

# Missoula County Consultation Coordination Officer Meeting



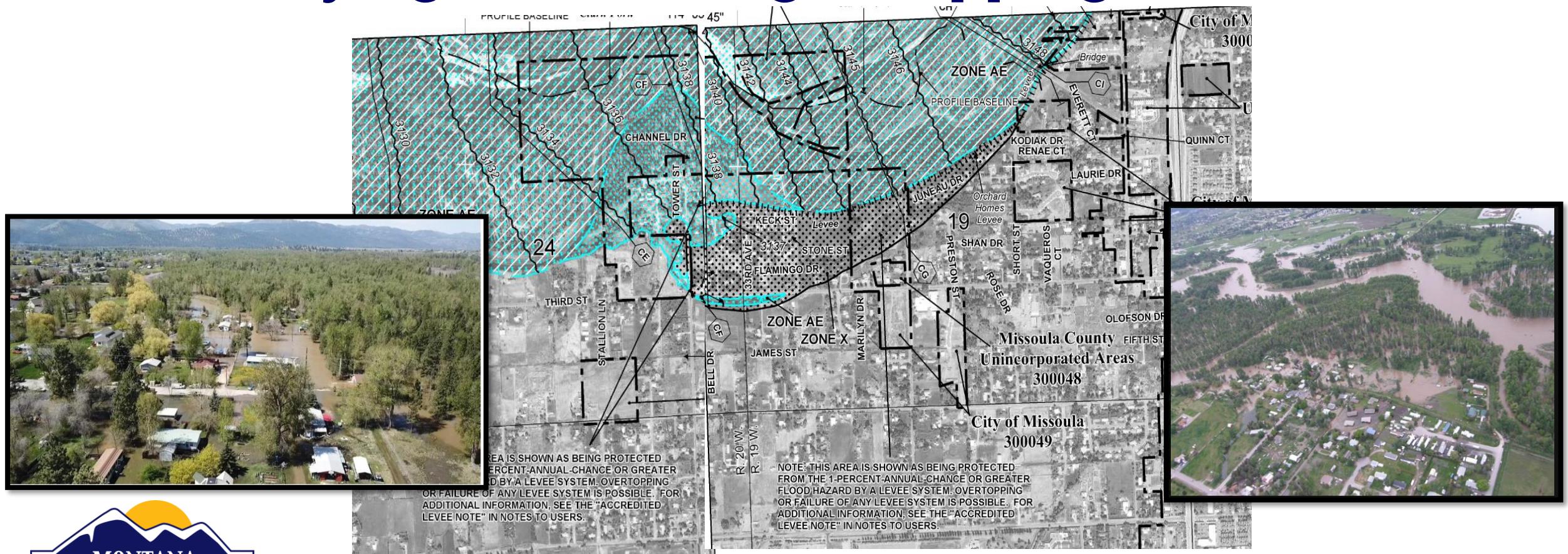
November 6, 2025

# Agenda

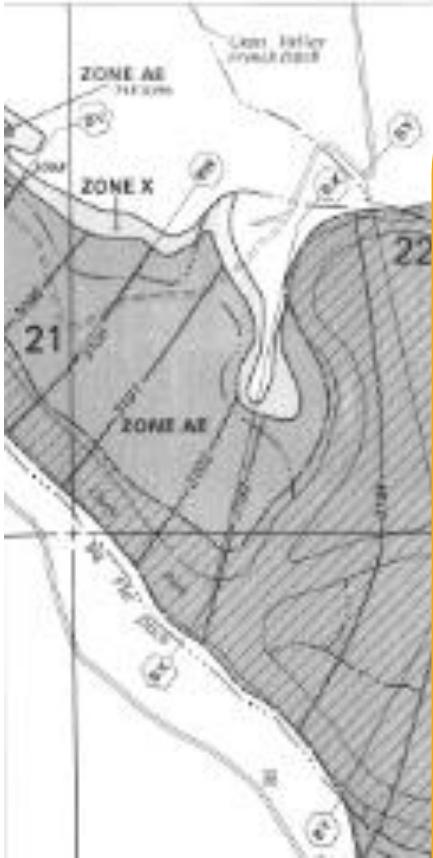
- Welcome & Introductions
- Flood Risk through Mapping
- County mapping history
- Project background
- Changes from draft to preliminary
- Preliminary Study and Maps
  - Changes since last FIRM
- National Flood Insurance Program
- Next Steps
  - Prepare for appeal period



# Identifying Risk through Mapping



# Flood Insurance Rate Maps



## Floodplain Maps = Flood Insurance Rate Maps (FIRMs)

Used for various purposes

- Local floodplain regulations
- Local planning (growth and development)
- Emergency Managers
- Sanitarians
- Mortgage companies
- Flood Insurance Premiums

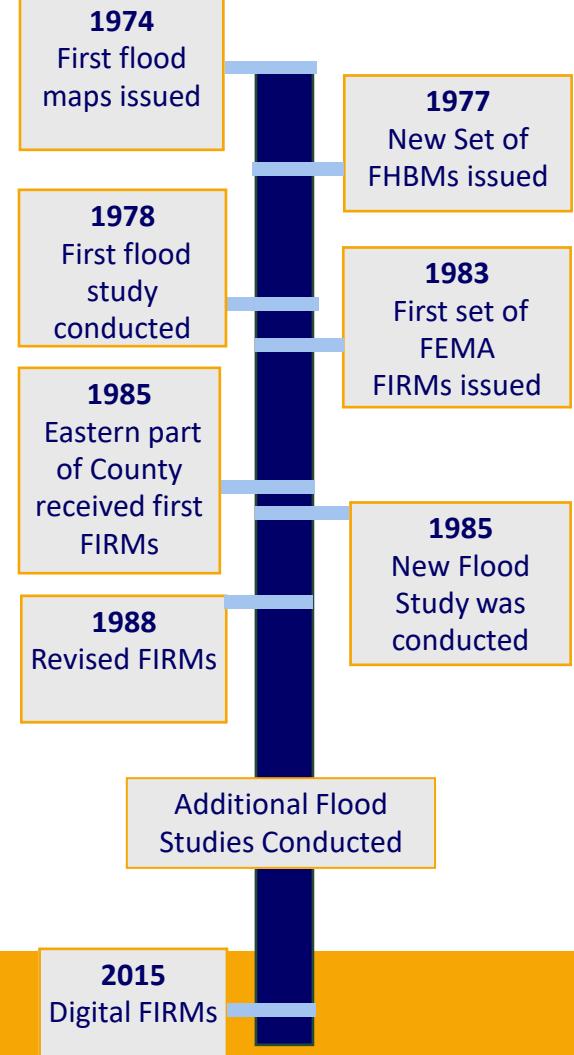
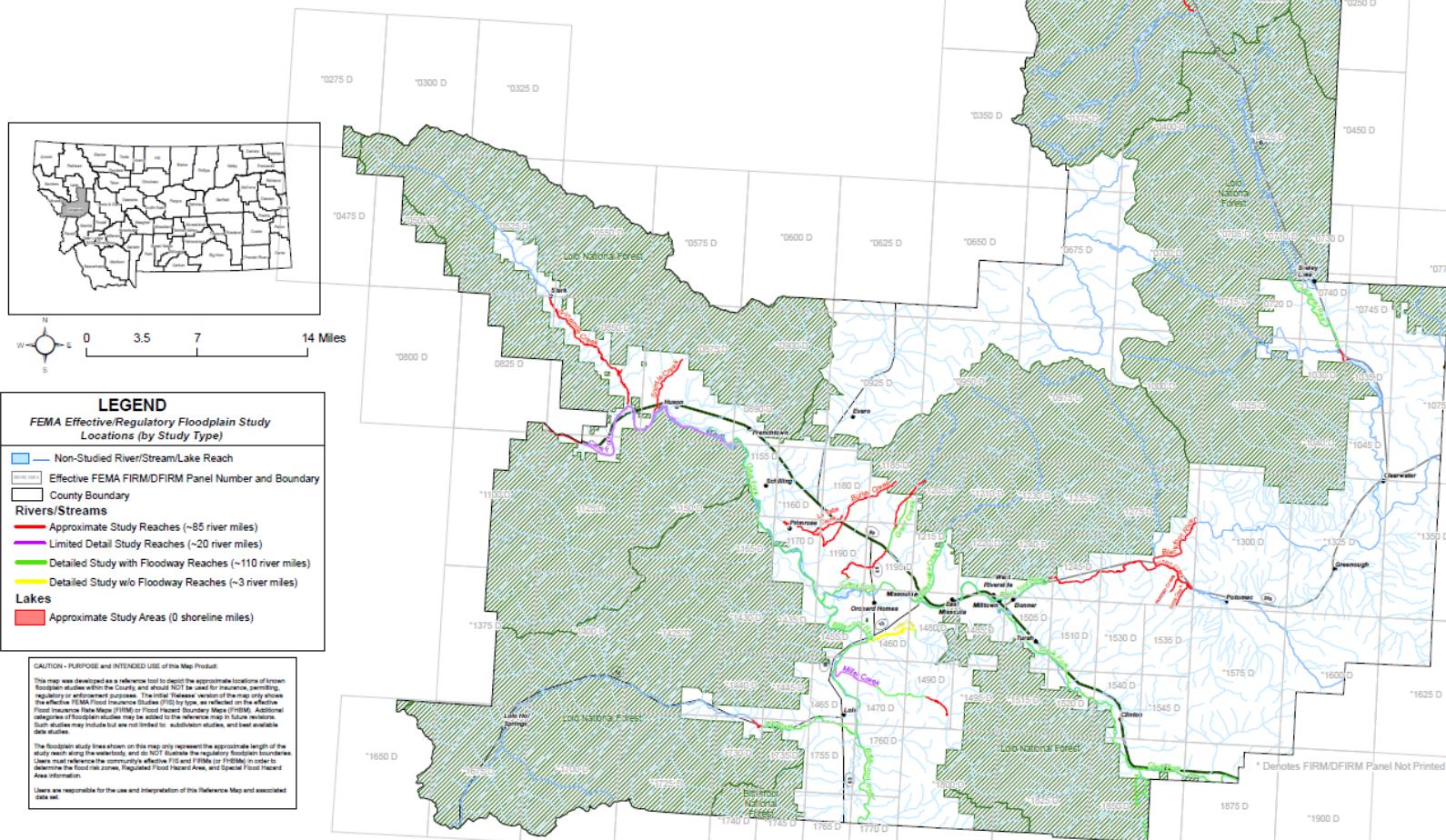
Need updating

- New data available
- Change in the area

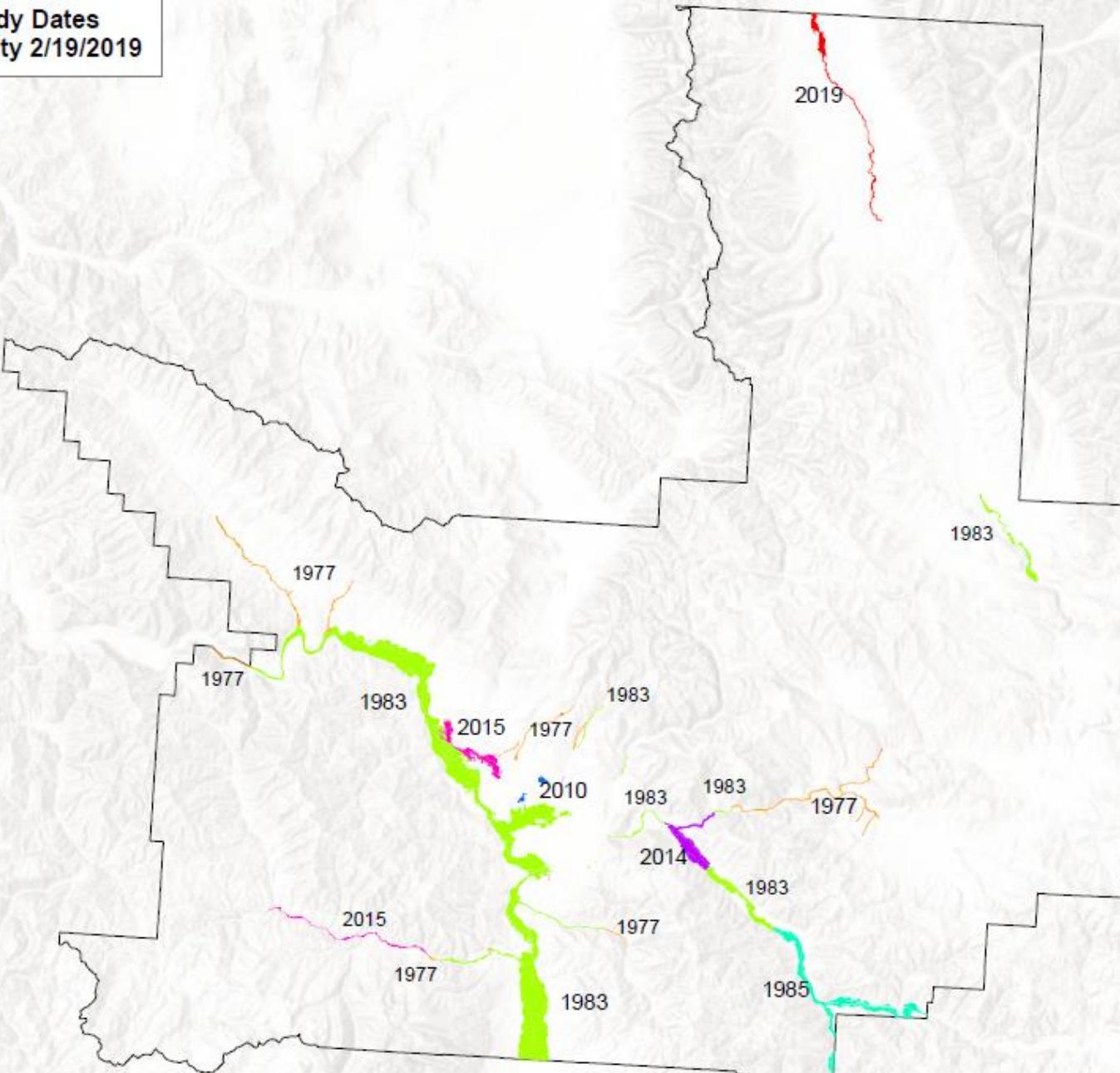


# Missoula County Floodplain Maps

## FLOODPLAIN STUDY REFERENCE MAP MISSOULA COUNTY, MONTANA (Community #30063C) DRAFT

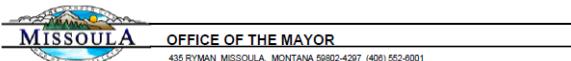


Missoula County Flood Study Dates  
Provided by Missoula County 2/19/2019



Sources: Esri, USGS, NGA, NASA, CGIAR, N Robinson, NCEAS, NLS, OS, NMA, Geodatastyrelsen, Rijkswaterstaat, GSA, Geoland, FEMA, Intermap and the GIS user community

# Project Background



OFFICE OF THE MAYOR

435 RYMAN MISSOULA, MONTANA 59802-4297 (406) 552-6001

July 1, 2019

Steve Story  
Montana DNRC Water Operations  
1424 9th Avenue  
P.O. Box 201601  
Helena, MT 59620-1601

Dear Mr. Story:

The City of Missoula supports efforts to update flood studies and existing floodplain maps in the city. Most of the mapped floodplains on our Flood Insurance Rate Maps are based on flood studies and information from the mid-1980s. As conditions and circumstances have changed – sometimes dramatically – in the intervening three decades, we believe that updating the floodplain studies to replace our existing, outdated floodplain maps is ever more critical.

As the City of Missoula continues to grow, there has been an increase in requests for development located closer to the many ditches, creeks, streams and rivers throughout the city. As of today, the City of Missoula has approximately 4,857 residential units, or 10,200 residents, within 150 feet of flowing water. In the last ten years more than 304 residential units, or 638 residents, have located in areas adjacent to streams and rivers. The city strives to foster smart development and encourage growth and updated flood studies are important in order for the city to do so in a manner that maintains the integrity of the riparian areas, while also protecting the safety of life and property located along the water's edge.

The City of Missoula is committed to protecting the river systems, managing flood risks and participating in the National Flood Insurance Program. Updated, detailed studies would be a benefit to City of Missoula residents and current information would allow for better regulation of flood prone areas.

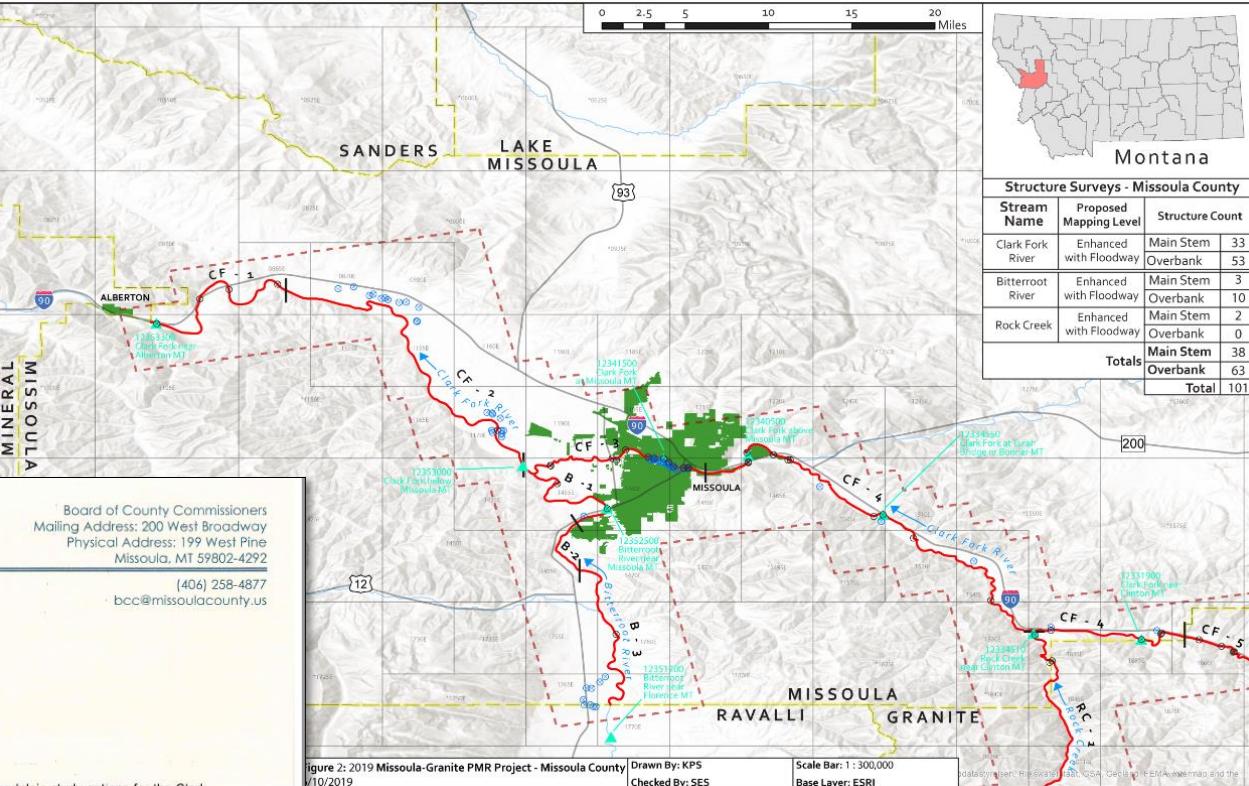
Thank you for the opportunity to participate in this effort to update floodplain studies in the City of Missoula. Having better data is a long-standing need of both the city and Missoula County. To the extent we are able, we will be pleased to provide any support that will further the achievement of this project.

Sincerely,

John Engen  
Mayor



MISSOULA  
COUNTY



Board of County Commissioners  
Mailing Address: 200 West Broadway  
Physical Address: 199 West Pine  
Missoula, MT 59802-4292  
(406) 258-4877  
bcc@missoulacounty.us

BCC 2019-108  
June 6, 2019  
Steve Story, PE, CFM - Chief  
DNRC – Water Resources Division  
P.O. Box 201601  
Helena, MT 59620-1601

RE: Floodplain Mapping Scoping Meeting, Feb. 19, 2019

Dear Mr. Story,

Thank you for visiting with us on Feb. 19, 2019, to discuss floodplain study options for the Clark Fork and Bitterroot Rivers as well as Rock Creek. We sincerely appreciate your willingness to come to Missoula and meet with us personally to explore options for updating the Federal Emergency Management Agency floodplain maps for these streams.

We understand that current LiDAR topography, as well as updated hydrology and new hydraulics, will be used to determine appropriate floodplain mapping for these areas. These are significant updates to our effective maps which, in some locations, use data that dates back to the 1960s. Missoula County fully supports these mapping efforts and is willing to provide our previously acquired LiDAR, limited on-the-ground survey and bathymetry, as well as a hard match of \$8,500 for remapping some of these locations, per the effective BFEs to assist DNRC and FEMA.

An issue that we discussed on Feb. 19 relates to what we believe to be inappropriate floodplain mapping of stormwater-related issues in Missoula's South Hills. In particular, we believe that the AO floodplain designation identified on FEMA map panel #1460 associated with South Hills Drive is not associated with a watercourse or drainway as defined by MCA 76-5-103 and should not have been identified as a designated, regulatory floodplain. We ask for your assistance in requesting a formal evaluation of this location from FEMA.

Once again, we thank you and your staff for your efforts and assistance to define and manage flood risks in Missoula County. If you have questions concerning this letter, please feel free to contact Todd Kletz, floodplain administrator, at 406-258-4841 or via email at tkletz@missoulacounty.us.

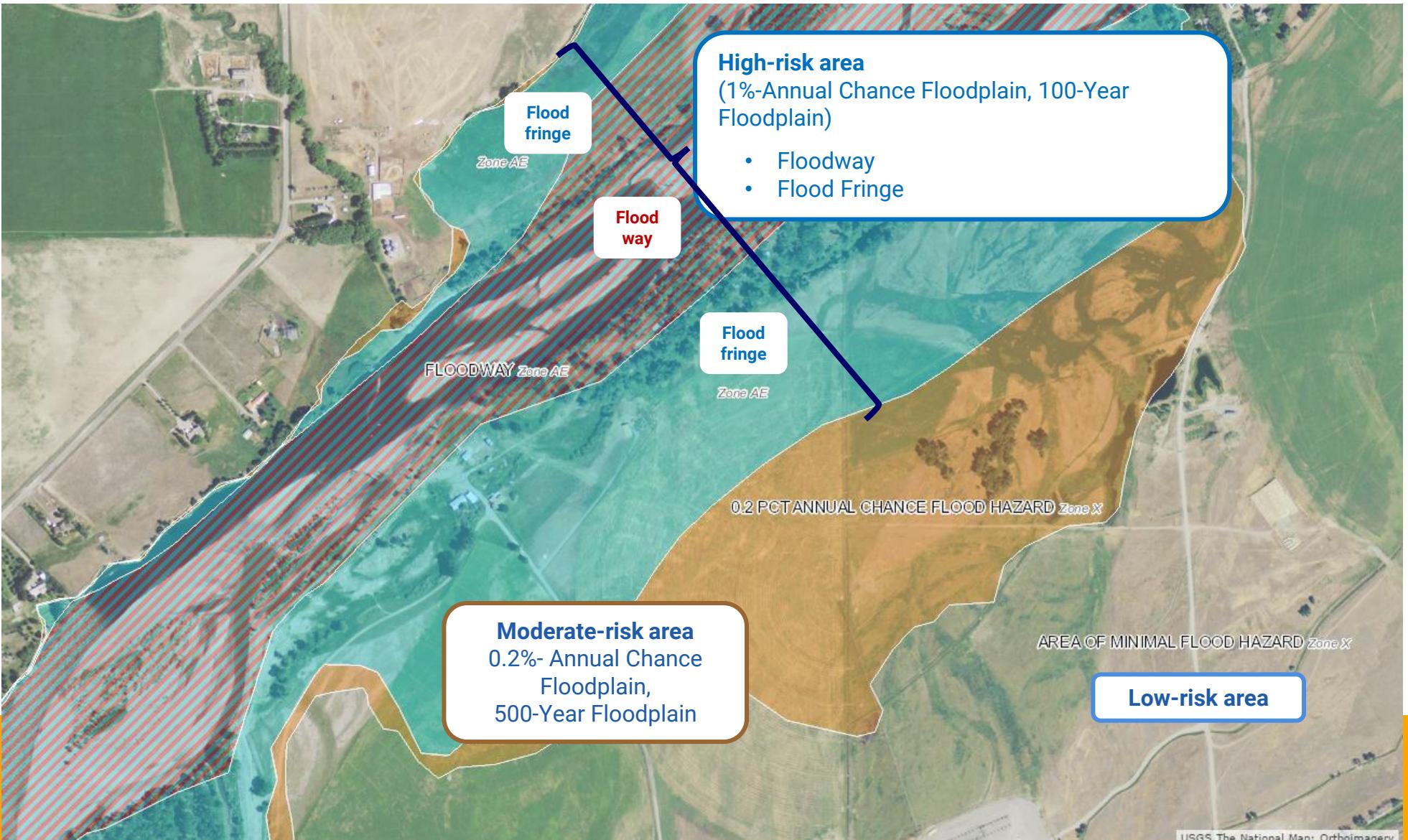
Sincerely,

BOARD OF COUNTY COMMISSIONERS

Nicole Rowley, Chair  
Josh Slotnick, Commissioner  
David Strohmaier, Commissioner

RECEIVED  
JUN 10 2019  
D.N.R.C.

# Flood Zones



# Changes from Draft to Prelim

**Technical Memorandum & Project Decision Document**  
**FEMA Region 8**

**Project Name** REG - Missoula County, MT - FY21  
**MIP Case Number** 22-08-0034S  
**FEMA Project Monitor** Margaret Doherty  
**CTP Point of Contact/ PTS Study Manager** Doug Brugger, MTDNRC/Cody Garcia, Compass PTS JV

**Project Issue/Concern**

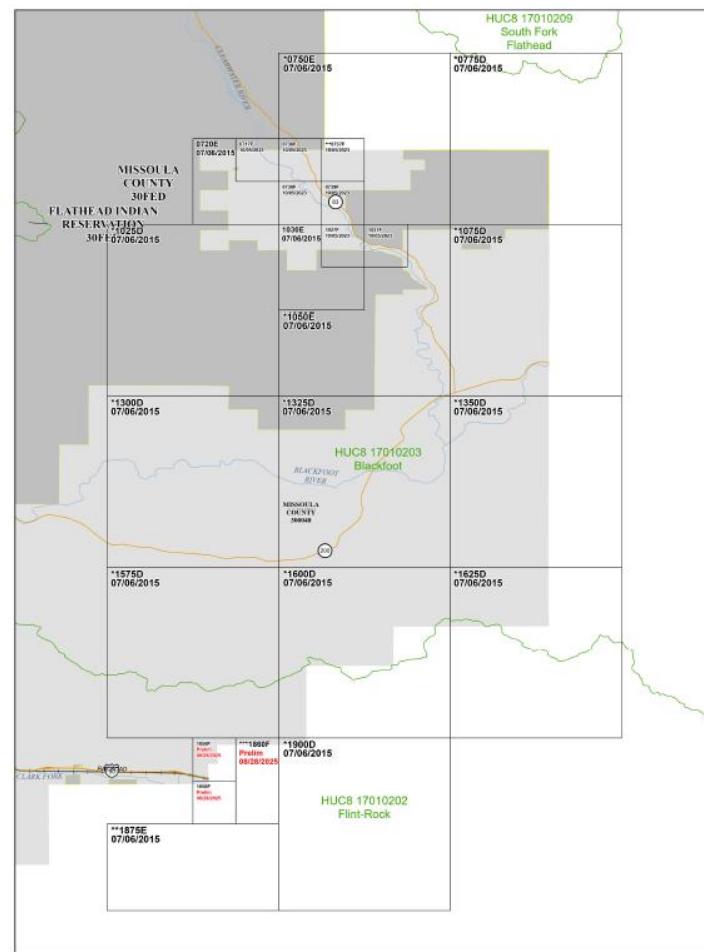
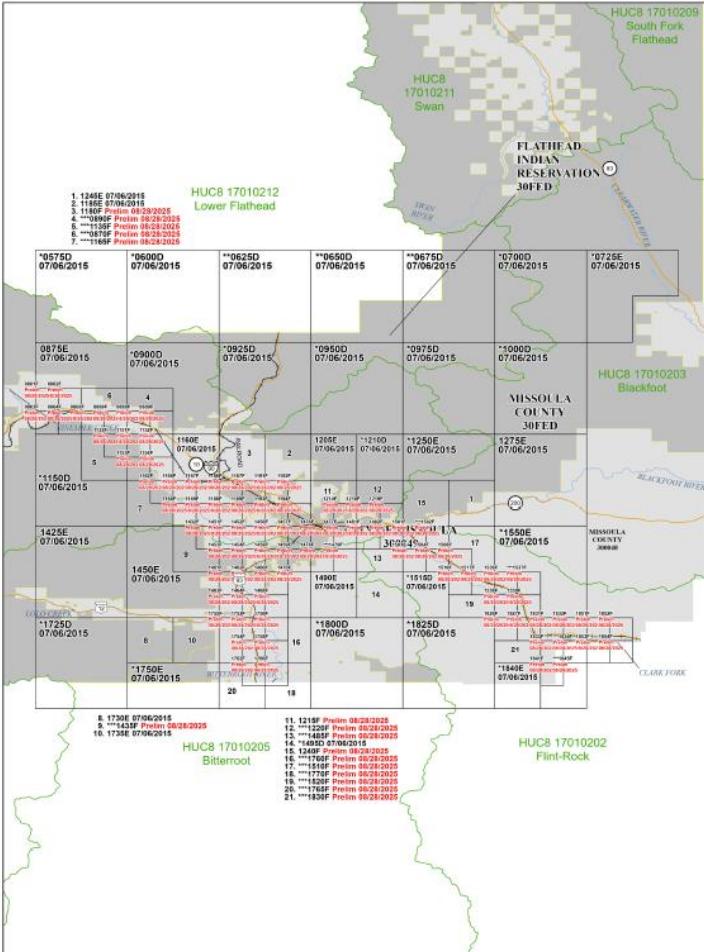
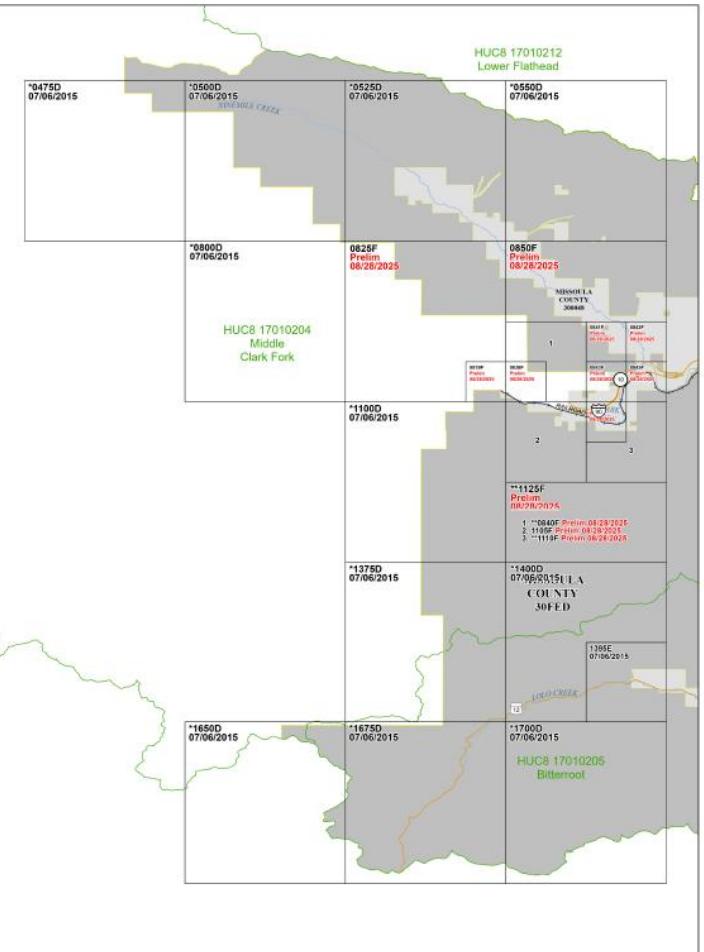
<input type="checkbox"/> Floodplain Delineation	<input checked="" type="checkbox"/> Flood Risk Project Standards – <i>Working AND Program</i> (circle one or both)
<input type="checkbox"/> Floodway Delineation	<input checked="" type="checkbox"/> Base Map
<input type="checkbox"/> Hydrology	<input checked="" type="checkbox"/> Boundary
<input type="checkbox"/> Hydraulics	<input type="checkbox"/> Labels (Road, Stream, etc)
<input type="checkbox"/> Locally Provided Data	Explain: Effective errors
<input type="checkbox"/> Current Effective FIRM Data	Explain: New study and effective study tie-in
<input type="checkbox"/> Other	

**Project Details**  
The purpose of this document is to highlight technical topics that are important to the PMR study for Missoula County, MT (22-08-0034S). The topics below include base map sources, panel breakouts, effective errors, floodplain changes, a tie-in resolution with an effective reach, and FDT and spatial file updates to match the models on the MIP. Each topic has a corresponding solution/path forward. Please reach out to the study team if additional information is required.

1. The CTP has requested that RiskMAP studies source political boundaries from the Montana State GIS library. The project team would be violating SID 363 and 370 so an exception was requested.
2. The panel layout that was provided in the base map data capture contained 12k panels for floodway studies. Compass changed the panel layout to accommodate AMP.
3. There are several effective errors that have been document or corrected by Compass.
4. Compass edited sections of floodplains that did not have a hydraulic connection with direction from MT DNRC.
5. Compass edited the shaded X footprint on the landward side of Levee Area III and Levee Area V to include 100yr results in the Zone X footprint.
6. Compass edited the zone subtype for shallow 2D flooding on Monroc Split.
7. Areas of open water on the Clark Fork floodway were corrected by Compass based off community DFIRM comments.
8. Effective Lolo Creek is 10ft higher on the floodway fringe where new Bitterroot River cross-sections intersect. A tie-in solution was performed by Compass.
9. Floodway mapping changes and floodway data table changes.
10. Updating mapping on Levee features for the FIRM
11. Added a Zone A entry for QR3 comment

- Draft data
  - Initial results of the flood study
  - Before in depth review by FEMA
  - We the state share those early results
- FEMA issues Preliminary Maps
- There have been changes from Draft to Preliminary
  - Changes happened to comply with FEMA standards and guidance
- All changes were captured and provided to the county

# Preliminary FIRMs and FIS

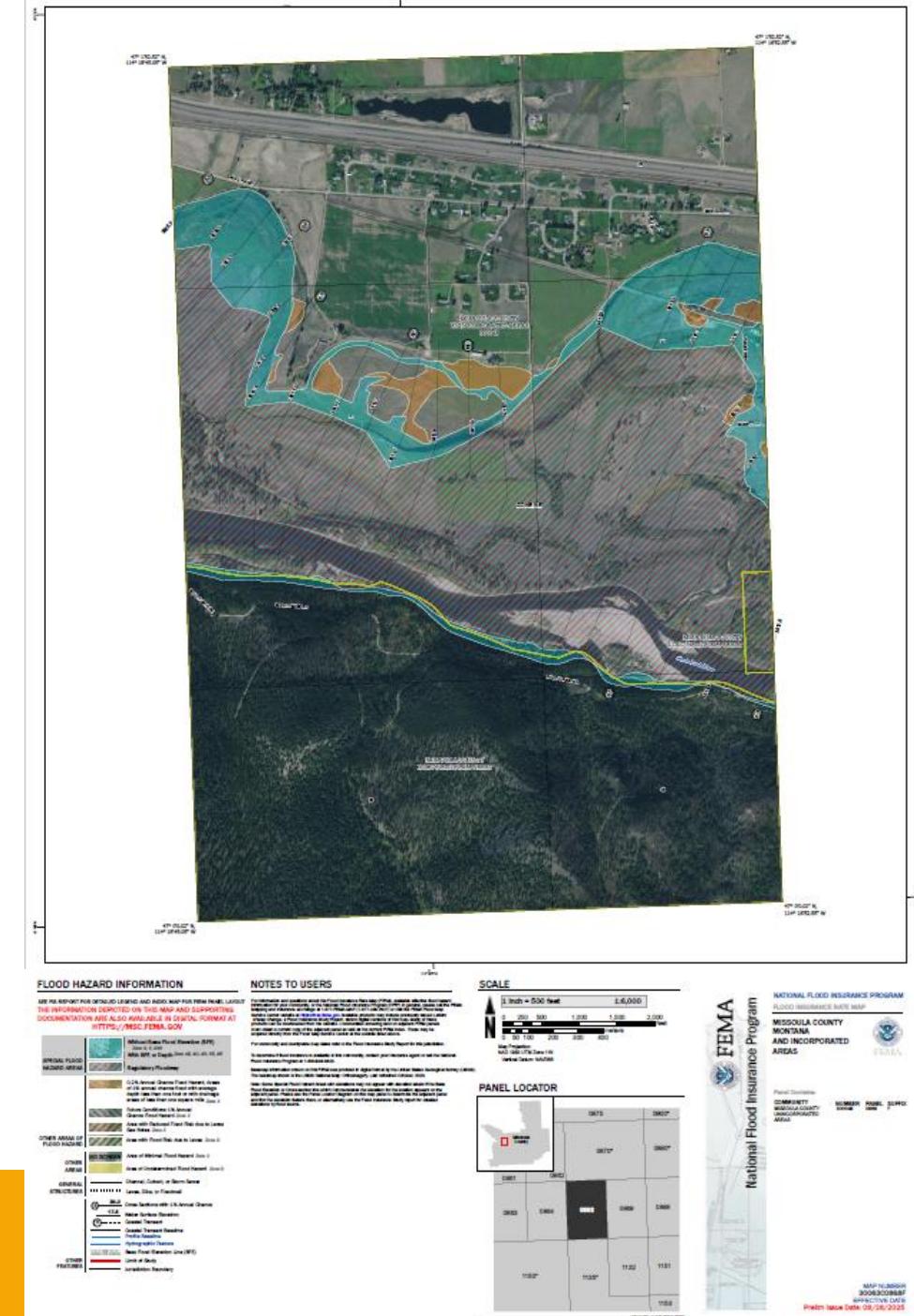


# Preliminary FIRMs and FIS

## Preliminary Flood Insurance Rate Maps and Flood Insurance Study:

Represent study results:

- 1% annual chance (100-year) Floodplain
- Floodway (within 100-year floodplain)
- 0.2% annual chance (500-year) Floodplain
- Flood Elevations (Base Flood Elevations)
- Basis for 90-day Appeal & Comment Period



# Preliminary FIRMs and FIS

## FLOOD INSURANCE STUDY FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 4



### MISSOULA COUNTY, MONTANA

AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
MISSOULA COUNTY, UNINCORPORATED AREAS	300048
MISSOULA, CITY OF	300049

Preliminary Date:  
8/28/2025

#### EFFECTIVE:

TBD

FLOOD INSURANCE STUDY NUMBER  
30063CV001D  
Version Number 2.6.4.6



FEMA

SOMA-1

#### PRELIMINARY SUMMARY OF MAP ACTIONS

Community: MISSOULA COUNTY

Community No: 300048

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effect of the enclosed revised FIRM panel(s) on previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs), Letter of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs)).

##### 1. LOMCs Incorporated

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMR	15-08-1043P <sup>1</sup>	07/29/2015	MISSOULA COUNTY, MONTANA	30063C1220E 30063C1240E 30063C1485E 30063C1505E	30063C1219F 30063C1240F 30063C1482F 30063C1501F 30063C1502F 30063C1503F 30063C1504F
LOMR	21-08-0878P	04/27/2022	Middle Grant Creek LOMR	30063C1195E	30063C1191F
LOMR	21-08-0781P	06/27/2022	Rattlesnake Dam Removal Project	30063C1215E	30063C1215F
LOMR	22-08-0126P	05/22/2023	BUTLER CREEK	30063C1180E 30063C1190E	30063C1180F 30063C1188F 30063C1187F

<sup>1</sup> LOMR 15-08-1043P is partially superseded by new study data.

##### 2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below are either not located on revised FIRM panels, or have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

# Changes from last FIRM

## Total Changes since last FIRM

	Area (Acres)		Structures Over 400 Sq. Ft. (Number)		Structures Under 400 Sq. Ft. (Number)	
	Floodway	Floodplain	Floodway	Floodplain	Floodway	Floodplain
<b>Added</b>	1694.71	2307.83	121	726	39	213
<b>Removed</b>	2243.00	2118.75	115	452	50	152
<b>Unchanged</b>	11926.32	22310.17	29	580	31	325

## Missoula County Changes since last FIRM

	Area (Acres)		Structures Over 400 Sq. Ft. (Number)		Structures Under 400 Sq. Ft. (Number)	
	Floodway	Floodplain	Floodway	Floodplain	Floodway	Floodplain
<b>Added</b>	1640.76	2200.00	120	600	39	200
<b>Removed</b>	2188.33	2013.51	97	396	48	142
<b>Unchanged</b>	11592.62	21746.40	29	525	30	305

## City of Missoula Changes since last FIRM

	Area (Acres)		Structures Over 400 Sq. Ft. (Number)		Structures Under 400 Sq. Ft. (Number)	
	Floodway	Floodplain	Floodway	Floodplain	Floodway	Floodplain
<b>Added</b>	53.95	107.83	1	126	0	13
<b>Removed</b>	54.67	105.24	18	56	2	10
<b>Unchanged</b>	333.7	563.77	0	55	1	20

# 90 Day Appeal & Comment Period

- 6-9 months from now
  - Must follow county public comment processes.
  - DNRC has templates that we will provide once we know the dates.
  - We post all appeal information on the project website.



**FEMA**

## Appeals and Comments: Information for Property Owners

Recently your community received preliminary flood hazard maps prepared with input from your community in an effort to best describe the flood risk within your community. The updated flood hazard maps were prepared with the most up to date information available. These maps, once finalized, serve as the basis for your community's floodplain management program and serve as a tool that identifies areas prone to flooding within your community. The maps are also used to determine flood insurance rates and requirements within your community.

Property owners and residents are provided an opportunity to review and provide feedback on the preliminary flood hazard maps – also known as Flood Insurance Rate Maps (FIRMs) – during a formal review period called the “90-day Appeal Period.” Submitted written appeals and comments (discussed below) are then consolidated by the community and provided to FEMA for consideration. Both the information shown on the preliminary FIRMs and the accompanying Flood Insurance Study (FIS) report should be reviewed by communities and affected residents prior to the close of the 90-day appeal period.

### What is My Role as a Property Owner?

FEMA welcomes public input on the preliminary FIRMs and FIS report through the appeals process. Additional information provided can result in more accurate FIRMs and better informs a community and its residents of flooding risk.

If a property owner or other resident would like to submit an appeal or comment, they must submit their written request along with the required support data and documentation (see “Appeals and Comments: Required Support Data and Documentation for Property Owners” for more details) to the community Chief Executive Officer (e.g., the Mayor, Chairman of the Board of Supervisors, etc.) or other designated community official.

Additional information is included below to better define an **appeal** and a **comment**.

### What is an Appeal?

An appeal is a formal written objection to the addition/modification of preliminary Base Flood Elevations/Flood Depths, Special Flood Hazard Area (SFHA) boundaries, Zone designations, or regulatory floodway boundaries depicted on the preliminary FIRMs your community received.

As outlined in Part 67 of the National Flood Insurance Program regulations, an appeal should be accompanied by data and documentation indicating that the proposed new or modified flood hazard information shown on the preliminary products is scientifically or technically incorrect. The information submitted by the appellant should indicate a modification or update to the information used to prepare the preliminary FIRM and/or FIS report. Appellants are asked to demonstrate

# Participating Communities – National Flood Insurance Program (NFIP)

- The NFIP is a mutual agreement between the community and the federal government. The goal is to reduce flood losses and damages by reducing flood risk.
- Participating communities must adopt, meet, and enforce the minimum floodplain management regulations (ordinance) that guide development in mapped flood hazard areas.
- Property owners and renters in NFIP participating communities are eligible to purchase federal (NFIP-backed) flood insurance for buildings and contents.

*\* To qualify for certain types of disaster assistance and mitigation funding, NFIP participation may be required.*



To learn more, go to FEMA's Flood Smart website  
[www.floodsmart.gov](http://www.floodsmart.gov)

# Flood Insurance

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

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

**Flood insurance** is a tool that can be used to manage flood risk and is an important form of economic protection against flooding.



# Rate Explanation Guide

FEMA's new rating methodology, **Risk Rating 2.0: Equity in Action**, considers specific characteristics of a building – the **Where, How, and What** – to provide a more modern, individualized, and equitable flood insurance rate. Understanding these characteristics helps to identify the building's unique flood risk and associated premium.

## WHERE It Is Built (Property Address)

FEMA uses the building's property address to determine flood risk for the property. The property address is used to determine:

- **A building's distance to flooding sources**, including the distance to the coast, ocean, rivers, and Great Lakes.
- **The ground elevation** where the building is located relative to the elevation of the surrounding area and the elevation of nearby flooding sources.
- **Other characteristics** such as the community where the building is located and how that relates to the Community Rating System discount or whether the building is on a barrier island.



## HOW It Is Built (Building Characteristics)

Knowing the physical characteristics of a building provides a deeper understanding of the building's individual flood risk and how it may impact premium. Relevant variables include:

### Building Occupancy

The type (and use) of the building being insured sets available coverage limits and determines what is covered as indicated in the policy form.



### Foundation Type

The foundation type provides important insight as to where the flood risk is likely to begin. For instance, risk varies based on whether a building's foundation is underground, at ground, or above ground.

### First Floor Height

Buildings whose first floor is higher off the ground have lower flood risk.

### Number of Floors

Buildings with more floors spread their risk over a higher area.

### Unit Location

Individual units on higher floors have lower flood risk than units on lower floors.

### Construction Type

Masonry walls perform better in different flooding events than wood frame walls.

### Flood Openings

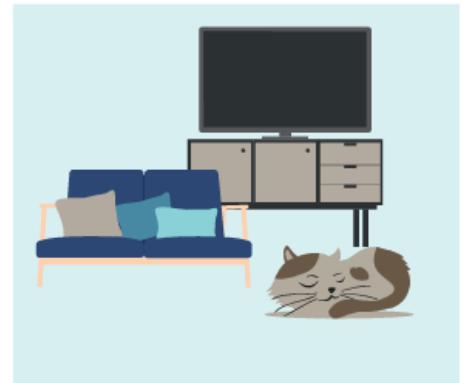
Flood openings can lower a building's flood risk as they allow floodwaters to flow through a building's enclosure or crawlspace.

### Machinery & Equipment

Elevating above the first floor lowers the risk of damage to machinery & equipment covered in the policy.

## WHAT Is Built and Covered (Replacement Cost and Coverage)

The building's replacement cost value, the amount of coverage requested, and the deductible choices influence the insurance premium.



### Building Replacement Cost Value\*

Buildings with higher costs to repair generally result in higher losses, resulting in higher premiums.

### Building and Contents Coverage

Policies with higher coverage limits have higher potential loss costs, which lead to higher premiums. Building coverage and contents coverage amounts are selected separately.



### Building and Contents Deductible

Policyholders who choose higher deductibles are assuming more of the risk during a flood event, which can result in a lower overall premium. Choosing a higher deductible means policyholders will need to cover more of the cost to rebuild out of pocket.

\* The Building Replacement Cost Value used for rating does not affect the replacement cost value determined at time of loss.

# Non Participating Communities – National Flood Insurance Program (NFIP)

A community is subject to sanction if they:

- Do not adopt the new maps before the maps going effective
- have withdrawn from the NFIP program,
- or are suspended for failure to enforce floodplain regulations



## Sanctions may impact:

- Flood insurance - not be sold to property owners or renters.
- Existing flood insurance policies - will not be renewed.
- Federal development grants or loans administered by federal agencies may not be issued (ie. Veteran's, rural development, FHA, HUD loans, etc.)
- Federal disaster assistance may not be provided to repair insurable buildings in hazard areas due to flood damage.
- No federal mortgage insurance or loan guarantees may be provided.
- Property not eligible for federal disaster relief - banks and credit unions are required to notify loan applicants of the flood hazard and that disaster assistance is not available.

Source:

<https://www.fema.gov/flood-insurance/work-with-nfip/community-status-book/public-notification>

# Missoula Flood Study Project



The Montana Department of  
Natural Resources & Conservation

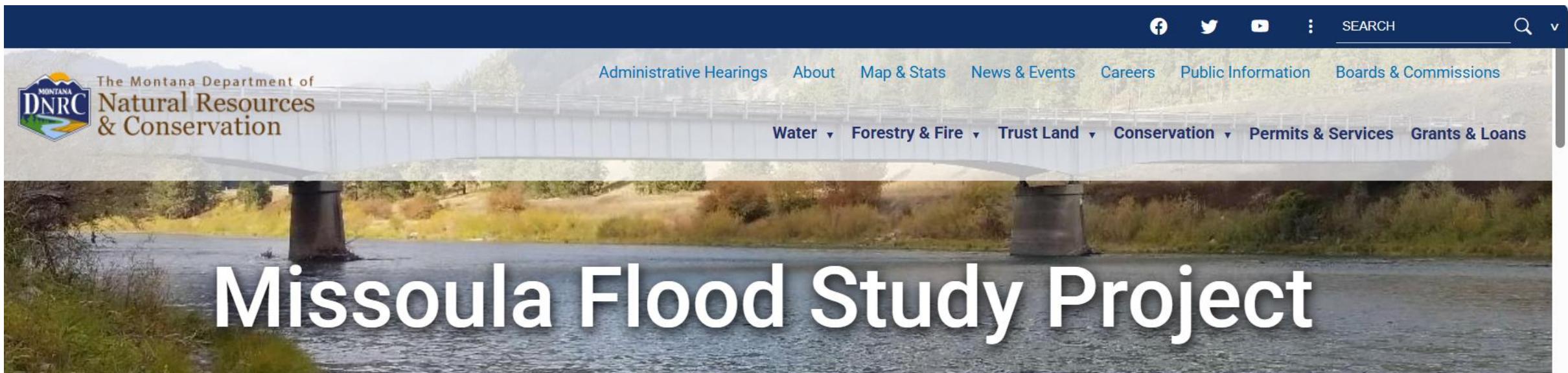
This is an estimated timeline for project completion

Completed in 2020	Completed in 2022	Completed in 2022	Preliminary Maps issued 8/28/2025	Mid to late 2027
<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><b>Data gathering</b></p>	<p>The elevation and survey data are combined with flood flow data to determine where the water will go 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><b>Engineering and floodplain modeling</b></p>	<p>Draft data is delivered to the communities. Public open houses will be held to review the information.</p> <p><b>Draft Data available public review</b></p>	<p>FEMA Preliminary Maps are produced and ready for public review and comment period.</p> <p><b>90-day official comment &amp; appeal period early 2026.</b></p>	<p>FEMA Flood Insurance Rate Maps finalized and issued to the community.</p> <p><b>Flood Insurance Rate Maps become effective</b></p>

<p>Steps of a flood study.</p> <p>1) Survey &amp; LiDAR 3) Hydraulics (engineering) 2) Hydrology 4) Mapping (delineation) (flood flow)</p>	<p><b>Public Review</b> A public open house is held after draft data is available and before preliminary maps are released. During this time public comments are encouraged. There will be an official 90-day appeal period after the maps become preliminary. <b>Resiliency and Mitigation efforts</b> Once the flood study is completed the community can determine what mitigation efforts it would like to pursue to reduce flood risks.</p>	<p><b>Community Work</b> Update local floodplain ordinances. Prepare initiatives to reduce flood risk.</p>
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# Project website

- <https://dnrc.mt.gov/Water-Resources/Floodplains/Floodplain-Mapping-Updates/Missoula-Granite-Floodplain-Maps-Updates>



The Montana Department of Natural Resources & Conservation (DNRC) website header. The header features the DNRC logo, a navigation bar with links to Administrative Hearings, About, Map & Stats, News & Events, Careers, Public Information, and Boards & Commissions. Below the navigation bar is a secondary menu with Water, Forestry & Fire, Trust Land, Conservation, Permits & Services, and Grants & Loans. The main title 'Missoula Flood Study Project' is displayed prominently in white text over a background image of a bridge over a river.

# Missoula Flood Study Project

Missoula and Granite Counties have been working with the Federal Emergency Management Agency (FEMA) and Montana Department of Natural Resources and Conservation (DNRC) to produce new and updated Flood Insurance Rate Maps (FIRMs) for the Clark Fork River, Bitterroot River, Rock Creek, and Rock Creek Tributaries.

Updated floodplain maps will depict the latest, most accurate flood risk data, and will eventually result in updated FEMA floodplain maps. The existing floodplain maps are based on data from the 1970s. For more information see: [Floodplain FAQs](#) and the [Flood Study Process](#).

# DNRC flood hazard viewer

 **MONTANA FLOOD RISK MAP VIEWER**

Montana DNRC Floodplain Mapping Program  
Montana DNRC Floodplain Mapping Projects

**Draft/Preliminary 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/preliminary** product. The draft/preliminary floodplain designations are undergoing public review and are based on updated flood study information.

**Boundaries - County**

**Draft Special Flood Hazard Area**

**Flood Zone**

-  Floodway
-  100-Year Floodplain (1% Annual Chance)
-  Zone X



Earthstar Geographics | Montana Department of Natural Resources and Conservation | US Bureau of Land Management, Geographic Coordinate Database, US Geological Survey 1:24,000 Digital Raster Graphics | Montana State Library, Esri, TomTom, Garmin, SafeGraph, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, USDA, USFWS  
Powered by Esri

**Draft Mapping** **Effective Mapping** **Floodplain Changes** **Floodway Changes** **Estimated Ground Elevation for Buildings** **Flood Depth** **Historic Flooding**

# Thank you

