



MITIGATION

Minute

OCTOBER 2023

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Lincoln County Selected for Infrastructure Project Under BRIC Award

Lincoln County's 2023 BRIC Application: Resilient Energy and Infrastructure Project was "selected for further review" by FEMA. This \$6.23M project will underground powerlines to protect them from high winds, falling trees, wildfire, and other severe weather. Due to the Town of Trego's rural nature, reaching the community to restore power, if lost, could take weeks.

The project will underground 13 miles of three-phased overhead lines north of the flathead tunnel, which is a seven-mile-long rail tunnel that barrels under Elk Mountain. This tunnel is the only route connecting BNSFs rail network from the east to west side of the northern United States. It is a major transportation corridor that passes over 50 trains per day, or up to one train every 20-30 minutes, including freight and passenger trains.

A delay in transportation and delivery due to fire danger and power outage would be significant for the supply chain across the entire northern United States. The buried lines will also protect power for the 45 industrial and 39 residential connections that are serviced by this line.



WEBSITE: [DES.MT.GOV](https://www.des.mt.gov)

Three Forks City Selected for \$4.15M FMA Funding for Mitigation Affordability, Climate Resiliency and Economic Vitality for a Small Community Confluence Project

The proposed communitywide Confluence Project is a mitigation solution that will counter the effects of climate change, protect nearly 1,000 structures from flooding, and yield multiple ancillary benefits.

Beyond the reduction of flood and wildfire risk, the Confluence Project will improve public health by protecting three community wells that supply drinking water and prevent septic system pollution in the event of a flood. It also creates new opportunities for recreation and wetlands conservation, improves mental health outcomes, protects sites on the National Register of Historic Places, creates opportunities for economic development and affordable housing, and reduces flood risk for disadvantaged populations.

This project will decrease flood risk for 73% of the city's population. The project's communitywide benefits will allow continuous operation of critical government and business functions, ensuring the Community Lifelines of safety and security, food, water and shelter, transportation, and health and medical treatment can continue in the event of a 100-year flood event.

The project was designed with future conditions in mind, including an analysis by Great West Engineering of the impacts of a 500-year flood (a flood flow of 3,500 cubic feet per second). The project removes the entire western portion of the city from both the 100-year and 500-year Jefferson River floodplains, and more importantly, removes this area from the floodway.



*Image of what the Jefferson River Floodplain would look like if the mitigation channel were constructed in this location. *Please note this does not include any mapping of the Madison River Floodplain. Photo courtesy of the City of Three Forks.*

State & Regional Hazard Mitigation Plan Updates

State Plan Update:

- Approved and Adopted

Western Regional Plan Update:

- Final Drafts awaiting end of public comment period

Central Regional Plan Update:

- Draft being reviewed and to be sent to FEMA

Eastern Regional Plan Update:

- Draft Base Plan complete and county annexes are drafted and awaiting review

HMGP DR-4655 Lock-in

The state application deadline for MT DES to have all HMGP DR-4655 project sub-applications is November 10, 2023. Current available funding for the DR-4655 HMPG program is \$9,536,779.

This FEMA Hazard Mitigation Grant Program is tied to the June 2022 flooding Disaster Declaration; therefore, the seven flood-affected counties -- Carbon, Park, Stillwater, Treasure, Yellowstone, Flathead, and Sweetgrass will receive priority application status.

The HMPG program provides funding to state, local, tribal and territorial governments so they can develop hazard mitigation plans and rebuild in a way that reduces or mitigates future disaster losses in their communities. For more information, please contact one of MT DES' Mitigation Coordinators.

MT DES Mitigation Team and FEMA Region 8 Staff Conduct Hazard Mitigation Monitoring Visits



Above: MT DES and FEMA mitigation teams along with local officials at City of Three Forks Flood Mitigation project site.

August 7th through 11th, the MT DES and FEMA Region VIII mitigation teams conducted site visits at several locations across the state.

The visits are a requirement for the Hazard Mitigation Program, as it ensures that all work is completed to each project's approved scope of work. Also, it allows MT DES and FEMA to capture all the great mitigation work across the state.

The teams started in Billings to provide technical assistance for applications in development, and then moved to Red Lodge to discuss several applications already in the review process, as well as additional technical assistance on future applications. The teams then met with the City of Three Forks for an in-person visit about a project that was selected for further review. Moving on, they proceeded to Missoula to visit several recently completed project sites and also a site for a project being reviewed. Finally, MT DES and FEMA HMA mitigation teams ended their trip back in Helena to summarize the site visits and review any remaining questions.

MT DES Mitigation Coordinator, Andrew Long stated: "It was a great week for traveling, and we had an excellent time meeting with our local mitigating champions."

Welcome New Mitigation Coordinators

MT DES is excited to welcome our three new Mitigation Coordinators who started their roles in September. Each of these new staff members brings valuable work experience and individual talents to MT DES which will help our Mitigation Team further its mission to enhance resiliency across the state of Montana.



Above left to right: Tomas Perez, Crystal Guerrero, and John Bliele - MT DES Mitigation Coordinators

MITIGATION COORDINATOR, TOMAS PEREZ

MT DES welcomed Tomas Perez as a Mitigation Coordinator in September. Tomas was born and raised in Texas and moved to Missoula last spring. He has a bachelor's degree in business administration with a focus in Management and is currently pursuing a Master of Science in Homeland Security Studies as well as a graduate certificate in Critical Infrastructure Protection at Sam Houston State University with their Department of Security Studies. Tomas has also taken Security and Disaster Management courses with the Texas A&M Engineering Extension Service with the purpose of attaining their Infrastructure Protection Certificate.

Previously, Tomas worked as a Research Assistant, providing market research assistance for veterans looking to start a business after exiting the military. He also worked in a civilian/administrative position at the Austin Police Department where he had the opportunity to work on various emergency management assignments.

In his spare time, Tomas enjoys fishing, hiking, and going on bike rides. He also likes walking his dog and going to the dog park. His other interests include reading and learning about a variety of topics such as history and geography.

MITIGATION COORDINATOR, CRYSTAL GUERRERO

Crystal Guerrero joins MT DES as a Mitigation Coordinator. Originally from Texas, she currently resides in Missoula, Montana. Crystal attended Texas A&M where she earned a B.S. in Psychology and a minor in Neuroscience. In December 2022, she received an Associate's of Science degree in Emergency Management.

Prior to joining MT DES, Crystal worked as an Emergency Management contractor for a State Public Health Agency in the Planning Section and was activated for COVID, Monkeypox, National Infant Formula Shortage, Ebola, and Extreme Heat. She also served as an American Red Cross Preparedness Intern where she worked on supporting a local fire preparedness initiative that provided free fire alarms/installations and preparedness education to vulnerable communities in central Texas.

An avid volunteer, Crystal spends a lot of her free time volunteering. She dedicated time to both Texas Search and Rescue and the American Red Cross working on ground search, advanced first aid, mass care training, and experience with Hurricane Laura. In her leisure time, Crystal enjoys hiking with her dog, discovering new music, or watching a movie from one of her favorite genres – sci-fi, rom com, or Hallmark.

MITIGATION COORDINATOR, JOHN BLEILE

John Bleile (“Bly-lee”) joined MT DES’ Mitigation Team as Mitigation Coordinator in September. John is retired military who brings a wealth of knowledge from his military experience in logistics, planning, and operations.

John loves giving back to the community, and depending on the season, he can be found coaching baseball, tackle football, and wrestling. John and his wife, Megan have two children, Lucas who is 12 and Taylor who is 7, and “going on 15,” according to John. His wife Megan is a high school math teacher and head volleyball coach in Townsend, MT. “Go Bulldogs.” In the Bleile family’s spare time, they love to enjoy the outdoors. They are avid campers, love to boat, fish, and four-wheel.

John shared that he is honored to be a part of the MT DES team and to continue serving this great state and its communities.

Montana Silver Jackets Support MT DES Regional Hazard Mitigation Workshops

This past year, the Montana Silver Jacket Program assisted MT DES with Regional Hazard Mitigation Workshops for the Central, Eastern, and Western Regions. Workshop focus and discussions were on hazards most concerning to communities within each region and to develop potential mitigation strategies.

These strategies were included in the Regional Hazard Mitigation Plans. Representatives from the U.S. Army Corps of Engineers attended the workshops to support DES outreach efforts by providing input on flood risk reduction and mitigation strategies. Regional Hazard Mitigation Plans are scheduled to be completed in 2023.

Silver Jackets is a program that consists of interagency teams that facilitate collaborative solutions to state flood risk priorities. For more information, contact: Laurel J. Hamilton, P.E. Chief, Flood Risk and Floodplain Management, US Army Corps of Engineers, Omaha District 402.431.3981 mobile | 402.995.2338 office



ABOVE: DES Eastern Region Workshop in Miles City, MT (Source: Laurel Hamilton)



Montana Silver Jackets is soliciting proposal topics from communities until **JANUARY 26, 2024**.

Objective. The Montana Silver Jackets Flood Risk Reduction / Floodplain Protection Team strives to help public and private organizations and individuals manage and reduce flood risk and protect the natural and beneficial functions of floodplains in Montana more efficiently and effectively.

Types of Work: Funded projects typically provide a community tools to understand its flood risk, improve mitigation efforts and emergency response, and effectively communicate risk. In general, projects span: Emergency Preparedness and Response • Information Sharing & Alignment • Modeling & Mapping • Plan Formulation & Regulations • Nonstructural Assessments • Risk Analysis • Risk Communication & Education

Montana's Main Partners: The agencies collaborating with the US Army Corps of Engineers (USACE), Omaha and Seattle Districts, include Federal Emergency Management Agency, Region VIII, Housing and Urban Development Agency (HUD), National Weather Service (NWS), U.S. Geological Survey (USGS), Montana Department of Natural Resources and Conservation, Montana Disaster and Emergency Services, and Montana Fish, Wildlife, and Parks.

Past and Current Projects in Montana:

- Highwater Marks Signage for Community Outreach and Education
- Emergency Action Plan and Tabletop Exercise
- LifeSim Analysis and Evacuation Preparation
- Risk Communication Webtool
- Community Risk Identification
- Levee Breach Flood Routing
- System-wide Improvement Framework (SWIF) Assistance
- Ice Jam Inundation
- Workshops: Ice Jam and Post-Wildfire Flood
- Channel Zone Migration Mapping

<https://www.iwr.usace.army.mil/Silver-Jackets/State-Teams/Montana/>

The Cost: USACE selects project proposals from a national pool. USACE Districts are funded to perform technical services supporting approved projects at no cost to state agencies, communities, and tribes.

How to Propose a Project: Contact the below listed MT DNRC teammates to submit a project concept. Projects ideas will be vetted and screened for applicability. A proposal package submitted to the Silver Jackets Program will be required for advancing projects and due **February 23, 2024**.

Traci Sears, CFM
Montana NFIP/CAP Coordinator
Floodplain Program, Montana DNRC
1424 9th Ave., Helena, MT 59620-1601
406-444-6654
tsears@mt.gov

Shylea Wingard
Montana NFIP/CAP Floodplain Specialist
Floodplain Program, Montana DNRC
1424 9th Ave., Helena, MT 59620-1601
406-581-5254
shylea.wingard@mt.gov

FLOOD INSURANCE AND PROPERTY RISK

BY: TRACI SEARS, NFIP STATE COORDINATOR

Natural disaster insurance is at a pivotal point. The frequency and severity with which disasters are occurring is influencing how we prepare, manage, and recover from catastrophic flood or fire events. Disaster related events are escalating and tend to veer off projected models with increased intensity. When an extreme weather event occurs property owners, businesses, local, state, and federal agencies scramble to find money and resources to assist those impacted. Another group hard hit by natural disasters is the insurance industry which is struggling to deal with financial impacts.

As homeowner insurance premiums increase and policy holders deal with rising costs, the issue is further compounded by a growing reluctance by insurance companies to take on natural disaster risk. Throughout the nation, in response to large property payouts and losses, at least five large U.S. property insurers have told regulators that extreme weather patterns have led them to stop writing coverage in some regions, or exclude coverage for various weather-related perils, or to raise premiums/deductibles. Several Montana policy holders in the flood impacted areas near the Yellowstone River Basin have reported being dropped or receiving non-renewal letters for flood insurance coverage despite being spared from flooding or reporting no property damage.

Insurance companies deal in actuarial science which uses mathematical and statistical methods to predict the risk and uncertainty of the insured property being damaged with a balanced effort to reduce the financial impact on the company and client. More specifically, they try to measure the likelihood of a large disaster, property loss, or monetary payout with the management of premiums collected to ensure long-term financial stability. According to the Montana State Auditor's Office, there is a stable private market for all hazards policies including flood coverage in Montana. Federal flood insurance is also available to properties located within communities who participate in the National Flood Insurance Program (NFIP). Both private and federal insurers are looking closer at overall property risk, along with how structures were built, location of the property or structure to flooding source, and elevation in relationship to the BFE – base flood elevation. Additional safety factors to consider are freeboard or defensible space standards (for fire).

Individuals and families who reside in places once considered safe from natural catastrophes could lose crucial insurance protections as natural disasters become more intense and more frequent. Flood and disaster insurance is needed to offset this risk. As more insurers pull out or revise coverage/policies, insurance may not be available, or it may become so costly property owners won't be able to afford the premium and forego peril insurance all together. Property owners, not mandated to purchase flood insurance by their lender, may weigh the cost of insurance with the likelihood of a weather-related event that could cause damage. The role of communities, planners, and floodplain administrators have in guiding development should not be underestimated.

According to the American Property Casualty Insurance Association, U.S. insurers have disbursed \$295.8 billion in natural disaster claims over the past three years. Consequently, insurers are examining where losses occur, re-occur, and where the risk is concentrated to identify high risk areas or properties. As such, it may be worthwhile for property owners to implement risk management tools such as building according to recommended practices or not developing or living high risk areas entirely.

Insurance is a viable tool for managing risk provided it is affordable and available to property and business owners. The role that communities, planners and floodplain administrators have in guiding development and mitigating risk should not be underestimated either. Montana's higher floodplain standards have and will continue to benefit property owners with risk and insurance costs. These higher standards have assisted in the stable private sector market in the state. As unprecedented disasters escalate and weather patterns change insurance markets will change also and present new challenges for property owners and insurers alike. It is entirely possible the concerns of insurers may not align with the concerns of property owners.

**MONTANA
SILVER JACKETS**



Annual Meeting

Monday, October 23, 2023

11:00am-5:00pm Mountain | 12:00pm-6:00pm Central

In-Person Location: Roosevelt Center, 519 Broadway Ave. S., Red Lodge, MT 59068

Join Zoom Meeting:

<https://mt-gov.zoom.us/j/84582359905pwd=aDg3YUtZR2doWTlwc2lZb3QzRVdJZz09>

Meeting ID: 845 8235 9905 Password: 185726

For an agenda / more info: contact Traci Sears at tsears@mt.gov

Training Opportunities

NFIP 101: Introduction to Floodplain Management: Learn the fundamentals of floodplain management with this free self-paced course developed by FEMA. Perfect for new local floodplain administrators or those looking for a refresher. CECs available with full course completion. Learn more at <https://www.floods.org/training-center/online-training/asfpm-on-demand-learning/nfip101/>

Basic Floodplain Training, Part I and II: Oct. 26th & 27th, 2023, 9-11:00 am (MST) - Virtual
Contact tsears@mt.gov or shylea.wingard@mt.gov

DNRC Floodplain Resource Seminar: Nov. 13-16th, 2023 - Virtual | 3-4 hrs daily | Agenda TBD
Contact tsears@mt.gov

Floodplain Bootcamp Weekly Workshop: Every Friday through 2024, starting December 1, 2023. Agenda TBD. Contact tsears@mt.gov

MT DES
1956 MT. MAJO STREET
FORT HARRISON, MT 59636-4789
OFFICE PHONE: (406) 324-4777
EMAIL: MTDES@MT.GOV

