

# MONTANA HIGHGROUND

JUNE 2021

Low mountain snowpack kept water flows and runoff low in many of Montana's streams and rivers during the spring of 2021. Severe drought and fire danger are real concerns.

## CONTENTS

Risk Rating 2.0 - Equity in Action	2
CRS Updates	3
Severe Drought	4
Training Corner	5
Floodplain Administrator Updates	6
Montana State Leadership & Contacts	7

Cover Photo: Indian Creek in the Lee Metcalf Wilderness near Cameron, MT

Photo By: Shylea Wingard

## RISK RATING 2.0

FEMA's updates to NFIP's risk rating and new pricing methodology to take effect October 1, 2021

See Page 2 for more information

## TRAINING RESOURCES

The Montana Floodplain Quick Guide will be available soon.

Be sure to review it and share on your resource websites!

See Page 3 for more information



# RISK RATING 2.0 - EQUITY IN ACTION

## Why FEMA is Undertaking Risk Rating 2.0

See: <https://www.fema.gov/flood-insurance/work-with-nfip/risk-rating>

Purchasing flood insurance is the first line of defense against flood damage and a step toward a quicker recovery following a flood. Since the 1970s, rates have been predominantly based on relatively static measurements, emphasizing a property's elevation within a zone on a Flood Insurance Rate Map (FIRM). This approach does not incorporate as many flooding variables as Risk Rating 2.0 which is the major transformational change. Risk Rating 2.0 enables FEMA to set rates that are fairer and ensures rate increases and decreases are both equitable.

Currently, policyholders with lower-valued homes are paying more than their share of the risk while policyholders with higher-valued homes are paying less than their share of the risk. Because Risk Rating 2.0 considers rebuilding costs, FEMA can equitably distribute premiums across all policyholders based on home value and a property's unique flood risk.

FEMA is building on years of investment in flood hazard information by incorporating private sector data sets, catastrophe models evolving actuarial science. With Risk Rating 2.0, FEMA now has the capability and tools to address rating disparities by incorporating more flood risk variables. These include flood frequency, multiple flood types—river overflow, storm surge, coastal erosion and heavy rainfall—and distance to a water source along with property characteristics such as elevation and the cost to rebuild.

### PHASE I

New policies beginning Oct. 1, 2021, will be subject to the new rating methodology. Also beginning Oct. 1, existing policyholders eligible for renewal will be able to take advantage of immediate decreases in their premiums.

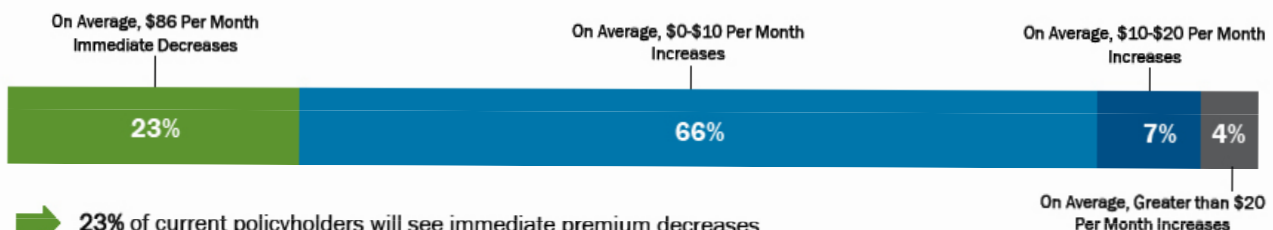
### PHASE II

All remaining policies renewing on or after April 1, 2022, will be subject to the new rating methodology

[Click to View  
Montana's Risk Rating 2.0  
Profile](#)

## Risk Rating 2.0 – National Rate Analysis

Under the **current rating methodology**, every year at renewal, policyholders on average see premium increases of **\$8 per month**.



- ➔ 23% of current policyholders will see immediate premium decreases
- ➔ An additional 66% of current policyholders will see, on average, \$0 - \$10 per month increases
- ➔ 7% of current policyholders under Risk Rating 2.0 will see, on average, \$10 - \$20 per month increases
- ➔ And 4% of current policyholders under Risk Rating 2.0 will see, on average a \$20 or more per month increase



Federal Emergency Management Agency

# MUST KNOW INFORMATION FOR MONTANA FLOODPLAIN MANAGEMENT

**NEW!**

## Montana Floodplain Quick Guide

The Montana Floodplain Quick Guide will help local officials and citizens understand why and how Montana communities must manage development in floodplains to protect people and property.

The DNRC's Montana Floodplain Community Assistance Program (CAP) has worked closely with RC Quinn Consulting, Inc to utilize funding from FEMA and put together this handy guide. The Quick Guide will be available electronically and can be easily shared or made available to administrators, stakeholders, or members of the public. It will serve as a resource for navigating the complexities of floodplain management, permitting and compliance.

Traci Sears, CAP Coordinator, said "We are excited to see this document developed for Montana. Several other states have worked with RC Quinn Consulting, Inc. on similar guides. It will be a valuable tool for local communities."

Once completed, the Guide will be posted on the DNRC Floodplain Website. It can easily be added to any local community floodplain website. Keep an eye out for its launch or contact Traci Sears at [tsears@mt.gov](mailto:tsears@mt.gov)

**NEW!**

## Montana Joint Application For Proposed Work In Montana's Streams, Wetlands, Floodplains & Other Water Bodies

On May 17, 2021, Jason Garber, the DNRC CARDD-Stream Permitting Coordinator released the new Joint Application and Instructions. Jason is the main organizer for the 310 committee which is made up of representatives from a number of local, state, and federal agencies. It was a long process and we appreciate Jason taking the lead on this update project.

The new Joint Application and instructions are up on the stream permitting website: <http://dnrc.mt.gov/divisions/cardd/conservation-districts/the-310-law>.


Most of the changes occurred in the 404 and Floodplain Sections. I would encourage all local communities to update their website information with the new Application and Instructions and replace any hardcopies in your offices.

For more information concerning the Joint application please contact Traci Sears at [tsears@mt.gov](mailto:tsears@mt.gov) or Jason Garber at [Jason.garber@mt.gov](mailto:Jason.garber@mt.gov).

**2021**

**THE NATIONAL FLOOD INSURANCE PROGRAM IN MONTANA**

# Quick Guide



**Montana Department of Natural Resources & Conservation**  
Floodplain Community Assistance Program  
[www.mtfloodplain.mt.gov](http://www.mtfloodplain.mt.gov)

Revised: 5/12/2021 310 Form 270 and Instructions may be downloaded from: <a href="http://dnrc.mt.gov/license-and-permits/stream-permitting">http://dnrc.mt.gov/license-and-permits/stream-permitting</a>	CD/AGENCY USE ONLY	Application # <input type="text"/>	Click to enter text	Date Received <input type="text"/>	Date <input type="text"/>
				Date Accepted <input type="text"/>	Date <input type="text"/>
			Initials <input type="text"/>	Initials <input type="text"/>	Date <input type="text"/>
<i>This space is for all Department of Transportation and SPA 124 permits (government projects).</i>					
Project Name <input type="text"/>	Click to enter text				
Control Number <input type="text"/>	Click to enter text		Contract Letting Date <input type="text"/>	Date <input type="text"/>	
MEPA/NEPA Compliance <input type="checkbox"/> Yes <input type="checkbox"/> No <span style="float: right;">If yes, #C5 of this application does not apply.</span>					

### JOINT APPLICATION FOR PROPOSED WORK IN MONTANA'S STREAMS, WETLANDS, FLOODPLAINS & OTHER WATER BODIES

- This is a standardized application to apply for one or all local, state, or federal permits listed below.
- Refer to instructions to determine which permits apply and submit a signed application to each applicable agency.
  - Incomplete applications will result in the delay of the application process.
  - The applicant is responsible for obtaining all necessary permits and landowner permission before beginning work.
  - Other laws may apply.

PERMIT	AGENCY	FILL OUT SECTIONS	FEE
310 Permit	Local Conservation District	A - E and G	Inquire locally
SPA 124 Permit	Department of Fish, Wildlife and Parks	A - E and G	No fee
318 Authorization 401 Certification	Department of Environmental Quality	A - E and G	\$250 (318); \$400 - \$20,000 (401)
Navigable Rivers Land Use License, Lease, or Easement	Department of Natural Resources and Conservation, Trust Lands Management Division	A - E and G	\$50, plus additional fee
Section 404 Permit, Section 10 Permit	U. S. Army Corps of Engineers (USACE)	A - G F1-8	Varies (\$0 - \$100)
Floodplain Permit	Local Floodplain Administrator	A - G	Varies by city/county (\$25 - \$500+)

# SEVERE DROUGHT IN EASTERN MONTANA

Submitted by: [tanja.fransen@noaa.gov](mailto:tanja.fransen@noaa.gov)

Tanja Fransen, Meteorologist in Charge, NOAA/NWS Glasgow, MT

Every Father's Day weekend, the Glasgow Chamber of Commerce hosts the "Longest Dam Run". I've been going for years, to watch my husband cycle in the 10-mile bike race. This year, as I stood at the start line and looked over the wide expanse of the dam, I realized how incredibly dry it looked. It was August or September conditions, not mid-June. When I compared the photo taken last year in 2020 to the one I took this year in 2021 (in almost exactly the same spot) the contrast was striking. It really illustrated Eastern Montana's severe drought conditions.

Currently the Fort Peck area is shown as D2 conditions on the US Drought Monitor. D2 is the severe drought category, which corresponds to an area where crop or pasture losses are likely, fire risk is very high, water shortages are common, and water restrictions are typically voluntary or mandated. ([www.ncdc.noaa.gov](http://www.ncdc.noaa.gov))

The precipitation at the Fort Peck station is at 50% of normal for this time of year, and at the National Weather Service in Glasgow, just 20 miles away, it is at 42% of normal.

Both weather stations reported it is the 4th driest period on record for June. Thunderstorms occurring June 10th brought up to 4 inches of much needed precipitation to the area. This created flash flooding in some areas just north and west of Wolf Point. The storm system also brought moisture to Scobey, Circle, Sidney and Plentywood areas along with baseball size hail and damaging winds from 70 to 115 mph.

Despite mother natures efforts Eastern Montana is still considered a "D2" and suffering severe drought.

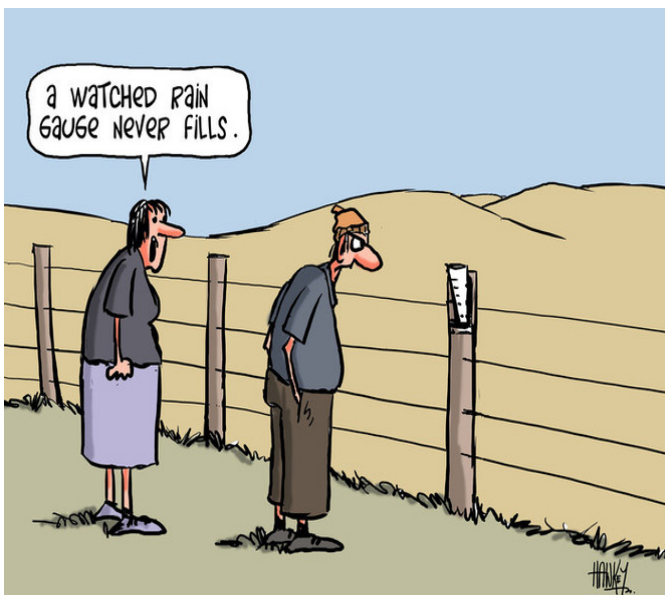


Photo by: Tanja Fransen, Meteorologist in Glasgow MT depicts the severe drought conditions at Fort Peck Reservoir with a photo comparison from June 2020 and June 2021.





## Upcoming Opportunities

Back by popular demand.

### Montana Floodplain Bootcamp

The new session of, what we are now calling, the Montana Floodplain Bootcamp is about to begin. This free virtual training event will start on July 23rd and go until November 26th. Every week we will conduct a one-hour workshop using the FEMA 480 as a guide. The bootcamp is designed for those folks who are new to floodplain management and/or maybe interested in taking the Certified Floodplain Managers (CFM) Exam.

To register: Email Traci Sears (DNRC)  
tsears@mt.gov.

### Montana Floodplain Compliance Virtual Workshop and Guidebook Introduction Held

June 30th, 2021

The workshop addressed common compliance issues experienced around the state and covered in the Montana Compliance Guidebook. Topics discussed were remediation plans, community issues - including the permit process, enforcement issues, and compliance actions before, during and after a disaster.

The workshop was presented by Montana DNRC Floodplain staff in partnership with the Natural Hazard Mitigation Association and FEMA. A recording was made and will be made available.

For more information contact,  
Traci Sears (DNRC) at tsears@mt.gov.

### DNRC Resources

VISIT [www.floodplain.mt.gov/training](http://www.floodplain.mt.gov/training)

**Floodplain Administrators are always welcome and encouraged to share training opportunities and materials with their elected officials.**



### WHAT IS THE DISASTER LEGAL SERVICES PROGRAM?

Disaster survivors can face a variety of legal problems making a terrible situation worse. Montana Legal Services Association (MLSA) provides free legal advice, self-help materials, and legal representation for qualifying people to help them recover from disasters and increase preparedness for future events.

#### How can legal services help me after a flood?

MLSA volunteer attorneys can help clients with:

- Insurance claims
- Landlord - tenant dispute
- Public benefits applications
- Revising parenting plans
- Reviewing repair contracts
- Other flood related legal issues

#### How do I know if I qualify?

MLSA is a private, nonprofit law firm that provides free civil legal aid to low-income Montanans in all counties and tribal reservations. MLSA determines eligibility based on the following criteria:

- Income and assets
- Citizenship status
- Conflict of interest
- Type of legal problem

Contact MLSA directly to find out if you qualify and if your legal issue is something we can help with.

#### What is MLSA?

Montana Legal Services Association is a nonprofit, civil legal aid organization providing free legal information, advice, and representation to low income Montanans facing non-criminal legal problems. Civil legal issues we can help with include: housing, family law, domestic violence, consumer debt, bankruptcy, and public benefits. As the only statewide provider of civil legal aid in Montana, we work to ensure that all Montanans have access to justice, regardless of how much money they make or where in the state they live.

#### How do I apply to MLSA?

Individuals can apply online at [www.mtlsa.org](http://www.mtlsa.org) or by calling the Helpline at 1-800-666-6899.

For legal forms and free legal information, clients can go to [www.MontanaLawHelp.org](http://www.MontanaLawHelp.org).

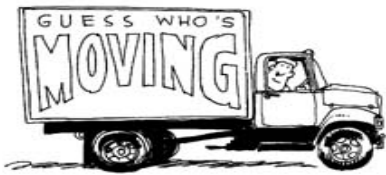
# Around the State Staff Updates

## Local Floodplain Administrators Directory

Go To:

<http://dnrc.mt.gov/divisions/water/operations/floodplain-management/contacts>

PLEASE REPORT PERSONNEL OR CONTACT CHANGES - INCLUDING ADDRESSES, PHONE NUMBERS & EMAIL TO TRACI OR SHYLEA



WELCOME  
LINDSAY ZELL  
ADMIN SUPPORT  
DNRC WATER OPERATIONS BUREAU  
PH. 406-444-0862  
EMAIL: LINDSAY.ZELL@MT.GOV

## NEW FLOODPLAIN SPECIALIST

Shylea Wingard started as a floodplain specialist on May 3rd. Shylea hails from Ennis, MT and has a strong background in production agriculture and real estate. Most recently she worked as an MSU extension agent and in private consulting, including 14+ years in risk management and crop insurance education for the USDA Risk Management Agency. She graduated from Montana State University and has a Master's Degree in Agricultural Economics from Purdue University. She believes her expertise fits well with the DNRC's natural resource and conservation missions. Shylea and her husband, Jeff, have a small livestock operation and run a premier horseback business - Wolfpack Outfitters, Inc. They also enjoy watching son Vance at his high school sporting events.

## Thank you outgoing Floodplain Administrators

CRAIG TAFT	Big Horn County Floodplain Administrator
SANDOR HOPKINS	Cascade County Floodplain Administrator
MARC MUSSMAN	Flathead County Floodplain Administrator
ANDREW HARPER	Musselshell County Floodplain Administrator

## Happy Retirement Craig Taft 40+ years in Big Horn County

Craig Taft has served as a Big Horn County employee for over 40 years. In June he relinquished his numerous responsibilities in the county and started a much-deserved retirement. Traci Sears, CAP Coordinator, said "Craig is a valued resource for Big Horn County".

The DNRC Floodplain Program is proud to announce that Craig has been selected as the recipient of the Lewis & Clark Floodplain Management Lifetime Achievement Award for 2021. This award recognizes a distinguished career based on outstanding individual efforts and contributions to floodplain management at the local level.

Craig held the position of Floodplain Administrator for Big Horn County for over 35 years. We would like to celebrate his outstanding involvement in Montana floodplain, planning, sanitation, environmental health and numerous local organizations. He continued to be an advocate of smart planning and a leader during the 2011 flood events and the COVID pandemic.

Congratulations on your successes in local floodplain management Craig! The Montana DNRC commends you for your hard work and achievements. Thank again for all your contributions to the Montana floodplain world. Enjoy your much-deserved retirement.

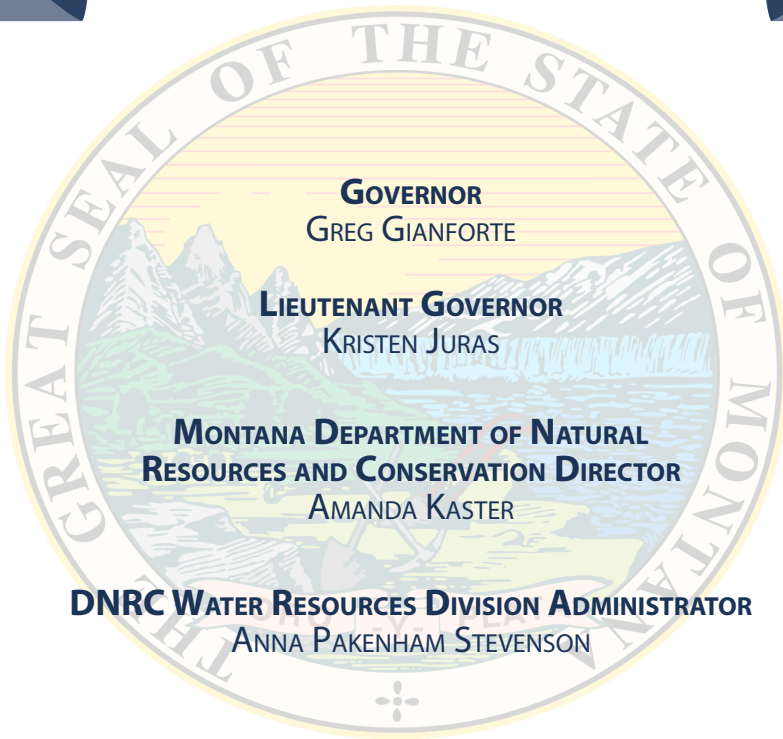


2021 Lewis and Clark Floodplain Management Lifetime Achievement Award recipient, Craig Taft, retires after 35 years in Big Horn County.

Pictured with Big Horn County FPA, Brian Mischel.

Photo credit: Traci Sears

# State Leadership



## MONTANA HIGHGROUND

### SHARE THE GOOD NEWS

The Montana Highground newsletter always wants to share news about our great state and people. Your articles, ideas and photos are always welcomed.

Please email your contributions to:  
[shylea.wingard@mt.gov](mailto:shylea.wingard@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.

## MONTANA DNRC FLOODPLAIN STAFF

1424 9th Ave, PO Box 201601, Helena, MT 59620-1601

Steve Story  
Water Resources Bureau Chief  
406.444.6816 | [sestory@mt.gov](mailto:sestory@mt.gov)

Tiffany Lyden  
Outreach Specialist  
406.444.0599 | [tlyden@mt.gov](mailto:tlyden@mt.gov)

Doug Brugger  
Engineering Specialist  
406.444.1300 | [douglas.brugger@mt.gov](mailto:douglas.brugger@mt.gov)

Peri Turk  
Floodplain Mapping Specialist  
406.444.6656 | [peri.turk@mt.gov](mailto:peri.turk@mt.gov)

Katie Shank  
Flood Hazard GIS Specialist  
406.555.6664 | [katherine.shank@mt.gov](mailto:katherine.shank@mt.gov)

Nadene Wadsworth  
Outreach Specialist  
406.444.6732 | [nadene.wadsworth@mt.gov](mailto:nadene.wadsworth@mt.gov)

Traci Sears  
CAP/NFIP Coordinator  
406.444.6654 | [tsears@mt.gov](mailto:tsears@mt.gov)

Shaye Bodine - Temp. Military Leave  
Floodplain Specialist  
406.444.1343 | [shaye.bodine@mt.gov](mailto:shaye.bodine@mt.gov)

Shylea Wingard  
Floodplain Specialist  
406.444.1343 | [shylea.wingard@mt.gov](mailto:shylea.wingard@mt.gov)

## MONTANA DNRC REGIONAL ENGINEERS

Sam Johnson  
Billings Regional Office  
406.247.4423 | [sam.johnson@mt.gov](mailto:sam.johnson@mt.gov)

Larry Schock  
Missoula Regional Office  
406.721.4284 | [lschock@mt.gov](mailto:lschock@mt.gov)

Anthony Moritz  
Havre Regional Office  
406.265.5516 | [anthony.moritz@mt.gov](mailto:anthony.moritz@mt.gov)

Sterling Sundheim  
Lewistown Regional Office  
406.538.7459 | [ssundheim@mt.gov](mailto:ssundheim@mt.gov)

Marc Pitman  
Kalispell Regional Office  
406.752.2713 | [mpitman@mt.gov](mailto:mpitman@mt.gov)

Brent Zundel  
Bozeman Regional Office  
406.556.4508 | [bzundel@mt.gov](mailto:bzundel@mt.gov)



[www.floodplain.mt.gov](http://www.floodplain.mt.gov)