Montana’s Unified State Floodplain Program
ASFPM | May 2017

2011 Musselshell County
Photo by Kestrel Aerial
About Us

44th most populous state
4th largest state by land area
136 communities participating in the NFIP
12 CRS communities
**Floodplain mapping**

- 20 Modernized/DFIRM counties
- 24 Non-modernized/Paper counties
- 73,000 Total river miles
- 9,300 Approximate miles mapped
- 1,800 Detailed miles mapped
What is our role in serving our communities?
These are our roles!
But the communities don’t care
Our role: Clear messaging

STATE FLOODPLAIN PROGRAM
Community Assistance
Mapping Assistance

COMMUNITY

FEMA

OTHER STATE PROGRAMS
Our role: Clearing up confusion

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OTHER STATE PROGRAMS

FEMA

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Montana-Specific Regulations

- 2-foot freeboard requirement
- No new construction in the Floodway
- Required state approval of local floodplain regulations
- No automatic adoption for ordinances/regulations
CAP coordination with CTP

- Coordinate on Statement of Work
  - Ongoing mapping projects
- CAVs/CACs
  - Pre- and post-meeting coordination
- General Technical Assistance
  - Insurance/Elevation Certificates
  - LOMA
  - Regulations/Ordinances

- LOMRs
  - Assist with LOMR review
  - Regulations/Ordinance
  - Coordination with mapping tracking
CTP coordination with CAP

- LOMR tracking
- Monthly status calls
- Milestone Meetings (Kickoff, Flood Risk Review, CCO) in conjunction with CACs
CTP coordination with CAP

Post-Effective Meetings

• Staff/elected officials
• Option for Open House Meeting
• Option for other trainings (Realtors meeting, surveyor/engineer meeting, etc.)
City of Bozeman Example

- Population of 37,280
- Went through Map Modernization in 2011
- Flooding issues and community growing rapidly
City of Bozeman updating floodplain maps including new properties

By Morgan McKay - MTN News

BOZEMAN - It's been almost thirty years since the floodplain boundaries in Bozeman have been drawn, so the City of Bozeman has decided to update its floodplain maps to include new properties. MTN's Morgan McKay is live at city hall where they are holding an open house.

Right now community members are inside City Hall getting an early look at new draft floodplain maps. These new boundaries can affect property owner's insurance and future construction.

The updated floodplain maps will look at the areas around the West Gallatin River, the Bozeman
Owning property in a 100-Year Floodplain

A 100-Year Floodplain (1% Annual Chance Floodplain) is an area that will be inundated by a 100-Year Flood, a flood event having 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

The City of Bozeman requires Floodplain Development Permits for development in the 100-Year Floodplain (1% Annual Chance Floodplain) to protect human life and property.

In accordance with the City’s Floodplain Regulations:
- New building construction must obtain a Floodplain Development Permit.
- New residential construction must be elevated 2 feet above the 100-Year Flood (Base Flood) Elevation.
- New commercial construction must be floodproofed or elevated 2 feet above the 100-Year Flood (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 (substantial improvement) require the entire structure to be brought into compliance with the City’s Floodplain Regulations.
- Development may be restricted by City Zoning Regulations.

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

Insurance Requirement

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

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 outside the 100-Year Floodplain or the property is not flood prone.

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 New Flood Insurance Policy. 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 15% 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 at the building. Flood insurance coverage is continuous. A building that loses eligibility for the Newly Mapped procedure due to a gap in coverage or due to losses (or too many claims) will be rated at its new use 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 as soon as possible after their property is mapped into the 100-Year Floodplain.
• Population of 8,796
• Remapped in 2011 and levee no longer recognized on FIRM
• Flooding issues and levee issues
• Population of 330
• Emergency Phase of the NFIP
This program is all about understanding and addressing risk.
Thank you

**Traci Sears**
State NFIP Coordinator

**Tiffany Lyden**
Outreach Specialist

**Michelle Phillips**
Floodplain Specialist

www.floodplain.mt.gov