

# Media Advisory

December, 2013

## Contact:

Gina Loss, 406.727.7671

National Weather Service Senior Hydrologist, Great Falls

Mary Guokas, 406.444.1343

Floodplain Outreach Specialist, Montana Department of Natural Resources and Conservation

## Montana Starts 2013-2014 Flood Awareness Campaign

In Montana, floods have cost taxpayers over \$63 million dollars, placed hardships on homeowners as well as farmers and ranchers, and have resulted in a number of deaths. Flooding has been rated as the state's number two hazard, following wild land fire, according to the state's 2013 Pre-Disaster Mitigation Plan.

Heightening public awareness about the risks of flooding is one way to help lessen the damages. , said Traci Sears, DNRC coordinator for the National Flood Insurance Program (NFIP).

"An ounce of prevention is worth a pound of cure," said Sears. "It's too late to do much when floodwaters are beckoning on one's door. I hope people will keep flooding in mind when they are scouting locations to build a new house or remember that typically flood insurance needs to be purchased 30 days in advance prior to a flood. It's good to listen to short-term forecasts but just as important to think about the long-term flood possibilities".

This first monthly reminder for the Montana Flood Awareness Campaign addresses three things people can do to be better prepared for flooding: secure floatable objects, consider the purchase of flood insurance, and be watchful for ice jams.

Anchoring or securely storing items such as empty paint cans or propane tanks that could be pushed or floated away by an ice jam or other high water event is one step at improving flood safety. Benign objects sitting around the yard could become floating hazards or get trapped creating an onsite dam that blocks the flow of floodwaters.

Another step may be to purchase flood insurance.

Many Montanans are able to purchase flood insurance through the National Flood Insurance Program.. In total 134 Montana counties, municipalities and tribes participate in the program. Finding out which communities participate is as simple as calling the state's office of the floodplain program at 406.444.0862.

Erroneously, many property owners believe that they cannot purchase flood insurance if they do not live in mapped or designated floodplain. Anyone in a participating community may purchase flood insurance through the NFIP. When looking at purchasing flood insurance, prospective buyers are reminded that most homeowner's policies do not cover damage from flooding. In weighing costs and benefits, the average the yearly flood insurance premium in Montana is about \$647.

There is typically a 30-day waiting period when purchasing a new policy. Buying early to prepare for the annual flood season can protect your property from the risk of winter and spring flooding. The NFIP policy may be purchased by calling your local insurance agent. If you need to find an agent in your area, go to [www.floodsmart.gov](http://www.floodsmart.gov) or call 1-800-427-2419.

According to the NOAA National Weather Service, Montana has the highest number of recorded ice jams in the Continental U.S. Interestingly, the occurrence of ice jams varies significantly between the portions of the state that are east and west of the Continental Divide. West of the Divide, 27% of the area's ice jams occur in December. While east of the Divide, only 7% of the ice jams occur in December.

You may be surprised to learn the month of the year that has the greatest number of ice jams, east of the Divide. It's March. The National Weather Service in Montana has proclaimed January 9, 2014 as Ice Jam Awareness Day. Ice jams can lead to localized or even regional flooding. They occur when a significant amount of ice accumulates and dams water behind it. When the ice breaks, a rush of elevated water runs downriver. The sudden occurrence of ice jam flooding doesn't afford preparation time. Residents near rivers are reminded to be on-guard this winter for unexpected ice jam flooding.

Help reduce the high costs and damage of flooding by being prepared through securing objects that can float, consider flood insurance and remembering that ice jam flooding occurs quickly.