



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

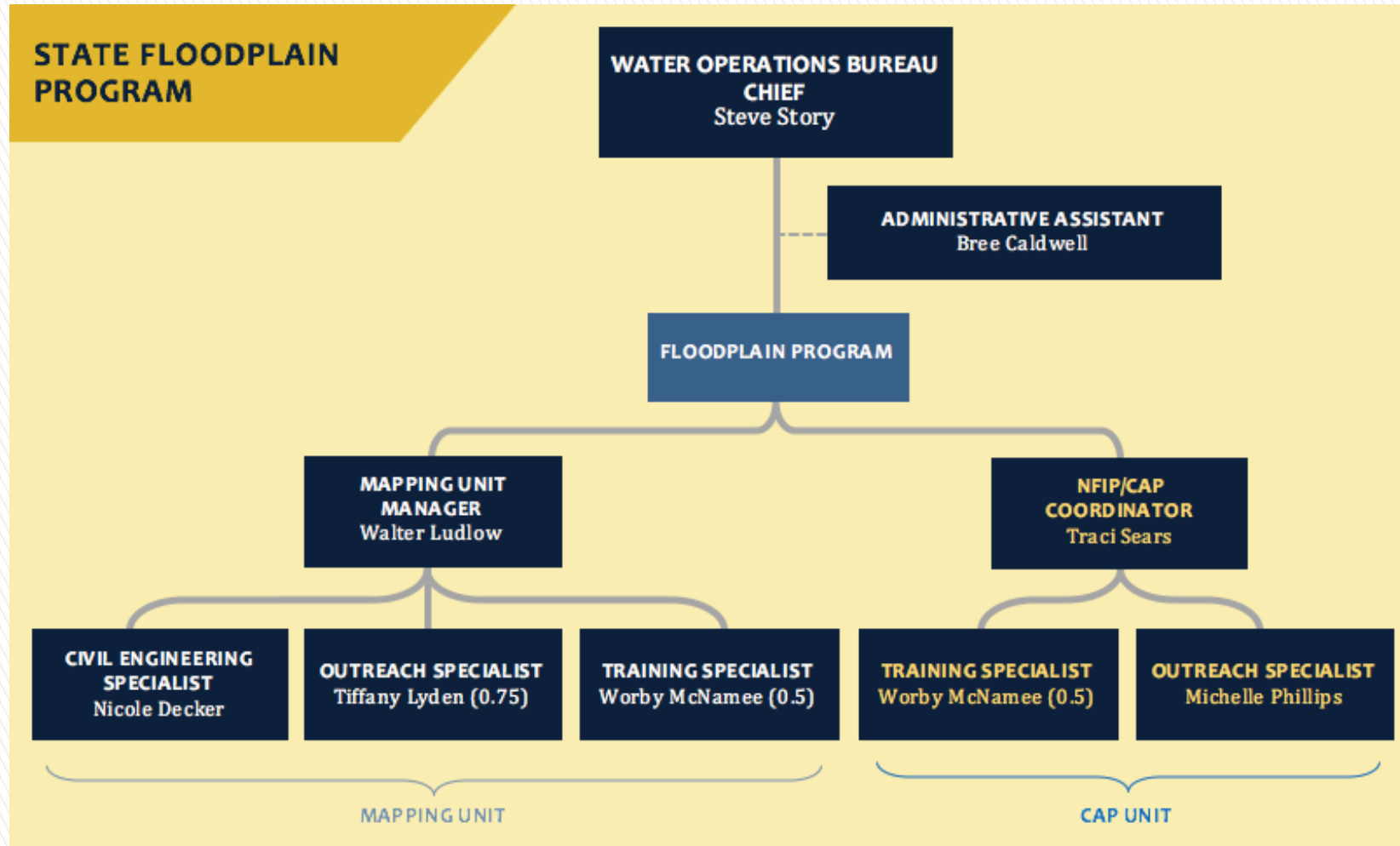
9,300 Approximate miles mapped

1,800 Detailed miles mapped

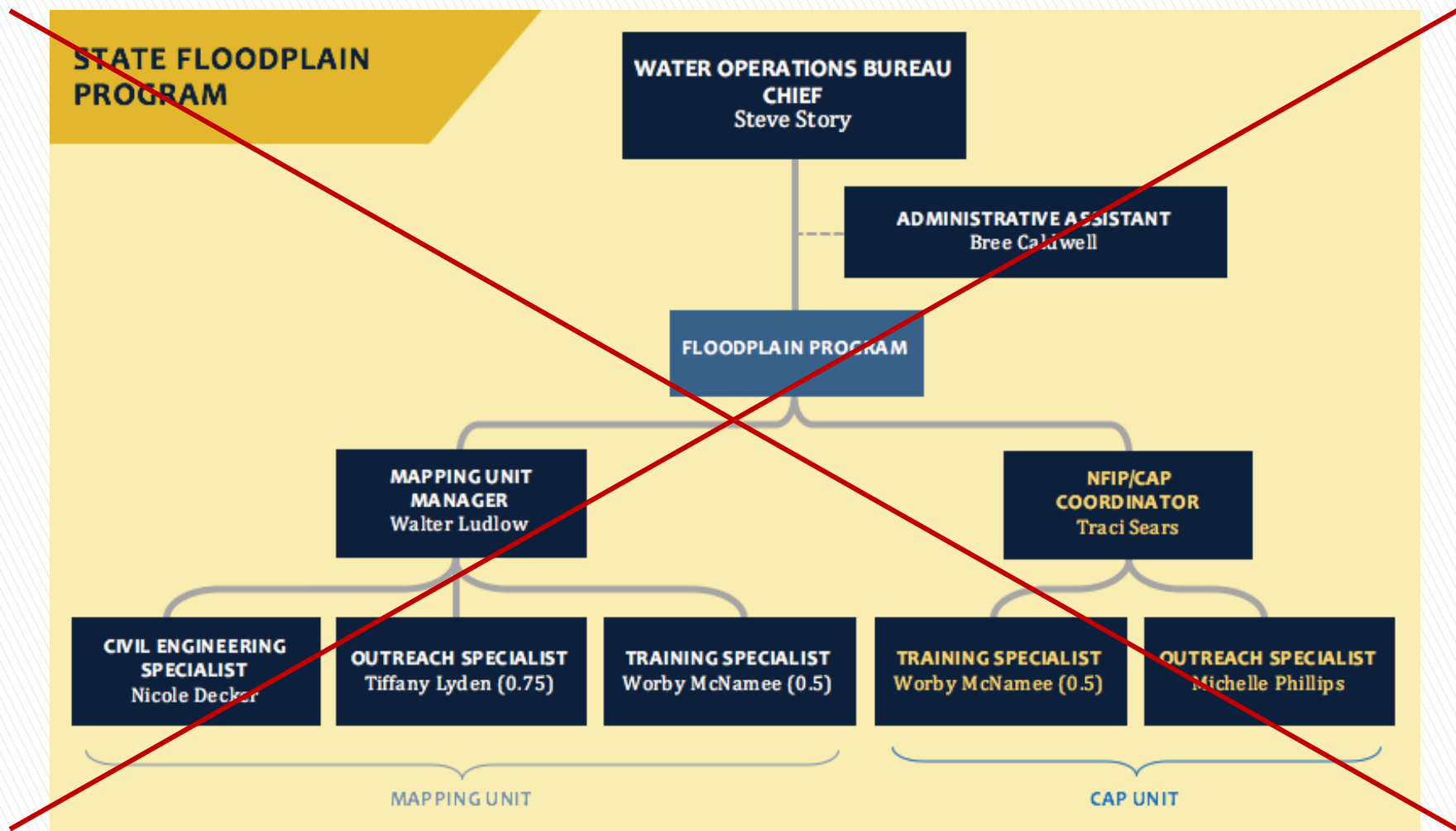


What is our role
in serving our
communities?

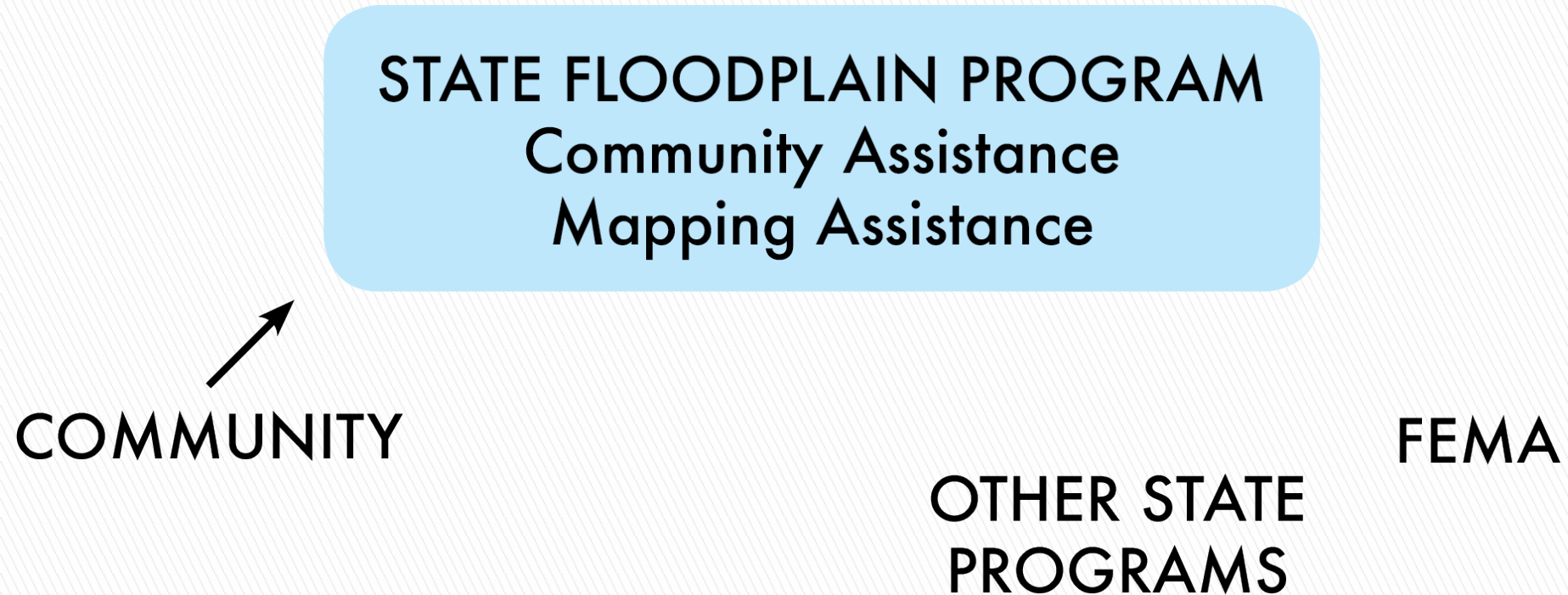
These are our roles!



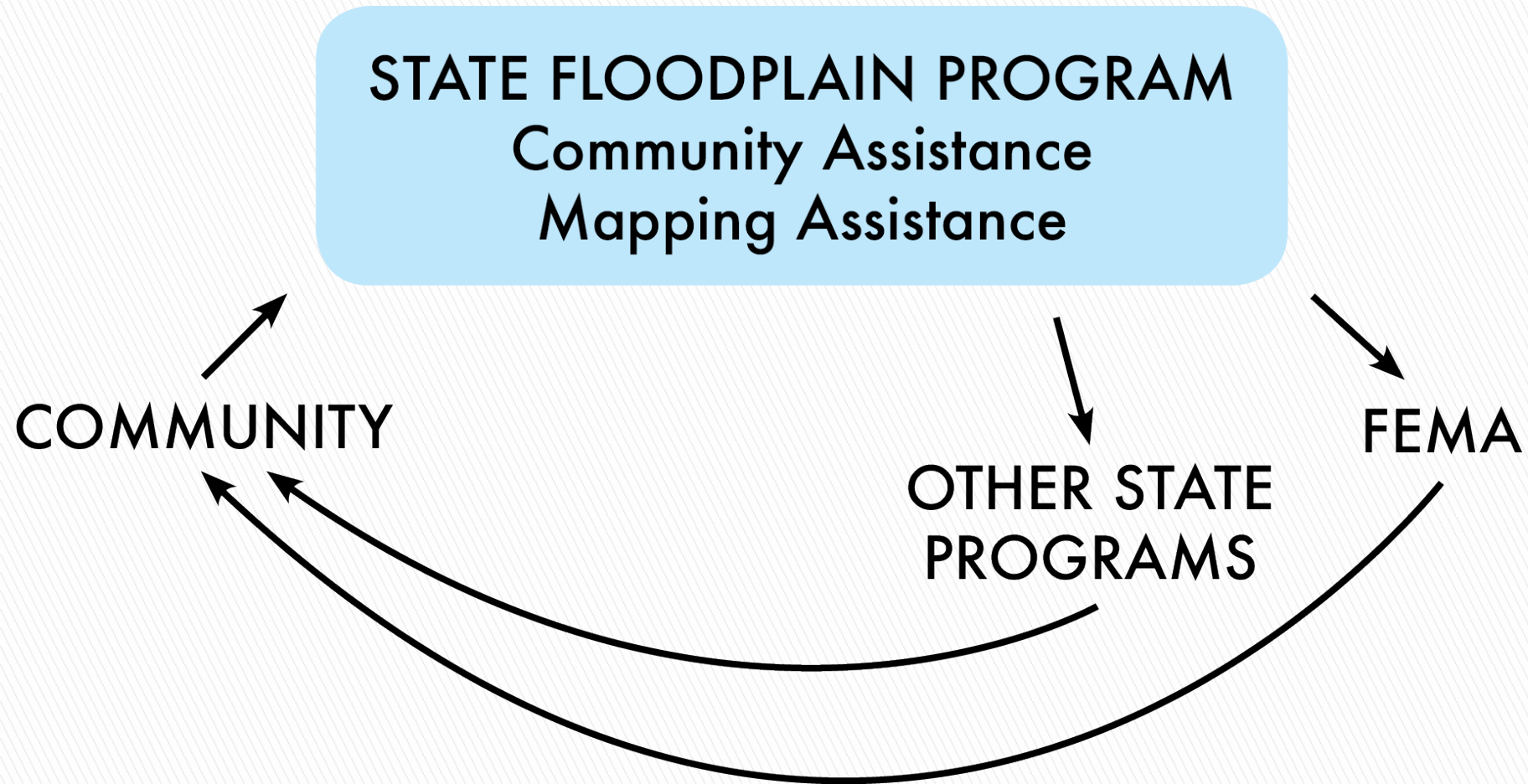
But the communities don't care



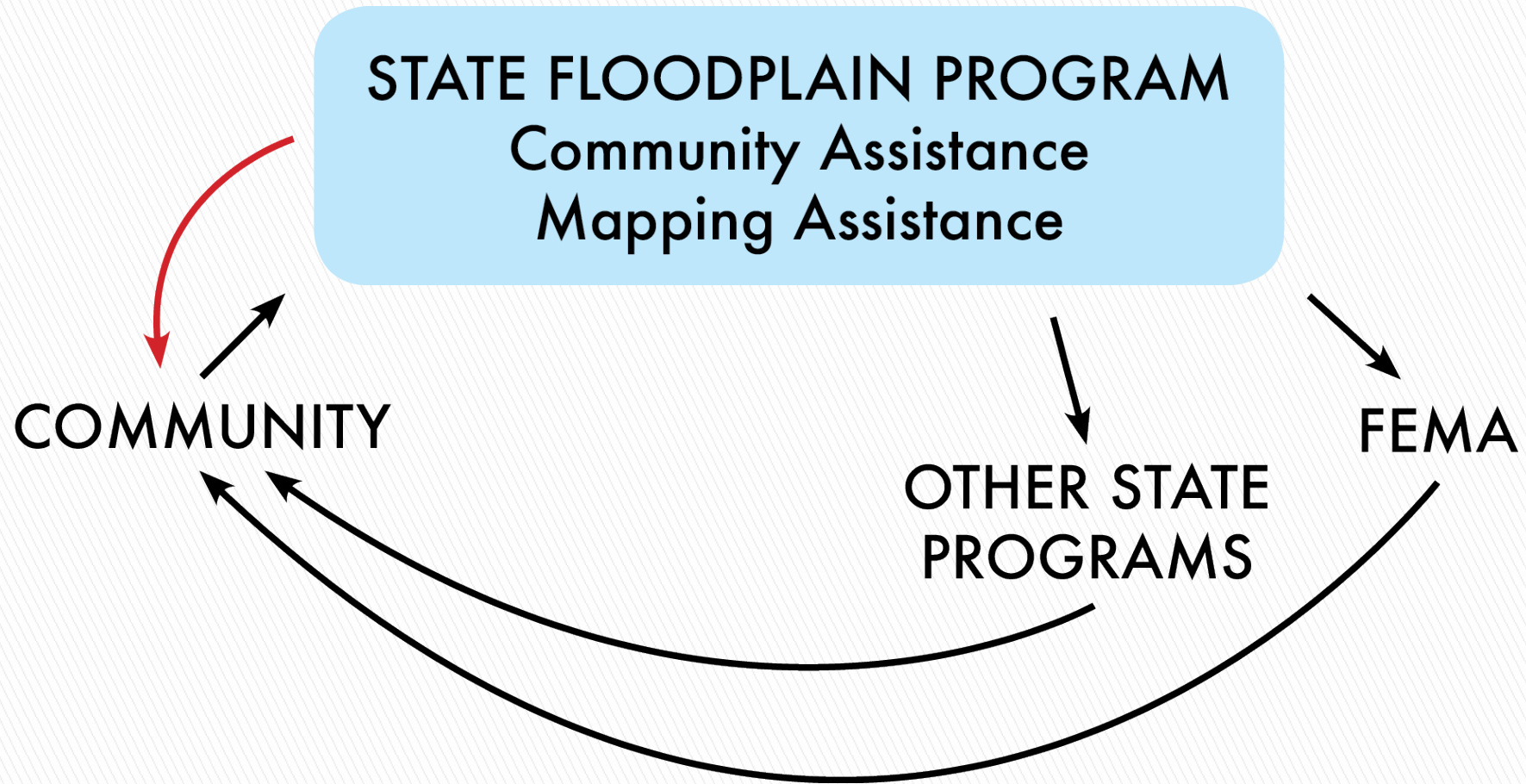
Our role: Clear messaging



Our role: Clearing up confusion



Our role: Clearing up confusion



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 Flood Map Update

City of Bozeman updating floodplain maps including new properties

By Morgan McKay - MTN News **CONNECT**

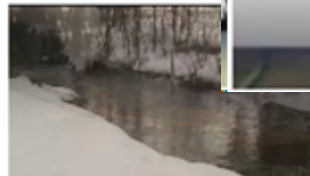
City of Bozeman updating floodplain maps including new properties - 01:10



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



(MTN News)

Bozeman gets look at new flood maps - 02:10



May 2017 | ASFPM | Montana DNRC



Products created



City of Bozeman

FLOOD INSURANCE RATE MAP UPDATES

Promoting flood-risk awareness

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 (a 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 property development methods will minimize flood damage. Preliminary map data also provides an opportunity to develop smarter and reduce potentially high costs of flood insurance premiums.

It is important to discuss the [City's Floodplain Regulations](#) with City staff to understand the impacts of Flood Insurance Rate Map updates on proposed construction projects in a mapped floodplain.

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

The City strongly encourages proposed construction projects to use preliminary map data to ensure that development methods will minimize flood damage.

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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

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

Miles City Example



- Population of 8,796
- Remapped in 2011 and levee no longer recognized on FIRM
- Flooding issues and levee issues

Town of Ekalaka Example



- Population of 330
- Emergency Phase of the NFIP

This program is all about
understanding and
addressing risk

A topographic map of Montana serves as the background. A large, dark blue, irregularly shaped overlay covers the central and western portions of the state. The text is placed on this blue overlay. The map shows various geographical features like rivers, roads, and elevation contours. Some labels on the map include 'ST PAUL', 'AND', 'ZONE A', 'Ditch', 'ELSHILL', and various numbers like 33, 4, 9, 10, 12, 15, 16, 21, 22, 23, 24, 19, 20, 21, 22, 23.

Thank you

Traci Sears

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www.floodplain.mt.gov