



Est. 1914

**MINERAL COUNTY**  
MONTANA



**Floodplain Mapping Update:**

**Mineral County Floodplain Mapping Project**

**February 18 – St. Regis | February 19 – Superior | March 19 – Alberton**  
**Public Informational Meetings**

# Who is Involved

## MINERAL COUNTY

**Andy Short**     **Candis Hampton**

County Environmental Health & Planning



## TOWN OF SUPERIOR

## MONTANA DEPARTMENT OF NATURAL RESOURCES & CONSERVATION

**Tiffany Lyden**

Mapping Outreach Specialist

**Nadene Wadsworth**

Mapping Outreach Specialist

**Traci Sears**

MT National Flood Insurance Program Coordinator

**Larry Schock**

Regional Civil Engineering Specialist

**Doug Brugger**

Civil Engineering Specialist

**Worby McNamee**

Floodplain Specialist



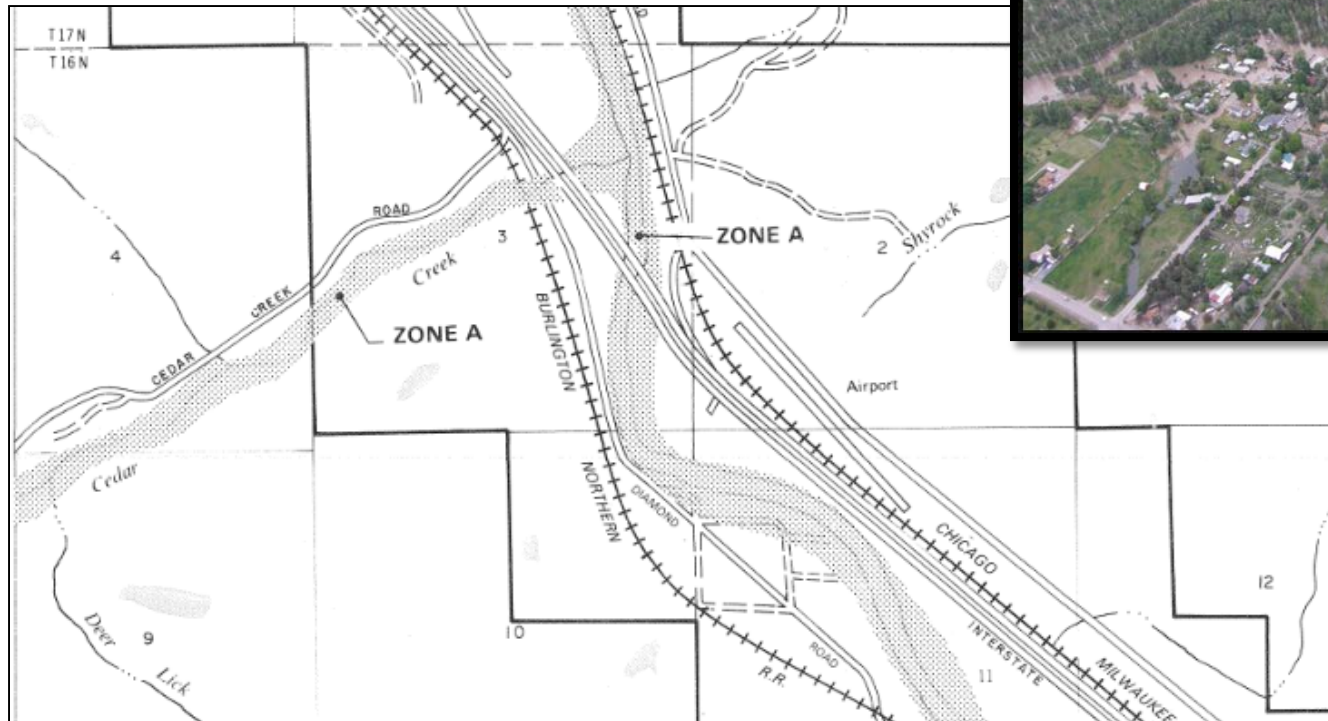
**DOWL**

**Greg Gabel**

Project Manager

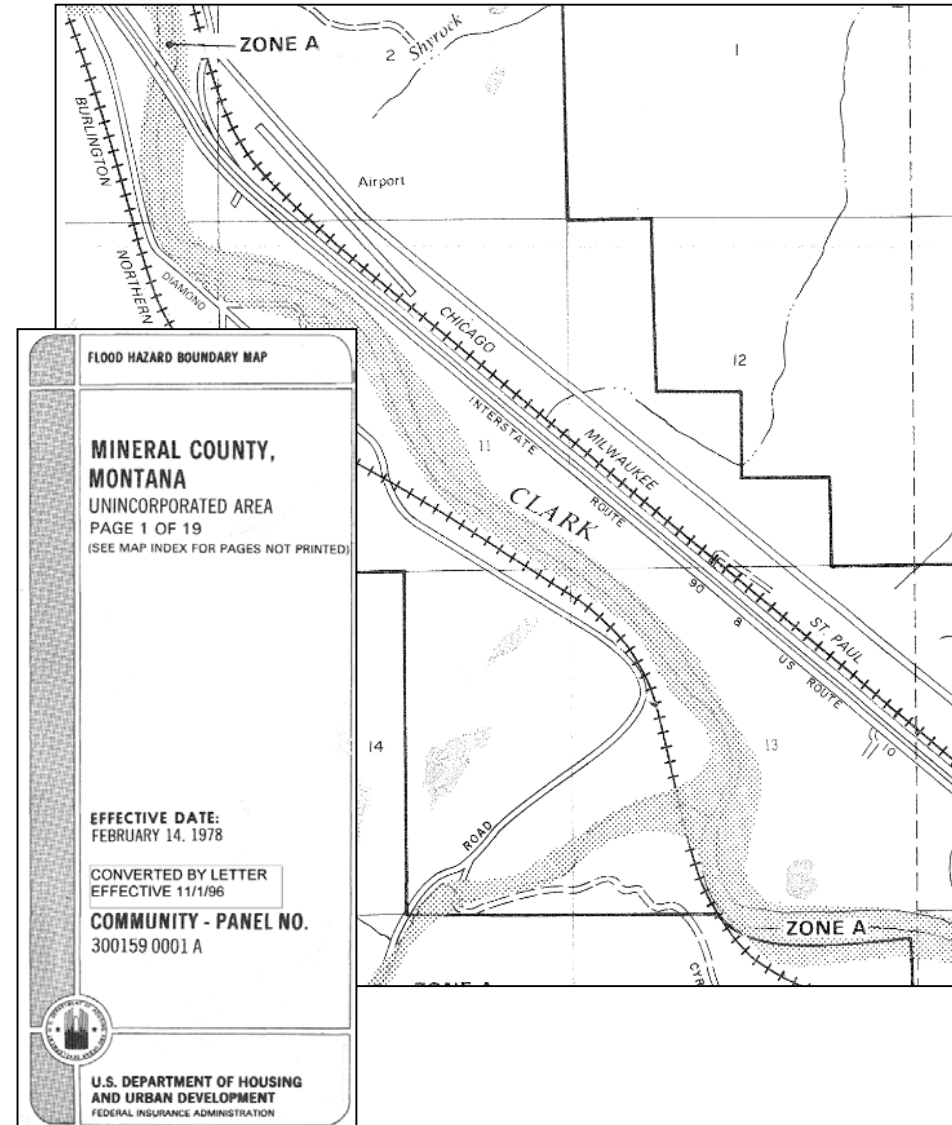


# Identifying Risk Through Mapping



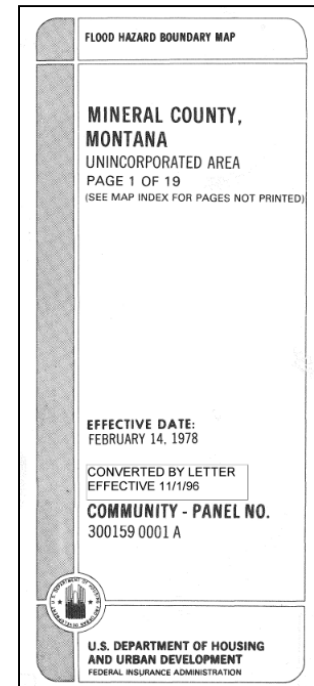
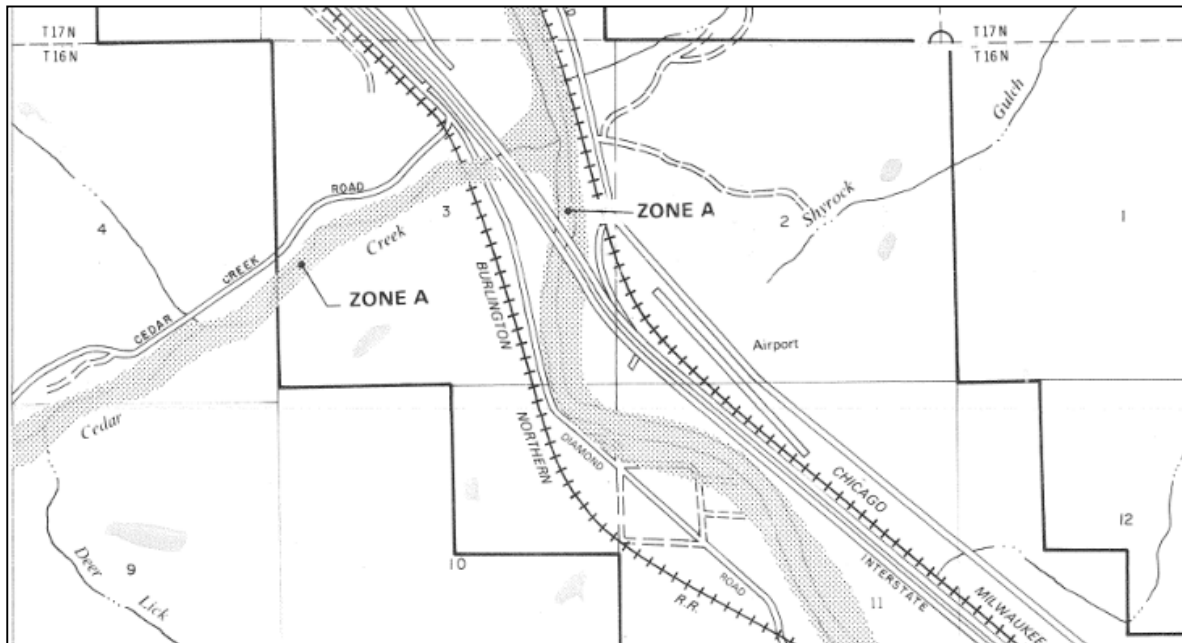
# Flood Insurance Rate Maps

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



# Mineral County - Existing Floodplain Maps

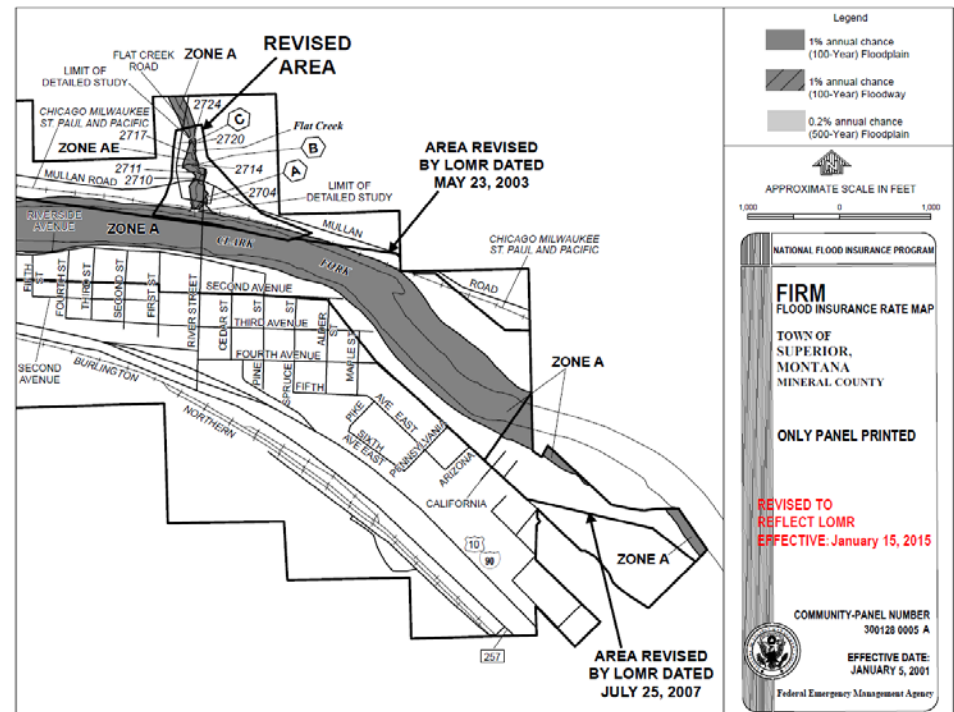
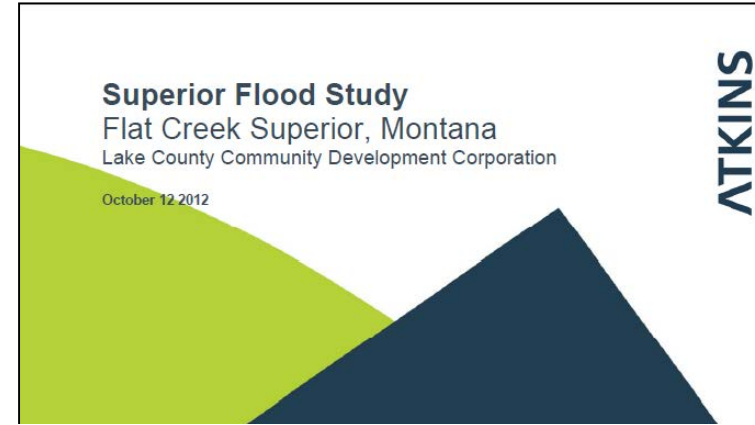
- 1978 Flood Hazard Boundary Maps (by HUD)
- 1996 - converted to FEMA Flood Insurance Rate Maps
  - Coarse Mapping
  - Floodplain Approximate “Zone A” Designations



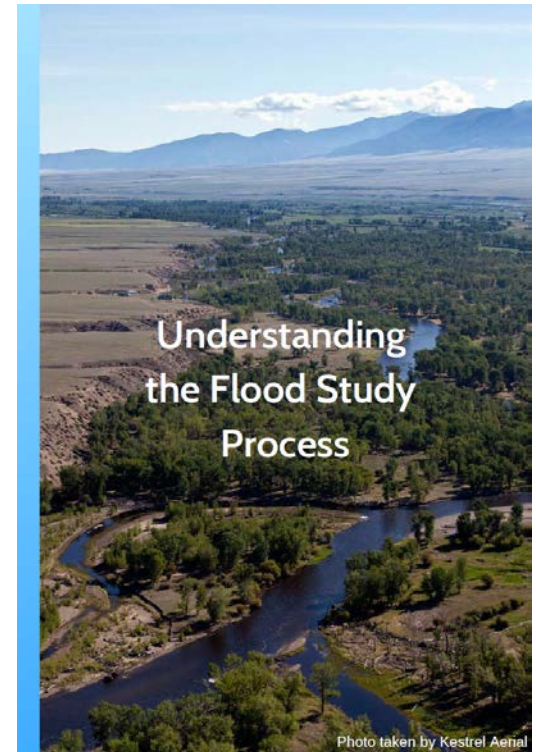
Based on information from the 70s

# Town of Superior - Existing Floodplain Map

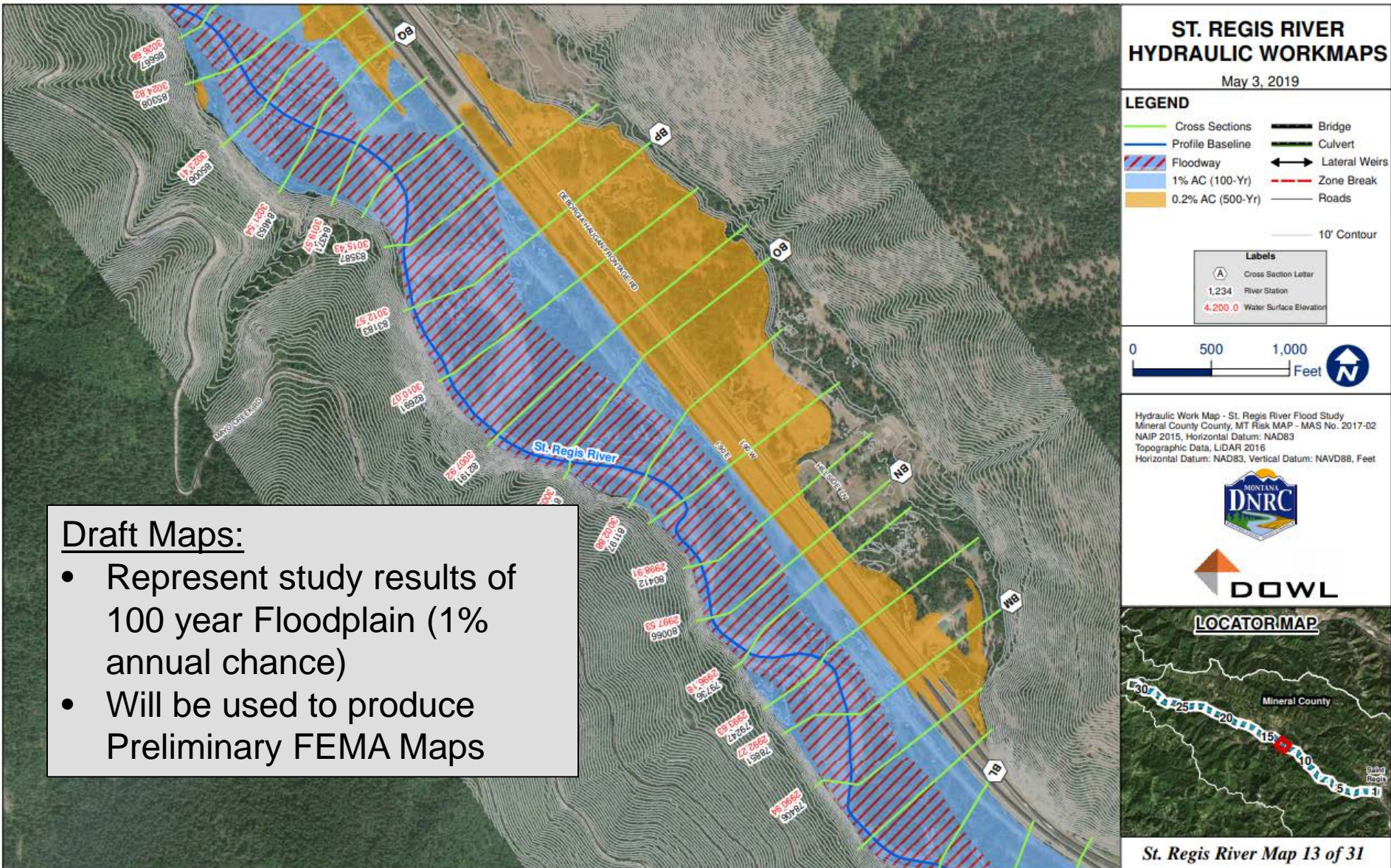
- 1975 Flood Hazard Boundary Map
  - Coarse Mapping
  - Floodplain Approximate "Zone A" Designation
- 2003 & 2007 Clark Fork Map Revisions
- 2012 Flat Creek Flood Study
- 2015 Flat Creek Map Revision



# Mineral County Floodplain Mapping Update



# Draft Maps – ready for review



## Draft Maps:

- Represent study results of 100 year Floodplain (1% annual chance)
- Will be used to produce Preliminary FEMA Maps



## Mineral County Flood Maps Update



Mineral County, and the Town of Superior, are working with the Federal Emergency Management Agency (FEMA) and Montana Department of Natural Resources and Conservation (DNRC) to update and produce new Flood Insurance Rate Maps for the Clark Fork River, the St. Regis River, and tributaries. Updated floodplain maps will depict the latest, most accurate flood risk data, and will eventually replace FEMA's existing floodplain maps which are based on data from the 1970s.

New Flood Insurance Rate Maps from this project are not expected to be finalized for a while – the study information and maps need to go through a technical and public review process

When finalized, the new maps could have effects on some property owners in mapped floodplains ([see our FAQs page for more information](#)).

### View Draft Floodplain Maps

Click on the button below to see the proposed floodplain maps and how the proposed maps compare to the existing FEMA floodplain maps on an interactive map viewer. Keep in mind these maps are in draft format.



You can also view individual draft maps here:

[View draft floodplain maps](#)

Get More Information on floodplain designations reference on the maps:

- [100-Year Floodplain](#)
- [Floodway Area \(within a 100-Year Floodplain\)](#)
- [500-Year Floodplain](#)

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

### Attend a Public Open House Meeting

Public Open House information coming soon.

### Give comments during the official Appeal and Comment Period

During this project you will have the opportunity to submit an official comment or appeal about the proposed floodplain changes to FEMA. Check back here or join the email list below in order to stay informed on the specific dates of the Appeal and Comment Period (estimated mid to late 2020).

### More Info

[Maps & Technical Reports](#)

[Floodplain FAQs](#)

### Contact the County/Town of Superior

Andy Short  
(406) 822-3525  
[email](#)

### Contact DNRC

Tiffany Lyden  
(406)444-0599  
[email](#)

Nadene Wadsworth  
(406) 444-6732  
[email](#)

# Draft Maps – Ready for review

[www.floodplain.mt.gov/mineral](http://www.floodplain.mt.gov/mineral)

## Mineral County 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 mapping, go to section 2.


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

### 2 Current Floodplain Mapping

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

### 4 Estimated Building Information (Lowest Adjacent Grade (LAG))



USDA FSA, DigitalGlobe, GeoEye | Esri, HERE, Garmin, IPC 

# Draft Maps – Ready for review

[www.floodplain.mt.gov/mineral](http://www.floodplain.mt.gov/mineral)

## Mineral County 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 mapping, go to section 2.

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

### 2 Current Floodplain Mapping

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

### 4 Estimated Building Information (Lowest Adjacent Grade (LAG))



# Draft Maps – Superior area

[www.floodplain.mt.gov/mineral](http://www.floodplain.mt.gov/mineral)

## Mineral County 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 mapping, go to section 2.

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

### 2 Current Floodplain Mapping

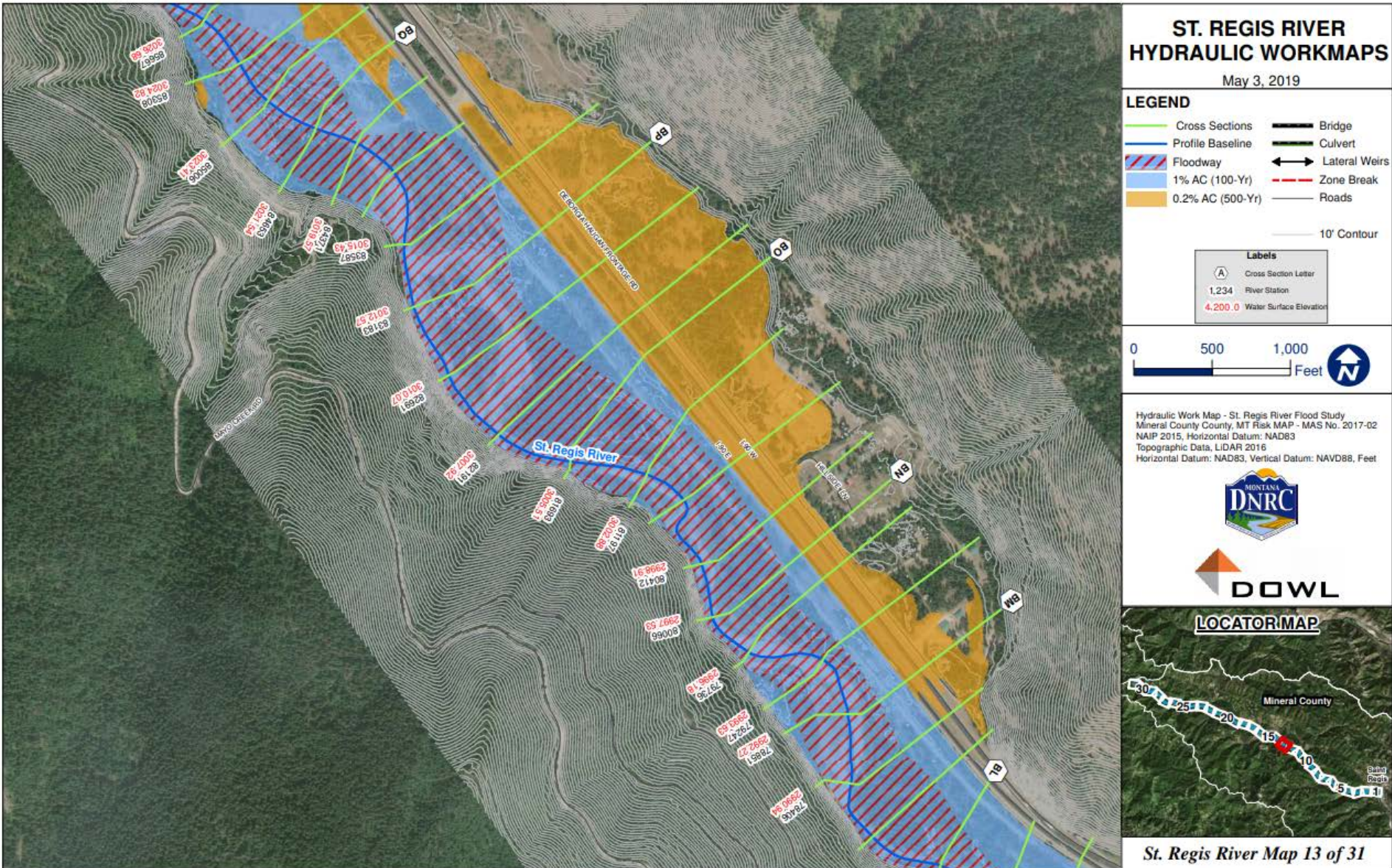
### 3 Compare Draft 100-year Floodplain Map to Current 100-year Floodplain Map

### 4 Estimated Building Information (Lowest Adjacent Grade (LAG))



# Draft Maps – Ready for review

[www.floodplain.mt.gov/mineral](http://www.floodplain.mt.gov/mineral)



# Current Maps

[www.floodplain.mt.gov/mineral](http://www.floodplain.mt.gov/mineral)

## Mineral County Floodplain Mapping Update


A Story Map    

### 1 Draft Floodplain Mapping

### 2 Current Floodplain Mapping

This section reflects the floodplain mapping from the official FEMA Flood Insurance Rate Maps. The floodplain boundaries and information were digitized from the 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>.

To see a comparison of the draft and current mapping, go to section 3.

 100-year Floodplain (1% Annual Chance)

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

### 4 Estimated Building Information (Lowest Adjacent Grade (LAG))



# Proposed Changes

[www.floodplain.mt.gov/mineral](http://www.floodplain.mt.gov/mineral)

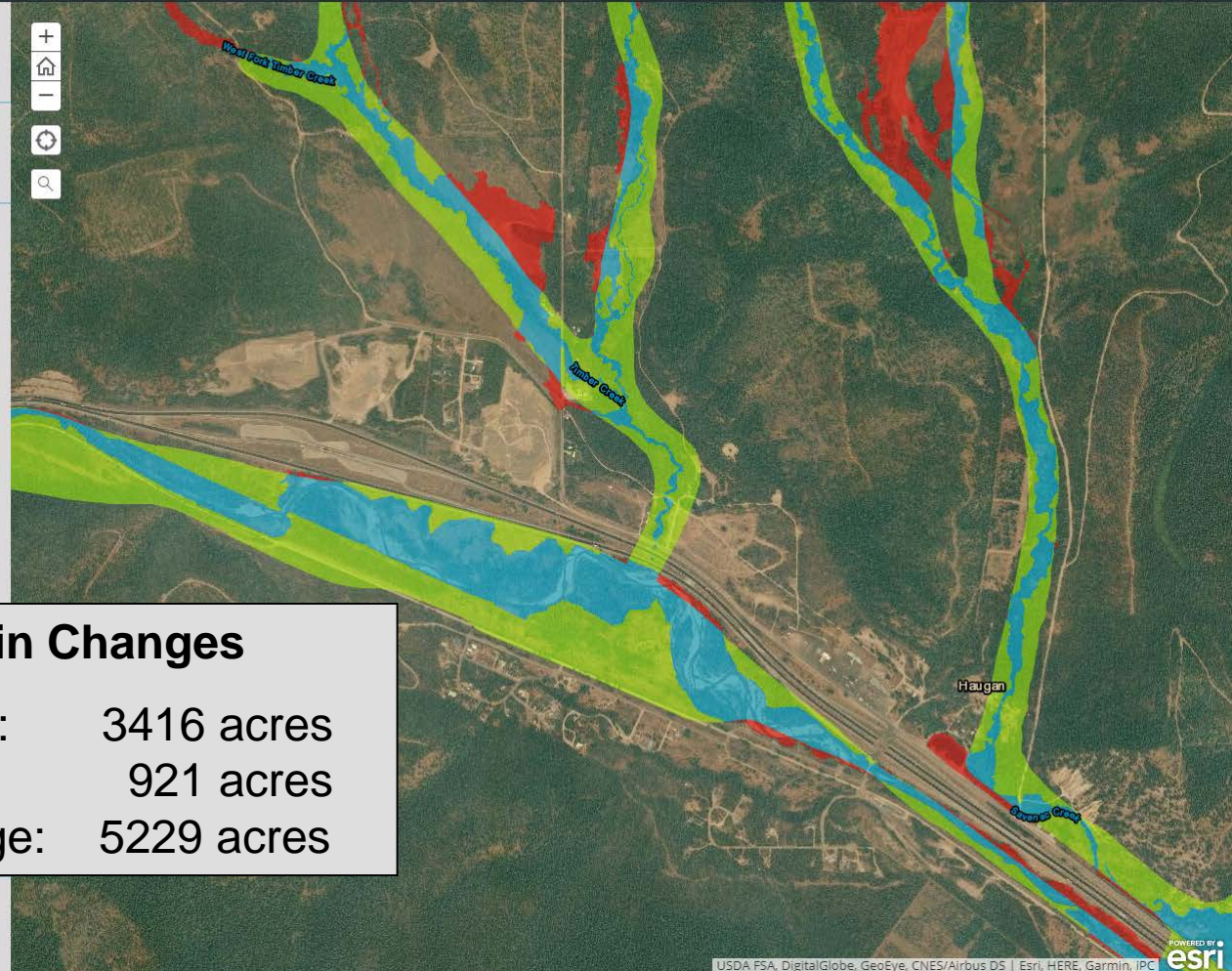
## Mineral County Floodplain Mapping Update

A Story Map    


1 Draft Floodplain Mapping


2 Current Floodplain Mapping

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



 Land Removed from Floodplain

 Land Added to Floodplain

 No Change to Floodplain

### Floodplain Changes

Removed: 3416 acres

Added: 921 acres

No Change: 5229 acres

4 Estimated Building Information (Lowest Adjacent Grade (LAG))

# Identify Your Flood Risk

[www.floodplain.mt.gov/mineral](http://www.floodplain.mt.gov/mineral)

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

## High-risk area

### **Draft Floodplain Designations**

 100-year Floodplain (1% Annual Chance)

 Floodway

## Moderate-risk area

 500-year Floodplain (0.2% Annual Chance)

## Low-risk area

View the draft maps at home:  
[www.floodplain.mt.gov/mineral](http://www.floodplain.mt.gov/mineral)



# Informational Materials

www.floodplain.mt.gov/mineral

## MINERAL COUNTY FLOOD MAP UPDATES

www.floodplain.mt.gov/mineral

### 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 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

Mineral County, and the Town of Superior require Floodplain Development Permits for development in the 100-Year Floodplain (1% Annual Chance Floodplain) to protect human life and property.

- New building construction must obtain a Floodplain Development Permit and 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 value require the entire structure to be brought into compliance.
- Other federal, state, and local regulations may apply.

Draft floodplain maps are going through review and are not yet final. Please ensure your development complies with the community's floodplain regulations with County, City staff to ensure updates on proposed construction projects in a mapped floodplain area.

#### INSURANCE REQUIREMENT

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 in a mapped floodplain area unless you can prove that the building is above the flood elevation. Your lender may also require building elevation information.

There are many cost-saving options available to those who are being newly mapped into a 100-Year Floodplain. In order to secure the lowest premium, you should contact your insurance agent or lender as early as possible to find the best option available to you—ask for a comparison of Newly Mapped rates, Grandfathered rates, and other options.

Andy Short  
Mineral County/ Town of Superior  
ashort@co.mineral.mt.us  
406.822.3525

Tiffany Lyden  
MT Dept of Natural Resources and Conservation  
tlyden@mt.gov  
406.444.0599

## MINERAL COUNTY FLOOD MAP UPDATES

www.floodplain.mt.gov/mineral

### Owning property in a FLOODWAY

A **FLOODWAY** is the area within a 100-Year Floodplain that must be kept free from development so that the 100-Year Flood (1% Annual Chance Flood, Base Flood) can pass through without substantial increases in flood heights. The Floodway will usually see the highest velocities and deepest inundation during a 100-Year Flood event.

#### DEVELOPMENT REGULATIONS

Mineral County and the Town of Superior strictly regulate development in Floodways to protect human life and property by ensuring that there are no substantial increases in flood elevations.

In accordance with each community'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.

#### 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 will require you to carry flood insurance if you own a building in a mapped 100-Year Floodplain, unless you can prove that the building is above the flood elevation or outside of the 100-Year Floodplain. Your lender may also require building elevation information (an Elevation Certificate) at this time.

There are many cost-saving options available to those who are being newly mapped into a 100-Year Floodplain (including Floodway). In order to secure the lowest premium, you should contact your insurance agent or lender as early as possible to find the best option available to you—ask for a comparison of Newly Mapped rates, Grandfathered rates, and other options.

Andy Short  
Mineral County/Town of Superior  
ashort@co.mineral.mt.us  
406.822.3525

Tiffany Lyden  
MT Dept of Natural Resources and Conservation  
tlyden@mt.gov  
406.444.0599

## MINERAL COUNTY FLOOD MAP UPDATES

www.floodplain.mt.gov/mineral

### 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

Mineral County, and the Town of Superior 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, City 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 floodplain area.

#### 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.

Andy Short  
Mineral County/Town of Superior  
ashort@co.mineral.mt.us  
406.822.3525

Tiffany Lyden  
MT Dept of Natural Resources and Conservation  
tlyden@mt.gov  
406.444.0599

Est. 1914  
MINERAL COUNTY  
MONTANA



Floodplain R  
floodplain p  
made deve  
Year Floo  
FL

Your lender  
carry floo  
have a fed  
and your bu  
mapped to  
(includ

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.

# Development Regulations



Mineral County and Superior have floodplain regulations that regulate development activity within the 100-year floodplain.



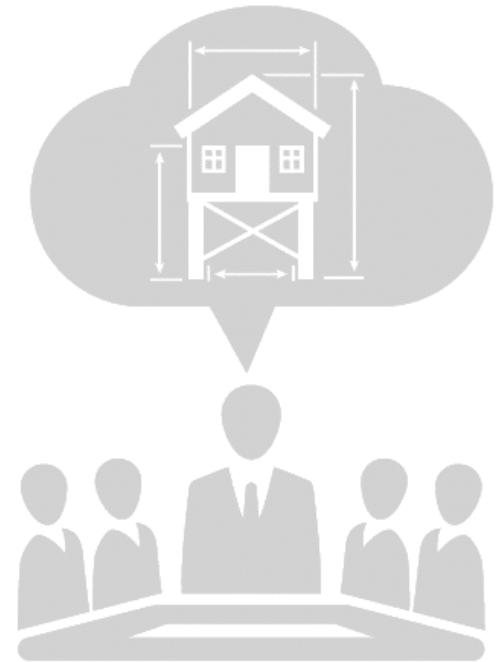
Floodplain regulations include permits for new construction as well as certain modifications to existing structures.



New residential construction must be elevated two feet above the flood elevation. New commercial construction must be flood-proofed or elevated two feet above the flood elevation.



Improvements to an existing structure greater than 50% of a structure's market value (a Substantial Improvement) require the entire structure to be brought into compliance with the regulation requirements.



# Flood Insurance Requirements



If your structure is in a high-risk zone, your lender may require you to purchase flood insurance.



If your structure is in a lower-risk zone, flood insurance is not mandatory, but it is recommended.



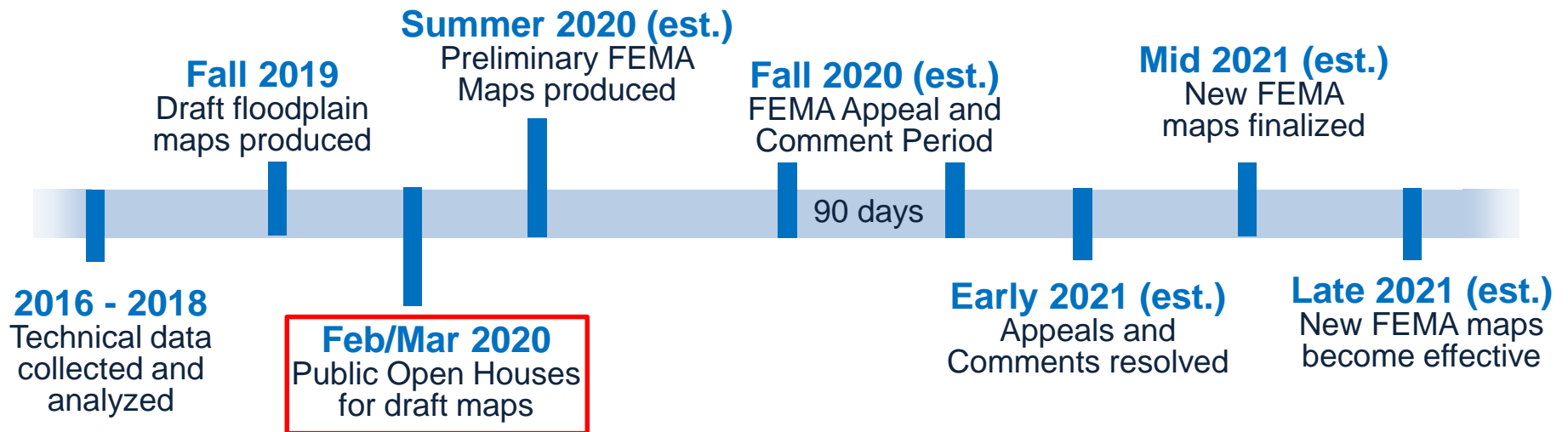
Landowners can purchase flood insurance to protect their assets.



Renters can buy flood insurance for their contents.



# Tentative Project Schedule



# Who You Can Speak With

## MINERAL COUNTY

**Andy Short**

County Environmental Health & Planning



## TOWN OF SUPERIOR

## MONTANA DEPARTMENT OF NATURAL RESOURCES & CONSERVATION

**Tiffany Lyden**

Mapping Outreach Specialist

**Nadene Wadsworth**

Mapping Outreach Specialist

**Traci Sears**

MT National Flood Insurance Program Coordinator

**Larry Schock**

Regional Civil Engineering Specialist

**Doug Brugger**

Civil Engineering Specialist

**Worby McNamee**

Floodplain Specialist



**DOWL**

**Greg Gabel**

Project Manager



Thank you



FEMA

Est. 1914  
**MINERAL COUNTY**  
MONTANA

