

# Big Hole River Floodplain Long-Term Planning for a Healthy River and Safe Communities



## Background

**Developing Big Hole River Floodplain Maps:** Prior to 2011, the Big Hole River was not mapped for flood risk areas except within Butte-Silver Bow County. In 2011, a new floodplain mapping study for 116 miles of the Big Hole River was initiated by the Big Hole Watershed Committee, Beaverhead, Madison, Butte-Silver Bow, & Anaconda-Deer Lodge Counties, Future West, and MT DNRC and MT DEQ. The purpose was to identify areas at risk of flooding. Floodplain maps identify areas at risk of being flooded during a 1% annual chance flood event (100 year flood). Draft maps and reports were produced in spring 2013 for public review. Comments and technical review were used to finalize the maps.

**Maps Are State Adopted:** The Big Hole River Floodplain maps were adopted January 13, 2015.

**The Next Step: County Adoption of Big Hole River Maps & Updated Development Standards:** Each county plans to adopt the Big Hole River Floodplain maps *and* update their development standards (Beaverhead, Madison, Anaconda-Deer Lodge. Butte-Silver Bow has already completed this process). Development standards do not prohibit development in the floodplain nor require changes to existing properties. The new standards provide guidance for future development to address flood risk in building location, design, and protection. The new standards also include provisions for river health, such as healthy riverside vegetation.

### **First Big Hole River Development Standards – Adopted 2005**

The first development standards for the Big Hole River were developed by the Big Hole Watershed Committee, were adopted by all four counties, and are in place today. It requires a 150 foot development setback from the Big Hole River high water mark and requires the counties and Big Hole Watershed Committee to review development proposals together to provide recommendations to the builder for safe development.

**Reducing Flood Risks:** Counties are encouraged to develop and update county-wide pre-disaster mitigation plans every five years. These county plans to identify areas at risk during floods and other hazards and consider strategies to reduce risk to structures and communities. Strategies to reduce flood risks may include elevating structures, bridge replacement, and/or flood proofing. Beaverhead County is in the initial stages of updating their pre-disaster mitigation plan. State and federal grant funding opportunities may be available through the county to mitigate individual or community flood risks.

## What if my property is identified on the maps within the flood risk area?

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**Flood Insurance & Lenders:** The maps are not currently adopted by FEMA for flood insurance purposes, which mean federally-backed loans are not required to carry mandatory flood insurance. However, Beaverhead County voluntarily participates in the FEMA flood insurance program, and you are therefore eligible to *voluntarily* purchase flood insurance for your property. The maps are *eligible* to be adopted by FEMA. If FEMA chooses to adopt the maps, federally-backed loans will be required to carry flood insurance for structures within flood risk areas. Federal map adoption is not anticipated in the near future, as it is dependent upon available funding and typically takes several years to complete.

**Some Options for You if Your Property is within the Flood Risk Area:** BHWC, DNRC, and the counties are supportive of helping you and other existing properties with ways to reduce your risk of property damage during flooding.

1. *Contact your county floodplain administrator.* Discuss your interest to address your flood risk. Flood Risk areas in the Big Hole River Floodplain maps were created on a large scale. Potentially within the flood risk areas there may be individual properties or parcels that are above the calculated 100 year flood elevations, and therefore may have less flood risk. An individual ground survey can provide information to help assess individual flood risks.
2. *Participate in your county's pre-disaster mitigation plan:* Let your interest in flood risk management be known during the plan development. Participate in the process to ensure that the identified flood risk areas in your community are included. Once the pre-disaster mitigation plan is developed, funding programs may be available to your county to address flood risk problem areas.

### Big Hole River Land Use Planning -- Created in Partnership



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Big Hole Watershed Committee

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## Funding Sources for Flood Risk Mitigation

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**Note:** *The funding sources below outline potential opportunities for grant funded programs to reduce flood risk of an area or individual property. The descriptions offer basic information about the programs and what they can offer. Most of the programs require partnership or leadership from the county. Please contact your county floodplain contacts if you are interested in these programs.*

- The Montana Department of Emergency Services administers the FEMA Hazard Mitigation Grants. The main point of contact for the grants is Nadene Wadsworth, the Deputy Hazard Mitigation Officer, 1-406-324-4785. Nadene may be able to assist the County and property owners on available grants for proposed projects. Grants may be limited in non-FEMA designated high risk areas or require higher detailed information for the nationally competitive grants.
- Beaverhead County would be eligible to apply for a Planning Grant through the Community Development Block Grant (CDBG) program to prepare a Preliminary Architectural Report (PAR) to evaluate the feasibility of floodplain mitigation for affected structures within the unincorporated community of Wisdom. The CDBG Planning Grant applications will begin to be accepted July 1; grant funds are awarded on a first come, first served basis until all available funding has been allocated. Please visit the Community Development Division website for more information on CDBG Planning Grants at <http://comdev.mt.gov/CDBG/cdbgplanninggrants.mcp>, or contact Allison Mouch, Montana Department of Commerce Community Planning Bureau Chief, 406-841-2598.
- In regards to funds for actual reconstruction to bring a commercial building into floodplain compliance, USDA Rural Development in Bozeman may be able to participate in some variation of a loan guarantee if a local bank offered low interest loan assistance to a for-profit business. Contact Tom Atkins of USDA Rural Development in Bozeman: 406-585-2551.. CDBG funds could be utilized for floodplain mitigation on a structure owned by a for-profit business if it could be documented that a certain number of jobs either would be retained by or created for low and moderate income persons; however, funds would be limited to \$25,000 per FTE retained, not to exceed \$400,000.
- An early flood warning system could also be considered. According to CDBG data, the Wisdom Census Designated Place (CDP) is 40% low and moderate income, which is below the CDBG threshold of 51% or greater for a project to qualify on an area wide basis; however, if preliminary engineering or a comprehensive flood mitigation study of the area were needed, CDBG Planning Grant funds may be able to assist the County in completing these efforts; please contact Planning Bureau staff as described above, to discuss this option in more detail.