



Big Hole Watershed Committee

Virtual Monthly Meeting Minutes

February 17th, 2021 – 6pm via Zoom

In Attendance

Pedro Marques, BHWC; Tana Nulph, BHWC; Ben LaPorte, BHWC; Matt Norberg, DNRC; Paul Cleary, Resident/BHWC; Sandy Cleary, Resident; Traci Sears, DNRC; Shaye Bodine; Jim Dennehy, BSB Water/BHWC; Tiffany Lyden, DNRC; Nadene Wadsworth, DNRC; Patrick Bailey; Roy Morris, GGTU/BHWC; Jim Hagenbarth, Rancher/BHWC; Arica Crootof, UMW; Sierra Harris, TNC; Chris Edgington, MTU; Brian Wheeler, BHRF/BHWC; Carter G.; Rob Macioroski, Beaverhead County; Jeff (no last name listed); Mark English, FEMA; Peter Frick, Rancher/BHWC; Rial Gunlikson; Karin Boyd, Applied Geomorphology; and Dean Peterson, Rancher/BHWC.

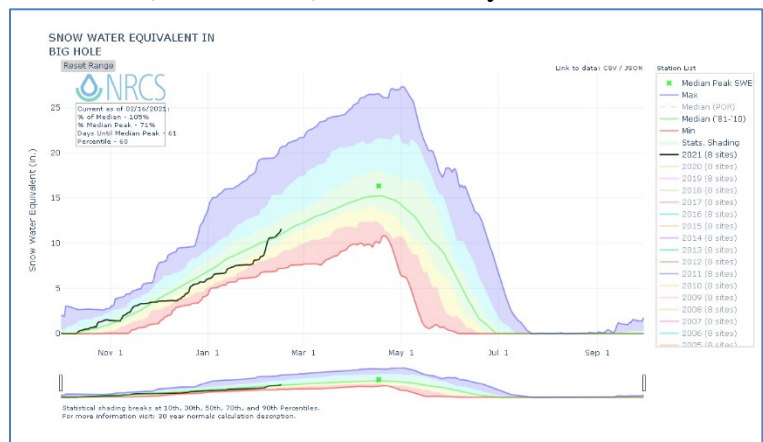
Meeting Minutes

Due to COVID-19, BHWC's monthly meetings have been held virtually (via Zoom) since August 2020. Meetings were cancelled March through June 2020. Meeting minutes and Zoom meeting recordings are available on our website: <https://bhwc.org/monthly-meetings/> (scroll down for past months' meeting minutes). Contact Tana Nulph, BHWC Associate Director, at tnulph@bhwc.org or (406) 267-3421 to suggest additions or corrections to previous minutes or to this document.

Reports

Streamflow/Snowpack Report as of February 17, 2021 – Matt Norberg, Montana Department of Natural Resources and Conservation

- **Streamflows:** Stream gages in seasonal status except for the Melrose gage. These gages will not be reporting discharge data until April.
- **Snowpack/Precipitation:** Water Year 2021 has been a roller coaster. The fall looked promising with a great start to the new Water Year with above normal precipitation and snowpack. However, as we transitioned into winter, November, December, and January saw well below normal precipitation, SWE and above average temperatures. La Nina finally showed herself with a much-needed series of storms in early February. These storms raised overall SWE in the Big Hole from 83% (Feb. 1) to 102% (Feb. 9). Currently, snowpack for the Big Hole River based on representative SNOTEL sites is 105% of average and the Jefferson is 96% of average. Precipitation YTD in the Big Hole is 99% and the Jefferson Watershed is

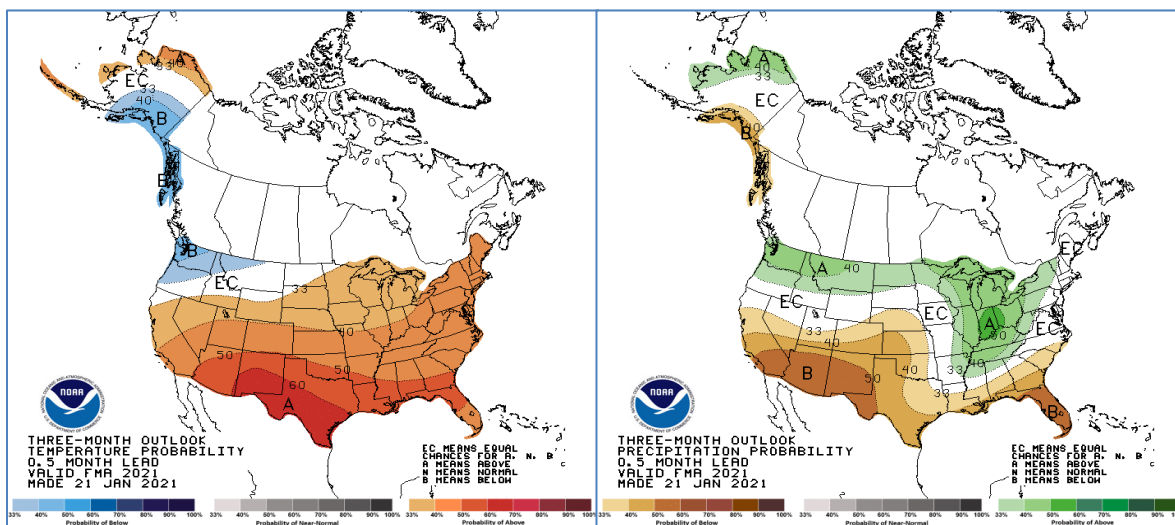
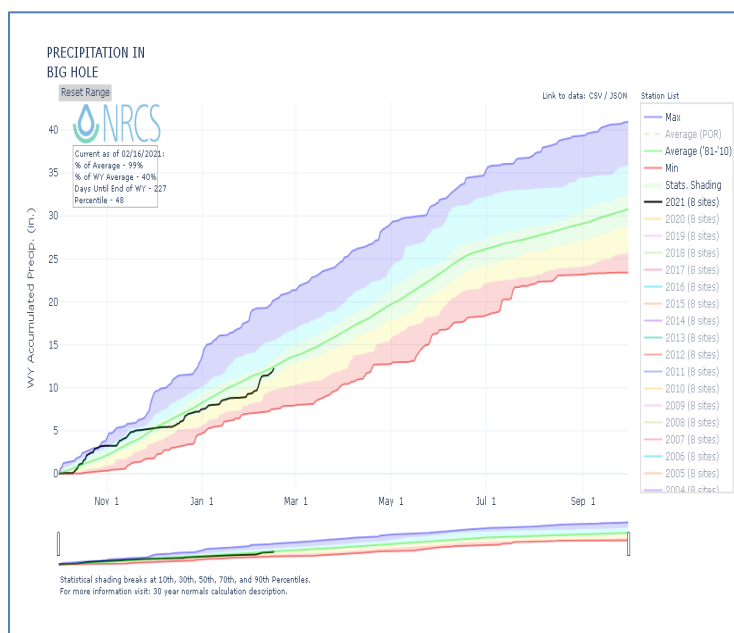
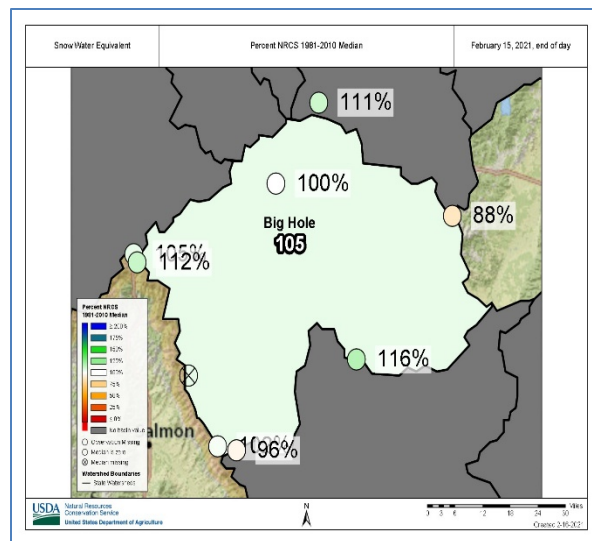


95% of normal. We are approximately 2/3 into the Big Hole snow accumulation period with peak conditions typically occurring around April 17th.

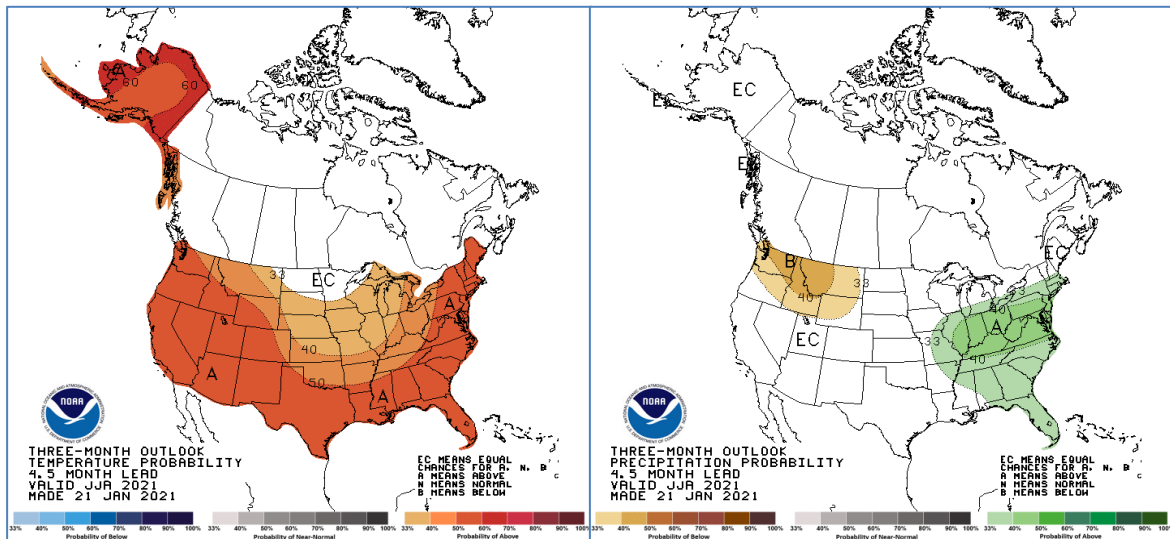
- The Big Hole SNOTEL sites benefited from the early February storms with SWE gains of +3.6", +3.6", and +3.2" for the Saddle Mtn, Slagmelt Lakes, and Darkhorse SNOTEL sites respectively. These SNOTEL sites ranked in the top 20 for the state.
- Note: Slagmelt Lakes SNOTEL was upgraded last summer and will provide a much-needed data point to improve forecasting accuracy.

• **Forecast:** (from NOAA):

- ENSO Alert System Status: La Niña Advisory
- Synopsis: There is a ~60% chance of a transition from La Nina to ENSO-Neutral during the Northern Hemisphere spring 2021 (April-June). The next three months (Feb/Mar/Apr) are forecasted to be equal chances of normal temperatures, and 33-40% chance to be above normal precipitation. However, as we possibly transition into ENSO-Neutral the forecast is predicted to be above normal temperatures, and below normal precipitation, persisting through the summer months. ENSO-Neutral conditions can be variable so be prepared for all types of weather, and prepare for water shortages if precipitation falls short moving forward.
- February/March/April Temperature and Precipitation Outlook Probability:

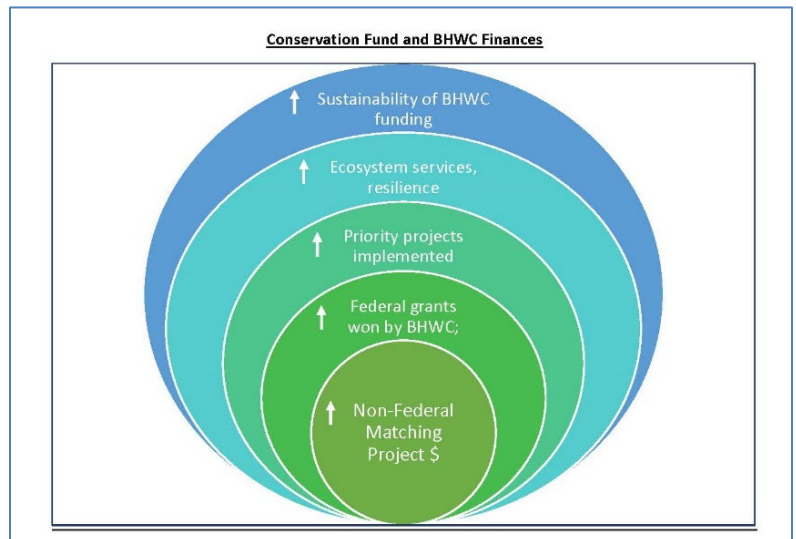


- June/July/August Temperature and Precipitation Outlook Probability:



Director's Report – Pedro Marques, Executive Director

- Finances/board:
 - 13 board terms renewed
 - PPP loan secured
- Drought and Gages:
 - GGTU covering 2021 gage fees
 - I190 Appropriations – plan B
- Securing Consistent & Reliable Funding:
 - BoR planning grant:
 - Restoration planning update
 - 14 sub-watersheds
 - Lower river engagement
 - Pennington Bridge design
 - UM Grad student interviewing past project hosts
 - Smelter Hills: MOU for long-term engagement
 - 1% for the River:
 - Graphics contracts
 - UM Western student outreach
 - Encouraging talks
 - RCPP: NRCS partnership for irrigation priority projects
- Legislation to watch:
 - SB-29 weather modification 2nd reading (S) Natural Resources committee
 - SB-153 re-write in progress after concerns raised



Steering Committee – Jim Hagenbarth, Vice-Chairman and Roy Morris, Secretary

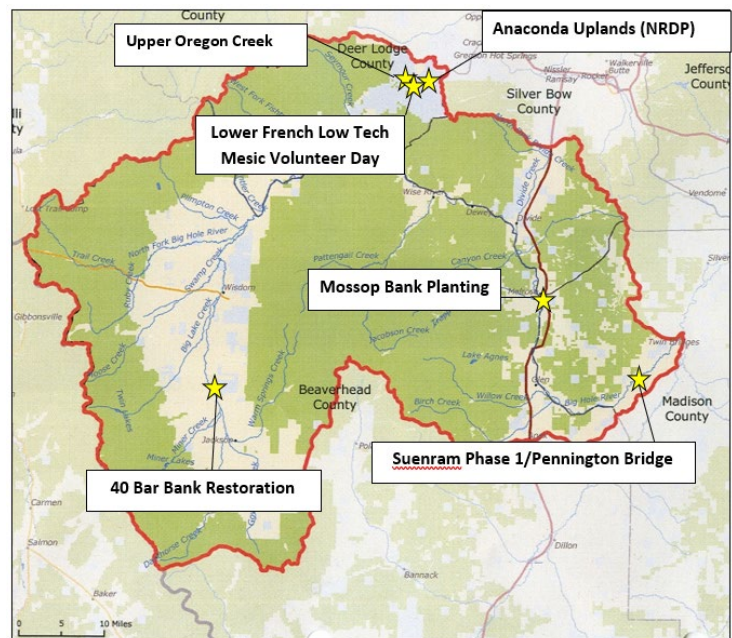
- Steering Committee is happy with the progress BHWCF is making.

Wildlife Report – Tana Nulph, Associate Director

- Loaner Toolkits:
 - Livestock producers/residents can borrow and/or test equipment.
 - Tools for livestock loss prevention AND bear safety.
 - Scare devices, temporary electric fencing, bear spray, resource guides, inert bear spray (practice), bear-resistant backpacking containers, safety equipment, bear-resistant garbage cans.
 - Contact Tana Nulph, BHWC Associate Director, for more information: tnulph@bhwc.org or (406) 267-3421.
- Carcass Removal:
 - BHWC providing carcass removal services to Big Hole watershed ranchers, March-May
 - Free-of-charge, donation accepted
 - Dump truck borrowed from Red Rock Lakes NWR
 - Carcasses composted at BHWC's compost site outside of Wisdom
 - Carcass removal & composting reduces predator attractant, helps keep predators honest (no free meals)
 - Producer information is always kept confidential!
 - To arrange for carcass removal, contact John Costa, Wildlife Programs Technician, at 209-628-2225 or jcosta@bhwc.org. (John works full-time for MDT so leave a message if he doesn't answer and he'll get back to you within a day or two. You can also text him.)

Restoration Report – Ben LaPorte, Program Manager

- 2021 Restoration Projects:
 1. NRDP Anaconda Uplands:
 - 2020 maintenance
 - Last year of Task Order
 2. Upper Oregon Creek Restoration:
 - Revegetation and sediment catchment.
 3. 40 Bar Ranch Bank Stabilization:
 - 3 banks- 1,260 feet total.
 4. Suenram "Phase 1":
 - Remove point bar to alleviate bank stress.
 - Plant existing rip-rapped bank.
 5. Mossop Bank Planting:
 - Plant mature willows along 150 ft of bank.



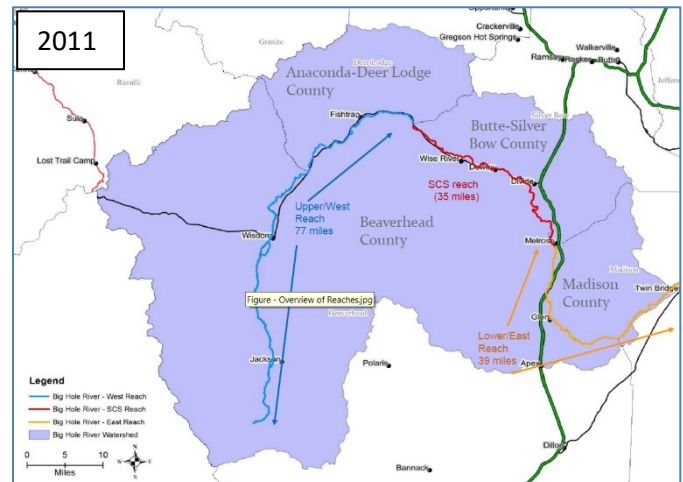
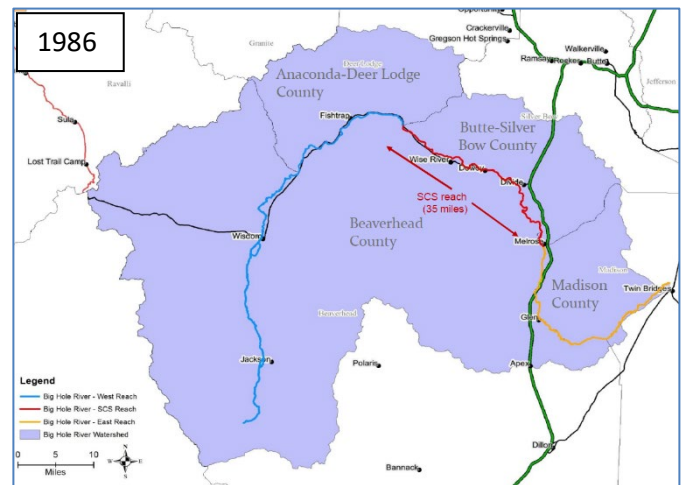
New Business

- None

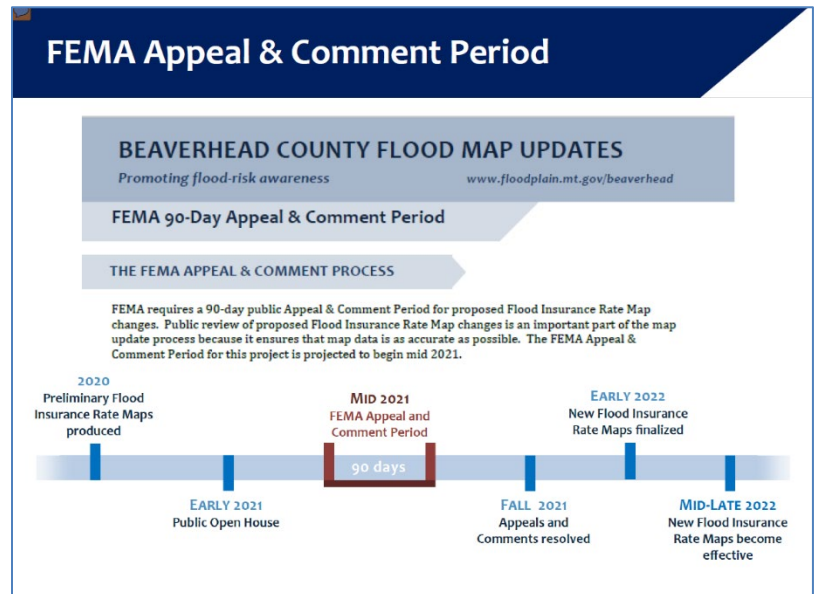
Meeting Topic: Big Hole River Floodplain Maps – Preliminary FEMA Map Incorporation

Presented by: *Tiffany Lyden, DNRC, and
Rob Macioroski, Beaverhead County*

- Project Partners and Contacts:
 - Beaverhead County:
 - Rob Macioroski, Counter Planner
 - BHWC:
 - Pedro Marques, Executive Director
 - Tana Nulph, Associate Director
 - Ben LaPorte, Program Manager
 - DNRC:
 - Tiffany Lyden, Floodplain Outreach Specialist
 - Nadene Wadsworth, Floodplain Outreach Specialist
 - Traci Sears, MT National Flood Insurance Program Coordinator
 - FEMA:
 - Mark English, Program Manager
- Floodplain maps:
 - What are they?
 - Floodplain maps identify risk through mapping.
 - Indicate areas of flood risk.
 - How are they used?
 - Used for various purposes:
 - County floodplain regulations
 - Land use decisions
 - Watershed planning
 - Local emergency planning
 - Mortgage lending*
 - Flood insurance premiums*
 - *FEMA adopted maps
 - Existing maps:
 - 1986: Silver Bow County portion of Big Hole River mapped (map, above right).
 - 1986 study and maps: *Floodplain Management Study: Big Hole River – Silver Bow County, Montana*
 - 2011: Big Hole River Floodplain study initiated (map, below right).

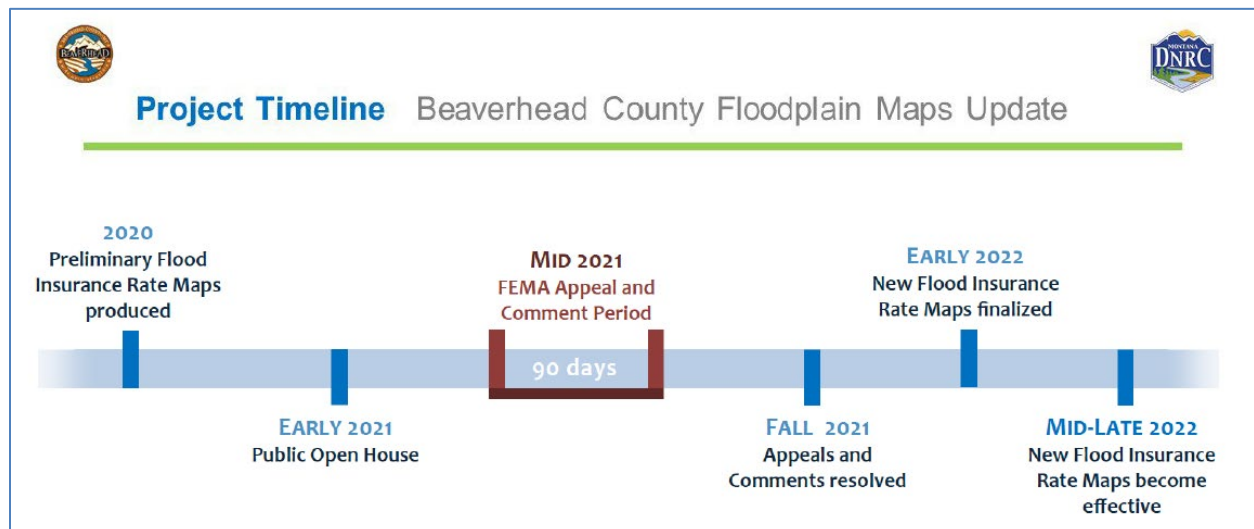


- 2013-2015: Public review
- 2015: Adopted by state and counties
- 2015: 1/2 mile study near Melrose:
 - Updated old 1977 floodplain mapping on BSB side of the river.
 - Provided consistent data for counties
- County FEMA map updates:
 - 2012: Butte-Silver Bow County
 - 2022 (est.): Beaverhead County
 - 2023 (est.): Madison County
 - Future year: Anaconda-Deer Lodge County
- Preliminary FEMA maps:
 - Preliminary map viewer:
 - No changes to mapping on Big Hole River – incorporated existing floodplain 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-day appeal and comment period



- What does this mean for you? (see attachment)
 - Development requirements:
 - The Big Hole River floodplain maps are already used by Beaverhead County for floodplain regulations. Landowner sin 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 modification to existing structures.
 - New construction and additions – elevated 2’
 - Improvement and additions to existing structures greater than or equal to 50% of buildings 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 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 part of economic protection against flooding.
 - Cost-savings insurance options: see attachment

- What if my building is on high ground – could it be determined out? Yes.
 - List of Map Amendments:
 - Can be used to request more detailed determination from FEMA
 - Need surveyed elevations of building
- Next steps:
 - Project timeline:



- For more information or to view the preliminary floodplain maps, visit www.floodplain.mt.gov/beaverhead.

Upcoming Meetings

- BHCW Virtual Monthly Meeting, March 17th, 2021 – 7pm via Zoom

Adjourn

BIG HOLE FLOOD MAP UPDATES

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.

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.

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.

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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, new floodplain maps may show that an area's risk of flooding will change. If new 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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