

# MONTANA HIGHGROUND

October 2017



Coeur d'Alene, ID (1910)  
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## *GET PREPARED*

Your community may be at an elevated risk of flooding due to area wildfires.

*Get more info on Page 2*

## *CALL FOR ABSTRACTS*

Send in your abstract for the 2018 AMFM Conference March 6-8 in Great Falls.

*Get more info on Page 7*



# FLOOD AFTER FIRE

is your community prepared?



South Fork Boise River, ID (2013)  
© Mountain Home Ranger District

**DID YOU KNOW** Flood insurance covers both flooding and debris flow (but not landslides).

## WILDFIRES INCREASE FLOOD RISK

Your community may be at an even greater risk of flooding due to recent wildfires that have burned across the region. Large-scale wildfires dramatically alter the terrain and ground conditions. Normally, vegetation absorbs rainfall, reducing runoff. However, wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflow. Flood risk remains significantly higher until vegetation is restored, up to 5 years after a wildfire.

Flooding after fire is often more severe, as debris and ash left from the fire can form mudflows. As rainwater moves across charred and denuded ground, it can also pick up soil and sediment and carry it in a stream of floodwaters. These mudflows can cause significant damage.

For example, in June 2011, the Las Conchas Wildfire charred more than 150,000 acres in New Mexico. One month later, heavy rains flooded the burn area, prompting a Presidential Disaster Declaration.

## REDUCE YOUR FLOOD RISK

A flood does not have to be a catastrophic event to bring high out-of-pocket costs, and structures do not have to be located in a high-risk flood area to suffer flood damage. Over 20% of flood insurance claims occur in moderate-to-low risk areas. Remind your community about flooding after wildfire:

### **The Time to Prepare is Now.**

Gather supplies in case of a storm, strengthen your home against damage, and review your insurance coverages. No flood insurance? It typically takes 30 days for a new flood insurance policy to go into effect, so get your policy now.

### **Only Flood Insurance Covers Flood Damage.**

Most standard homeowners policies do not cover flood damage. Flood insurance covers both flooding and debris flow. An average flood policy costs around \$600 a year, rates start at just \$129 a year for homes in moderate- to low-risk areas.

### **Plan Ahead.**

Plan evacuation routes. Keep important papers in a safe, waterproof place. Conduct a home inventory; itemize and take pictures of possessions.

# MONTANA SILVER JACKETS PROJECT PROPOSALS

Worby McNamee, Montana DNRC Floodplain Program, Helena, MT



The Montana Silver Jackets submitted three project proposals to the US Army Corps of Engineers Silver Jackets Program for FFY 2018 funding. Each project reflects a multi-stakeholder approach to reducing community flood risk.

## EKALAKA

Ekalaka was awarded a grant for LiDAR acquisition by the Montana Department of Commerce. The Silver Jackets proposal will take them further towards a new flood map. As proposed, Montana DNRC Floodplain Staff will conduct the hydrologic study of the area while the US Army Corps of Engineers will conduct the hydraulic study, eventually leading to new floodplain maps for the town as well as an updated Emergency Action Plan.

**We are excited to announce that this project has been awarded funding from the Silver Jackets as of October 2017.**

## GLENDIVE

This multi-pronged proposal first aims to provide the city with a list of mitigation funding sources. Along with that, a flood loss avoided study will be created. Finally, a non-structural assessment of the removal and relocation of three types of structures located behind the West Glendive levee system will be created. Together, these pieces will allow the community to have an updated flood risk reduction report and identify a clear path for funding options for properties identified by the study.

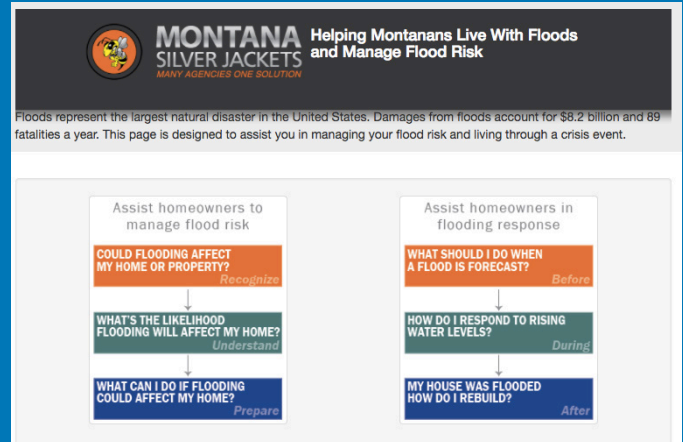
**While this project was not chosen for funding with the first round of projects; it is up for reconsideration in January 2018.**

## FLOOD MAP INVENTORY

This project hopes to create a detailed inventory of all flood map data in Montana. This inventory would include all stream data, detailed or approximate, in one place. This inventory would help the Floodplain Program focus investments in mapping to the areas that are most needed. The State would then be able to share that updated information with FEMA and other agencies.

**This project received feedback for reconsideration in later fiscal years.**

This past summer, the Silver Jackets Team completed their Flood Risk Web Tool Project. Check it out at [www.floodrisk.mt.gov](http://www.floodrisk.mt.gov)



## GET A HIGH WATER SIGN!



We are looking for locations throughout Montana to place signs like the one above. Signs are free but the community must install them. **THE DEADLINE TO APPLY IS JANUARY 2018!**

**CLICK HERE FOR MORE INFO**





# STATE-RUN FLOOD INSURANCE

Traci Sears, Montana DNRC, State NFIP Coordinator

There have been recent discussions in Montana about the possibility of exploring a state-run flood insurance program. This has been partially based on a 2016 UC Davis study covered by several news outlets last fall and spring (see [Capitol Public Radio article](#)). The study concluded that California should consider leaving the National Flood Insurance Program (NFIP) and creating its own state-run flood insurance program. When this discussion was originally introduced in Montana in March, I researched the topic extensively to see if this was an option for our state. The following is information that was gathered from numerous sources:

## 1. The NFIP is worth more to Montana than individual claims paid

The study characterizes California as a “Donor State” to the NFIP because California’s paid premiums significantly exceed total NFIP damage payouts statewide. Montana is also currently a Donor State to the NFIP. It is therefore logical to question the NFIP’s effectiveness in our state; however, one must consider more than premiums paid versus claims paid. In other words, paying flood insurance claims is not the only service the NFIP provides to Montana (the NFIP has paid over \$4 million in claims in Montana since 2010). The Program also charges a small policy fee as a piece of each policy holder’s premium to cover the costs of flood insurance studies (floodplain mapping), floodplain management activities, and other administrative costs. Since 2010, through this policy fee, the State of Montana has received over \$10 million in funding for the Mapping and Community Assistance Programs alone. This figure does not include any Increase Cost of Compliance funding (up to \$30,000 per home per NFIP policy) or substantial mitigation grant funding that been awarded in the state and is funded through insurance premiums paid into the NFIP nationwide.

## 2. Montana would have to pay for any flood disaster, large or small, resulting in a liability that would be difficult for the state to overcome with current mechanisms

Montana is a Donor State, currently number 14 (tied with Florida) on the list of states that pay more into the program than they receive back in claims. However, one flood event could change this ranking drastically. For example, consider what would happen if Miles City were to experience a major flood event tomorrow. Based on current NFIP premium information, the amount of full coverage flood insurance claims to be paid would total over \$171 million. This event would therefore immediately turn Montana from a Donor State to a Recipient State under the NFIP. If Montana had to foot the bill itself, it could take over 50 years to pay off.

This vulnerability is also true of California. The Capitol Public Radio article referenced above was written before the 2017 flood events hit the state. California is now looking at a cost in the billions to address the infrastructure damage alone.

Due to such extreme vulnerability, Montana would need to create mechanisms to cover potential catastrophic losses. Unlike the NFIP’s ability to pay claims from US Treasury borrowing, the state would have to secure catastrophic loading to cover the costs of building a reserve, purchasing reinsurance, or any other activities undertaken to gain access to capital in high-loss years. A state-run insurance fund would also require Montana to hold capital reserves, pay federal taxes on investments, cover administrative costs to pay commissions to agents, pay licensing fees, make payments into state guarantee funds (to protect

*(continued on Page 5)*

### NFIP DOLLARS *in Montana*

- » Since 2010, the NFIP has paid over **\$4 million** in claims throughout the state.
- » FEMA paid over **\$65 million** in Public and Individual Assistance after Montana’s 2011 flood event.
- » Montana’s overall flood risk rating is likely close to **\$1 billion**.



# STATE-RUN FLOOD INSURANCE

Traci Sears, Montana DNRC, State NFIP Coordinator

(continued from Page 4)

policyholders in the event of bankruptcies), acquire personnel and/or funding to write policies and process claims, and incur other underwriting costs.

### 3. Programs & funding sources with ties to the NFIP may not be available in Montana

No state has chosen to take on the challenge of running its own flood insurance program. It is therefore uncertain whether a lender would consider a state flood insurance policy acceptable over a federal policy. Likewise, it is unclear if funding sources and programs currently utilized throughout the state that have ties to the NFIP would be available if Montana chose not to participate in the NFIP. Some programs that could be affected include:

- **Public Assistance and Individual Assistance after disaster:** In Montana, after the 2011 flood event FEMA paid \$65 million in Public Assistance and Individual Assistance alone.
- **Community Rating System and other premium subsidies:** Such discount programs would likely not be available in the state. Currently, the Community Rating System saves NFIP policy holders \$160,000 annually in Montana.
- **Other federal grant programs:** Many federal funding mechanisms are contingent on community participation in the NFIP. Leaving the NFIP could therefore affect funding for stream restoration projects, waste water treatment plants, etc. It may also affect the availability of federal programs such as VA, HUD, federally backed mortgages, reverse mortgages, etc. It is unclear whether such programs would accept participation in a state-run flood insurance program.
- **Hazard Mitigation Grant Funds:** Montana has used such funding for a myriad of projects statewide, including elevating flood-prone infrastructure, improving highway bridges, buying up flood-prone homes to relocate vulnerable property owners to safer locations, etc.

Considering a state-run insurance program in Montana necessitates a complex discussion that should involve other federal programs not discussed here. The idea of a state-run flood insurance program to reinvest in risk reduction for a state is noble but could create a major liability and expense for Montana if not carefully considered. The purpose of insurance is to reduce risk for both the homeowner and insurance issuer. Montana would find it hard to reduce this risk with such a small pool of clients and provide fees that are comparable to or less expensive than those policies available through the National Flood Insurance Program.

## SOME RESOURCES ON STATE-RUN FLOOD INSURANCE

**Wharton Center Issue Brief** | Fall 2011

Who's Paying and Who's Benefiting Most from Flood Insurance Under the NFIP

<http://opim.wharton.upenn.edu/risk/library/WRCib2011b-nfip-who-pays.pdf>

**Capitol Public Radio** | Sacramento, CA | March 2017

California Explores State-Run Flood Insurance Program

<http://www.capradio.org/articles/2017/03/21/california-explores-state-run-flood-insurance-program/>

## STATE STAFF UPDATES: *Congrats and welcome*

### *Congratulations* TO TRACI SEARS

As many of you have heard, Traci has been named the new Region VIII Director for the Association of State Floodplain Managers (ASFPM). Traci is not going anywhere—this title is in addition to her current position as Montana’s NFIP Coordinator. We would like to offer our sincere congratulations as this is a great honor for Traci and for the State of Montana!

On this matter, Traci says, “I am excited about the opportunity to serve as the Region VIII representative for the Association. I will continue to advocate for region-specific concerns (such as floods after wildfires) and how national policy affects our area.” She encourages any of you to reach out to her with any questions or concerns you may have about ASFPM or proposed additions or changes to region priorities and actions.



**Traci Sears**

ASFPM Region VIII Director  
tsears@mt.gov | 406-444-6654

### *Welcome* TO TAYLOR SCHATZ | [taylor.schatz@mt.gov](mailto:taylor.schatz@mt.gov) | 406-444-0862

We are pleased to announce that Taylor Schatz joined the State Floodplain office in Helena as our Administrative Assistant this past September. Taylor comes to us from the Montana Department of Administration, Risk Management and Tort Defense Division. Taylor’s years of experience as an administrative assistant are a great addition to the Floodplain Program. In Taylor’s spare time, she’s attending MSU Billings online to earn her degree in Business Administration. Please welcome her when you next see, call, or email her!

## *Welcome to our new and returning* LOCAL FLOODPLAIN ADMINISTRATORS

**SUSAN CONNELL** | Cascade County Floodplain Administrator

**KITTY SCHMID** | Town of Ekalaka Floodplain Administrator

**AMY FURGESON** | Hill County Floodplain Administrator  
City of Havre Floodplain Administrator

**JAKE MERTES** | Lincoln County Floodplain Administrator  
Town of Eureka Floodplain Administrator  
City of Libby Floodplain Administrator  
City of Troy Floodplain Administrator

**CLICK HERE**

for an updated list of Local  
Floodplain Administrators

Contact **Michelle McNamee** with updates  
[mphillips2@mt.gov](mailto:mphillips2@mt.gov) | 406-444-1300



JOIN US IN **GREAT FALLS** MARCH 6-8

REGISTER NOW & BOOK YOUR  
HOTEL ROOM FOR THIS YEAR'S CONFERENCE!

There are several other events in Great Falls that week so book ASAP!

## *Call for Abstracts*

We invite you to consider joining us and presenting at the Association of Montana Floodplain Managers (AMFM) Conference. Our 19th annual gathering will be held March 6 - 8, 2018, in Great Falls, Montana. Presentations will begin on Tuesday mid-day, March 6th, and end mid-day on Thursday, March 8th. The AMFM Conference and Workshops are geared toward floodplain professionals. The presentations and case studies can cover a wide variety of topics addressing all aspects of the floodplain world.

The AMFM is seeking a broad range of presenters who are associated with all aspects of the floodplain world. The AMFM conference is intended to inform and educate local floodplain administrators, and professionals in the engineering, surveying, planning, and sanitarian fields. Our conference and workshops are accepted for "Continuing Education Credits" by most professional organizations. If it is not accepted by your organization, we are happy to work with you to get it approved.

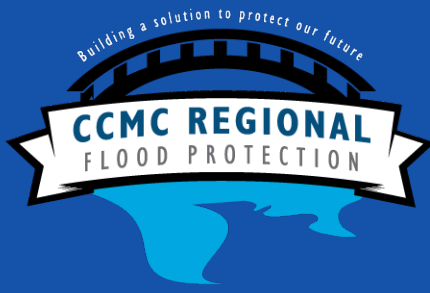
If you have attended an AMFM conference you can appreciate the professional, yet relaxed atmosphere in which you can learn about floodplain matters while exchanging ideas and information with your peers. If you have not attended or presented at an AMFM conference, we invite you to come and experience our diverse group. This is your opportunity to network and share your valuable knowledge and practical experiences.

We are accepting abstracts that illustrate projects associated with work in the floodplain, while expressing your expertise, knowledge and views. The topics can include: the various permitting processes, flood hazard mapping, FEMA funding, floodplain developments, subdivisions, insurance, case studies involving floodplain projects, or other floodplain related topics. Topics of a similar nature are welcome, as are case studies illustrating related principles. Presentations cannot be longer than one (1) hour. Proposals constituting sales pitches for products or services will not be considered.

**Please submit: (1) your abstract of 300 words or less, (2) presenter contact information, and (3) the approximate time needed for your presentation, to AMFM at [conference@mtfloods.org](mailto:conference@mtfloods.org) or [lschock@mt.gov](mailto:lschock@mt.gov) no later than Friday, December 1, 2017.**

Thank you for your consideration. If you have any questions please contact Larry Schock at 406-542-5885 or [lschock@mt.gov](mailto:lschock@mt.gov).





# CUSTER COUNTY-MILES CITY REGIONAL FLOOD PROTECTION UPDATE

Samantha Malenovsky, Miles City Floodplain Administrator

Miles City was the subject of a FIRM change in 2010, resulting in nearly 75% of the City residences and businesses considered to be located in the floodplain, and bringing big changes to the community. Miles City now has more flood insurance policies and pays more in flood insurance premiums than in any other community in Montana, accounting for nearly half of policies in the state. Flood regulations and insurance requirements have impacted homeownership and, in essence, stagnated the home market

In the seven years since the new maps were issued, Miles City residents have adjusted to some degree to flood plain regulations and insurance premiums as a part of their daily lives. While many don't agree with the situation, the community has banded together to work on a solution, and, in 2016, City Council resolved to move forward with construction of a new flood control structure to build community resiliency and to address the potential for a catastrophic flood event proactively.

Both the City and the County have resolved to work together on the flood control project and have formed the Custer County-Miles City (CCMC) Regional Flood Protection Steering Committee to help facilitate project progress. With an estimated cost of \$45 million (in 2015 dollars), we are working

in unison with local, state and federal agencies to secure funds needed for planning and construction. The community has partnered with USACE to complete a Section 205 Study and subsequent construction project, bringing \$10 million in federal resources to support the Tongue River structure, and, eventually, the Yellowstone River structure. The community continues to actively pursue grants, loans and private funds that might support the final completion of the project. Most recently we have also partnered with Bob Murdo of Jackson, Murdo & Grant to discuss the formation of a Special Improvement District. Formation of a District could help in securing local capital for a new flood control structure and would also assist in paying for future maintenance, ensuring any completed structure remains compliant with federal and state regulations.

**For more information about the CCMC Regional Flood Protection Project, please go to our website at [www.ccmcfloodprotection.com](http://www.ccmcfloodprotection.com), follow us on Facebook at Custer County Miles City Regional Flood Protection or contact Samantha Malenovsky, Miles City Floodplain Administrator at [smalenovsky@milescity-mt.org](mailto:smalenovsky@milescity-mt.org).**





# HOW FEMA FLOOD MAPS HELPED A MAN EVACUATE SAFELY

FEMA News Release, November 10, 2016

**BATON ROUGE, La.** – FEMA Flood Insurance Rate Maps identify areas subject to flooding and establish various zones in a community on which to base premiums. But they can do something else; help first responders, government officials and others prepare for an oncoming deluge.

It was these maps that kept an older gentleman from being trapped during the floods of August. William Wilson grew concerned as the rains fell heavily in the area around his southern Louisiana home, between the Amite River and Jones Creek. Wilson’s son, Houston landscape architect Kirk Wilson, routinely uses FEMA flood maps in his work. He knew the maps might be critical in assessing his father’s looming problem.

“My dad called to tell me that local authorities expected the Amite to crest at 46 feet, higher than the devastating 1983 flood, and he feared his home would be inundated.”



**BATON ROUGE, 2016**  
US Coast Guard photo by  
Melissa Leake

Kirk Wilson, who vividly remembered the devastating ‘83 floods from his childhood, shared his father’s concerns. He told his dad to go online to the Louisiana State University’s AgCenter’s online map center. They studied the maps, with Kirk guiding his father through the data by phone.

He explained to his father how to determine his property’s Base Flood Elevation (commonly called BFE). Once they had that number, the Wilsons looked at the National Oceanic and Atmospheric Administration’s projections for the rising waters. “So we estimated the crest would be 36 feet, two feet higher than dad’s BFE,” said Wilson.

Wilson warned his father that while the house itself might not be in danger, his evacuation routes would almost surely be under water. A small, narrow bridge over Jones Creek was William’s only route to higher ground. Kirk told his father he was certain the bridge would be flooded and impassable, urging him to get out as soon as possible. The elder Wilson took the advice. The floodwaters lapped up just short of the house; the bridge was swamped.

## TRAININGS AND MEETINGS



### SILVER JACKETS ANNUAL PARTNERS MEETING & ANNUAL LEVEE COMMUNITIES MEETING

These meetings were held in October and were a great success!  
Look for updates in the next edition of the Highground.

Contact Worby McNamee with Silver Jackets questions at [worby.mcnamee@mt.gov](mailto:worby.mcnamee@mt.gov) or 406-444-1343



### ADVANCED PIO COURSE

January 22-26, 2018 in Helena, Montana

There are still seats open for this great course. Contact Rick Forkel as soon as possible if you're interested at [rforkel@mt.gov](mailto:rforkel@mt.gov) to reserve a spot.



### FLOODPLAIN ADMINISTRATOR 201 WORKSHOP (IDAHO)

January 31, 2018 | 9:00am-4:00pm | 159 East Main, Rexburg, ID

This free course is open to anyone and will cover permitting, manufactured homes, Letters of Map Change, and Elevation Certificates. It will take place at the Madison County Courthouse. CFM credits are available. Contact Idaho NFIP Coordinator, Maureen O'Shea to RSVP or with questions at [maureen.oshea@idwr.idaho.gov](mailto:maureen.oshea@idwr.idaho.gov)



### AMFM ANNUAL CONFERENCE

March 6-8, 2018 in Great Falls, Montana

Save the date! A detailed agenda will be released in late 2017.  
Information will be posted at [www.floodplain.mt.gov/training](http://www.floodplain.mt.gov/training).



### 2018 MONTANA WATER SUMMIT

March 6-8, 2018 in Helena, Montana

Save the date! A full agenda and registration are coming soon. Contact Ann Schwend ([aschwend@mt.gov](mailto:aschwend@mt.gov)) or Sara Meloy ([smeloy@mt.gov](mailto:smeloy@mt.gov)).

## UPCOMING CFM EXAM DATES



### WEEK OF MARCH 5, 2018 | DETAILS TBA

AMFM Annual Conference  
Great Falls, MT

Information will be posted at [www.floodplain.mt.gov/training](http://www.floodplain.mt.gov/training) in late 2017.

CONGRATS TO MONTANA'S NEWEST CFMS  
JONATHAN JUPKA  
& WORBY MCNAMEE



## PROJECTS! PROJECTS! PROJECTS!

Montana DNRC was fortunate to receive generous funding for FFY 2018 from FEMA for mapping projects. The Mapping Team has been working hard to secure contracts and work with local officials to get these projects started off right.

## NEW PROJECTS FOR FFY 2018

### Jefferson River Watershed

Study of the Beaverhead River, Jefferson River, and Mill Creek in Jefferson and Madison Counties

### LiDAR Collects

- Beaverhead River, Jefferson River, and Mill Creek in Jefferson and Madison Counties
- Madison River in Gallatin and Madison Counties
- Gallatin River, Camp Creek, and Hyalite Creek in Gallatin County
- Musselshell River tributaries in Wheatland and Musselshell Counties

## ON-GOING PROJECTS

### Mineral County

Study of the St. Regis and Clark Fork Rivers

### West Gallatin River and Bozeman Creek

Study in Gallatin County and City of Bozeman

### Musselshell Watershed (Lower)

Study in Musselshell, Rosebud, and Petroleum Counties

### Musselshell Watershed (Upper)

Restudy and new mapping in Wheatland and Golden Valley Counties

### Musselshell Watershed at Roundup

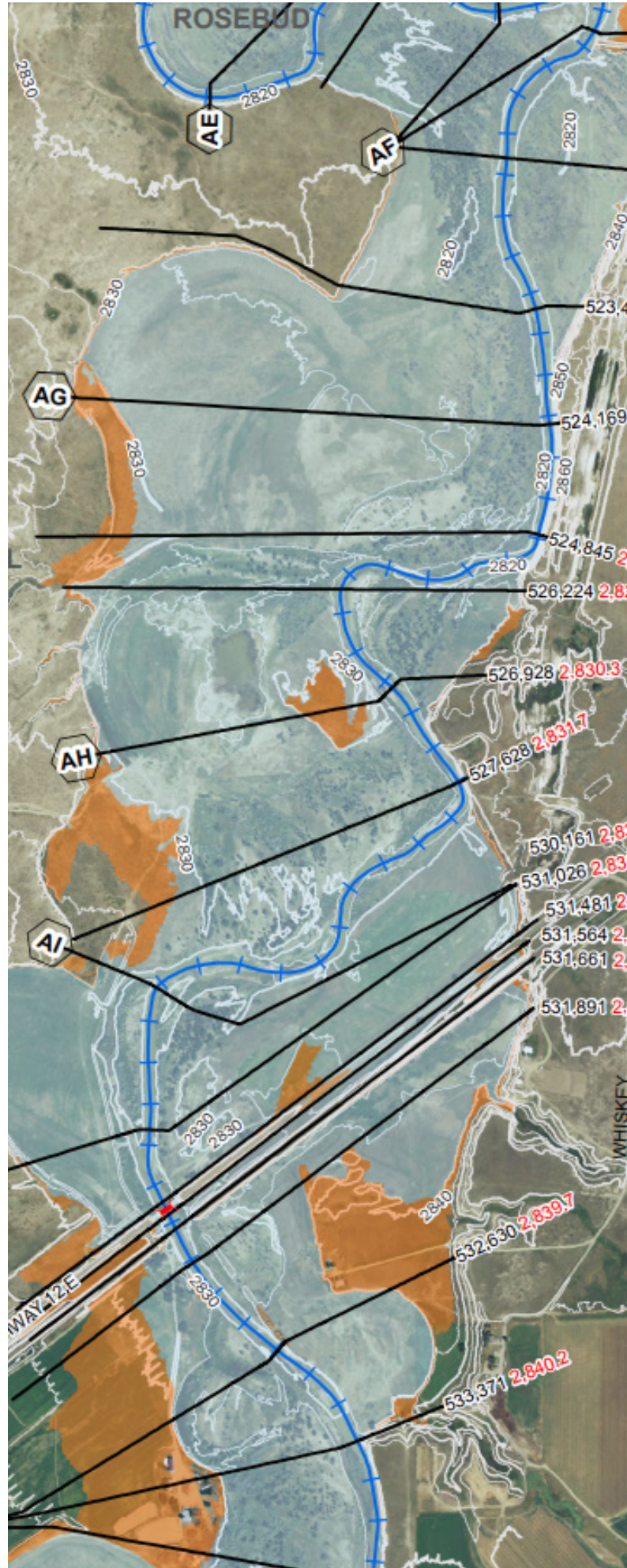
LOMR on the Musselshell River in and just outside of Roundup

### Richland County

Physical Map Revision on the Yellowstone River through Richland County

### Swan River

Physical Map Revision on Swan River in Missoula County





# Setting people straight on 6 NFIP MYTHS

"When explaining or discussing the NFIP, we find many common misconceptions people have. These beliefs have existed so long, we can now call them "myths." Like all myths, they start with a grain of truth, but are then extrapolated to a false outcome or to blame the wrong cause or party. Let's explore how you might be able to respond to these major misguided beliefs to help educate folks."

BY LARRY LARSON,  
ASFPM SENIOR POLICY ADVISOR

[READ MORE](#)

## ABOUT THE MONTANA HIGHGROUND

We are always accepting articles and ideas for this newsletter! Please email your contributions at anytime to [mphillips2@mt.gov](mailto:mphillips2@mt.gov).

The Highground Newsletter is a quarterly publication of the Montana DNRC Floodplain Program. This newsletter & other DNRC Floodplain Program activities are funded, in part, through grants from FEMA.

Persons with disabilities who need an alternative accessible format of this document should contact the DNRC Public Information Officer at 406-444-0465.

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