



Montana Department
of Natural Resources
and Conservation

FLOODPLAIN MANAGEMENT PROGRAM

Serving Montana's Communities
Since 1974



Sun River – photo by Mark Boesch

HIGHGROUND

July 2009

This newsletter and other state floodplain management activities are funded, in part, through grants from FEMA.

Montana Shines at the ASFPM 33rd Annual Conference

By Traci Sears, Montana's NFIP Coordinator

The Association of State Floodplain Managers (ASFPM) 33rd Annual Conference, held in Orlando, Florida in June 2009, gathered floodplain managers, government officials, planners, engineers, consultants, watershed managers, flood protection product vendors, educators and others for the most comprehensive floodplain management conference in the world. ASFPM is the world's leading voice for sound floodplain management, with 27 state Chapters and over 13,000 members from all 50 states and many nations.

The Association of Montana Floodplain Managers (AMFM) was officially recognized at the Annual Conference as becoming the latest ASFPM Chapter. The State of Montana would like to commend the AMFM Board for their persistence in gaining National Chapter recognition.

Laura Hendrix, CFM the former Floodplain Manager for Ravalli County and previous AMFM Chairman, received the Larry R. Johnston Local Floodplain Manager Award. "This award seeks to recognize outstanding individual efforts and contributions at the local level. The LRJ Local Floodplain Manager of the Year is designed to honor an individual responsible for the development of a distinguished local program or activity or one who struggles to implement flood hazard reduction at the local level in the absence of sophisticated programs and support." The State congratulates Ms. Hendrix on her achievement. Out of 13,000 ASFPM

members, this is indeed an honorable award.



Laura Hendrix, former Ravalli County Floodplain Administrator and recipient of national local floodplain manager of the year award. Photo credit: RLK Hydro Inc. 2009 AMFM Conference.

Larry Schock, DNRC Regional Engineer out of Missoula, was the recipient of the Meritorious Achievement in Floodplain Management Award. "This award recognizes individuals, other than local officials, who have achieved success in a significant aspect of floodplain management. These efforts shall include, but not limited to, education, government, policy, research, litigation, outreach, implementation or other actions which demonstrate the advancement of flood loss reduction within the nominee's professional realm." Larry has been active in the State Floodplain Program since 1992 and helped form AMFM in 1999. As a Regional Engineer for Montana, Larry routinely conducts numerous

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Larry Schock, Missoula Area Regional Engineer with Montana DNRC received national floodplain management award. Photo credit: RLK Hydro Inc. 2009 AMFM Conference.

floodplain training sessions, assists local Floodplain Administrators and officials with floodplain permits and works on various flood mapping projects throughout western Montana. Larry’s enduring problem-solving capabilities are recognized throughout the State as a key component of Montana’s successful floodplain management program.

Montana residents should be proud of their state’s progressive floodplain management program which exceeds national health and safety standards. Montana is implementing a common sense approach to floodplain management by working with numerous agencies throughout the state to protect property owners

and prepare for an improved and sustainable future by reducing risk through flood damage reduction. Montana floodplain managers and elected officials are striving to avoid repeating mistakes of communities throughout the United States who have faced tremendous loss due to flood events. Communities throughout the state continue to uphold their floodplain programs in light of increasing development pressure along our rivers and streams. The awards received at ASFPM provided merited recognition for all of the efforts and challenges that both the Montana Floodplain Administrators and the Montana Floodplain Program face on a daily basis.

ASFPM 2009 Annual Conference Region VIII Meeting By Traci Sears



The ASFPM Annual Conference offers an opportunity for Region VIII stakeholders to meet and discuss issues pertinent to our Region. The information gathered at this meeting is submitted to FEMA and ASFPM to understand and address problems that are facing Region VIII. The following issues were brought up at this conference: levee mapping, PAL agreements, additional flood

mapping, Risk MAP, Approximate A zones, funding for mitigation planning, Hazard Mitigation Assistance Grants need to include funding for mapping, doing more with less money, CLOMA issues and the concern about FEMA going to a paperless mapping system. For more information about this meeting please contact Traci Sears at 406-444-6654.

Montana Flood Map Modernization at a Glance

By Mary Guokas, Floodplain Outreach Specialist

Yikes! Viewing the following diagram may seem like working through an arrow-pointing maze. It isn’t. Montana’s moving forward with the modernization of Flood Insurance Rate Maps from paper versions to digital versions and the diagram represents progress. It’s a simplified snapshot of the status of the conversion process for Montana’s counties and tribes, as of July, 2009. Essentially, a community starts the process with “Initial Scoping”, where

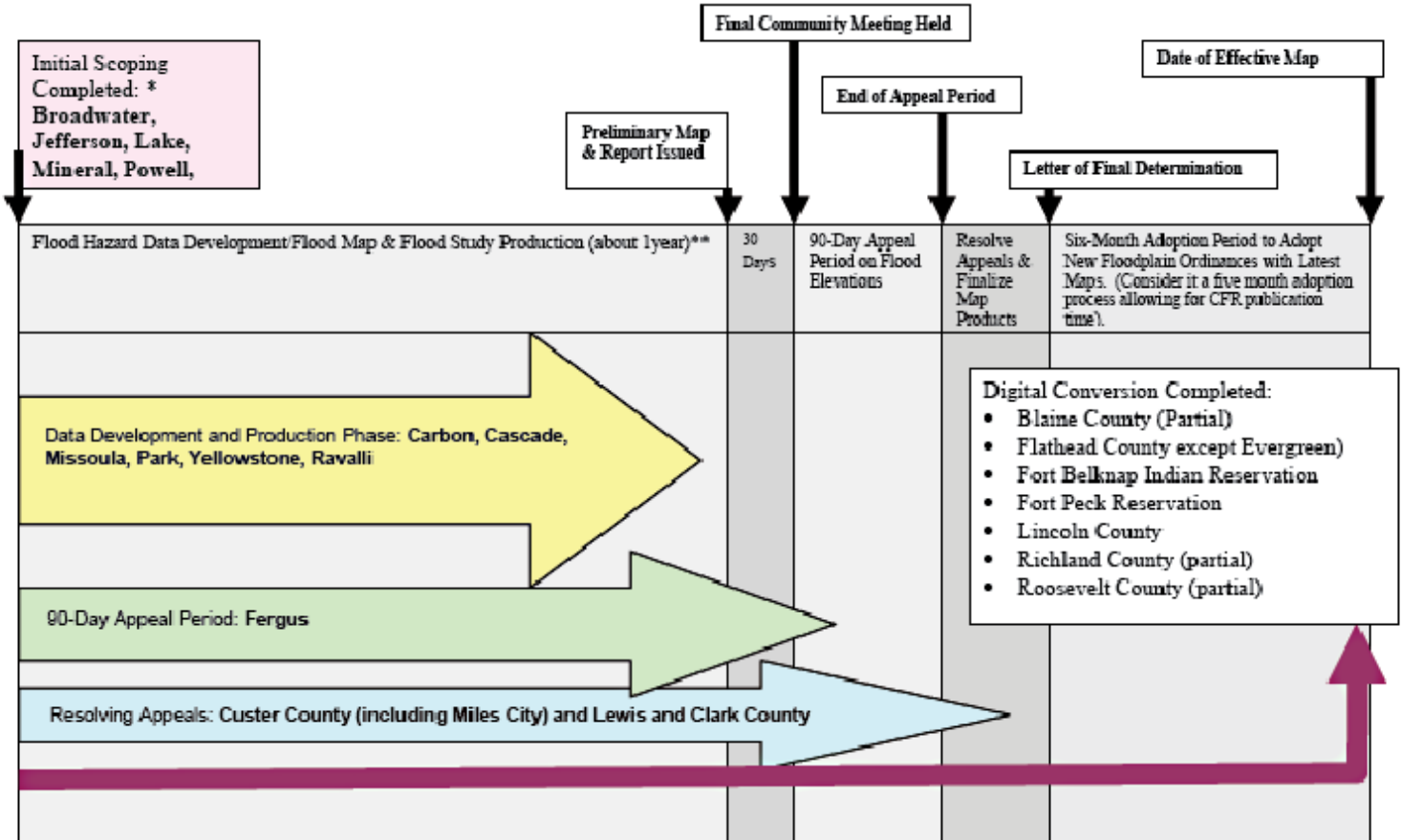
map developers and FEMA or State staff meet with community officials to learn of levees, existing flood studies to be incorporated, etc. Funding is secured before a community “moves” from the “pink box” into the “Flood Hazard Data Development/Flood Map & Flood Study Production” phase of the timeline. A “Preliminary Review Map” is produced at the end of the data development stage. A thirty day period follows the release of the “Preliminary Map” before a

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Montana Flood Map Modernization Timeline by County & Tribe July, 2009



***Initial Scope** – Essentially the beginning of the map conversion process. Map developers and FEMA or State staff meet with community to officials to learn of levees, flood studies to be incorporated, etc.

** The timeframe for completing these activities may vary.

Prepared by MT DNRC 07/2009

“Final Community Meeting” is held and the “90-day Appeal Period” begins. To keep this article short, let’s move straight to the “Letter of Final Determination” which is issued by FEMA. The “Letter” signals the community maps are finalized and it’s time to adopt a new floodplain ordinance including the new digital maps. A community should adopt their floodplain ordinance as soon as possible after receiving the “Letter”. Basically, when an ordinance is not adopted within five months of the “Letter” the community could be put

on suspension. For any questions about “navigating through the arrow-pointing maze” feel free to call our state’s Map Modernization Program Coordinator, Celinda Adair at 444-6656 or email her at cadair@mt.gov. For questions about adopting a new floodplain ordinance contact, Traci Sears, the Montana NFIP Coordinator.

Risk MAP, Beyond Map Modernization

FEMA Releases Risk MAP FY09 Flood Mapping Production Plan



As part of its activities related to the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA) has begun the transition from Flood Map Modernization (Map Mod) to Risk Mapping, Assessment and Planning (Risk MAP) in fiscal year (FY) 2009. The vision for Risk MAP is to work collaboratively with State, local and tribal entities to deliver quality data that increases public awareness and lead to action that reduces risk to life and property. FEMA has identified a key goal for Risk MAP:

- Address gaps in flood hazard data to form a solid foundation for flood risk assessments, floodplain management and actuarial soundness of the NFIP.
- LEVEES: FEMA will fund the review and update of DFIRMs to ensure the flood hazards and risk premium zones associated with levees are accurate. Funding will also be used to assist in the identification of levees and to promote levee safety.
- COASTAL: FEMA will allocate funds to perform updated large-scale storm-surge modeling for areas determined to be in the most need of coastal flood hazard mapping information.

With FY 2009 Congressional appropriations for Flood Hazard Mapping, FEMA is initiating flood

map update projects to address gaps in required engineering and mapping for high flood risk areas impacted by coastal flooding, levees and other flood hazards (e.g., lakes, rivers and ponds). The Risk MAP FY09 Flood Mapping Production Plan provides the strategy for selection of FY09 Risk MAP flood map update projects and the planned schedule for their completion. It identifies those counties for which flood map update projects are being initiated in FY 2009 and the type of flood hazards being addressed by the engineering and mapping project (coastal, levee, other riverine flood hazards). Projects were selected in FY 2009 to leverage established Cooperating Technical Partner (CTP) relationships. Those counties including CTP maintenance activities are identified in the Risk MAP FY09 Flood Mapping Production Plan.

The Risk MAP FY09 Flood Mapping Production Plan is available on FEMA's Flood Hazard Mapping Web site at http://www.fema.gov/plan/prevent/fhm/rm_main.shtm

Interested parties with questions pertaining to the updated strategy and planned schedule for flood mapping projects are encouraged to contact their appropriate local and State officials, who are working with one of FEMA's 10 Regional Offices.

Moving From Paper to Digital Flood Hazard Information

By Traci Sears

Beginning on October 1, 2009, FEMA will no longer distribute paper maps and Flood Insurance Study (FIS's). FEMA will continue to provide free digital map products and data to Federal, State, Tribal and local National Flood Insurance Program (NFIP) stakeholders.

Participating communities are required to maintain all effective and

previous paper maps and FIS. The State of Montana is encouraging all Montana communities to contact the FEMA map center at 1-877-336-2627, prior to October 1, 2009 and order multiple copies of effective and previous community floodplain maps and FIS's. Maps and FIS reports should be free to all Federal, State, Tribal and local participating communities.

New Address for LOMC Submissions and Launch of LOMC Clearinghouse

Effective July 9, 2009, FEMA's Customer and Data Services (CDS) will launch the Letters of Map Change (LOMC) Clearinghouse, which will centralize the administrative functions associated with processing MT-EZ, MT-1 and MT-2 requests. Specific activities include creation of LOMC case files, upload and scanning of data, processing of associated fees and distribution to the appropriate Production and Technical Services (PTS) firm for processing.

As a result, there is a new mailing address. Beginning immediately, requestors should mail their applications and supporting data to:

LOMC Clearinghouse
6730 Santa Barbara Court
Elkridge, MD 21075
Attn: LOMC Manager

Implementation of the LOMC Clearinghouse will benefit FEMA and

its customers in several ways:

- Supports FEMA's overall vision to move from a paper-based process to an all-digital process
- Leverages existing systems already available through FEMA's Map Service Center (such as Automated Clearing House payment options and refunds), which provides more convenient and efficient fee processing options
- Keeps fee payment information with the LOMC case file from the beginning, which allows for faster and easier tracking

For more information about the LOMC Clearinghouse, please contact FEMA's Map Assistance Center at **1-877-FEMA MAP** (1-877-336-2627) or e-mail a Map Specialist at FEMAMapSpecialist@riskmapcgs.com.

Look at the Lowest Adjacent Grade (LAG)

By Tom Birney, LOMA Manager,
Lakewood, Colorado



FEMA

Homeowners, insurance companies and communities commonly ask what FEMA looks at in order to remove a structure from the Special Flood Hazard Area (SFHA). Is it the top of the bottom floor, the first habitable floor, the highest adjacent grade, the lowest adjacent grade? For a Letter of Map Change (LOMC) to be issued to remove a structure from the SFHA, the National Flood Insurance Program (NFIP) regulations require that the lowest adjacent grade (LAG) be at or above the Base Flood Elevation (BFE).

So even if you have a finished floor that is above the BFE, if the LAG

is below the BFE, the structure cannot be removed from the SFHA. If the LAG is above the BFE and the structure is removed from the SFHA, it does not mean that the risk of flooding has been eliminated. In fact, approximately 25 percent of all flood insurance claims occur in areas that are outside of a designated SFHA. Approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding which is the reason why FEMA encourages continued flood insurance coverage whether or not you are in a flood zone.

When is a Conditional Letter of Map Revision (CLOMR) Required?

By Marijo Brady



FEMA's review and comment on a project that is proposed within the Special Flood Hazard Area is referred to as a Conditional Letter of Map Revision (CLOMR). A CLOMR comments on whether the proposed project meets the minimum floodplain management criteria of the National Flood Insurance Program (NFIP) and if so, what revisions will be made to the community's NFIP map if the project is completed as proposed. *FEMA works with the applicant to ensure the proposed project is compliant with the program. When all program requirements are met, the CLOMR can be issued. Although not required, FEMA encourages the local floodplain administrator to approve the floodplain permit after FEMA comments on the CLOMR. A copy of the comment by FEMA is sent to both the applicant and the local floodplain administrator.*

There are only two situations where NFIP regulations require a CLOMR to be obtained from FEMA before a project can be built.

The first is for a project on a stream or river that has been studied through detailed hydrologic and hydraulic analyses and for which base flood elevations (BFEs) have been specified, but a floodway has not been designated (44 CFR (c) (10)). If the community proposes to allow development that would result in more than a 1.0 foot increase in the base flood elevation, a CLOMR first must first be obtained. *Even if there are no proposed changes (a project such as a culvert or bridge replacement) the applicant must still prove through detailed analysis that no more than a 1.0 foot rise would occur to the base flood elevation.* Montana state law mandates that the BFE can not increase more than 0.5 feet.

The second situation requiring a CLOMR is for a project on a stream or river for which detailed analyses have been conducted and both base flood elevations (BFEs) and a floodway have been designated (44 CFR 60.3 (d)(4)). If the community proposes to allow development totally or partially within the floodway that would result in any (greater than 0.0 foot) increase in the base flood elevation, a CLOMR must be obtained. *If there are to be no proposed changes the applicant must still demonstrate through detailed analysis that the rise in the floodway is no more than 0.00 feet (44 CFR 60.3 (d)(3)).*

Although the two situations described above are the only requirements to obtain a CLOMR prior to permitting development, FEMA will review and comment and if appropriate, issue a CLOMR for any proposed project when requested by a participating community. *Even in situations where a CLOMR is not mandatory, the community is encouraged to require a CLOMR from the applicant prior to approval of the permit if they are unsure of the program impact of the proposed work and to ensure the project is compliant with FEMA regulations. It should be noted for projects where a CLOMR is not required but a LOMR is submitted after construction is completed, there is a risk that the project was not in compliance with the program requirements and the LOMR cannot be issued - in addition to a potential violation for the community. For proposed work in an Approximate A zone and a LOMR will be submitted to remove the area from the FEMA floodplain, a CLOMR may be required. Situations such as these are evaluated on a case-by-case basis; contact the LOMR manager at Baker for details.*

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All requests for CLOMRs must be supported by detailed flood hazard analyses prepared by a qualified professional engineer. The specific data and documentation requirements are contained in Part 65 of the NFIP regulations and in FEMA's application/certification forms (MT-2). To defray costs to NFIP policyholders, FEMA charges fees to recover review costs. Specific information on the fee schedule and exemption requirements is contained in the MT-2 forms.

The CLOMR does not revise the effective Flood Insurance Rate Map (FIRM) nor change the insurance rating/requirements. Only the LOMR can do that.

*Once a project is completed, within 6 months the community **MUST** request a revision to the FIRM through a LOMR to change the effective map (44 CFR 65.3). "As-built" certification and other data must be submitted to support the LOMR request.*

View New Flood Insurance Manual

By Mary Guokas, Floodplain Outreach Specialist

It's Effective: October 1, 2009
http://www.nfipservice.com/nfip_docs.htm

Be in the know before the new Flood Insurance Manual takes effect. Included in the manual is the Elevation Certificate form that becomes mandatory on April 1, 2010 and an updated floodproofing certificate. Also find NFIP Bureau and Statistical Agent Regional Managers. Montana is covered by Region VIII (Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming). Region VIII's new Regional Manager is Erin May
 Phone: 303-299-7873
 Fax: 303-293-8585
emay@ostglobal.com

Erin will be working in partnership with Norm Ashford covering insurance aspects of the NFIP for the six-state region. Call Erin when you want some statistics about flood insurance in your community, she's ready to help.

The manual also contains upcoming CRS changes including a discontinued discount for Preferred Risk Policies and gives you the current CRS ratings for Montana communities on pages 271-272.

Here's some significant changes noted by FEMA:

- Increases to the standard deductibles.
- Increases to the rates for policies written or renewed on or after October 1, 2009
- Increases to the Building Basic Limits
- Expansion of building types to include elevated on crawlspace and non-elevated with subgrade crawlspace
- Optional rating to allow Pre-FIRM buildings with a basement, enclosure, or crawlspace in Unnumbered A Zones to use Post-FIRM rates if the rates are more favorable to the insured
- Introduction of the new Leased Federal Property Section

Essentially Free FEMA Floodplain Training in Maryland

Emmitsburg Maryland



2009

- Sept. 14-17 Advanced Floodplain Concepts (E282)
- Sept. 21-24 Managing FP Development thru the NFIP, Training the Trainer (E270)
- Nov. 30 - Dec. 3 Managing Floodplain Development thru the NFIP (E273)
- Dec. 7-10 Advanced Floodplain Concepts II (E282)

2010

- March 22-25 Managing Floodplain Development through the NFIP (E273)
- May 3-6 Managing Floodplain Development through the NFIP (E273)
- June 21-24 Advanced Floodplain Concepts III (E284)

Get the details here: <http://training.fema.gov/EMICourses/>

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