



Montana Department  
of Natural Resources  
and Conservation

## FLOODPLAIN MANAGEMENT PROGRAM

Serving Montana's Communities  
Since 1974



Sun River – photo by Mark Boesch

# HIGHGROUND

October 2009

This newsletter and other state floodplain management activities are funded, in part, through grants from FEMA.



## NEW LiDAR AND AERIAL IMAGERY FOR FLATHEAD VALLEY

By Steve Story, P.E., CFM,  
State Floodplain Engineer

The DNRC is facilitating a region-wide approach to obtaining new digital topographic and aerial imagery covering a large portion of the Flathead Valley (see Map). Data collection will utilize state of the art LiDAR (Light Detection and Ranging) technologies, in lieu of traditional aerial photogrammetric methods, to map the surface terrain. The LiDAR system consists of a laser scanner, a Global Positioning System (GPS), and an Inertial Measuring Unit (IMU) which are mounted on an aircraft. The data will be utilized for new floodplain studies, support of local resource and development planning and to provide baseline scientific mapping data for a host of derivative products; such as vegetation and forest inventory assessments, habitat analysis, canopy mapping, etc. Since acquisition costs for LiDAR and Digital Imagery decrease as the coverage area increases, DNRC sought to maximize the project area by combining funding resources of communities and agencies that shared overlapping applications for the new data.

Funding mechanisms utilized to launch the project included the Montana Reclamation and Development Grant (RDGP) and the Montana Renewable Resource Grant (RRGL). DNRC Floodplain Management staff completed two grant applications for the project in coordination with the local community and agency partners including Lake County, the Flathead Basin Commission (FBC), the Flathead Conservation District (FCD)

and others. The State Legislature approved both grants – an RRGL to Lake County for \$100k and an RDGP Grant to FBC for \$295k. The City of Whitefish also joined the consortium as a partner to acquire new terrain data within its planning jurisdiction using City funds.

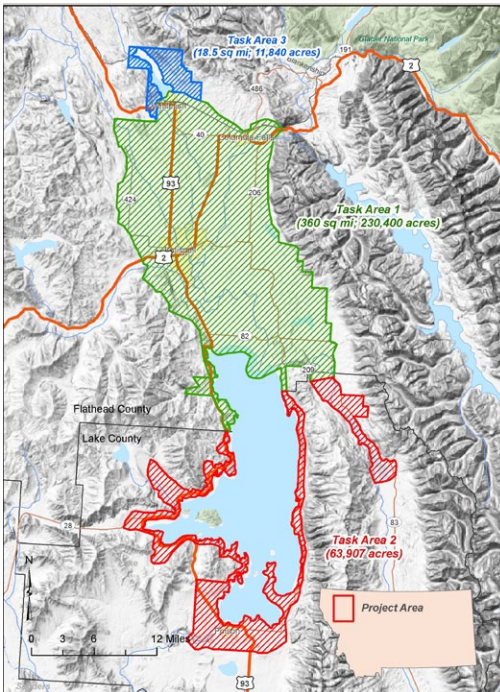
The combined resources of the three funding partners (Lake County, FBC and City of Whitefish) formed a project acquisition area of approximately 480 square miles. DNRC is overseeing and managing the project through Memorandum of Understanding agreements with each funding partner. Accordingly, the State solicited proposals from aerial mapping and imagery collection contractors to collect and process the new data meeting FEMA Flood Hazard Mapping Standards. The proposal review and selection committee consisted of representatives from DNRC, the



Flathead Valley LiDAR Kick-off Meeting. Russ Faux of Watershed Sciences Inc.; Bret Hazell of 3Di West; and Nikki Bond Floodplain Administrator for Whitefish. Not pictured but in attendance: Sue Shannon, Lake County Planning Director; Wendy Thingelstad of Lake County; Larry Schock, Montana DNRC Missoula; Caryn Miske of Flathead Basin Commission; Diane Whited, University of Montana Flathead Lake Biological Station; and Steve Story, Montana DNRC Helena.

continued...

continued from page 1 - New LiDAR and Aerial Imagery for Flathead Valley



Flathead Valley LiDAR and Aerial Imagery Project Area Map. Map courtesy of Watershed Sciences.

funding partners, Flathead County, and the FCD. The firm Watershed Sciences, Inc., out of Corvallis, Oregon was selected by the committee and the project is currently underway. Aerial imagery and LiDAR acquisition flights are taking place this fall and the project kick-off meeting was held on September 18th in Polson with Watershed Sciences, DNRC and the funding partners (see Photo).

The new topographic terrain data, will be used to generate a bare earth ground surface of the coverage area, along with 2-foot contours for flat terrain and 4-foot contours for hilly terrain. The new data shall exceed the criteria necessary for floodplain mapping in accordance with FEMA specifications. The digital imagery will be collected at a 1"=200' scale/1' resolution. Upon project completion, the geospatial data products from

the project will be made available to the public online through the Natural Resource Information System (NRIS): <http://nr.is.mt.gov/>

This project serves as a successful model for future mapping and data acquisition projects around the state. Like many such projects, numerous people serve instrumental roles from inception to completion. A few such folks we would like to recognize for their efforts include: Mike Knutson who spearheaded the project, Larry Van Rinsum/FCD, Caryn Miske/FBC, Celinda Adair and Traci Sears/DNRC, Sue Shannon and Tiffany Lyden/Lake County, Diane Whited/U of M FHBS, Nikki Bond/Whitefish, Mindy Cochran/Flathead County, Marcus Sadak/DNRC and many others.

## For Flathead County, Marc Pitman is more than Kalispell DNRC Manager

Ask Marc for technical assistance. He's a qualified engineer, experienced in floodplain management and available to offer floodplain information for those in Flathead County. The extension of Marc's duties lightens the load of Larry Schock, who has served as the DNRC Water Resources Regional Engineer for Flathead...as well as Granite, Lake, Lincoln, Mineral, Missoula, Ravalli and Sanders counties. Incidentally, Larry received awarded the ASFPM Meritorious Achievement award in Floodplain Management for 2009. Marc was promoted to the position of Manager of the DNRC Water Resources Unit Office in Kalispell in 2008. His recent acquisition of DNRC floodplain duties for Flathead County is a natural extension for Marc and for western Montana. Marc Pitman graduated

from Montana State University with a B.S. in Civil Engineering in 1978. He was commissioned as an officer in the U.S. Army Corps of Engineers. Additionally, he served in the Army. His service in the Army reads like a travel brochure with tours in Vicenza, Italy; Fort Belvoir, Virginia; Fort Devens, Massachusetts; Daharan and Riyadh, Saudi Arabia and Fort Leonard Wood, Missouri. Since returning to Montana in 1992, Marc has been employed by Flathead County as the Road and Bridge Superintendent and as a Civil Engineer with RLK Hydro and APEC Engineering. Marc is a licensed Professional Engineer in the state of Montana and an ASFPM Certified Floodplain Manager. See the end of newsletter for Marc's contact information.

## Improperly Constructed Crawl Space Results in High Flood Insurance Premiums

By Laurence Siroky, Montana DNRC Water Operations Bureau Chief



During the closing for a construction loan, new home owners and their lender received an unwelcome surprise: a very large flood insurance premium. Although their Dillon area house was built with a crawlspace, their premium resembled that of a house with a basement, with a 3 ½ times greater flood insurance cost. Since their home is in a FEMA-mapped “100-year” floodplain: an area with a 1% chance of flooding in any given year, mandatory flood insurance requirements apply. A properly constructed crawlspace adds about 11% to the base flood insurance rate over a slab on grade structure and a basement or improperly constructed crawlspace is an increase of 385% flood insurance premium. A more detailed analysis describing the rating procedures can be found in the insurance manual: <http://www.fema.gov/business/nfip/manual200910.shtm>

So what’s the implication to the local floodplain administrator?? Well... let’s see, the job of the floodplain administrator is to enforce local ordinances that minimize flood damages to life or property. Missoula County requires the crawlspace floor to be at or above the BFE, so the insurance rating is the same as a slab on grade. Several local government floodplain ordinances in Montana say nothing about this requirement. In fact, the 2006 Montana DNRC Model Ordinance says nothing about crawl space construction requirements. This Model Ordinance will be updated

as soon as possible with the help of Marijo Brady, Montana’s FEMA representative. Admittedly, producing an updated Model Ordinance has been a bigger undertaking than our office anticipated. Legal considerations, in part, attribute to the delay. Your patience is appreciated as our office works with Marijo Brady as well as several local floodplain administrators to develop a legally sound Model Ordinance for use in Montana communities. An email message will be sent to local floodplain administrators and posted on our website [www.mtfloodplain.mt.gov](http://www.mtfloodplain.mt.gov) when the Model Ordinance has been developed.

In the meantime, Marijo Brady recommends local ordinances should be amended to include a reference to the FEMA crawlspace construction standard. <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/crawlspace.shtm>...to avoid future unwelcome surprises.



*Elevated house on Crawl Space from FEMA 511, “Reducing Damage from Localized Flooding”. Photo credit: French & Associates*

### Crawlspace Informational Links

- [Definition](#)
- [Tech Bulletin 1](#)
- [Tech Bulletin 11-01](#)
- [PM 33](#)
- For some discussion see the [FEMA 480 CFM Guide](#) beginning on page 5-30

# FEMA's RiskMAP Strategy Uses Map Modernization

By Mary Guokas CFM,  
Floodplain Outreach Specialist

Progress continues on the modernization of "flood" maps in Montana but the work is now being done under the umbrella of FEMA's "RiskMAP Strategy", a new strategy furthering the former Map Modernization Program. In order to leverage the successes of the Map Modernization Program (see article in July 2009 Highground) and further enhance the usability and value of flood hazard mapping, FEMA has developed the Risk MAP Strategy (<http://www.fema.gov>). Risk MAP combines flood hazard mapping, risk assessment tools and Mitigation Planning into one seamless program. The intent of this integrated program is to encourage beneficial partnerships and innovative uses of flood hazard and risk assessment data in order to

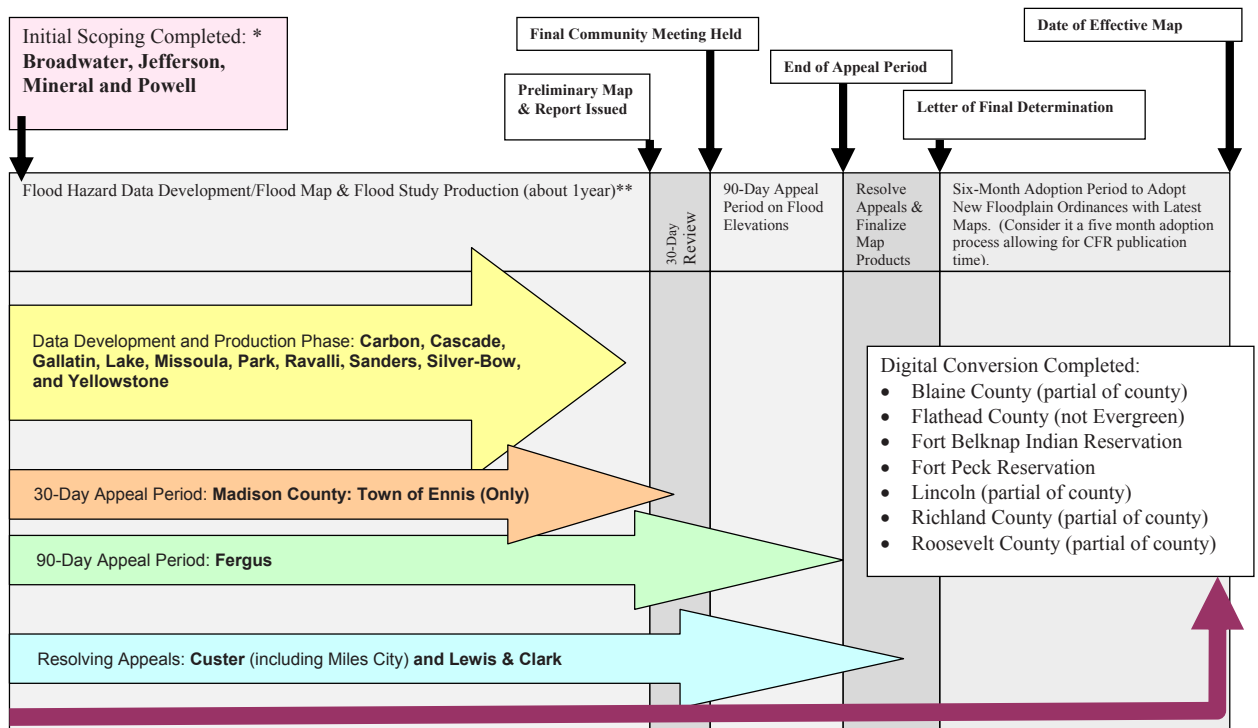
maximize flood loss reduction.

Regardless of the umbrella program name, the folks to call here in Montana remain the same: Celinda Adair, MapMod/RiskMAP Coordinator, at 444-6656/ [cadair@mt.gov](mailto:cadair@mt.gov) and for questions about adopting a new floodplain ordinance, Traci Sears, the Montana NFIP Coordinator, at 444-6654/ [tsears@mt.gov](mailto:tsears@mt.gov).

Changes occurred from the July timeline to those appearing in the September timeline. Two new counties were added to the "Data Development and Production Phase": Lake and Sanders and the end of the 90-day appeal period for Fergus County has arrived. Progress continues.



Timeline by County & Tribe: **Updated September 29, 2009**  
FEMA Digital Flood Insurance Rate Map (DFIRM) Conversion Projects in Montana  
Prepared by Montana Department of Natural Resources and Conservation



\*Initial Scope – Essentially the beginning of the map conversion process. Map developers and FEMA or State staff meet with community officials to learn of levees, flood studies to be incorporated, etc.

\*\* The timeframe for completing these activities may vary.

## Excerpt from - “Pain in the Pocketbook [from Flood Insurance Premiums]”



By Marijo Brady,  
FEMA Region VIII

### Ways to Avoid “Pain in the Pocketbook”

- Encourage property owners to consider insurance rating prior to construction. The Elevation Certificate (EC) can be completed with Building under Construction box checked (Section C) to get an estimate of premium costs. An added benefit is that the local floodplain administrator can use “Building under Construction” EC to ensure structure will be built in compliance with local ordinance.
- Community can choose to update their ordinance to reflect flood insurance rating considerations.
- **Simplest Solution: Build structure with lowest elevation (including basement or crawlspace) within footprint of building at/above BFE.** The compliance issues and insurance ramifications will go away!!

**Crawl Spaces** are especially challenging for local administration in comparison to how flood insurance premiums are calculated. To avoid “pain in the pocketbook” for the property owner, it is suggested that the lowest elevation within the footprint of the building be built at/above BFE.

**Placement of fill** has impact on all aspects of the program – administration, insurance, and LOMR-Fs. Structures placed on fill are still required to have the lowest floor at or above BFE. Where “pain in the pocketbook” most commonly occurs is when the fill is placed at/above BFE, but the structure has a crawlspace or basement below the BFE. It is suggested that the lowest elevation within the footprint of the building be built at/above BFE.

The benefit of elevating the lowest floor above BFE? The cost of elevating above the BFE compared to the reduction in premiums will pay for itself in about 6 years. Considering the average mortgage is 30 years, the savings can be substantial.

Flood Insurance Premium  
*Reductions can be Significant!*

Zone A building with slab or crawlspace foundation (no basement), \$200,000 building coverage, \$75,000 contents coverage

| FLOOR ELEVATION ABOVE BFE | REDUCTION IN ANNUAL FLOOD PREMIUM* |
|---------------------------|------------------------------------|
| 1 FOOT                    | 39%                                |
| 2 FEET                    | 48%                                |
| 3 FEET                    | 48%                                |
| 4 FEET                    | 48%                                |

\*Compared to flood premium with lowest floor AT BFE

## National Flood Insurance Program - Changes Effective October 1, 2009



Bitterroot River - May 2008

On October 1, 2009, important changes to the National Flood Insurance Program (NFIP) will take effect. There will be an increase in rates, the standard deductibles, and the basic insurance limits. These combined changes will result in an average premium increase of 8 percent. The increases will apply only to policies that are written or renewed after October 1, 2009.

Please read the additional information below which provides more detail and explanation regarding these significant October changes.

The standard deductible of \$500 is being discontinued for all properties. The new standard deductible for Post-FIRM (Flood Insurance Rate Map) properties will be \$1,000 and Pre-FIRM properties will be \$2,000. Owners of Pre-FIRM properties have the option to buy back the \$1,000 deductible within 60 days of the renewal of their flood insurance policy. Otherwise, deductibles cannot be reduced midterm unless required by the mortgagee. It is important to remember that there is a 30-day waiting period unless it is a requirement for loan closing. In most cases the deductible is only a fraction of the average flood insurance claim, which can be substantial.

Just as with other lines of insurance with high claim potential, such as wind insurance, it is not unusual for minimum deductibles to increase to foster the soundness of the program. The NFIP's previous deductibles were in place for almost a decade. In taking inflation into consideration over time, the new standard deductibles being changed effective October 2009 are comparable in value to the previous deductibles when they were first established.

The basic insurance limits are also

increasing for all categories of buildings and contents:

- The basic limit for 1-4 Family Dwelling Coverage will increase from \$50,000 to \$60,000. Additional insurance limits are \$190,000 for a total limit of \$250,000.
- Other Residential Building Coverage basic limit will increase from \$150,000 to \$175,000 with additional insurance limits of \$75,000 for a total limit of \$250,000.
- Non-Residential Building Coverage will increase from \$150,000 to \$175,000 for the basic limit. Additional insurance limits are \$325,000 for a total of \$500,000.
- Residential Contents Coverage basic limit will increase from \$20,000 to \$25,000. Additional limits are \$75,000 for a total insurance limit of \$100,000.
- Non-Residential Contents Coverage basic limit will increase from \$130,000 to \$150,000. Additional insurance limits are \$350,000 for a total insurance limit of \$500,000.
- The emergency program building coverage will remain unchanged. For 1-4 family dwellings this coverage is \$35,000\* and for other residential and non-residential it is \$100,000\*\*. Emergency program contents coverage for residential is \$10,000 and nonresidential is \$100,000.

\* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.

\*\* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

The premium increases vary by Zone. V Zones are coastal high-velocity zones and will have larger rate increases as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate

*continued...*

continued from page 6 - National Flood Insurance Program - Changes Effective October 1, 2009



East Gallatin River



Helena Valley - February 1996

the increasing hazard from steadily eroding coastlines. The premium increases by zones are as follows:

**V Zones** - V Zone premiums will increase 10 percent.

**A Zones** - A Zones, which are non-velocity zones that are primarily riverine zones, will increase by 8 to 10 percent.

- Post-FIRM A1-A30 and AE Zones will increase 10 percent.
- Pre-FIRM AE Zones premiums will increase 10 percent to decrease the amount of subsidy in our Pre-FIRM rate.
- AO, AH, AOB, and AHB, which are shallow flooding zones, will have an 8 percent increase in premiums.
- Unnumbered A Zones, which are remote A Zones where elevations have not been determined, will have an increase of 10 percent in premiums.
- A99 Zones, which are approved flood mitigation projects, e.g., levees still in the course of construction, and AR Zones will have premium increases of 10 percent.

**X Zones and Miscellaneous** -

X Zones, which are zones outside the Special Flood Hazard Area, will have an increase of 8 percent for a Standard Risk Policy and no increase in premiums for a Preferred Risk Policy (PRP).

- Mortgage Portfolio Protection Program (MPPP) will have an increase in premiums of 10 percent.

**Discontinuance of Paper Flood Insurance Rate Maps**

Effective October 1, 2009 FEMA will discontinue the distribution of paper maps. The paper maps will be replaced with Digital Flood Insurance Rate Maps (DFIRMs). Replacing the paper map products with digital versions is more environmentally

friendly and will improve the usability of FEMA's flood hazard data. It also provides users with a more powerful tool for insurance activities and flood risk management.

**Why are all of these changes being made?**

The NFIP has implemented these changes in order to prepare for future flooding events and to lessen the burden on taxpayers of paying for future flood damage. To ensure the viability of the program it is necessary to have premium levels that correspond to the risk that is being assumed. Most insurance carriers impose annual rate increases on products such as auto insurance, homeowners insurance, etc. and some insurance carriers may refuse coverage to certain high risk prospects, in order to continue to thrive. However, unlike other forms of insurance, the NFIP, whose policies are sold through various insurance companies and agents, will not refuse to offer coverage as a result of multiple claims or any large sustained loss. The NFIP continues to provide reasonable rates to people who purchase flood insurance to protect their homes and businesses against the Nation's number one natural disaster.

For more information about the NFIP, please visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

Please feel free to contact us with your questions or concerns at [info@femafoodsart.com](mailto:info@femafoodsart.com).



## Wonder About Winter Weather?

Submitted by Gina Loss,  
National Weather Service,  
Senior Service Hydrologist



Montanans can't help but wonder what's in store for an upcoming winter. Whether we're looking for good hunting and skiing, dreading what we might have to endure until next spring, or concerned about flooding potentials. We all have an interest in that long range forecast.

The National Weather Service tries to give some insight to these questions through its Climate Prediction Center (CPC) outlooks. There are several factors that go into the development of these outlooks and, this year, a developing El Niño event is a primary consideration. Currently, observations and trends indicate continued development of a weak-to-moderate strength El Niño into autumn 2009, with the likelihood of at least a moderate strength El Niño during the winter 2009-10.

For Montana, the effects resulting from an El Niño event aren't always well defined, however, we tend to see above normal temperatures and below normal precipitation, especially west of the divide. As El Niño continues to strengthen through the autumn, the CPC October through December outlook shows a 33 to 40 percent chance temperatures will be above normal over west and southwest Montana and a 40 to 50 percent chance temperatures will be above normal over the north, central and eastern Montana. For precipitation, this three-month outlook shows no strong trends toward wet or dry; there are equal chances for above, below or near normal precipitation across Montana.

Moving into the January through March period, and possibly the peak of the El Niño event, the chances for above normal temperatures increase.

The outlook for the January through March period indicates a 50 to 60 percent chance temperatures will be above normal across all of Montana. Looking at precipitation, there is a 40 to 50 percent chance rain and snowfall will be below normal over extreme western Montana with a 33 to 40 percent chance rain and snowfall will be below normal over much of the rest of the state. The exception is extreme eastern Montana where statistical tools show no trends, and the outlook calls for equal chances for above, below or near normal precipitation.

It is important to remember a couple of things about these outlooks. First, the outlooks are probabilistic; an outlook for a 33 to 40 percent chance of above normal temperatures still has a 33 percent chance of near normal temperatures and a 27 to 33 percent chance for below normal temperatures. Second, these are not day to day forecasts; an outlook for better chances for above normal temperatures does not mean the temperatures will be above normal every day of the period. There will still be cold air outbreaks just as a period with an outlook of below normal precipitation will still see some significant rain or snowstorms. The outlooks are an overall average of conditions for the 3 month period.

For more information on these outlooks, as well as outlooks, please visit the CPC web site at...  
[http://www.cpc.ncep.noaa.gov/products/predictions/long\\_range/seasonal.php?lead=1?](http://www.cpc.ncep.noaa.gov/products/predictions/long_range/seasonal.php?lead=1?)



## Professional Insurance Trainer Returning to Montana for AMFM in 2010



Submitted by  
Sonja Wood, CFM,  
H2O Partners



### Training & Conference Calendar

**November 7th, Sat., Miles City**  
"River Awareness Conference II" hosted by the City of Miles City with Keynote Speaker Dr. Char Miller, author of "Water & the 21st Century West: A High Country News Reader". For more information, contact Steve Craddock in Miles City at [scraddock@milescity-mt.org](mailto:scraddock@milescity-mt.org) or (406) 234-6392.

**\*December 7-10, Mon-Fri., Maryland**  
Advanced Floodplain Management Concepts

**\*Jan. 4-7, Mon-Fri., Maryland**  
HAZUS MH for Flood

**March 1-4, Mon-Thur., (Save the Dates) Chico Hot Springs**  
AMFM (Association of Montana Floodplain Managers) Conference

**\*March 22-25, Mon-Fri., Maryland**  
Managing Floodplain Dev. Through the NFIP

**\*May 3-6, Mon-Fri., Maryland**  
Managing Floodplain Dev. Through the NFIP

**\*April 19-22, Mon-Fri., Maryland**  
NFIP: Community Rating System

**July 20-22, Tues-Thur., Helena**  
Floodplain College, University of Montana Helena College of Technology

**September 7-9, Tues-Thur., Helena**  
Red Lion Colonial Inn, A multi-agency collaboration, Water Symposium

*\*For classes in Maryland at the Emergency Management Institute visit.*  
<http://training.fema.gov/EMICourses>

Click here for Tips on Applying for EMI see [EMI Apply Tips](#)

Qualifying insurance producer training was completed in four communities throughout Montana in August; Billings, Bozeman, Missoula and Kalispell. Sonja Wood, Certified Floodplain Manager (CFM), Senior Territory Training Managers, completed the August training and looks forward to presenting the National Flood Insurance Program training again during the Association of Montana's Floodplain Managers (AMFM) in March, 2010 at Chico Hot Springs. Insurance professionals and interested local floodplain managers benefited from the experience and breadth of knowledge Sonja brings to her sessions.

H2O's team of National Flood Insurance Program (NFIP) trainers was selected by the Federal Emergency Management Agency (FEMA) to present training nationally to insurance agents, lenders, and claims adjusters regarding the National Flood Insurance Program. Lenders must meet the federal

requirement of mandating flood insurance for structures (collateral) located in an A flood zone. More than 45,000 trainees participate each year in classroom and online NFIP Training sessions. Insurance agents must complete a minimum one time three-hour Flood Insurance Reform Act (FIRA) training in order to write a flood insurance application. Plus, the producer must continue to train biennially on the NFIP to obtain referrals from the Program based on zip code and participate in FEMA/NFIP co-op advertising. If you are a Community Rating System (CRS) community you may receive credits for actively sponsoring, promoting, and participating in this activity. Please feel free to contact Sonja Wood, Senior Territory Training Manager regarding the scheduling of training in your area. Contact Sonja by cell at: 785.766.8645 or by FAX: 888.317.4542 or email: [Sonja@h2opartnersusa.com](mailto:Sonja@h2opartnersusa.com). To view training schedule go to [nfipservice.com/training/index.html](http://nfipservice.com/training/index.html).

### 2010 National Conference Call for Presenters/Workshops

The Association of State Floodplain Managers will convene the world's largest and most comprehensive floodplain management conference – our 34th annual gathering – the week of May 16-21, 2010, in Oklahoma City, Oklahoma. We invite you to share your experiences with local, state, and federal officials, industry leaders, consultants and other interested parties by presenting a paper or workshop relevant to our theme, "Building Blocks of Floodplain Management". Our theme for 2010 is derived not only from the No Adverse Impact building blocks, but also plays on Bricktown - Oklahoma City's unique neighborhood and entertainment destination.

### DEADLINES

October 31, 2009 Abstracts and bios must be received by the Program Coordinator.

December 31, 2009 Lead Presenters will be notified of acceptance in the program.

April 3, 2010 Early discount registration deadline – get your forms in to save \$\$!

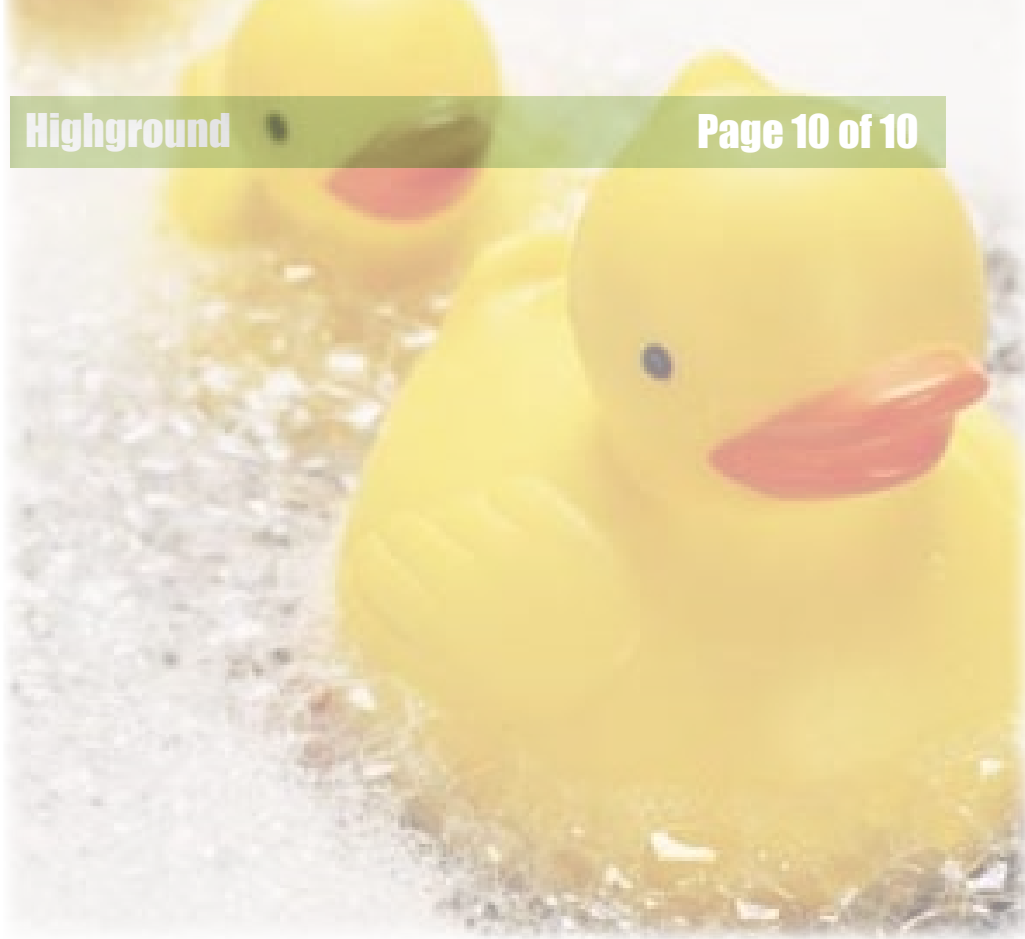
May 14, 2010 Technical Papers for the proceedings must be sent to the Editor.

Click here for the [Call for Presenters Brochure](#).



## Congratulations, Traci Sears!!

The adorable Chase William was born on September 3rd, 2009. He and mother are very healthy. Seeing a precious baby is a subtle reminder to keep flooding and other disasters out of harm's way for generations to come.



Highground Editor - Mary Guokas

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