gallatin County and the City of Three Forks [\[Show/Hide\]](#)
- ▶ Madison County and the Towns of Ennis, Twin Bridges, and Sheridan [\[Show/Hide\]](#)
- ▶ Jefferson County [\[Show/Hide\]](#)
- ▶ Broadwater County [\[Show/Hide\]](#)

Newly Mapped into a 100-Year Floodplain? See [Low Cost Insurance Options](#).

Appeal and Comment Information

The communities, state, and FEMA welcome feedback as an important part of the mapping update process. If you have new information or would like to comment on the draft maps please [click here](#). FEMA will open a formal 90 day appeal and comment period around the end of 2021 (please check back for updates).

Upcoming Public Meetings

March 9, 2021 | 5:30-7:00pm | Madison River | [virtual meeting](#)
March 10, 2021 | 5:30-7:00pm | Jefferson River & S. Boulder R. | [virtual meeting](#)
March 11, 2021 | 5:30-7:00pm | Ruby & Beaverhead Rivers, Sheridan & Twin Bridges | [virtual meeting](#)

▶ [Click for Meeting Info](#) [\[Show/Hide\]](#)



Stephanie DiBetto
FEMA Region VIII
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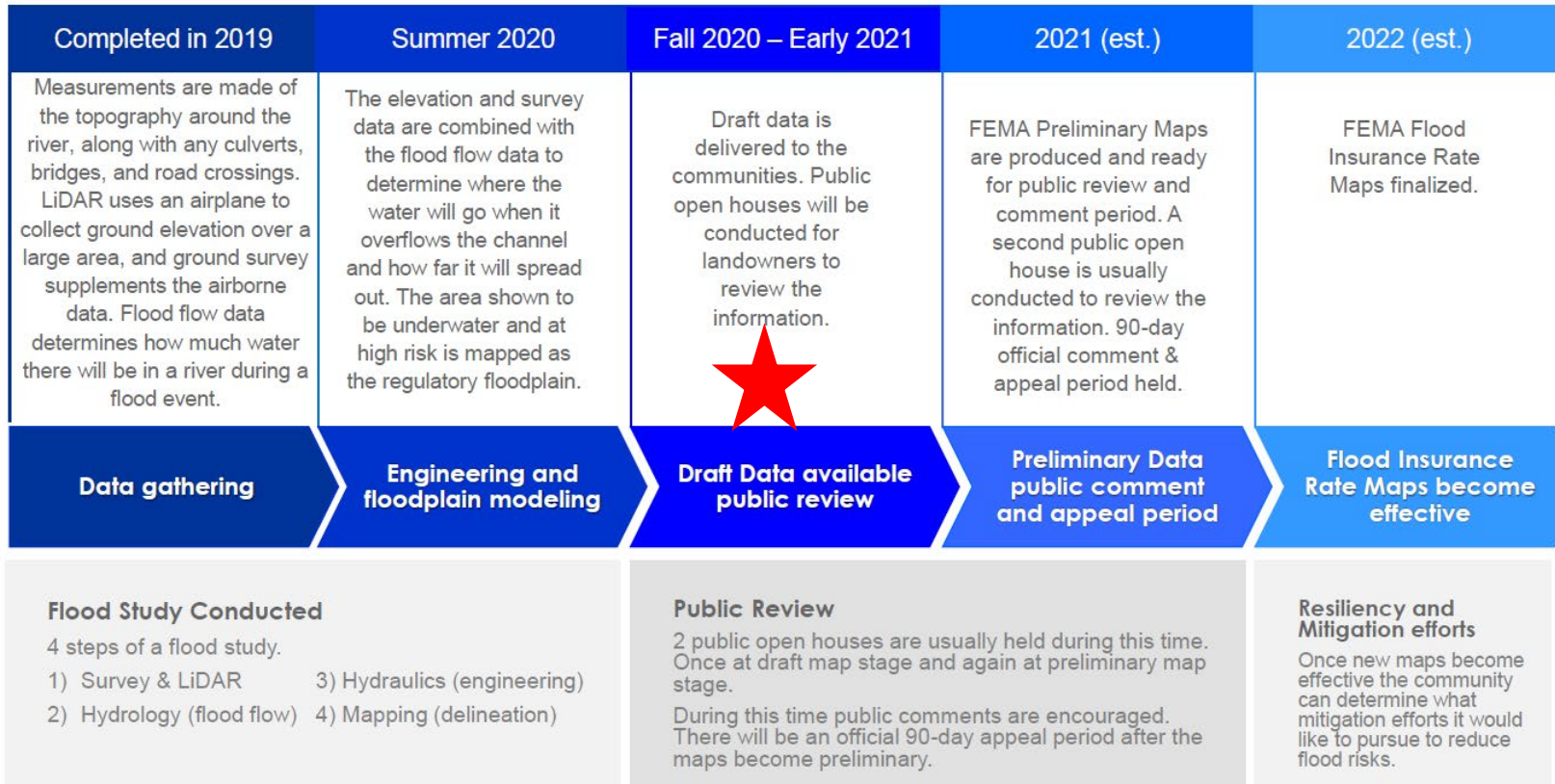


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Estimated Timeline



Madison, Ruby, & Jefferson Watershed Floodplain Maps Update



Next Steps

- Review draft maps and study information
- Provide feedback and other technical information

Madison Jefferson Floodplain Mapping Project Appeal and Comment Form

We appreciate your review of the draft floodplain maps and study data for the Madison, Ruby, and Jefferson Watersheds project. Your review of the maps and study data is an important part of this process. Feedback submitted through this form may be used to help identify any:

- technical concerns with the data
- recent physical or topographic changes that may not have been incorporated

The draft floodplain maps were developed from study data and engineering standards. Supporting data and/or documentation is typically needed to affect draft mapping or study data results. If you have supporting documentation to accompany your description, please provide it directly to your community's floodplain administrator so it can be reviewed as part of this submittal. A more formal, official 90-day appeal period will be provided by FEMA when preliminary FEMA maps have been produced for this project (late 2021 or 2022).

Thank you for your early review and feedback at this time.

* Required

Website Tour

www.floodplain.mt.gov/madison

Questions?



Madison County
Alex Hogle
Planning Director



Gallatin County
Sean O'Callaghan
Planning Director



Town of Twin
Bridges - Montana

Ennis & Twin Bridges
Jonathan Weaver
Floodplain Administrator

Jefferson County
Megan Bullock
Floodplain Administrator



Broadwater County
Jerry Grebenc
Floodplain Administrator



Sheridan



Three Forks



MONTANA DEPARTMENT OF NATURAL RESOURCES & CONSERVATION (DNRC)



Tiffany Lyden
Floodplain Outreach Specialist

Nadene Wadsworth
Floodplain Outreach Specialist

Katie Shank
Flood Hazard GIS Specialist

Traci Sears
MT National Flood Insurance Program Coordinator

Doug Brugger
Civil Engineering Specialist



FEMA
Mark English
Program Manager



Thank you for Participating

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Individual Questions: One-on-One (optional)

Instructions:

1. Stay on the line
2. Type in chat to discuss specific issue or question (i.e., insurance, need help viewing map, building requirements, etc.)
3. Wait for Host to connect you with a DNRC staff person
4. A box will pop up on screen, click 'Join' for separate Zoom session
5. Discuss your question with DNRC staff person
6. When done, press 'Leave'
and then 'Leave Meeting' or 'Return to Meeting'

Thank you



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Regular business hours 8:00am-5:00pm

One-on-one session from 9:00am to 11:00am
Friday March 12, a member of our staff will be
readily available to answer any questions.

Email or Call Nadene Wadsworth or Tiffany
Lyden