

# Big Hole River Floodplain Maps: *Preliminary FEMA Map Incorporation*



February 17, 2021  
BHWC Presentation



FEMA



Photo Credit: Chris Boyer

# Project Partners and Contacts

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County Planning



## BHWC

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**Tana Nulph**

Associate Director



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MT National Flood Insurance Program Coordinator



## FEMA

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Program Manager



FEMA

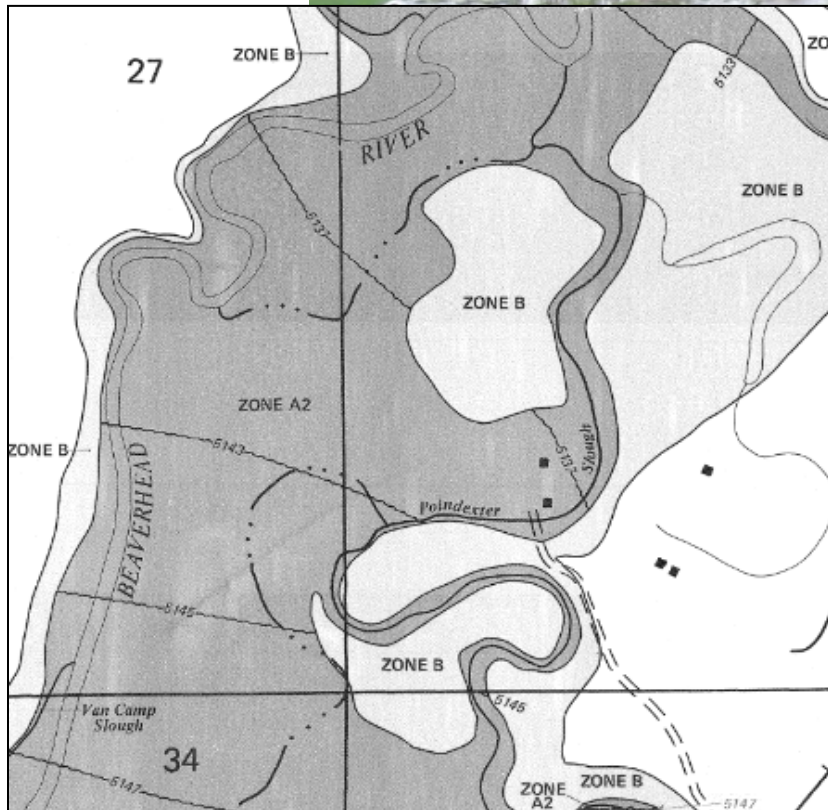
# Presentation Overview

- **Floodplain maps**
  - What are they
  - How are they used
  - Existing maps (Big Hole & Beaverhead Co.)
- **County FEMA Map Update**
- **Preliminary FEMA Maps**
- **What Does this Mean for Me?**
- **Next Steps**





# Floodplain Maps: Identifying Risk Through Mapping



100 year flood

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1% annual chance  
flood

# Floodplain Maps

Indicate areas of flood risk

Used for various purposes:

County floodplain regulations

Land use decisions

Watershed planning

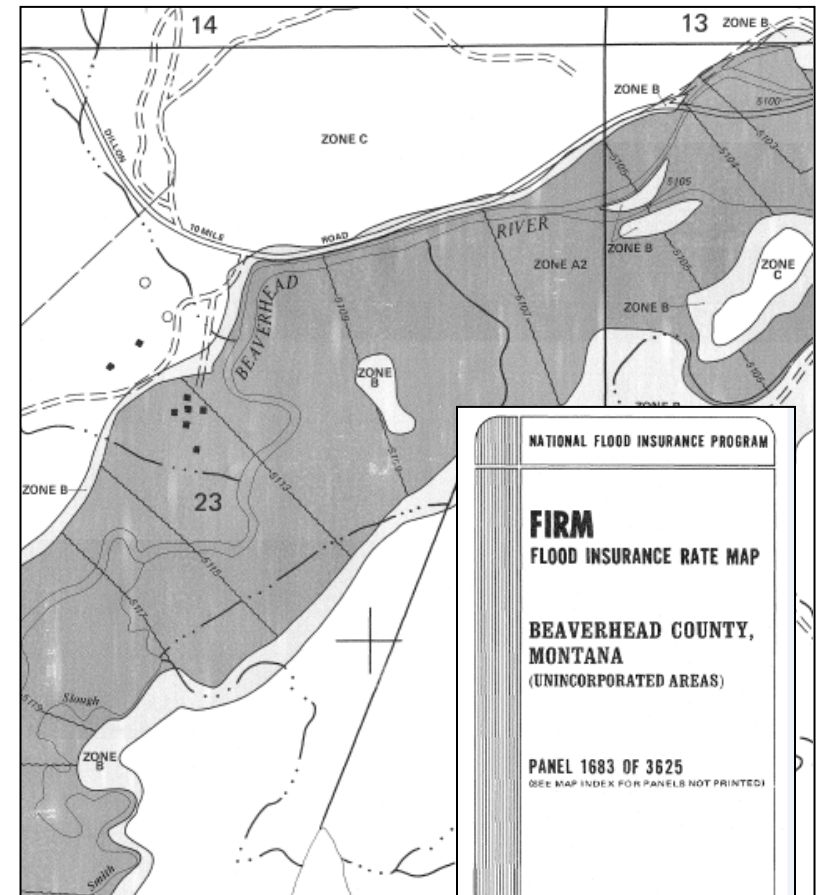
Local emergency planning

Mortgage lending\*

Flood insurance premiums\*

\*FEMA adopted maps

Need periodic updating



NATIONAL FLOOD INSURANCE PROGRAM


**FIRM**  
FLOOD INSURANCE RATE MAP

BEAVERHEAD COUNTY,  
MONTANA  
(UNINCORPORATED AREAS)

PANEL 1683 OF 3625  
(SEE MAP INDEX FOR PANELS NOT PRINTED)

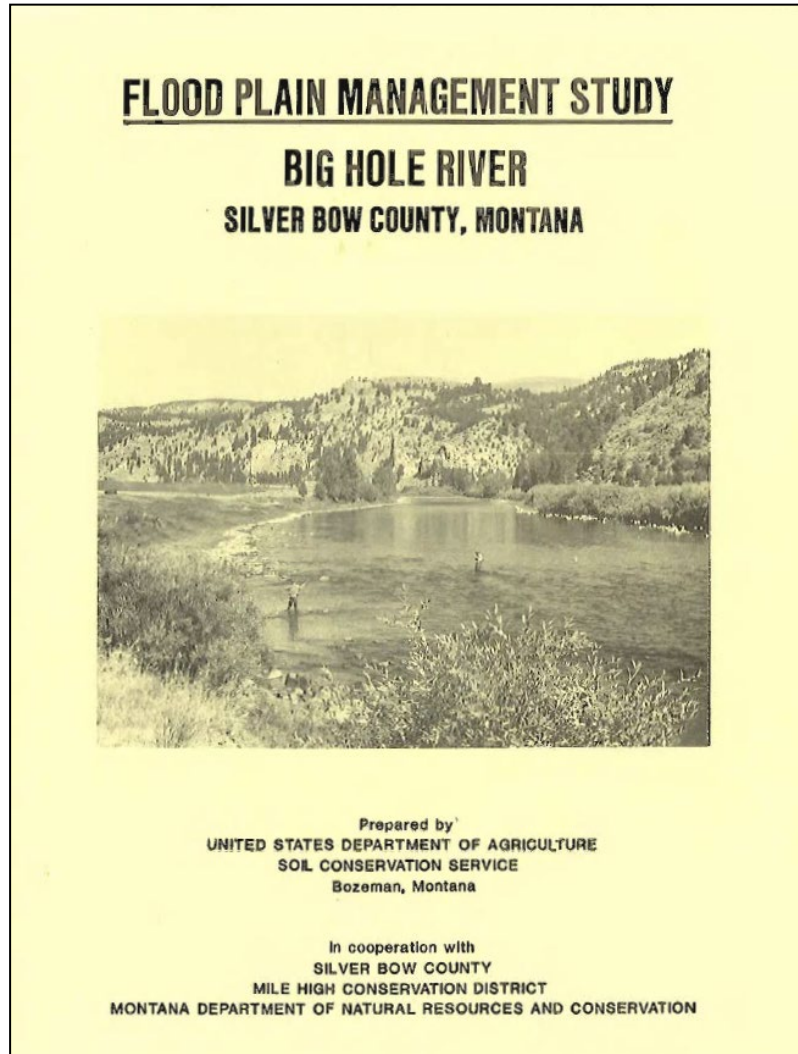
COMMUNITY-PANEL NUMBER  
300001 1683 A

EFFECTIVE DATE:  
SEPTEMBER 30, 1982

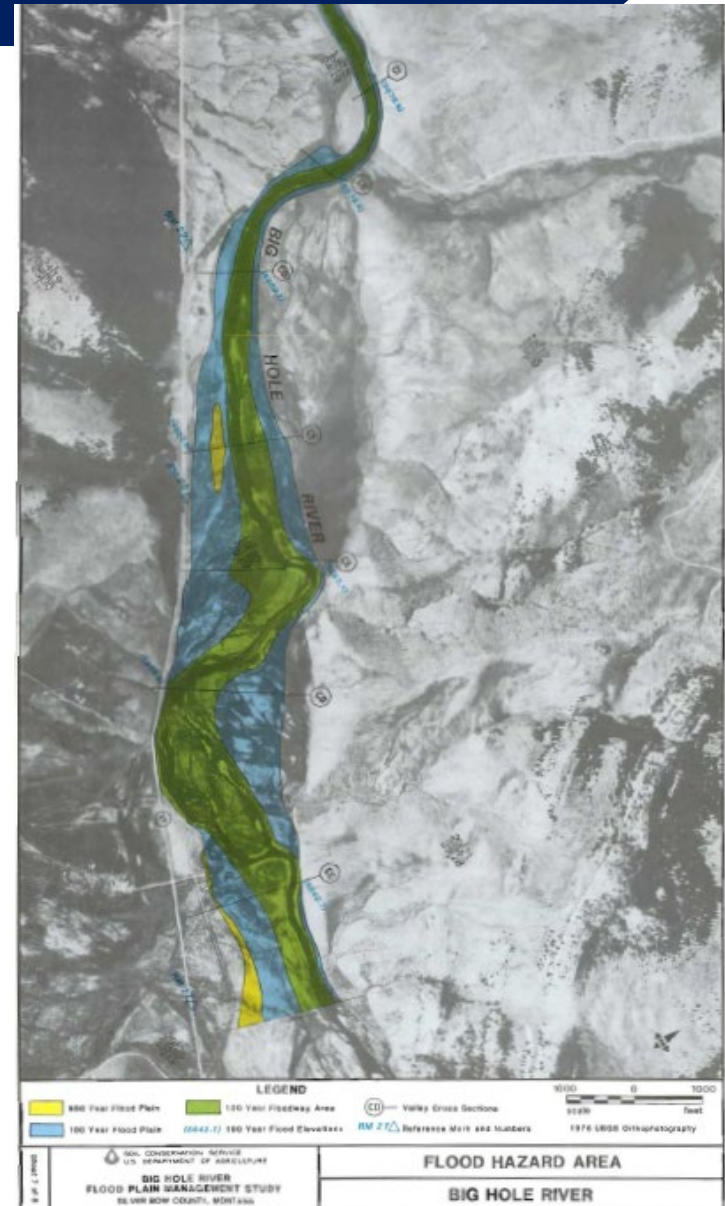


Federal Emergency Management Agency

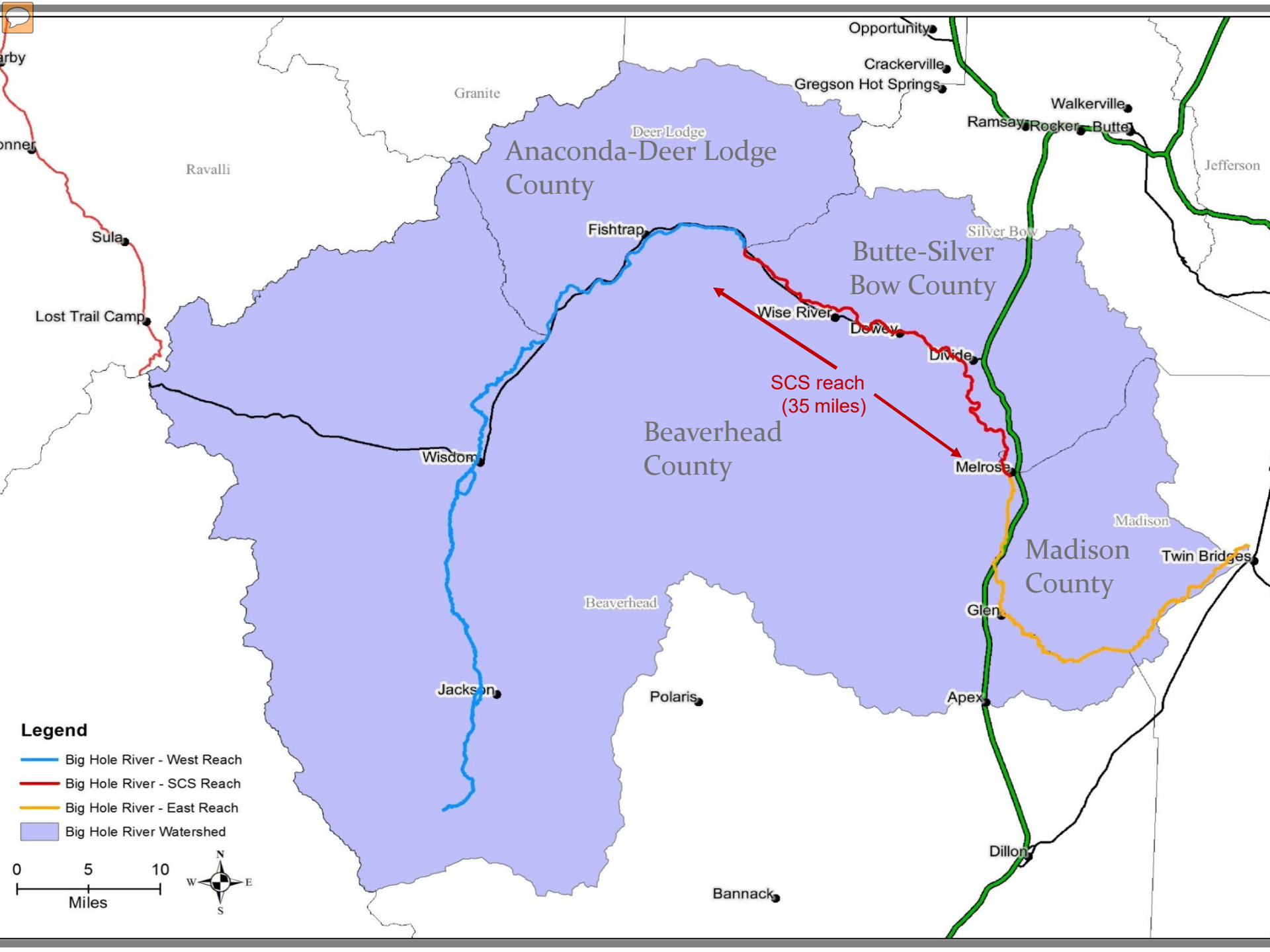
# Big Hole River – Existing Floodplain Maps



1986 Study and Maps

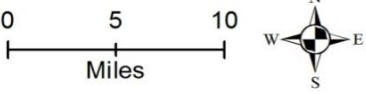






**Legend**

- Big Hole River - West Reach
- Big Hole River - SCS Reach
- Big Hole River - East Reach
- Big Hole River Watershed

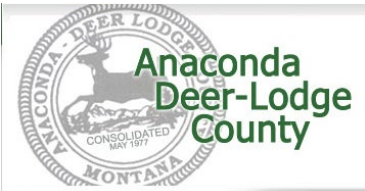


# 2011 – Big Hole River Floodplain study initiated

Big Hole



Watershed Committee

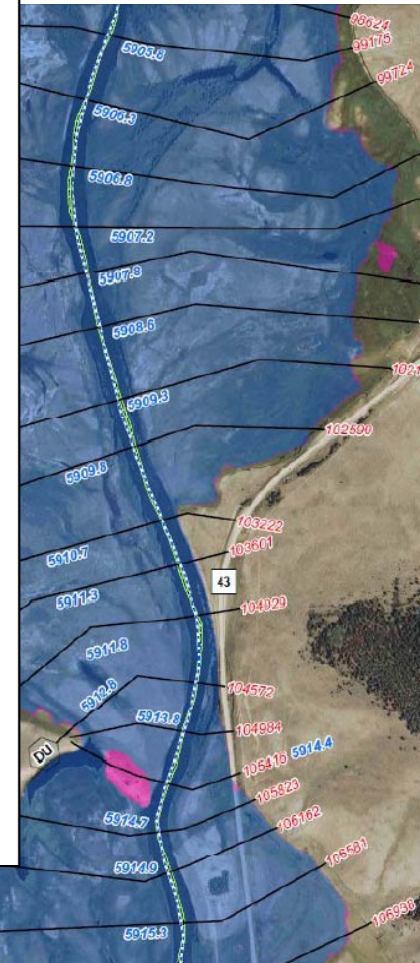


## Big Hole River Approximate Level Floodplain Study Hydraulic Analysis and Floodplain Mapping

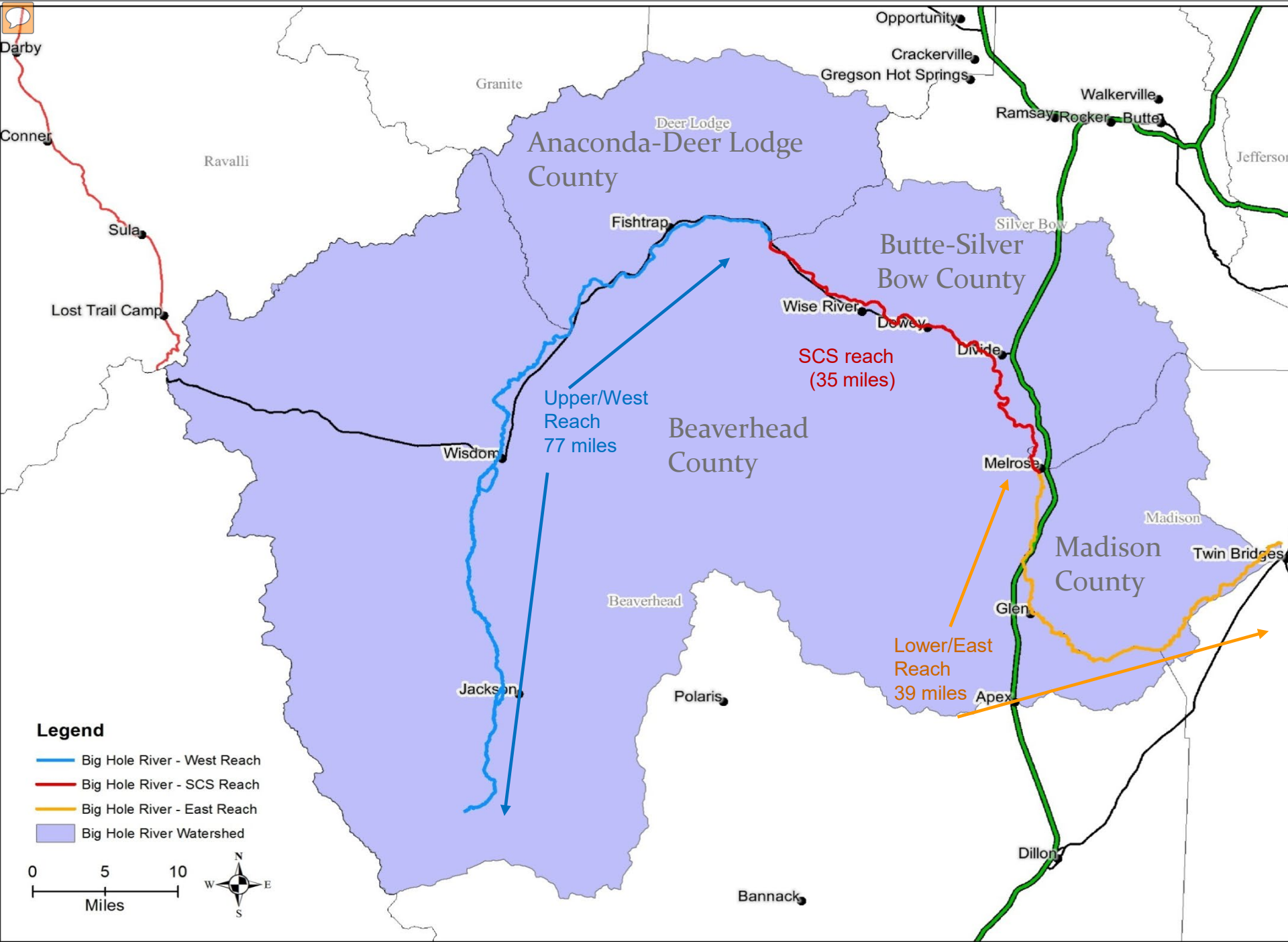
August 15, 2014



Prepared by: RESPEC Consulting and Services  
3810 Valley Commons Drive, Suite 4  
Bozeman, MT 59718







# Big Hole River Floodplain Study



## Big Hole Watershed Committee Newsletter

Big Hole



Watershed Committee

PREPARING FOR SUMMER 2013

Summer 2013

PO Box 21, Divide, Montana 59727  
406-960-4855

Website: [BHWC.org](http://BHWC.org)

E-mail: [info@bhwc.org](mailto:info@bhwc.org)

[f](#) /BigHoleWatershed

### Big Hole River Floodplain Maps Slated for State Adoption

The Big Hole River Approximate Zone A (also referred to as the "100 year floodplain" or "1% flood probability") were completed spring 2013. The mapping covered 116 miles of Big Hole River from headwaters to mouth, except the portion within Silver Bow County which had been mapped

for water quality, river side vegetation, and more.

This effort is led by the BHWC Land Use Planning Committee, facilitated by Jen Boyer of Future West, and made possible by the partnerships Madison, ADLC, Beaverhead and Butte-Silver Bow Counties, DNRC, and

150 foot setback, developed by the BHWC in 1999.

While also progressive, this setback does not meet the rigor required for floodplain and human health and safety standards.

Worldwide news coverage shows us images of natural disasters with residents say-



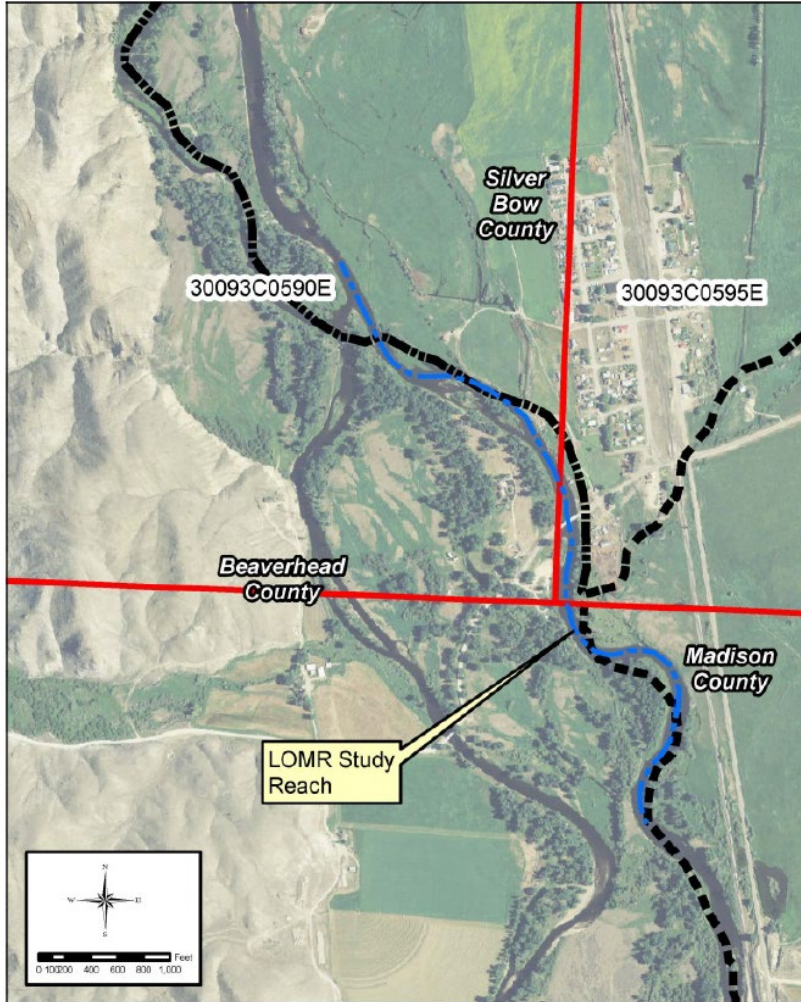
More information, to view the

2013-2015 - Public Review  
2015 - Adopted by  
State and Counties






# Big Hole River Floodplain Study – Melrose



2015 - ½ mile study near Melrose

**Big Hole River LOMR at Melrose, MT**



August 25, 2015

LOMR Analysis Supporting Documentation

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**Appendices**

Appendix A: cHECK-RAS Output Reports

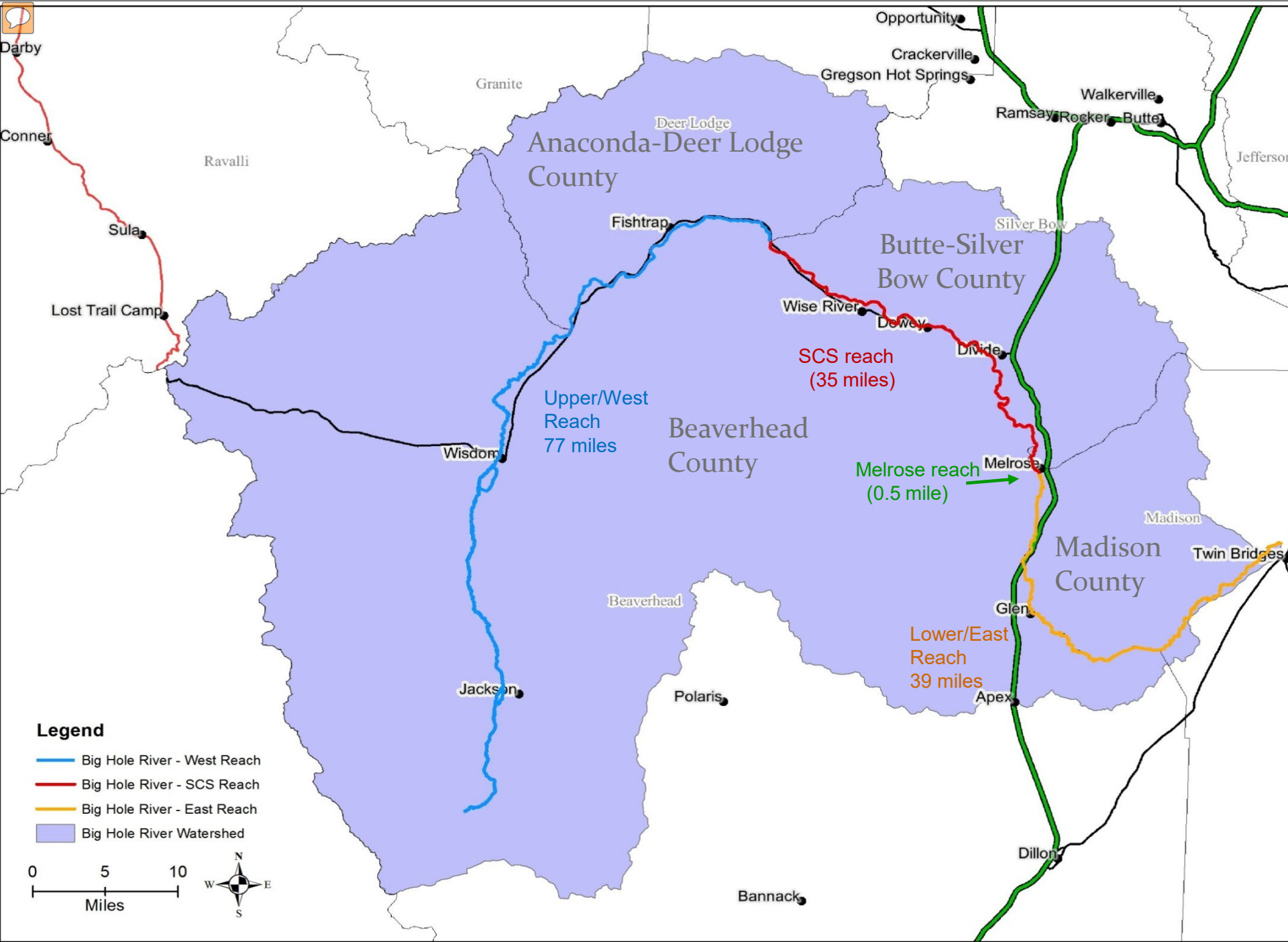
Appendix B: Survey Certification & Documentation

Appendix C: Photo log

i

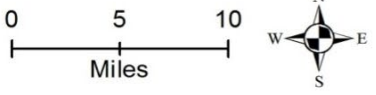
Updated old 1977 floodplain mapping on BSB side of river, provided consistent data for counties





**Legend**

- Big Hole River - West Reach
- Big Hole River - SCS Reach
- Big Hole River - East Reach
- Big Hole River Watershed



# County FEMA Map Updates



2012 –  
Butte-Silver Bow  
County

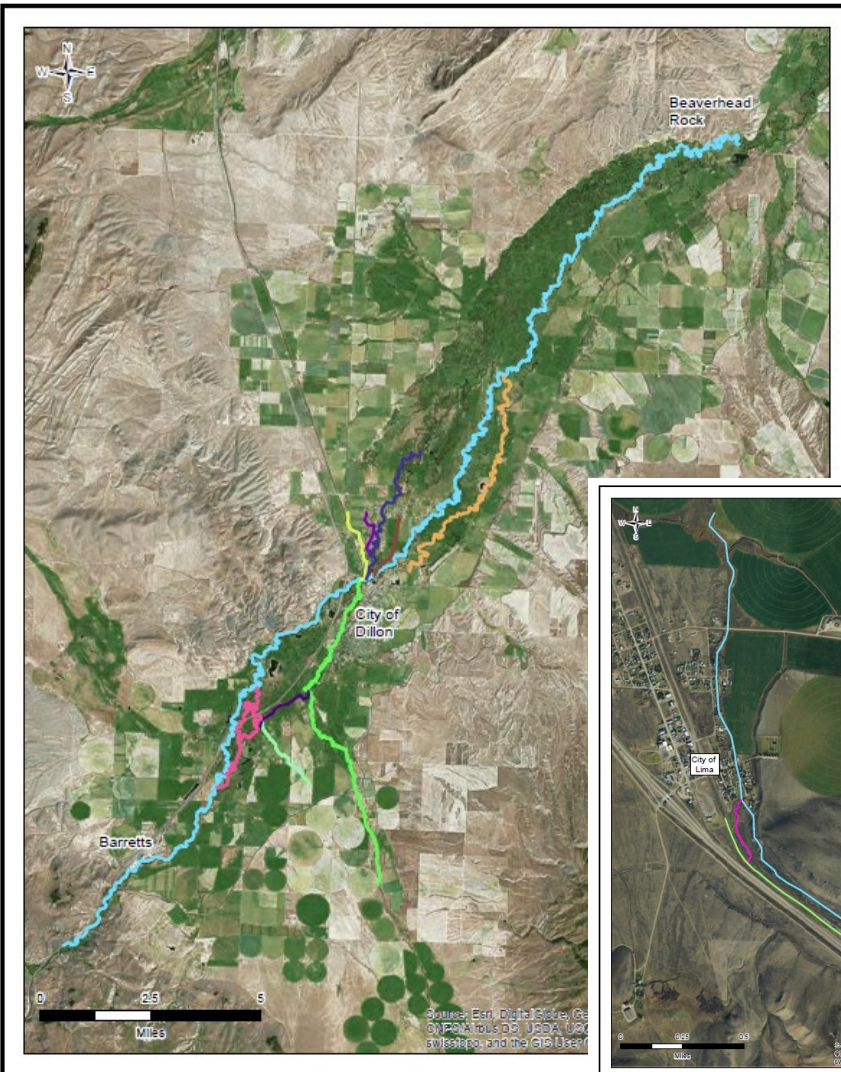
2022 (est.) –  
Beaverhead  
County

2023 (est.) –  
Madison County

future year –  
ADL County



# County FEMA Map Updates – Beaverhead Co.



2012 –  
Butte-Silver Bow  
County

2022 (est.) –  
Beaverhead  
County

2023 (est.) –  
Madison County

future year –  
ADL County

<p>Morrison Maierle 1 Engineering Place Helena, MT 59602 Phone: (406) 442-3090 Fax: (406) 442-6233</p>	<p>DRAWN BY: JSM CHECKED BY: JSM APPROVED BY: JSM DATE: 11/15/2024</p>	<p>Beaverhead Riv Beaverhead County</p>	<p>Morrison Maierle 1 Engineering Place Helena, MT 59602 Phone: (406) 442-3090 Fax: (406) 442-6233</p>	<p>Junction Creek Floodplain Study Beaverhead County Project Extents</p>	<p>MONTANA SHEET NO: 1</p>
	<p>Project Extents</p>		<p>1</p>		



## Beaverhead County Flood Maps Update



Beaverhead County, the City of Dillon, and the Town of Lima have been working with the Federal Emergency Management Agency (FEMA) and Montana Department of Natural Resources and Conservation (DNRC) to update and produce new floodplain maps for the Beaverhead River, Blacktail Deer Creek, Selway Slough and Junction Creek areas, and the Big Hole River.

Many of the existing floodplain maps are based on data from the late 1970s. Updated Flood Insurance Rate Maps will provide more accurate, current, and detailed data and mapping of flood risk areas. When finalized, the new maps could have effects on some property owners in mapped floodplains ([see Floodplain FAQs page for more information](#)).

### Big Hole River Floodplain Maps

A flood study and floodplain maps for the Big Hole River were produced in 2015. The [Big Hole River floodplain maps and study information](#) have been incorporated into the preliminary FEMA floodplain maps and will go through an official 90 day comment and appeal period along with the rest of Beaverhead County's floodplain maps (estimated mid 2021). Learn more here: [Big Hole 100 year Floodplain](#). An [informational meeting](#) for the Preliminary Big Hole River maps will be held on February 17, 2021.

Informational Meeting - Big Hole River Maps | February 17, 2021 | 6:00pm | [virtual meeting](#)

Big Hole Watershed Committee (BHWC), Beaverhead County, and Montana DNRC are hosting an informational meeting about the preliminary FEMA floodplain maps on the Big Hole River, as part of the BHWC's monthly meeting on February 17.

Zoom link <https://us02web.zoom.us/j/83029346421?pwd=WFV2TURIUZFVDJsKy9jZGt1VlIVdz09>  
Meeting ID: 830 2934 6421  
Passcode: 262287

### View Preliminary Floodplain Maps

\*viewer may take a few minutes to load\*

Preliminary Map Viewer  
[click here](#)

View individual preliminary maps and reports here: [Maps & Technical Reports](#)

Get more information on floodplain designations referenced on the maps:

### More Info

[Maps & Technical Reports](#)  
[Floodplain FAQs](#)

### Contact the County

Rob Macioroski  
County Floodplain Administrator  
(406) 683-3768  
[email](#)

### Contact the City of Dillon

Todd Hazelbaker  
City Floodplain Administrator  
(406) 683-4245  
[email](#)

### Contact the Town of Lima

Dina Young  
Town Floodplain Administrator  
(406) 276-3521  
[email](#)

### Contact DNRC

Tiffany Lyden  
Outreach Specialist  
(406) 444-0599  
[email](#)

# Preliminary Map Viewer




## Beaverhead County Floodplain Mapping Update

A Story Map [f](#) [t](#) [l](#) [g](#)

### 1 Preliminary Floodplain Mapping

1000 study information.

To see the current mapping, go to section 2.

-  100-year Floodplain (1% Annual Chance)
-  Floodway
-  500-year Floodplain (0.2% Annual Chance)

### 2 Current Floodplain Mapping

### 3 Compare Preliminary 100-year Floodplain Mapping to Current 100-year Floodplain Mapping





### 4 Compare Preliminary Floodway to Current Floodway



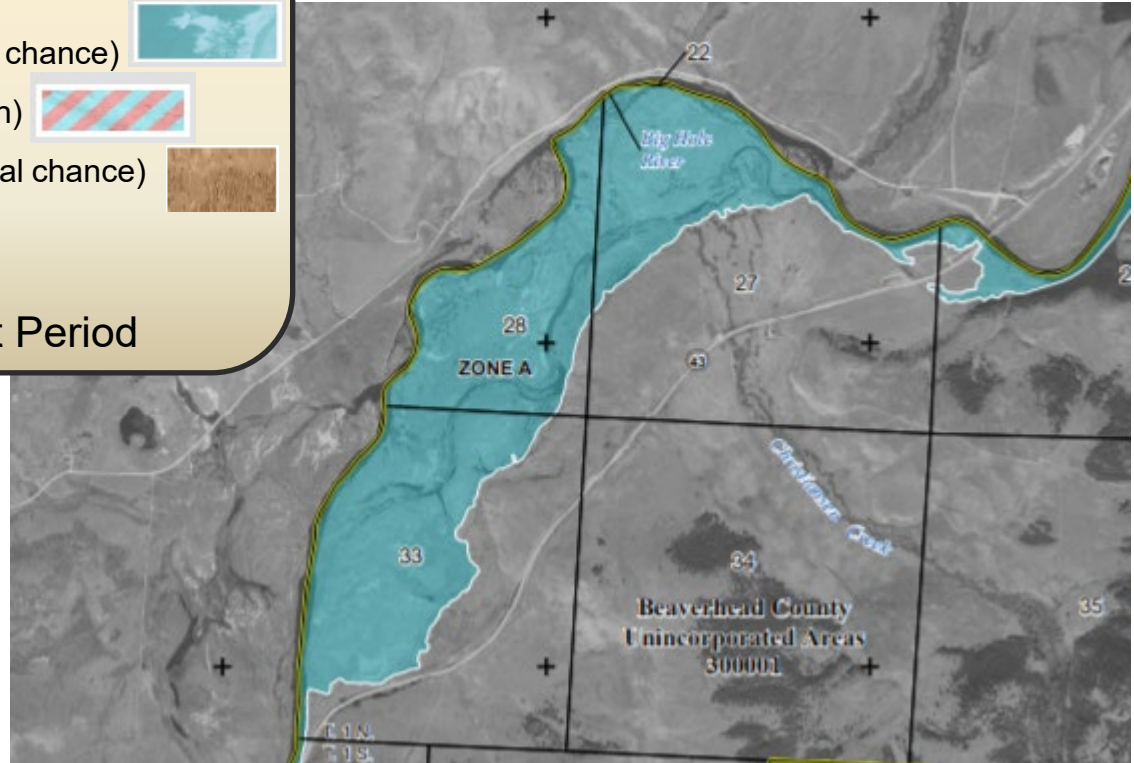
**No changes to mapping on Big Hole River –  
incorporated existing floodplain maps**

# Preliminary FEMA Maps

## Preliminary Flood Insurance Rate Maps and Study:

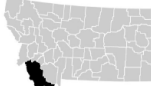
- 100-year Floodplain (1% annual chance) 
- Floodway (within 100 year floodplain) 
- 500-year Floodplain (0.2% annual chance) 
- Flood Elevations 

Basis for 90 Appeal & Comment Period




**FLOOD INSURANCE STUDY**  
FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 4

 **BEAVERHEAD COUNTY, MONTANA**  
AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
BEAVERHEAD COUNTY, UNINCORPORATED AREAS	300001
DILLON, CITY OF	300088
LIMA, TOWN OF	300177

 **FEMA**

**PRELIMINARY**  
01/15/2020

**EFFECTIVE:**  
TBD

FLOOD INSURANCE STUDY NUMBER  
30001CV000A  
Version Number 2.0.4.0

**No changes to floodplain mapping on Big Hole River**



# FEMA Appeal & Comment Period

## BEAVERHEAD COUNTY FLOOD MAP UPDATES

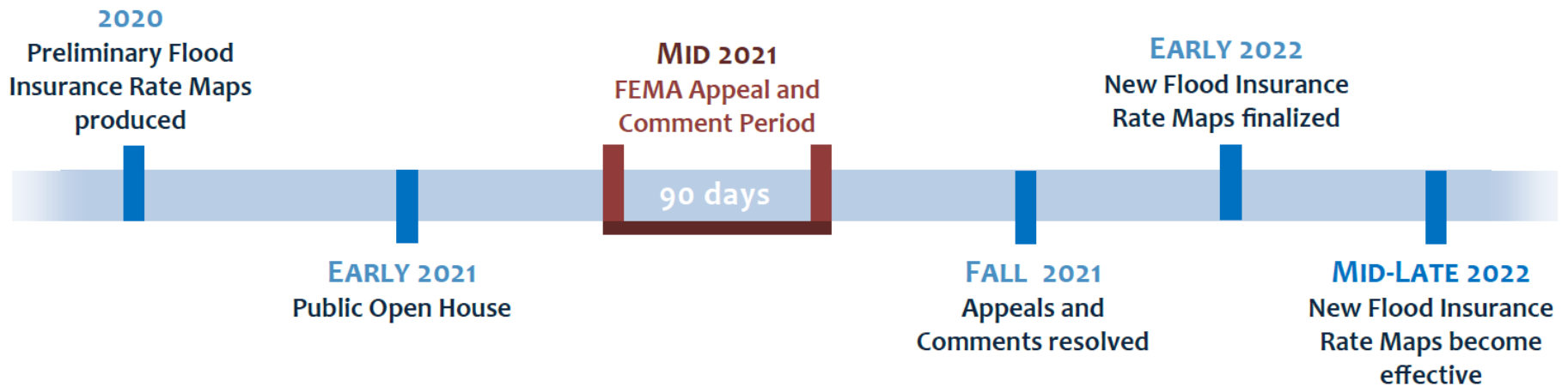
*Promoting flood-risk awareness*

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

### FEMA 90-Day Appeal & Comment Period

#### THE FEMA APPEAL & COMMENT PROCESS

FEMA requires a 90-day public Appeal & Comment Period for proposed Flood Insurance Rate Map changes. Public review of proposed Flood Insurance Rate Map changes is an important part of the map update process because it ensures that map data is as accurate as possible. The FEMA Appeal & Comment Period for this project is projected to begin mid 2021.



# What Does this Mean for Me?

## BIG HOLE FLOOD MAP UPDATES

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



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### Owning property in a 100-YEAR FLOODPLAIN

A 100-YEAR FLOODPLAIN (1% Annual Chance Floodplain) is considered to have a HIGH flood risk. It is the area that is expected to be inundated by a 100-Year Flood, an event having a 1% chance of being equaled or exceeded in any given year. The 100-Year Flood is also referred to as a 1% Annual Chance Flood or a Base Flood.

#### DEVELOPMENT REGULATIONS

Beaverhead County currently requires Floodplain Development Permits for development in a mapped 100-Year Floodplain (1% Annual Chance Floodplain) to protect human life and property.

- New building construction must obtain a Floodplain Development Permit.
- New residential construction must be elevated 2 feet above the 100-Year Flood Elevation (Base Flood Elevation).
- Improvements to existing structures must obtain a Floodplain Development Permit. Improvements to an existing structure greater than 50% of a structure's market value (a Substantial Improvement) require the entire structure to be brought into compliance with floodplain regulations.
- Other federal, state, and local regulations may apply.

It is important to discuss proposed construction projects with Beaverhead County to understand the current requirements for projects located in a mapped 100 year floodplain.

The Big Hole River floodplain maps are currently used by Beaverhead County for floodplain regulations. Landowners in the Big Hole River area will not see any development regulation changes with this mapping update.

Floodplain Regulations require a floodplain permit for any man-made development in the 100-Year Floodplain.

#### INSURANCE REQUIREMENT

If you own a building in the mapped 100 year floodplain for the Big Hole River, contact your insurance agent or lender as early as possible to start the discussion about flood insurance.

Lenders will typically reevaluate their loans to reassess flood risk when a FEMA flood map or revision goes effective (expected 2022). When this happens, your lender will require you to carry flood insurance if you own a building that is located in a mapped 100-Year Floodplain, unless you can prove that the building is above the flood elevation or outside of the 100-Year Floodplain. Your lender may also require building elevation information (an Elevation Certificate) at this time.

There are many cost-saving options available to those who are being newly mapped into the 100-Year Floodplain. In order to secure the lowest premium, you should purchase flood insurance either before or within 11 months of a new flood map or revision going effective (expected 2022). Contact your insurance agent or lender as early as possible to find the best flood insurance option available to you—ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

When FEMA maps go into effect, your lender will require you to carry flood insurance if you have a federally backed loan and your building is located in a mapped 100-year Floodplain.

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406.683-3768



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MT Dept of Natural Resources and Conservation  
[tlyden@mt.gov](mailto:tlyden@mt.gov)  
406.444.0599



# Development Requirements

The Big Hole River floodplain maps are already used by Beaverhead County for floodplain regulations. Landowners in the Big Hole will not see any development regulation changes when FEMA maps go into effect.

**Beaverhead County** has floodplain regulations that regulate development within the 100-year floodplain.

**Floodplain permits** are required for any manmade activities including construction and modifications to existing structures.

**New** construction and additions- elevated 2' **Improvements** and additions to existing structures  $\geq 50\%$  of building's value, will require the entire structure to be brought into compliance.





# Flood Insurance Requirements

When FEMA maps go into effect, your lender will require you to carry flood insurance if:

- ✓ you have a building in a mapped 100-year floodplain AND
- ✓ you have a federally-backed loan on the building

**Flood insurance** is mandatory for buildings with a federally-backed loan in a 100 year floodplain.

**Flood insurance** is not mandatory in other areas, but is highly recommended. Lenders can always require insurance to protect their investment.

Homeowners insurance doesn't cover flooding. **Flood insurance** is an important form of economic protection against flooding.



# Newly Mapped – Cost Saving Insurance Options



## National Flood Insurance Program **COST-SAVING OPTIONS** for buildings Newly Mapped into a 100-Year Floodplain

### PURCHASING FLOOD INSURANCE FOR NEWLY MAPPED BUILDINGS

During a Flood Insurance Rate Map update, draft floodplain maps may show that an area's risk of flooding will change. If draft floodplain maps show that a building is in an area being added to the existing 100-Year Floodplain (1% Annual Chance Floodplain), that building may be eligible for certain cost-saving insurance options when the new maps become effective due to the building's Newly Mapped status.

#### HOW DOES THE NEWLY MAPPED PROCEDURE WORK?

In order to relieve some of the financial burden associated with new flood insurance premiums, the Federal Emergency Management Agency (FEMA) offers cost-saving options for buildings newly mapped into a 100-Year Floodplain during a Flood Insurance Rate Map update or revision.

One cost-saving option FEMA offers for new flood insurance policies is the Newly Mapped procedure. When a building's flood insurance policy is under the Newly Mapped procedure, the policy will receive a subsidized insurance rate for the first 12 months following the Flood Insurance Rate Map update or revision. After the introductory year, the rate will begin to transition to a full-risk rate with annual rate increases of no more than 18% per year.

A policy under the Newly Mapped procedure will stay with the building even if there is a change in building ownership, use, or occupancy as long as federal flood insurance coverage is continuous. A building that loses eligibility for the Newly Mapped procedure either due to a gap in coverage or due to losses (i.e. too many claims) will be rated at its full-risk rate and, in most cases, will require an Elevation Certificate to be rated.

#### *My building will be Newly Mapped into a 100-Year Floodplain.* WHEN SHOULD I PURCHASE FLOOD INSURANCE?

Property owners who do not have flood insurance and find that their buildings are being newly mapped into a 100-Year Floodplain must purchase flood insurance within 11 months of the date that the new Flood Insurance Rate Maps become effective in order to be eligible for a policy under the Newly Mapped procedure.

Owners of newly mapped buildings are encouraged to purchase a flood insurance policy before the new Flood Insurance Rate Maps become effective. Not only is their risk higher than they thought (and potential flooding will not wait until the new maps become effective), but they also will be able to renew their policies at lower-cost rates during the first 12 months after the new maps become effective. In other words, they will gain almost an extra year at subsidized rates.

A lender must require flood insurance when a building carrying a federally backed loan is located in a mapped 100-Year Floodplain, unless it can be proven that the building is actually above the flood elevation or outside of the floodplain.

If you own a building in an area that will be newly mapped into a 100-Year Floodplain, contact your insurance agent as early as possible to start the discussion about the best flood insurance option for your building.

There are other cost-saving options for insurance policies on Newly Mapped buildings. Always ask your insurance agent for a comparison of Newly Mapped rates, Grandfathered rates, etc.

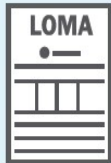


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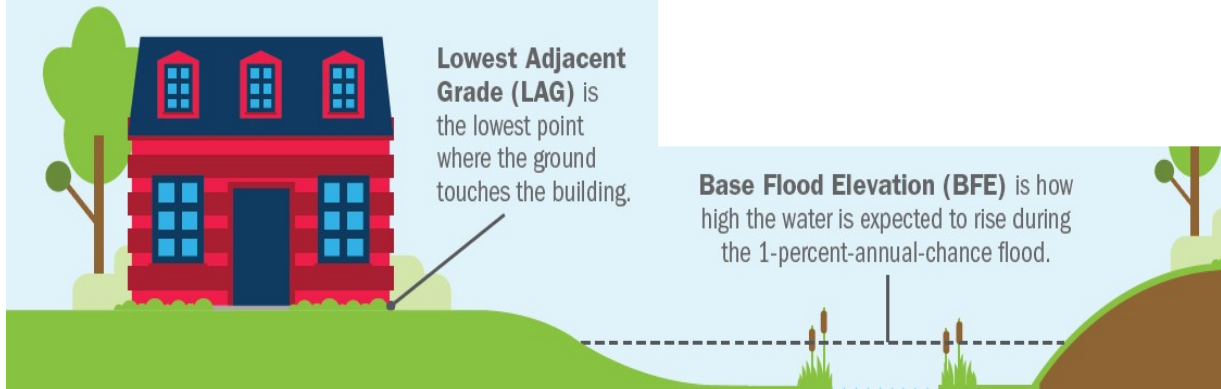
# What if my building is on high ground – could it be determined out?




**Letter of Map Amendment (LOMA)** is for when a flood map shows a building in the floodplain but it is actually on natural ground above the base flood elevation.

**Letter of Map Amendments:**

- ✓ Can be used to request more detailed determination from FEMA
- ✓ Need surveyed elevations of building



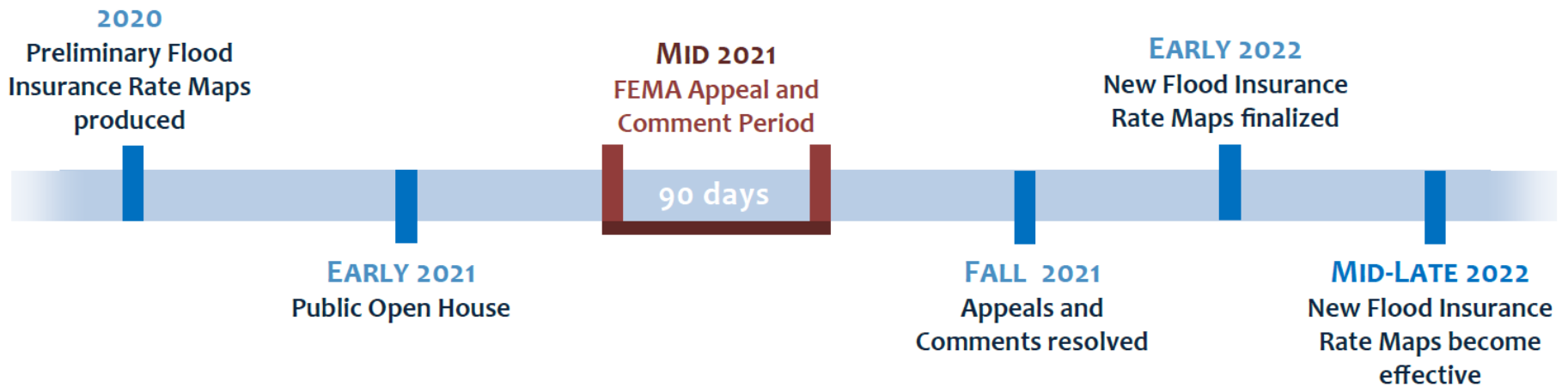
Page 1 of 2		Date: April 12, 2018	Case No.: 18-08-0603A	LOMA
 <p><b>Federal Emergency Management Agency</b> Washington, D.C. 20472</p>				
<b>LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)</b>				
<b>COMMUNITY AND MAP PANEL INFORMATION</b>		<b>LEGAL PROPERTY DESCRIPTION</b>		
COMMUNITY	BEAVERHEAD COUNTY, MONTANA (Unincorporated Areas)	Parcel No. 3, Section 5, Township 7 South, Range 8 West, M.P.M., as described in the Quit Claim Deed recorded in Book 285, Page 774, in the Office of the Clerk and Recorder, Beaverhead County, Montana		
	COMMUNITY NO.: 300001			
AFFECTED MAP PANEL	NUMBER: 3000011438A DATE: 9/30/1982			
FLOODING SOURCE: BEAVERHEAD RIVER OVERRANK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 45.255231, -112.618801 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83		



# Next Steps



## Project Timeline Beaverhead County Floodplain Maps Update



Thank you



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

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