MONTANA HIGHGROUND

PHOTO: Snow on the jagged Clark Fork River rocks near Alberton, MT (By: S. Wingard)

The DNRC Floodplain Program Offers Community Assistance

The Montana Department of Natural Resources and Conservation (DNRC) floodplain program provides education, outreach, and technical assistance to 138 Montana communities and other stakeholders.

OUTREACH: The DNRC floodplain program is divided into three target groups community assistance program (CAP), floodplain mapping assistance program (MAP), and technical assistance program (TAP). Each group uses its area of expertise to assist local communities in reducing flood losses and damages in and around flood-prone areas.

DISASTERS: Natural disasters can quickly overwhelm a local community, county, or municipality. Often, requests for mitigation assistance occur before a disaster impacts a community. The DNRC floodplain program works closely with communities and other stakeholders on preventive measures, as well as during and after a disaster.

RECOVERY: The DNRC floodplain program assists communities and local partners to provide short and long-term recovery assistance. Guidance includes best practices for building, repairing, permitting or mitigating to keep public and private infrastructure reasonably safe from flooding.

TRAINING: Education and outreach are offered on a regular basis through virtual and in person trainings covering a variety of topics including flood insurance, flood maps, flood preparedness, flood after fire, NFIP compliance, permitting and recovery.

Newsletter Highlights

How to Join the National Flood Insurance Program (NFIP)

Association of Montana Floodplain Managers (AMFM) - 25th Annual Conference Highlights

Understanding Letter Of Map Amendments (LOMA)s and Letter of Map Revisions-based on Fill (LOMR-F's) Better

2025 Winter Snow Conditions

National Oceanic and Atmospheric Administration (NOAA) Spring Weather Outlook

Around the Floodplain

Education and Training Events

DNRC Floodplain Contacts

Joining the National Flood Insurance Program (NFIP)

Several Montana communities have expressed interest in joining the NFIP or a desire to rejoin the NFIP after withdrawing participation.

Participation in the NFIP is voluntary.

To join, the community must:

- Complete an <u>application</u>.
- Adopt a resolution of intent to participate and cooperate with FEMA.
- Adopt and submit floodplain hazard regulations, also called floodplain management ordinance, that meets or exceeds the minimum NFIP criteria.

The floodplain management ordinance must also adopt any Flood Insurance Rate Map (FIRM) and Flood Hazard Boundary Map (FHBM) for the community.

When a community joins the NFIP, the federal government makes flood insurance available throughout the participating community. A community that is identified by FEMA as flood prone has one year after its flood maps (FIRMs) go in effect to join the NFIP.

A community can be sanctioned for failure to join the NFIP within the one-year effective map window, deciding to withdraw its NFIP participation, or failure to administer its local NFIP program resulting in probation or suspension.

If a community is sanctioned:

- No resident will be able to purchase a flood insurance policy.
- Existing flood insurance policies will not be renewed.
- No federal grants or loans for development may be made in identified flood hazard areas under programs administered by federal agencies such as Housing and Urban Development (HUD), Environmental Protection Agency (EPA), and Small Business Association (SBA).
- No federal disaster assistance may be provided to repair insurable buildings located in identified flood hazard areas for damage caused by a flood.
- No federal mortgage insurance or loan guarantees may be provided in identified flood hazard areas, including policies written by Federal Housing Administration (FHA), Veterans Affairs (VA), and others.
- Federally insured or regulated lending institutions, such as banks and credit unions, must notify applicants seeking loans for insurable buildings in flood hazard areas that there is a flood hazard and that the property is not eligible for federal disaster relief.



The Federal Emergency Management Agency (FEMA) Guide #496 "Joining the National Flood Insurance Program" gives more detail and information.

Click to learn more

Joining the National Flood Insurance Program FEMA 496 April 2019 FOR MORE INFORMATION, CONTACT Traci Sears, State NFIP Coordinator at <u>tsears@mt.gov</u>



PHOTO: Mountain top view of Alberton, MT. highlights the narrow Clark Fork River Corridor. (Credit: www.albertonmontana.com)

Alberton Joins the National Flood Insurance Program (NFIP)

DNRC floodplain program welcomes Alberton as a NFIP participating community. Alberton is the first community to join the NFIP since Petroleum County joined in 2019.

The town started the NFIP enrollment process in April 2024, shortly after FEMA and DNRC worked together to update the floodplain maps for the Clark Fork River area.

Recently, Alberton completed its final task of adopting floodplain hazard regulations to help manage flood risk and guide development.



Figure: Located in western MT., Alberton was founded by the Milwaukee Railroad in the early 1900s as a railroad yard for servicing its steam engines. (Credit: www.albertonmontana.com)



25th Annual AMFM Conference Highlights

Educating floodplain managers, planners, citizens, developers and decision-makers regarding the impacts of flooding and the need for wise development is the goal of AMFM. The 2025 AMFM Conference, *"A Confluence Along the Clark Fork,"* focused on these goals.

Over 170 floodplain professionals gathered in Missoula, MT., February 25 - 28, to attend over 40 educational workshops and panel discussions that *"promoted common sense floodplain development for Montana"* (www.mtfloods.org).

Prior to the Conference, the National Oceanic and Atmospheric Administration (NOAA) invited stakeholders to attend the <u>Montana Atlas 15 Pilot</u> workshop for end-users of precipitation data. Attendees were shown the interface, visuals, and informed about the development of NOAA's new precipitation frequency product, NOAA Atlas 15, to be released in 2026.

DNRC floodplain also held three pre-conference training sessions for floodplain managers, engineers, and community officials that covered NFIP basics, floodplain mapping, and Letter of Map Changes (LOMCs).

Other conference highlights included the keynote address by Chad Berginnis (Director national Association of State Floodplain Managers (ASFPM)) and attendance by fellow FEMA Region 8 state NFIP floodplain leaders Doug Mahan (NFIP Coordinator - Colorado), Tyler Spomer (NFIP Coordinator - North Dakota), Tracie Harrison (NFIP Coordinator - Utah) and McKenzie Goodenough (Floodplain Planner - Utah). Many engineering firms set up booths and much networking was done.

The 26th Annual AMFM Conference will be held in Great Falls, MT. in 2026.





ABOVE: DNRC Mapping (Nadene, Hannah, and Monica) recognize Drew Vance and Dowl Engineering for outstan



ABOVE: DNRC NFIP Coordinator, Traci Sears, congratulates Matt Heimel, Missoula County Planner, on his "Local Floodplain Manager Appreciation Award"



25th Annual AMFM Conference: "A Confluence Along the Clark Fork" Photo Highlights



ABOVE: Cody Marxer, Planning Director for Madison County, received the "Floodplain Administrator of the Year" Award. (Photo by: Clayton Marxer)



ABOVE: DNRC Regional Engineers, Ryan Murphy and Peri Turk, got laughs with "Floodplain Jeopardy"



ABOVE: Chad Berginnis, ASFPM National Director, delivered the keynote address highlighting flood resilience



ABOVE: Floodplain professionals Sean O'Callaghan (Gallatin County), Larry Schock (DNRC Regional Engineer -Missoula), Rob Livesay (Ravalli County), and Matt Heimel (Missoula County) shared their expertise



ABOVE: DNRC Floodplain Mapping (Nadene, Hannah, and Monica) congratulated Jon Jupla and Pioneer Technical Services for excellent floodplain consulting and engineering work on floodplain mapping projects



ABOVE: 170 floodplain professionals attended the 25th Annual AMFM Conference in Missoula, MT All photos by: DNRC Floodplain unless noted.



ABOVE: Mike Day, pictured with Kim Day of WGM Group, received a "Friend of Floodplain" Award for flood recovery work with vulnerable communities



ABOVE: Kim Snodgrass of Water Engineering and Technical (WET) was presented "Local Floodplain Champion" Award





The Process for Requesting A Letter of Map Change

FEMA uses flood hazard information and applies rigorous standards in developing Flood Insurance Rate Maps (FIRMs). However, because of limitations of scale or topographic definition of the source maps used to prepare a FIRM, small areas may be inadvertently shown within a <u>Special Flood Hazard Area (SFHA)</u> even though the property is on natural ground and is at or above the elevation of the one percent-annual-chance flood. This elevation is most commonly referred to as the <u>Base Flood Elevation (BFE)</u>.

If a property owner has technical information that may indicate a portion of the property is naturally above the BFE, an application may be submitted to FEMA for a formal determination of the property's location and/or elevation relative to the SFHA. This is called a Letter of Map Change (LOMC) request.

Requesting a Change to the Flood Insurance Rate Map

Recognizing that these situations do occur, FEMA established administrative procedures to recognize more refined information for structures and properties or portions of properties shown above the BFE. These processes are referred to as the Letter of Map Amendment (LOMA) determination and the Letter of Map Revision Based on Fill (LOMR-F) determination.

Through this process, an individual who owns, rents or leases property may submit certain mapping and survey information to FEMA and request that FEMA issue a document that officially removes a property and/or structure from the SFHA for insurance purposes only. In most cases, the applicant will need to hire a Licensed Land Surveyor or Registered Professional Engineer to prepare an <u>Elevation Certificate (EC)</u> for the property.

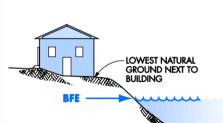
Upon receiving a complete application forms package through mailing a paper form or through the **Online LOMC application**, FEMA will normally complete its review and issue its determination in 60 days.

The Effect on Flood Insurance Requirements

The issuance of a LOMA or LOMR-F eliminates the federal flood insurance purchase requirement as a condition of federal or federally backed financing. However, the mortgage lender retains the prerogative to require flood insurance as a condition of financing, regardless of the location of the structure.

The purchase of a flood insurance policy is wise even if a structure is located outside the SFHA. According to FEMA's Floodsmart.gov, 40% of NFIP claims are from outside the SFHA in low to moderate risk zones. The issuance of a LOMA or LOMR-F does not mean the structure or lot is safe from flooding.

IMPORTANT NOTE: A LOMA or LOMR-F does not eliminate the need for local floodplain permitting when development occurs.



If your land is shown on the map as "in" the floodplain, but the natural grade of your building site is higher than the Base Flood Elevation (BFE)... get a surveyor or engineer who is authorized to certify elevations to complete a FEMA Elevation Certificate for a Letter of Map Amendment (LOMA). <u>To learn more about submitting</u> <u>a LOMA or LOMR-F, see FEMA's</u>

S FEMA

Online Letter of Map Change (LOMC)Tutorial-Amendments

November 2018





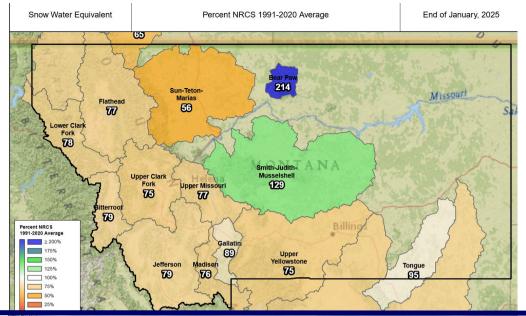


2025 Snow Conditions

Learn more at USDA-NRCS Current Conditions/Montana



Natural Resources Conservation Service United States Department of Agriculture



January Snowpack Conditions

The USDA-NRCS Snow Water Equivalent report for the end of January 2025 shows the Bear Paw and the Smith-Judith-Musselshell basins well above normal, with snow totals ranging from 1-3 feet of snow, while most basins lagged below average. Basin snowpack in these basins improved considerably in February.



Snow Water Equivalent Percent NRCS 1991-2020 Average End of February, 2025 (59) ear Pa 156 Sun-Teton-Marias Missouri Flathead 70 82 84 ANA Smith-Judith-Musselshell Upper Clark Ipper Miss 80 61 63 Percent NRCS 1991-2020 Ave Billin ≥ 200% 175% 105 Upper 150% Jefferson Tong 125% 03 02 89 00 100% 75% 50%

Check Montana Current Snow Conditions

Current Conditions - Montana | Natural Resources Conservation Service

Montana Drought Conditions

https://drought.mt.gov/

LEFT: The Madison Range received over two feet of snowfall overnight near Big Sky, MT. (PHOTO BY: Shylea Wingard)

February Snowpack Conditions

The USDA-NRCS Snow Water Equivalent report for the end of February 2025 indicates that mountain snowpack across most of Montana remains slightly below normal, while some areas like the Bear Paw basin reported 156% of normal snowpack and the Smith-Judith-Musselshell basin reported 115% of normal snowpack.

One snowstorm impacted Montana from Feb. 2-5, with some basins seeing up to 3 feet of snow.

Spring Weather Outlook

By: Jane Fogleman | NWS Senior Service Hydrologist

NORR COMPANY

Learn more at <u>NOAA</u> <u>Climate Prediction</u> <u>Center</u>

The El Nino Southern Oscillation (ENSO) is in the process of transitioning from a La Nina phase to an ENSO Neutral Phase. This transition will likely occur over the next month. The ENSO Neutral Phase is expected to persist through the summer, with a 62 percent chance of continuing through August 2025.

The National Oceanic and Atmospheric Administration's (NOAA) Climate Prediction Center (CPC) has issued a Seasonal Temperature Outlook which suggests a better chance of cooler than normal temperatures across the treasure state. (Fig. 1)

The CPC Precipitation Outlook includes northwestern Montana in an area with a better chance for above normal precipitation, while the remainder of the state is included in an outlook area of near normal precipitation. (Fig. 2)

The CPC Seasonal Outlooks are issued for a 3-month period, in this case, June-May 2025. They show the probability for temperatures and precipitation to deviate from normal. (Fig. 4)

The Montana U.S. Drought Monitor depicts the location and intensity of drought across the state.

The Seasonal Drought Outlook predicts whether drought will develop, remain, improve or end within the next three months.

The most current report released, March 20, 2025, shows persistent isolated areas of extreme drought located across portions of western and eastern Montana. Over 35 percent of the state is included in a category of drought ranging from abnormally dry through extreme drought (Fig. 3)

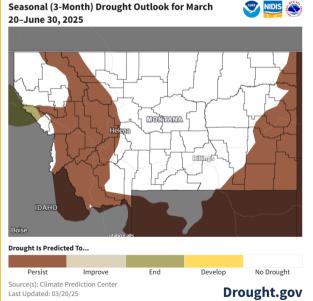


Figure 3: (RIGHT) The Drought.gov map shows location and intensity of drought across Montana.

Figure 4: (LEFT) The Seasonal (3-Month) Drought Outlook for March-June, 2025, shows that drought conditions are predicted to persist across large portions of eastern and western Montana. (Drought.gov)

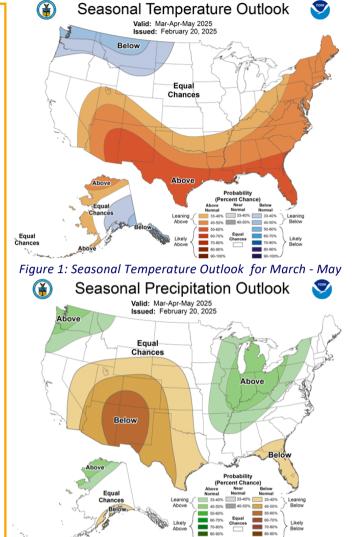
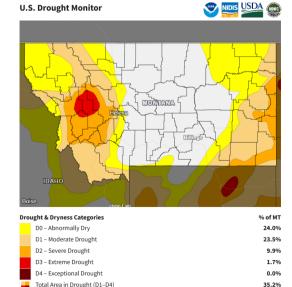


Figure 2: Seasonal Precipitation Outlook for March - May



Source(s): NDMC, NOAA, USDA

Data Valid: 03/25/25

Drought.gov





News From the Floodplain

YOU ROCK!



Montana Floodplain Administrators (FPAs)

Please report updates to Traci Sears or Shylea Wingard

Welcome

Vicki Berger - Lavina - Clerk / FPA Nancy Tonae - Alberton - Clerk / Assistant FPA Anna LeDuc - Alberton - Mayor / FPA Michele Auch - Fromberg - Clerk / Assistant FPA Terry Feller - Fromberg - Mayor / FPA Lauren McDonald - Whitefish - Planner I

Goodbye / Well Wishes

Stephanie Ray - Stillwater County - Planning Director / FPA Morgan Johnson - Pondera County - DES / FPA Jamie Miller - Conrad - Mayor / FPA

Happy Retirements

Rebecca Barney - Madison Conservation District



Congratulations on Your CFM Certification

Erica Gilrein, Caleb Byorth, and Joel Cahoon

Please let Traci or Shylea know if you received your CFM credential or are planning to take the CFM exam



ASFPM hosts a two-hour virtual workshop each quarter. Learn more about the CFM program and how to become certified.

May 1st starting at 11 a.m. (EST) Click here to learn more and register



Automatic Automa

The Association of State Floodplain Managers



Traci Sears named ASFPM Vice Chair

Montana State NFIP Coordinator Named to ASFPM Board

Association of Montana Floodplain Managers Board (ASFPM) welcomes Traci Sears as vice chair. The role of vice chair helps streamline processes and maintains consistency for the organization through involvement in strategic planning and operations and leads the ASFPM committee meetings. Montana's involvement with ASFPM has helped build capacity, resources and provides opportunity to represent rural state issues and interests.

Sears has served as the DNRC National Floodplain Insurance Program (NFIP) and CAP coordinator since 2007. With more than 22 years of experience in floodplain management, recovery and mitigation, Sears is actively involved in local, state, and national floodplain programs and policy issues. She is a founding member, and current program lead, for the Montana Silver Jackets program, Montana Flood After Fire Committee and the Montana Stream Restoration Committee. In addition, Sears serves on the National Hazard Mitigation Association Board.

Flood Insurance Q & A



Where can I get a quote for flood insurance?

DIY Quoting Tool For Flood Insurance

FEMA's new Direct to Consumer (D2D) online quoting tool is available at **floodsmart.gov**.

This allows property owners to create an NFIP flood insurance quote based on a home's address and characteristics. This tool uses the same type of rating engine that insurance agents use, including defaults like building replacement cost, first floor height, add in mitigation activities like flood vents and machinery and equipment.

Download FEMA's Elevation Certificate

Have you tried to download FEMA's Elevation Certificate (EC) Form from their website and received an error message?

The link on the FEMA EC page is broken, so the trick is to search for it under "FEMA Underwriting Forms" - <u>Click this link</u>!

To find the latest version of the EC (2023 edition):

- 1. Google "FEMA UNDERWRITING." National Flood Insurance Program Underwriting Forms | FEMA.gov
- Right click to download the file to your computer.
 a. NOTE: It will not download with Microsoft Edge browser.
 - b. If browser does not allow "save," then print to "pdf."



EDUCATIONAL AND TRAINING EVENTS



NFIP Basics and Permitting Coordination

Wednesday, April 9, 2025 9:30 a.m. - 4:00 p.m.

Partner agencies will present joint stream permit information and basics for 310, 404, 318, 124 and floodplain permits.

"Living on the Bank" Stream Permitting 101 - What you need to know

> Thursday, April 10, 2025 8:30 a.m. - 12:00 p.m.

Learn about local, state and federal programs that oversee permitting requirements

For more information, contact: Traci Sears | tsears@mt.gov Tenlee Atchison | tenlee@cascadecd.com management field and the security of our homeland



NATIONAL DISASTER & Emergency Management UNIVERSITY

FEMA's Emergency Management Institute (EMI) https://training.fema.gov

NFIP 101: Introduction to **Floodplain Management Click to take** this course

Check out FEMA's training on the National Flood Insurance Program and learn floodplain management fundamentals and concepts.

15 hours 12 CEC's for CFM's

Flood Trainings Provided by: Utah Division of Emergency Management & other partners

Utah DEM's Learn as You Lunch

Join us every third Wednesday of the month, sign up here! (add link to subscription)

Join Zoom Meeting

https://utah-gov.zoom.us/j/88436077657 [utah.us7.list-manage.com]

For more information, contact Utah's DEM: McKenzie Goodenough, mgoodenough@utah.gov





ASFPM has created a professional development series of on-demand courses. https://www.floods.org/training-center/onlinetraining/asfpm-on-demand-learning

ASFPM On-line Course 45 minutes The Official Guide to **Becoming A CFM**







OUESTIONS? Need Assistance? Contact...



(406) 535-1926 | ryan.murphy@mt.gov

Regional Engineering Specialist

(406) 721-4284 | lschock@mt.gov

MISSOULA REGIONAL OFFICE

Montana Department of Natural Resources & Conservation FLOODPLAIN PROGRAM www.floodplain.mt.gov

Updated 3/27/2025

STATE / HELENA OFF	ICE	1424 Nin	1424 Ninth Ave. PO Box 201601, Helena, MT 59620-1601		
WATER OPERATIONS BURE	AU				
Doug Brugger, PE, CFM	Interim Bureau Chief		406- 444-6816	douglas.brugger@mt.gov	
Amanda Peterson	Administrative Support		406- 444-0860	amanda.peterson@mt.gov	
FLOODPLAIN MAPPING					
Doug Brugger, PE, CFM	State Floodplain Engineer		406- 444-1300	douglas.brugger@mt.gov	
Nadene Wadsworth, CFM	Mapping Outreach Specialist		406- 444-6732	nadene.wadsworth@mt.gov	
Hannah Shultz	Mapping Outreach Specialist		406- 444-0599	hannah.shultz2@mt.gov	
Sarah Smolka	Flood Hazard GIS Specialist		406- 444-6664	sarah.smolka@mt.gov	
Monica Conlin	Flood Hazard Hydrologist		406- 444-1872	monica.conlin@mt.gov	
FLOODPLAIN NFIP CAP					
Traci Sears, CFM	MT NFIP CAP Coordinator		406-444-6654	tsears@mt.gov	
Shylea Wingard, CFM	NFIP Floodplain Planner /CAP Assistant		406-581-5254	shylea.wingard@mt.gov	
Vacant	NFIP Floodplain Specialist/CAP Assistant		406- 444-1343	n/a	
FLOODPLAIN ENGINEER					
Vacant Floodplain Tech. Assistance Engineer					
BILLINGS REGIONAL	1371 Rimtop Dr, Billings, MT 59105-1978				
Linda Winn		Counties served: Bighorn, Carbon, Carter, Custer, Fallon, Powder River, Prairie,			
Regional Engineering Specialist		Rosebud, Stillwater, Sweet Grass, Treasure, Wibaux, Yellowstone			
406-256-7660 <u>linda.winn@n</u>	<u>nt.gov</u>				
BOZEMAN REGIONAL OFFICE		2273 Boot Hill Court, Ste 110, Bozeman, MT 59715			
Mickey Navidomskis, PE		Counties served: Gallatin, Madison, Park			
Regional Engineering Specialist	counces served. Galiacit, Madison, Fark				
406-542-5892 mickey.navido	omskis@mt.gov				
HAVRE REGIONAL OFFICE		210 Sixth Ave, PO Box 1828, Havre, MT 59501-1828			
Garett Waite – El		Counties served: Blaine, Chouteau, Daniels, Glacier, Hill, Liberty, Phillips,			
Regional Engineering Specialist		Pondera, Roosevelt, Sheridan, Teton, Toole, Valley			
(406) 808-7127 garett.waite	@mt.gov			,,	
HELENA REGIONAL OFFICE		7 1424 Ninth Ave, PO Box 201601, Helena, MT 59620-1601			
Peri Turk - PE, CFM		•			
Regional Engineering Specialist		Counties served: Beaverhead, Broadwater, Deer Lodge, Jefferson, Lewis and Clark, Powell, Silver Bow			
(406) 444-1872 <u>peri.turk@m</u>	it.gov	ciarity rowen, silver boy	v		
LEWISTOWN REGION		613 NE Main, Suite E, Lewistown, MT 59457			
Ryan Murphy – El, CFM		6			
Regional Engineering Specialist		Counties served: Cascade, Dawson, Fergus, Garfield, Golden Valley, Judith Basin, McCone, Meagher, Musselshell, Petroleum, Richland, Wheatland			
(406) 535-1926 Invan murphy		meagner, meagner, mu	sseisnen, recioleum	, nonana, wneatana	

T 59501-1828

/IT 59620-1601

wn. MT 59457

2705 Spurgin Road Bldg C. PO Box 5004, Missoula, MT 59806-5004 Counties served: Flathead, Granite, Lake, Lincoln, Mineral, Missoula, Ravalli, Sanders



Larry Schock - CFM

MONTANA DISASTER AND EMERGENCY SERVICES Hazard Mitigation Program Sara Hartley, SHM (406) 417-9238 | Sara.Hartley@mt.gov



Federal Emergency Management Agency Flood Maps https://www.fema.gov/flood-maps

MONTANA HIGHGROUND NEWSLETTER

Your source for floodplain regulations and permitting information; workshop and training events; FEMA guidance; and local official administrative information.



MISSED A NEWSLETTER?

https://dnrc.mt.gov/Water-**Resources/Floodplains/News**

The Montana Highground Newsletter is a quarterly publication of the **DNRC Floodplain Community** Assistance Program (CAP).

The Montana Highground Newsletter welcomes your articles, information, ideas, projects, and photos.

Please email your contributions to: shylea.wingard@mt.gov

Electronic distribution is made via email and circulated to over 800 recipients. To be added or removed from the distribution list or to submit an article or information for publication, please contact:

Shylea | DNRC Floodplain Program shylea.wingard@mt.gov

Grant funding for this newsletter and other DNRC CAP activities is provided by Federal **Emergency Management Association (FEMA)**

