

MONTANA HIGHGROUND

The Milk River is a 729 mile tributary to the Missouri River in northern Montana. Named by Lewis and Clark for its "cup of tea with a spoonful of milk" appearance, it originates in the Rocky Mountains, traverses into Canada and drains into a sparsely populated, semi-arid region known as the "hi-line". Its essential waters provides irrigation to thousands of acres before ending just east of Fort Peck Reservior. Photo: Shylea Wingard



PREPARING FOR FLOODS A MESSAGE FROM TRACI SEARS



Floods can happen anywhere, but trying to predict them can be notoriously tricky. Predictions depend on a complex mixture of geography, hydrology, rainfall, soil moisture, snowmelt, storms, and historic data. While modeling tools and forecasts are improving they are far from perfect. Montana was facing extreme drought conditions in early 2022, only to be hit by unprecedented, historic, and damaging floods in multiple major watersheds, on June 10-13, 2022. So far this year, Montana has had a fairly mild winter with below-normal snowpack in most of the mountain basins (see pg 9), but this does not mean Montana communities can let up on being prepared.

Throughout this newsletter there are articles, information, and messaging to help Montana communities prepare better and plan more efficiently for floods.

Floods are the nation's most common natural disaster. Building strong community floodplain management programs, expertise, and best practices are keys to keeping lives and property safe, reducing flood losses, and mitigating flood risk. Preparing and planning for natural disasters during "blue-sky" days is critical to building resilient communities that are capable of avoiding or recovering quickly when disasters strike.

Local communities are tasked with managing flood-prone areas and communicating flood risk awareness to the public and property owners. Mapping, permitting, insurance, and mitigation are the cornerstones of a community floodplain program. Offering guidance to better protect property, public health, safety and welfare is also key. The Montana DNRC Floodplain program assists local communities with administering their floodplain programs in accordance with local, state and federal regulations while promoting mindful, sensible, and resilient planning for development in flood prone areas. Both floodplain training and technical assistance are available to assist communities with permitting and compliance when requested.

NEWSLETTER HIGHLIGHTS

Disasters and Disabilities

Sandbagging

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Montana Snotel and Drought Reports

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Around the Floodplain

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FEMA: Risk Map - Resources

DNRC Floodplain Contacts

Preparing for Floods Disasters and Disabilities



As more catastrophic and devastating natural disasters occur, communities will lead more and more coordinated efforts to prepare, respond and recover from disasters with local, state, federal, tribal, and non-governmental entities. Public agencies and recipients of federal funds must account for vulnerable populations when planning and implementing disaster response and recovery efforts and should include people with disabilities, older (defined as those over the age of 50), and limited resource persons with emergency management planning. Often this vulnerable sector is overlooked and not accounted for in preparation, management, rescue, and recovery efforts.

Vulnerable persons more likely to die or be injured in disasters.

Disabled people are 2-4 times more likely to sustain critical injuries during a disaster than nondisabled people. This is largely due to lack of access to rescue resources including wrong sized or improper equipment. In some cases there is a failure to purchase or have on hand equipment needed to accommodate or rescue a disabled or elderly person. Disaster warning and notification systems are also critical to saving lifes and should account for the notification nuances for those with physical or development disabilitiies or hearing impaired individuals.

Vulnerable persons should be included in disaster planning

Communities officials and emergency management teams should consider the needs of vulnerable populations and include those persons in pre-disaster planning, training, or decision-making processes. This will help avoid gaps in preparedness that are often discovered during critical disaster moments.

The **Real Emergency Access for Aging and Disability Inclusion (REAADI)** for Disasters Act was introduced in the House (03/29/2023), REAADI in Disasters Act, would establish programs and requirements to assist individuals with disabilities and older adults (age 50 or older) with disaster preparedness. Despite the merits of the legislation, it still awaits legislative approval. Regardless of federal legislation, local officials could help their communities be more effective with preparedness, response, and recovery programs by including disabled and vulnerable people in the planning process. It may be an old cliché, but "if you fail to prepare, you're preparing to fail."

REAADI in Disasters Act

The Real Emergency Access for Aging and Disability Inclusion (REAADI) for Disasters Act has been endorsed by 100 state and national organizations. It now awaits federal endorsement.

Introduced in the House (03/29/2023), REAADI in Disasters Act, would establish programs and requirements to assist individuals with disabilities and older adults (age 50 or older) with disaster preparedness. It would allow states to contract with Centers for Independent Living to provide services and support to people with disabilities in preparing for hazards.

Solutions could be offered to states to help people with disabilities maintain their health, safety, and independence before, during, and after disasters. It could establish a National Commission on Disability Rights and Disasters to study the needs of disabled people, aging Americans, and people with access and functional needs and make recommendations to ensure inclusion in disaster preparedness conversations.

Flood disasters are even more devastating for older, disabled or vulnerable populations



ABOVE: Fire and rescue workers work in many flooded communities to load and assist those confined to wheelchairs and transport them through contiminated flood waters in Southern communities. (Photo: online)



ABOVE: Many Montana communities, like the City of Roundup, have vulnerable people that need to be included in the disaster planning and preparedness process. May 2011 (Photo: Kestral Aerial Services)

Preparing for Floods Sandbagging Property

Proper Handling and Disposal of Sandbags

After floodwaters recede, homeowners and communities are typically responsible for cleanup. This includes proper storing and disposal of used and unused emergency sandbags.

Sandbags can be stored for reuse for up to six months, however mold can develop if bags are stored when they are still damp. Dry out sand bags if possible before storage. If emptied and dried, sacks can be filled again. Otherwise the dampness may cause rot after a time period. If the sandbags will not be used again, dispose of the empty sandbag properly to prevent litter or landfill issues. Ususally they can be disposed with normal trash.

Sandbags should be stored properly for reuse so mold and rot does not develop

Caution should be used when disposing or reusing sand that may have come in contact with flood waters. Sand may not look or smell any different, however it may have contain or been exposed to fecal coliform or other bacteria. Spreading the sand on the ground and allowing it to be exposed to sunlight will reduce health risks. Bacteria will diminish with time and exposure to elements. However to reduce risk, sand that is used or possibly contaminated should not be placed in playgrounds, sandboxes or other areas where there is direct human contact.

Contact your local community officials, Disaster & Emergency Services (DES) coordinator or local land fill or disposal site for disposal instructions.

TIPS

- Wear gloves and boots to protect from scrapes and contaminants.
- Sand that has been in contact with flood waters may contain bacteria, hazardous chemicals, sewage, septic waste, and oil or fuel can cause health and environmental damage if not handled properly.
- Sand should not be disposed of in local water courses, waterways, wetlands, floodplains, or other environmentally sensitive areas.
- The property owners will want to reach out to Local Floodplain Administrator if they want to temporarily place sandbags and sand in the regulated Special Flood Hazard Area (SFHA) (also known as the 100-year floodplain).
- Sand from used sandbags should never be used in sandboxes, playgrounds, or other areas where it will be directly in contact with people.
- Clean, filled sandbags can be stored for future use for up to six months.
- Any permanent placement of fill or development in the SFHA would require a floodplain permit.
- Check with your community to see if unused sandbags may be returned to local work sites or depots.

What do I do with sandbags after the floodwaters subside?

After a flood, property owners are responsible for removing sandbag installations in compliance with their local jurisdiction's regulations. Check with your local jurisdiction for proper sandbag disposal procedures. Following a flood event, call your local emergency management agency or listen to news reports for instructions on sand and sandbag material disposal.



Sandbagging in Floodplain

Sandbags, when used properly, can reduce damages from flooding. After a flood, property owners are responsible for removing sandbag installations in compliance with their local jurisdiction's regulations. Please note that improper disposal of sandbags following a flood event can create environmental, safety and infrastructure concerns.

The **temporary** placement of sandbags within the regulated Special Flood Hazard Area (also known as the 100-year floodplain) for flood control during a flooding emergency may be contemplated.

Please note the following for sandbags:

- After the flooding emergency has passed, sandbags and sand placed in the regulated Special Flood Hazard Area (also known as the 100-year floodplain) <u>must be</u> <u>removed.</u>
- It is the property owner's responsibility to remove and dispose of sandbags.
- Temporary placement of sandbags before a flood event should be located around a structure.
- Sandbags should not be placed to divert water onto other properties or structures.
- It is the property owner's responsibility to ensure all other applicable agency's requirements are met, including local, state and federal regulations.
- For additional information, please reach out to the State of Montana Department of Natural Resources and Conservation (DNRC).





Preparing for Floods FLOOD INSURANCE FOR PROPERTY OWNERS

Basement Flooding What's Covered?

The National Flood Insurance Program (NFIP) recommends purchasing both building and contents coverage for the broadest flood protection available. Basements, defined as any area of a building with a floor that is below the ground level on all sides, receive limited coverage. Refer to your policy for the complete list of covered items.



BUILDING COVERAGE

nt items are covered under Building Coverage if they are connected to power and installed. Examples include:





Conditioners



and Light Switches





Furnaces and Hot Water Heaters



Sump Pumps

CONTENTS COVERAGE

ns are covered under Contents Coverage If they are connected to a power source. Examples include:



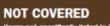
Clothing Washers and Dryers



Conditioners



Contents



ns not specifically listed in the policy are not covered in a basement. Examples include:

ALL STREET





To ensure a smooth claims process, photograph and document the manufacturer. make, model, and serial number of building equipment and appliances for your adjuster.



The Standard Flood Insurance Policy (SFIP) does not pay for removal of non-covered building or personal property items, even if the removal of these items facilitates cleanup of covered building repairs, such as the removal of carpet installed inside a basement.



For more in-depth information on basement coverage from the NFIP visit: Agents.FloodSmart.gov/ marketing/resource-library.

The NFIP managed by the Federal Emergency Management Agency (FEMA), aims to reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies. Contact an agent to understand the coverages outlined in your homeowners insurance policy and identify where flood insurance can help. For flood Insurance questions and to find a flood Insurance provider, use our online tool at FloodSmart.gov/flood-Insurance/providers or call FEMA Mapping and Insurance eXchange (FMIX) at (877) 336-2627.

This document is not intended to provide legal advice or guidance.

October 2021

Acres Barrens



MARCH 2024 - DNRC Floodplain



Preparing for Floods
FLOOD INSURANCE FOR PROPERTY OWNERS

Flood insurance is a tool towards flood preparedness

The National Flood Insurance Program (NFIP) is managed by the FEMA and their insurance policies are delivered to the public by a network of more than 50 insurance companies. Floods can happen anywhere — just one inch of floodwater can cause up to \$25,000 in damage and most homeowners insurance does not cover flood damage. Part of being prepared for disasters is having tools in place to mitigate financial impacts and losses which aids in a faster and more successful recovery process.

Property owners who purchase flood insurance usually have a 30 day waiting period before the policy is in effect. Policies can cover buildings, contents, or both. Flood insurance is offered in NFIP participating communities who adopt and enforce floodplain management regulations. Homes and businesses in high-risk flood areas with mortgages from government-backed lenders are required to have flood insurance. For more flood insurance information:

FEMA offers flood insurance guides and infographics at www.floodsmart.gov

Flood Insurance for Homeowners

What's Covered?

Floods are the nation's most common and costly natural disaster, with 98% of counties in the United States having experienced a flood. Did you know that most homeowners policies do not include coverage for all forms of water damage, in fact most do not cover flooding?

Flood insurance can fill those gaps. A National Flood Insurance Program (NFIP) flood insurance policy insures against damage sustained during flooding that covers two or more properties or two or more acres of normally dry land. The NFIP encourages people to purchase both building and contents coverage for the broadest protection.



The NFIP, managed by the Federal Emergency Management Agency (FEMA), aims to reduce the cost of future flood damage by providing people with flood insurance through NFIP Direct and private insurance companies. Contact an agent to understand the coverages outlined in your homeowners insurance policy and identify where flood insurance can help. To find a flood insurance provider, use our online tool at FloodSmart.gov/flood-insurance/providers or call (800) 621-3362.

NATIONAL FLOOD INSURANCE PROGRAMS Understanding Flood Loss Avoidance

Flood loss avoidance is a term used to describe the preventative action you can take to minimize or prevent flood damage to covered property.

A Standard Flood Insurance Policy (SFIP) covers up to \$1,000 toward the purchase of supplies and labor to protect insured property from the imminent flood threats, and \$1,000 to relocate insured property away from the threatened location to protect it from flood waters.

To be eligible for this coverage, the insured property must be in a community were a general condition of flooding exists or where an evacuation or other civil order is issued. Claims can be filed with the insurer. For more information, **visit FloodSmart.gov**

The following items are considered covered flood loss avoidance expenses. To ensure eligibility, keep copies of all receipts for submission to your insurance agent, flood insurer, or adjuster.



Water pumps

Pumps are instrumental in moving water and other liquids away from the home, limiting damage.



Plastic Sheeting and Lumber

These materials used in connection with flood loss avoidance measures are covered.

Sandbags

Sandbags and the sand to fill them are covered. They become heavier when saturated, providing protection for your property.

Fill to Create Temporary Levees

This covered flood loss avoidance method is effective at diverting the flow of water from your property and belongings.

Labor

You may claim labor at the federal minimum wage, including your own or a family member's. You can also request reimbursement for work performed by a professional.

Moving and Storage Expenses

If you move personal property, it must be placed in a fully enclosed building or otherwise protected from the elements. Property removed is covered by your flood policy for 45 consecutive days from the date the move begins.

Any property removed, including a moveable home (that meets the definition of a building in the flood policy), must be placed above ground level or outside of a highrisk flood zone.

MARCH 2024 - DNRC Floodplain

Preparing for Floods NFIP Floodplain Standards Mitigating Flood Damage



Floods are the deadliest, costliest and most common <u>form</u> of natural disasters, not only in the United States, but also in the world. They are caused by heavy rainfall, hurricanes, overflowing rivers, broken dams, overfilled urban drainage basins, tsunamis, debris blockages in water channels, and ice- or snow-melt. Floods are difficult to predict, which means communities must be prepared to respond at all times.

Flood mitigation approaches fall into two categories: structural and nonstructural.

Structural forms of mitigation mitigate harm by reconstructing landscapes or constructing flood control measures. They include floodwalls/seawalls, floodgates, levees, dams, and water overflow routes. **Nonstructural** measures reduce damage by removing people and property out of flood risk areas. They include elevating structures, property buyouts, permanent relocation, zoning or subdivision regulations, and building codes.

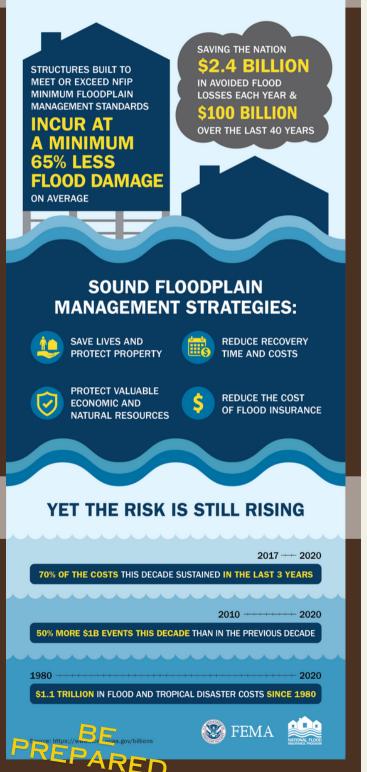
As development continued to occur in high risk area, studies showed property losses were still high despite efforts to build or construct high-dollar diversions like dams, floodgates, or levees. Over time emphasis has been placed on nonstructural measures that will effectively mitigate flood disaster impacts such as permeable pavement, water storage areas or wetland protection to capture or hold floodwaters, stream bank restoration, property buyouts, or low impact development. People continued to build in and around high risk areas and flood structures such as old dams and floodgates have failed.

Floodplain management standards can help communities reduce losses, protect natural resources, and save lives.

Communities are often reluctant to limit floodplain development over concerns about private property rights, takings, and liability. However, communities who participate in the National Floodplain Insurance Program (NFIP) have a duty and the authority to administer and enforce their locally adopted floodplain ordinances. FEMA in exchange makes flood insurance and various types of federal mitigation and disaster funding available. It is important for communities to guide development in flood prone, high risk areas to reduce the risk of flood losses and ensure the safety of lives, property and structures. According to FEMA, structures built to meet or exceed NFIP minimum floodplain management standards incur a minimum of 65 percent less flood damage on average. Floodplain managers and community officials can help their communities and property owners reduce flood risk, be better prepared for flooding, and recover more quickly after a flood emergency by developing, administering, and enforcing local floodplain ordinances designed to meet or exceed local, state and federal regulations. For more information, see:

https://www.fema.gov/floodplain-management/managerisk/individuals

THE VALUE OF NFIP FLOODPLAIN MANAGEMENT STANDARDS



A List of Navigable Montana Rivers and Streams by the State of Montana and U.S Army Corps of Enginineers

How to know if a floodplain project needs a navigable river land use permit?

Property owners who are planning to do work on or near a Montana waterway will need to determine what permits may be required by up to six local state, and federal agencies. Conservation districts, along with participating agencies, created the Joint Application Form to help reduce paperwork and increase coordination. One question applicants need to consider is whether the project will take place on a navigable river and if land use permit is need from the MT DNRC - Lands. Below is a list of navigable rivers and streams as identified in the "Montana Stream Permitting Guide".

The following Rivers and Streams and portions of Rivers and Streams are considered Navigable by the State of Montana

BIG HOLE RIVER - from Steel Creek to Divide, Montana.

BIG HORN RIVER - from the Wyoming state line to its confluence with the Yellowstone River.

BITTERROOT RIVER - from the confluence of its east and west forks to its confluence with the Clark Fork River.

BLACKFOOT RIVER - from Lincoln, Montana to its confluence with the Clark Fork River.

BOULDER RIVER (Tributary to the Yellowstone River) - from the northern township line of Township 6 South, Range 12 East, to its confluence with the Yellowstone River. The west Boulder River is commercially navigable from the southern line of Township 3 South, Range 11 East, to its confluence with the main stem of the Boulder River.

BULL RIVER - from a point south of Bull Lake to its confluence with the Clark Fork River.

CLARK FORK RIVER - from Deerlodge, Montana to the Idaho state line.

CLEARWATER RIVER - from, and including, Seeley Lake, to its confluence with the Blackfoot River.

DEARBORN RIVER - from Highway 434 to its confluence with the Missouri River.

DUPUYER CREEK - See 'South Fork Dupuyer Creek'.

FLATHEAD RIVER (MAIN STEM) - from the confluence of its north and middle forks to its confluence with the Clark Fork River. However, given Neman court case, the state does not claim any river ownership within the boundaries of the Flathead Indian Reservation at this time.

FLATHEAD RIVER (MIDDLE FORK) - from Nyack, Montana to its confluence with the north fork of the Flathead River. FLATHEAD RIVER (NORTH FORK) - from Logging Creek to its confluence with the main stem of the Flathead River. FLATHEAD RIVER (SOUTH FORK) - from the face of Hungry Horse Dam to the main stem of the Flathead River. FORTINE CREEK (Tributary to Tobacco River) - from Swamp Creek to its confluence with the Tobacco River. GALLATIN RIVER - from Taylor's Fork to Central Park, Montana.

GRAVES CREEK (Tributary to Tobacco River) - from where Graves Creek intersects the eastern township line of Township 35 North, Range 26 West, to its confluence with the Tobacco River.

JEFFERSON RIVER - from its confluence of the Beaverbead and Ruby Rivers to the Jefferson's confluence with the Missouri River. KOOTENAI RIVER - from the Canadian line to the Idaho state line.

LITTLE MISSOURI RIVER - from its confluence of Cottonwood Creek to the South Dakota state line.

LOLO CREEK - from the mouth of Tevis Creek to Lolo Creek's confluence with the Bitterroot River.

MADISON RIVER - from the confluence of its west fork to Varney, Montana.

MARIAS RIVER - from its confluence with the Missouri River to a point five miles upstream.

MISSOURI RIVER - from its headwaters at Three Forks, Montana to the North Dakota state line.

NINE MILE CREEK (Tributary to the Clark Fork River) - from the southeast corner of Township 17 North, Range 24 West, to its confluence with the Clark Fork River.

ROCK CREEK (Tributary to the Clark Fork of the Yellowstone) - from the main fork of Rock Creek to Red Lodge, Montana. SHEEP CREEK (Tributary to Smith River) - from the mouth of Deadman Creek to its confluence with the Smith River. SMITH RIVER - from the mouth of Sheep Creek to its confluence with the Missouri River.

SOUTH FORK DUPUYER CREEK (Tributary to Dupuyer Creek and Marias River) - from the basins above the canyon to the mouth of the canyon, a distance of approximately eight miles.

STILLWATER RIVER - from upper Stillwater Lake to its confluence with the Flathead River.

SUN RIVER - from the confluence of the north and south forks of the Sun River to its confluence with the Missouri River.

SWAN RIVER - from and including Swan Lake to its confluence with Flathead Lake.

TETON RIVER - from the confluence of its north fork to its confluence with the Marias River.

TOBACCO RIVER - from the mouth of Graves Creek to its confluence with the Kootenai River.

TONGUE RIVER - from the south line of Township 2 South, Range 44 East, to its confluence with the Yellowstone River.

WHITEFISH RIVER - from, and including, Whitefish Lake to its confluence with the Stillwater River.

YAAK RIVER - from the mouth of Fourth of July Creek to its confluence with the Kootenai River.

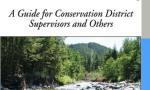
YELLOWSTONE RIVER - from Emigrant, Montana to the North Dakota state line.

Waters considered Navigable by the Army Corps of Engineers in the State of Montana

KOOTENAI RIVER - From the International Border between the United States and Canada downstream to Jennings Rapids near Jennings, Montana.

MISSOURI RIVER - From its Headwaters near Three Forks. Montana downstream to the North Dakota Border

YELLOWSTONE RIVER - From Emigrant, Montana downstream to the North Dakota border.



Montana Stream Permitting



P.O. Box 201601 Helena, MT 59620-1601 (406) 444-2074

or

http://dnrc.mt.gov/licenses-andpermits



The Joint Stream Permit Application has been updated. See: https://dnrc.mt.gov/_docs/p ermits-services/Stream-**Permitting-Joint-Application.pdf.**

Preparing for Floods



Message from NWS - Billings, MT National Weather Service changes hydrology program to prepare for 2024 runoff season

Changes to River forecasts and a new website for viewing water data

We wanted to pass along a couple of important changes to our hydrology program that will be active for the 2024 runoff season.

River Forecast Changes:

There are a couple of changes being made to River forecasts starting April 1, 2024.

The first is to reduce the ingested model precipitation from 5 days to 3 days.

Background on the change - Large Spring precipitation systems are the biggest driver of river rises on our river systems. However, there is usually a great deal of uncertainty with these storm systems past day 3, as they are still located off the west coast. Big precipitation bullseyes in the day 4 and 5 time frame rarely turn out to be exactly right in placement and magnitude, but have a large impact on river forecasts for the day 4-10 time range, where these precipitation bullseyes are placed. Significant flooding can be forecast on rivers when the certainty of that precipitation is very low. So, this change to reduce the number of days of precipitation ingested into the River forecast models is being made to reduce the error rate for the longer periods of the forecast. Confining the precipitation ingest to 3 days will reduce high anomaly's and improve the river forecast overall.

Second, the river forecast duration will be reduced from 10 days to 7 days, also in an effort to improve the quality of the forecast to users. With only 3 days of precipitation being pulled into the forecast model, and precipitation being the main driver of river fluctuations, a 7 day forecast will be long enough to work that forecast water through our river systems. The accuracy of the longer range periods of the River forecast would be unrealistic with the lack of precipitation inputs from the day 4 and 5 period.

Just an FYI, internally we continue to have the ability to see the longer range forecasts with 5 days of precipitation. If we feel confidence is high enough in those longer range forecasts, we will certainly pass this information on to stakeholders as necessary.

AHPS being replaced by NWPS:

The long running Advanced Hydrologic Prediction Service (AHPS) page is due to be replaced by the new National Water Prediction Service (NWPS) on Wednesday March 27, 2024.

Here is the latest information on this changeover:

As outlined in the National Weather Service (NWS) Strategic Plan, the NWS is investing in its infrastructure and part of this strategy includes the modernization and replacement of the Advanced Hydrologic Prediction Service (AHPS) web dissemination platform with the National Water Prediction Service (NWPS). AHPS provides critical hydrologic information, especially during extreme hydrologic events, and as such we are sharing information here about the transition not only to help you prepare but also to ensure there are no gaps in service.

Below is key information for you:

What is NWPS: The NWPS web dissemination platform will be the replacement for AHPS and the gateway to NWS water information. NWPS will leverage the NWS' Enterprise Cloud System, and a modernized Web technology framework integrating geospatial technology and web services to disseminate critical hydrologic information to you year round. In addition to the enhanced Graphical User Interface (GUI), NWPS will include an Application Programming Interface (API) that will allow you to integrate operational forecast information within your own applications.

Operational Implementation: NWPS will officially launch on Wednesday, March 27th.

<u>NWPS Resources</u>: Visit <u>https://weather.gov/owp/operations [weather.gov]</u> (scroll down after visiting the hyperlink) to find resources and informational material that aid in the transition to NWPS. Available materials include webinars, fact sheets and flyers, story maps, and a user guide.



Questions about these changes, please contact:

Todd Chambers Senior Meteorologist Hydrology Focal Point

Ph. 406.652.0851

Email: nws.gillings@noaa.gov

RESOURCES



National Water Center Products and Services

NEW! Flood Inundation Mapping (FIM) Services

National Water Prediction Service (NWPS)

> 2024 National Hydrologic Assessment

River Flood Outlook

Flood Hazard Outlook

Website <u>https://www.weather.gov/</u> owp/operations

Main Page

https://water.noaa.gov/



Montana SNOTEL Map Comparison

What a Difference a Month Makes

The Montana State Library (MSL) houses snow water equivalent (SWE) maps that are available the first of each month from January through June. The maps are produced in partnership with the USDA-National Resource and Conservation Service (NRCS), and data is compiled by the Montana Snow Survey Program. The state river basins SWE are compared to 1991-2020 levels. Above-normal precipitation in February across most of the state provided a needed boost to Montana's meager winter snowpack. Forecasters say more snowstorms are needed in March and April and precipitation in May and June is needed to avoid drought and below-normal summer streamflows. Snowpack and spring precipitation drives Montana's water supply.

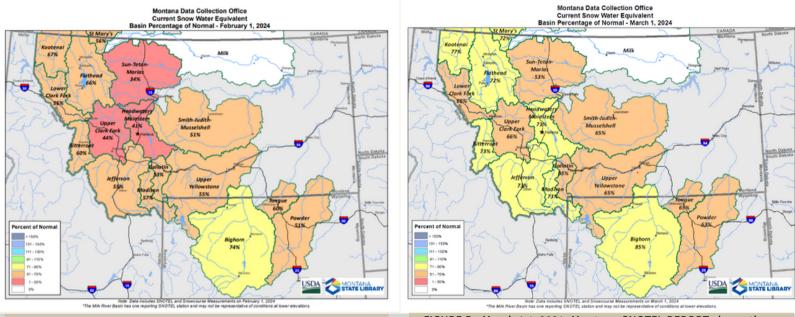


FIGURE A: February 1st, 2024 Montana SNOTEL REPORT shows basins with less than 50 percent of normal in red.

FIGURE B: March 1st, 2024 Montana SNOTEL REPORT shows those same basins with above 50 percent of normal.

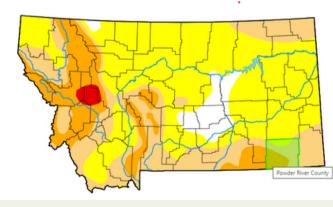
Montana isn't alone in dealing with El Nino's dry and warm winter pattern. According to the National Oceanic and Atmospheric Administration (NOAA), more than half of the monitoring stations in the Western U.S. are below the 30th percentile for snow-water equivalent for the winter, focused particularly in Washington, western Montana, northern Idaho and northern Wyoming.

U.S. Drought Monitor Montana

Precipitation is also key for soil moisture and drought monitoring. This winter has lacked precipitation and expanded drought conditions. May and June are typically the wettest months for Montana so soaking rains could help make up for water and moisture deficits. Nearly 90% of Montana is currently dry, but nearly half the state is seeing moderate drought or worse, and nearly 1/4 of the state is experiencing severe drought according to weekly U.S. Drought Monitor reports.

El Nino conditions are predicted to end during the summer of 2024 and there is a 55% chance that LaNina conditions could develop late summer, bringing wetter and cooler conditions in the 2024 winter. Montana needs above normal precipatation to offset dry 2024 winter conditions. To monitor, visit

https://droughtmonitor.unl.edu/CurrentMap/StateDroughtMonitor.aspx?MT



Map released: Thurs. March 21, 2024 Data valid: March 19, 2024 at 8 a.m. EDT

Intensity



United States and Puerto Rico Author(s): Brad Rippey, U.S. Department of Agriculture

Pacific Islands and Virgin Islands Author(s): <u>Richard Heim</u>, NOAA/NCEI

For up-to-date information on stream flows and potential flood conditions check the Montana All-Hazards Weather Monitor web site:

https://www.weather.gov/byz/montana_statewide_information_

AMFM 2024 Annual Conference "High and Dry in Helena"

It was record-breaking attendance at the annual Association of Floodplain Managers Conference: "High and Dry in Helena" on Feb. 27th - March 1st

Almost 150 professionals assembled for three-days of learning and networking. Knowing it is not an easy task to organize and host such successful and popular event- we say **THANK YOU to the AMFM Board!**

The AMFM Board is working on uploading all of the conference presentations and information on their website: <u>mtfloods.org.</u>

Congratulations to the new AMFM Board Officers.

DNRC Floodplain

Appreciates and Recognizes Valuable Floodplain Partners

Some people exceed expectations and put forth extra effort to help their communities and administer their floodplain programs at a higher level. So DNRC Floodplain led by Traci Sears proudly recognized these valuable leaders at AMFM Conference.

Not Pictured:

Lawson Moorman - Park County FPA -Floodplain Appreciation Award

Pam Vosen - Fergus County FPA, 18 years - Floodplain Longevity Award

Katherine Maudrone - Sanders County 12 years - Floodplain Longevity Award





FPA OF THE YEAR Stephanie Ray Stillwater County

Stephanie accepted the "FPA of the Year" award with a grateful heart. She had been Floodplain

Administrator (FPA) for 2 months when the June 2022 floods devastated her county. She learned "A LOT in a short amount of time" and called it "two years of hell". She thanked DNRC Floodplain - Traci Sears and Team - for all the help and encouraged FPAs around the state to keep learning and doing an important job.



The Friend of Floodplain Award was given to Sharon Flemetis -Stillwater County Conservation District Coordinator

Sara Hartley - MT DES Jake Ganieany - MT DES

2024 Floodplain Program Ambassador

Sara and Jake received recognition for their outstanding efforts and advocation for sound floodplain management.

Rob Livesay - Ravalli County FPA 2024 Floodplain Program Ambassador

Traci Sears presented Rob Livesay a well deserved "Friend of Floodplain Award".



ABOVE: DNRC Floodplain Regional Engineers - Peri Turk and Ryan Murphy made learning fun wiith their presentation of "Floodplain Jeopardy". (Photo: Traci Sears)

Courtney Long

2024 Floodplain Program Ambassador

Courtney graciously shared her award with her faithful assistant -Finn - who thought he should be **"Floodplain Dog of the Year".**





ABOVE: MT DES - Sara Hartley and Andrew Long - presented Mitigation Disaster Grants to over 120 attendees on the last day of AMFM Conference. in Helena, MT (Photo: Traci Sears)







Congrats on your CFM certification

Ryan had his one-year employment anniversary as DNRC Regional

Engineer in January 2024. Congratulations and well wishes were

Ryan graciously shared his study tips and recommendations with

the Floodplain Bootcamp class on Feb. 23rd. While Ryan took the

on-line exam in his office, he suggested to the group that they

consider taking the CFM exam at 1 of 4 testing service centers in Montana (located in Billings, Bozeman, Great Falls or Missoula).

Ryan had some laptop incompatibility issues which luckily he got it

fixed ahead of time. He suggested the testing centers to avoid the

Please let Traci or Shylea know if you have received your CFM certificaiton

also given to him when he passed his CFM exam in February 2024.

Ryan Murphy

DNRC Regional Engineer - Lewistown

Montana FPA Updates

Welcome

Cody Marxer - Madison County - Planning Director/FPA Katie Miller - Madison County - Planner I Dave Westwood - City of Red Lodge - Mayor / FPA Bob Micalson - Town of Stevensville - Mayor / FPA Stephan Lassiter - Town of Stevensiville - Public Works/FPA Chirs McComas - Sanders County - Planner / FPA Harlie Riddle - Town of Fromberg - Clerk Winifred Lambert Fort Peck Reservation - FPA Heather Rice - Pondera County Canal & Reservoir Co - Mgr

Goodbye / Well Wishes

Katherine Maudrone - Sanders County - Planner/FPA

Please report personnel updates to: Traci Sears - CAP Coordinator | tsears@mt.gov | Ph. 406.444.6654 Shylea Wingard - Floodplain Specialist | shylea.wingard@mt.gov

The CFM Exam Changed Her Life -- (count the bad floodplain puns)

The new floodplain manager was a little overwhelmed but tried to keep her head above water. Knee deep in paperwork, she kept pushing through. There were an overwhelming number of flood emails and a tidal wave of questions for her to answer every day. There were times when she was nearly swept away by the demands of the job. The workload was a floodgate that never closed. Eventually, she learned to go with the flow. She took the CFM exam and didn't wash out. As a CFM, she now dives right into her flood work each day.

Written By: Steven Samuelson (Retired State NFIP Coordinator) - a funny and clever friend of Traci Sears. Shared with permission

Meet DNRC Floodplain's New Team Members

Submitted by: John Connors, Bureau Chief

stress and hassle.



MICKEY NAVIDOMSKIS DNRC Floodplain Technical Assistance Engineer

Mickey Navidomskis is our new Floodplain Technical Assistance Engineer. He will be working with the Community Assistance, Floodplain Mapping, and Regional Engineer programs on all things floodplain. Based out of Missoula, he will travel to communities throughout the state and to Helena to assist the DNRC Floodplain program.

Mickey is a licensed engineer (PE) with 5 years of water resource/environmental consulting experience. He is a graduate of the University of Utah, where he received his BS and MS in Civil & Environmental Engineering. Mickey lives in Missoula with his fiancé, Drue. They are planning a June 2024 wedding. In his free time, he enjoys skiing, fishing, rafting and volleyball.





MONICA CONLIN DNRC Flood Hazard Hydrologist

Stationed in Helena, Monica Conlin is the new Flood Hazard Hydrologist with the Floodplain Mapping team. She will help communities map and understand their flood risk.

Monica grew up in the small Western Montana town of Thompson Falls. After she graduated high school and she headed East to Massachusetts to attend Antioch University - New England where she earned a M.S. degree in Environmental Science. Over the past 8 years, Monica worked in the hydrology field for the U.S. Forest Service and USGS, returning to her home state to work for MT DEQ and now MT DNRC. When Monica is not working, you can find her fishing, hiking, rafting, skiing, or spending time with her dogs and family- enjoying the best Montana has to offer.

MARCH 2024 - DNRC Floodplain

EDUCATIONAL AND TRAINING EVENTS





2024 FLOODPLAIN Spring training

Wednesday, April 17th 9:00 am - 12:00 am Virtual Training

Flooding in Montana is most prevalent in the spring so this training is timed to help local communities get prepared to manage and mitigate natural disasters and flood risk. It will also address Federal program directives including DRRA 1206, ESA, substantial damage and improvements.

Join Zoom Meeting

https://mt-gov.zoom.us/j/859285546657 pwd=MEFVaINMZnREZmtxNFhLSjU5L2N Ldz09

Meeting ID: 859 2855 4665 Password: 823454

Dial by Telephone +1 646 558 8656 Meeting ID: 859 2855 4665 Password: 823454

Natural Resources & Conservation

FIP 101:

Floodplain Manageme CONTACT

TRACI SEARS NFIP/CAP Coordinator tsears@mt.gov Ph. 406.444.6654

SHYLEA WINGARD DNRC Floodplain Specialist shylea.wingard@mt.gov Ph. 406.581.5254

FOR MORE INFORMATION HTTPS://DNRC.MT.GOV/WATER-RESOURCES/FLOODPLAINS/

FEMA NFIP 101: Intro to Floodplain Management

Learn the fundamentals of floodplain management with this free self-paced course developed by FEMA. Perfect for new local floodplain administrators or those looking for a refresher. CECs available with full course convergence (floods.org)

Are you making plans and reservations for the 2024 ASFPM Conference in Salt Lake City?



June 23-27, 2024 | Salt Lake City, Utah

For program schedule and hotel information, go to: https://www.floods.org/conference/2024-asfpm-conference/

Flood Preparedness May Mean Building Differently





Web-based Training for Floodplain Administrators Want to learn floodplain managment basics? Don't have time to attend a 4-day course? Want to brush up on 1 or 2 floodplain topics?

MARCH 2024 - DNRC FLOODPLAIN





Questions about floodplain mapping?



PUBLICATIONS ORDER FORM

Request complimentary NFIP resources.

RiskMAP

FEMA estimates that over 40 percent of NFIP claims made in 2017 to 2019 were for properties outside official Special Flood Hazard Zones or in unmapped areas.

OVERVIEW

FLOOD HAZARD MAPPING UPDATES

The Federal Emergency Management Agency (FEMA) partners with Tribal nations, States, and communities through the Risk Mapping, Assessment, and Planning (Risk MAP) program to identify flood hazards, assess flood risks, and provide accurate data to guide stakeholders in taking effective mitigation actions that result in safer and more resilient communities. This data is incorporated into flood maps, known as Flood Insurance Rate Maps (FIRMs), that support the National Flood Insurance Program (NFIP) and provide the basis for community floodplain management regulations and flood insurance requirements.

Flood hazards are dynamic and can change frequently because of a variety of factors, including weather patterns, erosion, and new development. FEMA, through the Risk MAP program, works with communities to collect new or updated flood hazard data and periodically updates flood maps to reflect these changes.

What Happens When A Flood Map Changes?

When a new map is issued or an effective map is revised, your mapped flood hazard, as well as building or insurance requirements, may change. An effective map is one that has been through the public review and appeal process and has been adopted as a regulatory FIRM. Therefore, it is important for users to check FEMA's Map Service Center (MSC) or the local community map repository for current, effective information.

What May Affect or Change a Flood Map?

FIRM updates can occur in a variety of ways, including Flood Risk Projects, Physical Map Revisions (PMRs), and Letters of Map Revision (LOMRs). Letters of Map Amendment (LOMAs) and Letters of Map Revision Based on Fill (LOMR-Fs) can change flood hazard designations for specific structures or properties. Each of these processes is discussed in more detail in the table on page 2.

Helpful Flood Map Information

What Goes into a Flood Map, an infographic, is available at http://www.fema.gov/blog/2014-02-21/what-goes-flood-map-infographic.

RISK MAPPING, ASSESSMENT, AND PLANNING PROGRAM (RISK MAP)

The Federal Emergency Management Agency's Risk MAP Program delivers quality data that increases public awareness and leads to action to reduce risk to life and property. Risk MAP is a nationwide program that works in collaboration with states, tribes, and local communities using best available science, rigorously vetted standards, and expert analysis to identify risk and promote mitigation

Mapping Terminology

Flood Insurance Rate Map (FIRM) – The official flood map that shows a community's different flood hazard areas. These may include high-hazard (Special Flood Hazard Areas), moderate- to low-hazard, and undetermined areas. Different flood insurance and building requirements apply to these flood hazard areas.

Flood Insurance Study (FIS) Report -

A compilation and presentation of flood hazard data and analysis for specific watercourses, lakes, and coastal flood hazard areas within a community.

National Flood Hazard Layer (NFHL) -

A digital database containing the flood hazard mapping information fr**om FEMA's National Flood** Insurance Program (NFIP).

Letter of Final Determination (LFD) -

A letter FEMA sends to local officials stating that the process of establishing new flood elevations is complete, and a new or updated FIRM will become effective in 6 months.

Letter of Map Change (LOMC) -

A general term used to refer to the several types of revisions and amendments to FEMA maps that can be accomplished by letter (LOMA, LOMR-F, LOMR).

Map Service Center (MSC) -

FEMA's official public source for flood hazard information produced in support of the NFIP. http://msc.fema.gov

Special Flood Hazard Area (SFHA) –

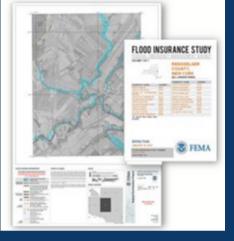
The area where the NFIP's minimum floodplain management regulations must be enforced by the community as a condition of NFIP participation, and the area where the mandatory flood insurance purchase requirement applies.

Revalidation Letter -

A letter identifying the previously issued LOMCs that are still valid after the FIRM has been revised.

Sample Products

FIRM and FIS report



LOMR



LOMA/LOMR-F

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MARCH 2024 - DNRC Floodplain

action, resulting in safer, more resilient communities







NEW FEMA Resources and Guides

Questions about floodplain mapping?



PUBLICATIONS ORDER FORM

Request complimentary NFIP resources.

RiskMAP

FEMA Map Information eXchange (FMIX) Contact a Map Specialist

- (877) FEMA MAP (1-877-336-2627)
 - Hours of Operation: Monday through Friday, 8 a.m. through 6:30 p.m. eastern standard time (EST)
- Email: <u>FEMAMapSpecialist@riskmapcds.com</u>

		Flood Risk Project	Physical Map Revision (PMR)	Letter of Map Revision (LOMR)	Letter of Map Revision Based on Fill (LOMR-F)	Letter of Map Amendment (LOMA)		
	What is it?		An update to the FIRM to reflect the most current flood hazard data; this results in an update to a portion of a community's map panels.	An official revision to a FIRM that can reflect changes to the floodplains, Base Flood Elevations (BFEs), or regulatory floodways depicted on a community's FIRM. LOMRs most frequently reflect topographic changes and/or construction projects	A letter that provides an official determination on the flood zone for a property or structure that has been elevated by earthen fill to modify the SFHA.	A letter that provides an official determination on the relation of a property or structure to the SFHA. LOMAs are most frequently issued when a property has inadvertently been mapped within the floodplain, but is on naturally high ground.		
	What is revised?	Revises FIRM panels and FIS reports, or publishes new panels and reports for areas that were not previously mapped.	Physically revises and supersedes at least an entire FIRM panel and the FIS report.	Revises (normally a portion of) an existing FIRM panel (does not supersede the panel) and possibly portions of the FIS report.	Flood hazard designations for properties within an SFHA on a FIRM can be changed, and an effective FIRM can be amended, but the map is not physically changed unless the area is large enough to be reflected in future updates.			
	s there an appeal* period?	Yes, there is a 90-day appeal period for affected communities.		Yes, all LOMRs are subject to a 90-day appeal period when changes to BFEs, floodplain and/or floodway boundaries occur.	No.			
	What is the output?	New or updated preliminary FIRM panel(s), LFD, final FIRM panel(s) and FIS report, and LOMC Revalidation Letter.	New or updated FIRM panel(s), FIS report, and LOMC Revalidation Letter.	A LOMR Determination Document that includes a revised area of a FIRM panel(s) and/or revised FIS report (flood profiles).	A LOMR-F Determination Document.	A LOMA Determination Document.		
	When does it become effective?	Six months after the Letter of Final Determination		A LOMR becomes effective 120 days after the date of the second local newspaper publication is issued, unless an appeal is submitted to FEMA.	ocal newspaper publication is On the date			
	Where to find it?	 Digital copies can be found on the MSC. Hard copies of community FIRM panels are available at the community's map repository. 		 Digital copies can be found on the MSC. Hard copies are mailed to the applicant and the community's map repository. 				
	What is uploaded to the MSC? Map panels, FIS report, and FIRM/NFHL database. Map panel(s), FIS report, and FIRM/NFHL database.		A determination document, the revised portion of the map panel(s), and updated portions of the FIS report (profiles, tables, etc.) and NFHL database.					
ĺ		On http://msc.fema.gov, after a 'Search for All Products' under a jurisdiction, the paths below will provide the corresponding items.						
	Where can it be found on the MSC?	• Effective and Pending Products> FIRM Panels and FIS Reports	 Effective and Pending Products>FIRM Panels and FIS Reports 	LOMC> LOMR • Effective Product>FIRM PanelSclick on	Effective Products>LOMC>LOMA Effective Products>FIRM Panels>click on LOMC Button for a spanel			

Floodplain maps are not meant to be predictive and residents buying flood insurance should take that into account, as well as other aspects of the overall flood risk to their property. Precipitation, soil saturation, and obstructions in the waterway can all intensify flooding. Maps do not forecast flooding.

- Michael Grimm (FEMA Federal Insuarance and Mitigation Adminstration)



Guidance for Flood Risk Analysis and Mapping Appeal and Comment Processing

November 2022

RESOURCE: Guidance for Flood Risk Analysis and Mapping (Appeal and Comment Processing) https://www.fema.gov/sites/default/files/2020-02/Appeal Comment Processing_Guidance Feb 19.ndf

Flood maps, known officially as Flood Insurance Rate Maps (FIRMS), show areas of high- and moderate- to low-flood risk.

They are shown as a series of zones. Communities use the maps to set minimum building requirements for coastal areas and floodplains; lenders use them to determine flood insurance requirements. All home and business owners in high-risk areas with mortgages from federally regulated or insured lenders are required to buy flood insurance.

FIRMs are available to the public free of charge through the FEMA Flood MapService Center at https://msc.fema.gov/portal.

Special Flood Hazard Areas are high-risk areas. They are shown on the flood maps as zones beginning with the letters 'A' or 'V.' There is at least a 1 in 4 chance of flooding during a 30-year mortgage in high-risk areas.

Non-Special Flood Hazard Areas are moderate-to-low risk areas. The risk of flooding is reduced, but not completely removed. Moderate- to low-risk areas are shown on flood maps as zones beginning with the letters 'B', 'C' or 'X' (or a shaded X). These areas submit more than 20 percent of National Flood Insurance Program claims and receive one-third of federal disaster assistance for flooding.

Flood insurance isn't federally required in moderate- to- low-risk areas, but it is recommended for all property owners and renters. Some flood maps also include areas where there are possible but undetermined flood hazards or unstudied areas.







ABOVE: Members of the DNRC Floodplain Mapping Team - Nadene Wadsworth and Hannah Shultz discuss a recovery project on Rock Creek with MT DES SHMO - Sara Hartley. (Photo: T. Sears)



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

Updated 3/27/2024

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BILLINGS REGIONA		1371 Rimtop	Dr, Billings, MT 59105-1978	
Linda Winn Regional Engineering Special 406-256-7660 linda.winn@	ist Rosebud, Stillwater,		, Custer, Fallon, Powder River, Prairi re, Wibaux, Yellowstone	
BOZEMAN REGIONA		2273 Boot Hill C	ourt, Ste 110, Bozeman, MT 5971	

Counties served: Gallatin, Madison, Park

Clark, Powell, Silver Bow

Sanders

Pondera, Roosevelt, Sheridan, Teton, Toole, Valley

BOZEMAN REGIONAL OFFICE Brent Zundel – PE, CFM Regional Engineering Specialist (406) 556-4508 | bzundel@mt.gov

HAVRE REGIONAL OFFICE VACANT – Contact Brent Zundel Regional Engineering Specialist (406) 556-4508 | bzundel@mt.gov

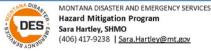
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MISSOULA REGIONAL OFFICE Larry Schock - CFM Regional Engineering Specialist (406) 721-4284 | Ischock@mt.gov



Hazard Mitigation Program Sara Hartley, SHMO (406) 417-9238 | Sara.Hartley@mt.gov



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

210 Sixth Ave, PO Box 1828, Havre, MT 59501-1828

1424 Ninth Ave, PO Box 201601, Helena, MT 59620-1601

613 NE Main, Suite E, Lewistown, MT 59457

Counties served: Blaine, Chouteau, Daniels, Glacier, Hill, Liberty, Phillips,

Counties served: Beaverhead, Broadwater, Deer Lodge, Jefferson, Lewis and

Counties served: Cascade, Dawson, Fergus, Garfield, Golden Valley, Judith Basin,

2705 Spurgin Road Bldg C, PO Box 5004, Missoula, MT 59806-5004

Counties served: Flathead, Granite, Lake, Lincoln, Mineral, Missoula, Ravalli,

McCone, Meagher, Musselshell, Petroleum, Richland, Wheatland



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

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

The Montana Highground Newsletter is a quarterly publication of the DNRC

Floodplain Program. Electronic distribution is made via email and circulated to over 500 recipients. To be added to the distribution list or to submit an article or information for publication, please contact:

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

MISSED A NEWSLETTER?

Contact: Traci or Shylea tsears@mt.gov | shylea.wingard@mt.gov

Grant funding for the newsletter and other DNRC Community Assistance Program (CAP) activities is provided by FEMA.

Persons with disabilities needing an alternative accessible format of this document should contact DNRC Public Information Officer. Cassie Wandersee at (406) 444-0465 or Cassie.Wandersee@mt.gov

MARCH 2024 - DNRC FLOODPLAIN