

Evergreen-area Physical Map Revision (PMR) FAQs

1. Why is this happening?

- About 2 years ago, a local property owner with concerns about FEMA's current floodplain boundary in Evergreen contacted a South Dakota Senator. The Senator initiated a congressional inquiry in August of 2008 into the floodplain boundaries in Evergreen, MT. The inquiry led to FEMA re-studying the characteristics of the floodplain in Evergreen and the revised draft flood insurance rate maps (FIRMs) and flood insurance studies (FISs) are the result of this re-study.

2. How do I know if I might be affected?

- Look at a copy of the current FIRM panel on which your property is located and compare it to the draft revised FIRM panel. Some properties will be easier to interpret than others using the maps. Local planning staff are not able to determine the location of your property on the maps, or whether you are or are not in the floodplain on the current or the draft revised maps. The only way to determine where an existing or proposed calculated base flood elevation (BFE) intersects your property is to determine that elevation above sea level out on your property.

3. Is this already a “done deal?”

- NO! The draft revised maps go through a lengthy adoption process. In brief, after the public meeting is held July 28th from 6-8pm at the Evergreen Middle School Gym and the base flood elevations (BFEs) are published in the Federal Register and our local newspaper around the same time, a 90-day appeal period begins. After that appeal period ends, FEMA may make changes based on protests that have been submitted with supporting technical data. Appeals are then processed and reviewed and this may take 2-3 months or more depending on the number of appeals. Final preparation of maps takes another 2 months, and then the community has 6 months to adopt the new maps after we get FEMA's “letter of determination.” It's a lengthy process!

4. What will it mean *if* these draft revised maps are adopted and I'm now in the “100-year floodplain?”

- If you were previously outside the 100-year floodplain and are within the 100-year floodplain when the draft revised maps are eventually adopted, you may pay a higher rate for flood insurance. Your lender may also require you to get flood insurance or prove that the home was built prior to the effective dates of the map (known as grandfathering or grandfathered rate).

If you buy flood insurance due to changes on the map, for the first 2 years after the maps are adopted, you may be eligible for FEMA's lowest risk rating, or a “preferred risk policy.” After those 2 years, you may be eligible to grandfather in at a moderate risk rating. For questions about FEMA's National Flood Insurance Program (NFIP) requirements, see the links and contact information below. For questions about actual insurance rates, or the actual dollar amounts you may pay over time, contact your insurance agent.

Additionally, certain types of development on your property may be subject to our local Flathead County Floodplain and Floodway Management Regulations. These regulations are available on our website:

http://flathead.mt.gov/planning_zoning/downloads.php

5. Is there any way to protest or appeal this?

- Attend the public meeting on July 28th from 6-8 pm at the Evergreen Junior High School Gymnasium and ask questions directly to FEMA. Then, use the 90-day appeal period (see # 3 above) to submit your concerns, along with accompanying data for FEMA's consideration. Concerns regarding the accuracy of the maps must be accompanied by detailed analysis to verify errors. Concerns, comments, etc. can be submitted to the Flathead County Planning and Zoning Office, and we will forward them to FEMA. See contact information below.

6. How can I get more information and who can I ask questions?

- First, plan to attend the public meeting on July 28th from 6-8 pm at the Evergreen Junior High School Gymnasium and ask questions directly to FEMA. The Flathead County Planning and Zoning Office is the local repository for both the current floodplain maps and the draft revised maps. We can answer questions about our local "Flathead County Floodplain and Floodway Management Regulations." For questions related to FEMA's National Flood Insurance Program, or related to the Evergreen PMR process, data, appeals, etc. you can directly contact FEMA Region VIII in Denver, Colorado. See contacts below.

Contact Information:

For questions specifically about the Evergreen P.M.R. data, process, timeline, technical issues, etc.:

Sara Brush, CFM
Mapping Project Manager, FEMA Region VIII
sara.brush@dhs.gov
Office phone: (303) 235-4871

For questions about FEMA's National Flood Insurance Program in general:

Marijo Brady, P.E., CFM
National Flood Insurance Program Manager, FEMA Region VIII
Mitigation Division
marijo.brady@dhs.gov
Office phone: (303) 235-4835

For questions about the Flathead County Floodplain and Floodway Management Regulations:

Bailey Minnich, CFM
Planner I
Flathead County Planning and Zoning Office
bminnich@flathead.mt.gov
Office phone: (406) 751-8200

Flathead County Planning and Zoning Office website draft documents (we'll post electronic copies of the draft revised maps FEMA sends us):

http://flathead.mt.gov/planning_zoning/Drafts.php

FEMA's "Map Service Center" where you can print CURRENT floodplain maps:

<http://msc.fema.gov/>

Federal Register (elevation data are published here soon after the public meeting):

<http://www.gpoaccess.gov/fr/>

"Answers to Questions about the National Flood Insurance Program" booklet from FEMA:

<http://www.fema.gov/library/viewRecord.do?id=1404>