



When a Montana community or county is presented with new Digital Flood Insurance Rate Map (DFIRM) panels, the State of Montana, in cooperation with the Federal Emergency Management Agency (FEMA), makes every attempt to engage and inform community officials of the process. After all, it is the community who will ultimately need to use the maps on a day-to-day basis to regulate development in the floodplain; and it is the citizens who will rely on the maps and data to determine their flood risk.

This document offers guidance for local officials on reviewing the preliminary DFIRM panels and FIS Report. The checklists on the following pages will provide assistance for systematically reviewing base map and flood hazard information provided on the preliminary DFIRM panels.

Your familiarity with the geographical features and flood history of your

community will greatly assist the State in identifying information on the preliminary maps that is incorrect or missing so that it can be corrected prior to the finalization of the DFIRM panels.

In an effort to keep communities informed about any changes to flood elevations and to conform with legal obligations under the National Flood Insurance Program (NFIP), FEMA provides legal notice of any new or revised flood elevations in two issues of a local newspaper. The date of the second such publication begins the 90-day appeal period. During this period, community officials or individual property owners may formally object to information shown on preliminary DFIRM panels or the accompanying preliminary FIS Report. The enclosed *Appeals and Protests Processes* fact sheet describes the process for informing the State of map inaccuracies during the 90-day Appeal Period.

## General Suggestions for Reviewing Preliminary DFIRM Panels

Each community will receive preliminary DFIRM panels and a Preliminary FIS Report; correspondence transmitting one copy of the DFIRM and FIS is sent to the Chief Executive Officer (Mayor or Chairman of the County Commissioners), it also describes the timeframe for a brief review of the panels. The following procedure may help you utilize your time more efficiently:

- √ There may be other individuals in your community who can help to speed up the review process. Your community may want to create a **Review Team** for the purpose of thoroughly reviewing the revised flood maps for accuracy. Some recommended participants on the Review Team include representatives from the following departments or divisions: Planning, Transportation, Public Works, Inspections, GIS, Real Estate, County Emergency Management Services and E-911/Addressing
- √ First, give all of the panels a quick review, focusing on base map features. The “Base Map Information Checklist” on the next page lists the specific features (streets, schools, airports, county/municipal boundaries, etc.) that should be shown on the new maps. When reviewing the panels, make a list of any omitted or misspelled names, inaccurate

boundary lines, etc. This list should be submitted to the State Floodplain Management Office in the form of a Protest. (See the *Appeals and Protests Processes* fact sheet (fact sheet forthcoming) for more information on submitting a Protest.)

- √ Second, pull out the current FIRM panels and the preliminary DFIRM panels for areas of the community that are most affected by flooding or where significant new development has taken place since the old maps were produced. If the community also has a Flood Boundary Floodway Map (FBFM), also pull out those panels. Starting with these panels, use the “Flood Hazard Information Checklist” to compare the BFEs, the sizes and shapes of SFHAs, and the floodways. Be sure to note which streams have been restudied by detailed methods or limited detailed methods and which streams have been revised with redelineated floodplains. Only those that were restudied by detailed or limited detailed methods will have revised BFEs and floodways. For questions regarding the methods used to study streams and rivers on the FIRM panels, please contact Karl Christians, Montana Floodplain Program Manager, Montana DNRC, 1424 9<sup>th</sup> Ave, PO Box 201601, Helena, MT 59620; 406-444-6654; [kchristians@mt.gov](mailto:kchristians@mt.gov).
- √ Upon deciding to formally object to any of the BFEs on streams where new studies were performed, please submit an Appeal Petition to the State Floodplain Management Office, along with the necessary supporting technical information. (See the *Appeals and Protests Processes* fact sheet (document forthcoming).)
- √ When wishing to object to other flood hazard information such as SFHA boundaries or floodway widths, submit your Protest Petition to the State Floodplain Management Office.

**You should submit any appeals or protests resulting from these reviews to the State as soon as possible – don’t wait until the end of the 90-day appeal period!**

Note: It is very important for the community to maintain one or more sets of the older FIRM, Flood Boundary and Floodway Map, and Flood Insurance Study for future reference.



## Map Index Checklist

Each set of DFIRM panels issued to a community includes a Map Index panel. The main purpose of the Map Index is to provide a convenient way for DFIRM users to find the map number and/or panel number of the particular panel where the information they are seeking is located.

The main image area of the Map Index shows a grid of DFIRM panels superimposed over an outline of the county. The 11-digit map number identifies each panel; the 5th through the 8th digits of the map numbers form the unique panel numbers that appear on the title blocks of individual map panels. Panels identified by map numbers that are preceded by asterisks have not been printed because the panels show areas that are totally covered by open water or where no Special Flood Hazard Areas have been mapped. Corporate boundaries of all incorporated municipalities are shown in the main image area, as well as major roads and railroad lines. Major surface water features (streams, rivers, lakes, sounds, etc.) are also identified.

The Title Block in the lower right corner lists all panels that have been printed, including border panels that include portions of other counties. There is also a “Listing of Communities” table showing community names, Community Identification (CID) numbers, panels that contain portions of the community, initial identification date (when the community entered the NFIP), initial NFIP map date, and most recent FIRM panel date.

	Yes	No
1. Did the community receive at least 2 copies of the preliminary panels listed for the community in the table on the Map Index (excluding those identified as “Panel Not Printed”)?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are the major roads and streams shown in their proper locations and correctly identified on the Map Index?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are additional roads needed on the Map Index to aid map users to identify areas of interest, particularly in less developed areas of the county?	<input type="checkbox"/>	<input type="checkbox"/>

# Base Map Information Checklist

The base map features identified on the preliminary DFIRM panels are obtained from a variety of sources, including locally available data, data available on the Montana Natural Resource Information System (NRIS), USGS data, etc. With the exception of streets, all of the features listed below should be identified by name on the preliminary DFIRM panels. To minimize clutter and overprints, many streets are not identified by name in areas that are over one inch outside of the SFHA or 500-year flood zone. Where the image of a street located in or near a flood zone is obscured on the Base Map orthophoto, a street centerline and street name were added. This procedure may also be used to identify streets that were not present when the orthophoto was taken. [Please note that all streets are contained in the DFIRM database that local officials will access when they use the local GIS system to locate properties on the flood maps, provided vector street data was provided.]

The benchmarks, established by the National Geodetic Survey, are shown on the preliminary DFIRM panels. A detailed description of their locations can be found by contacting the National Geodetic Survey website. Although the names and boundaries of public lands such as National Forests and State Parks appear on some of the preliminary FIRM panels, this information will not be shown on the final version of the maps because the available digital boundary data may not be accurate at the scale for which the maps are being produced. If available, this information will be part of the digital information in the database. If the preliminary panels include this type of information, make a note of it, but do not write it up as a protest.

	Yes	No
<b>1. Are all of the following features identified and shown in their proper locations with names spelled correctly? (Check in the boxes provided).</b>		
All streets that are inside flood zones or within a band extending approximately 1" outside of SFHAs?	<input type="checkbox"/>	<input type="checkbox"/>
Major roads that are more than 1" outside of flood zones	<input type="checkbox"/>	<input type="checkbox"/>
Flood control structures (dams, levees, floodwalls)	<input type="checkbox"/>	<input type="checkbox"/>
Schools	<input type="checkbox"/>	<input type="checkbox"/>
Airports	<input type="checkbox"/>	<input type="checkbox"/>
Municipal boundary lines	<input type="checkbox"/>	<input type="checkbox"/>
County boundary lines	<input type="checkbox"/>	<input type="checkbox"/>
Bodies of water (rivers, streams, lakes, ponds, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. Other Information</b>		
Is the FEMA CID (Community Identification) Number correct?	<input type="checkbox"/>	<input type="checkbox"/>
Are any of the National Geodetic Survey benchmarks known to be missing, destroyed, or relocated?	<input type="checkbox"/>	<input type="checkbox"/>

# Flood Hazard Information Checklist

Some of the flood zones identified on the preliminary DFIRM panels have been updated based on new, more accurate topographic data and in some cases, new flood studies. The locations and types of studies were agreed upon during the scoping phase of production, and outlined in the Mapping Activities Statement. Please verify that the new or revised flood zones reasonably depict areas that are likely to flood during a 100-yr or 500-yr flooding event.

	Yes	No
<b>1. Flood Insurance Study (FIS) Report</b>		
Is the community description, description of principal flood problems, and description of flood protection measures in Section 2.2 through 2.4 of the FIS Report correct?	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. Detailed Study Method Streams</b> (as listed in Table 1 of the FIS Report: “Flooding Sources Studied by Detailed Methods: Revised or Newly Studied”)		
If there are detailed studied streams on your preliminary DFIRM, does the list of streams and rivers in Table 1 of the FIS Report correspond to the list agreed upon and listed in the Mapping Activity Statement?	<input type="checkbox"/>	<input type="checkbox"/>
If there are detailed studied streams on your preliminary DFIRM, are the flood hazard areas for all Detailed Study streams and rivers correctly shown on the preliminary DFIRM panels with 1% (Zone AE) annual chance flood zones and floodways? In most cases, the 0.2% (Shaded Zone X) annual chance flood zones will also be depicted, unless the 0.2% and 1% annual chance flood boundaries are too close to be shown separately.	<input type="checkbox"/>	<input type="checkbox"/>
If there are detailed studied streams with floodways on your preliminary DFIRM, are flood hazard data (BFEs, floodway widths, flood discharges, etc.) correctly listed for all Detailed Study streams and rivers in the “Summary of Discharges” table, “Floodway Data” table, and flood profiles in the FIS Report?	<input type="checkbox"/>	<input type="checkbox"/>
If there are detailed studied streams on your preliminary DFIRM, look at the BFEs listed in the FIS Report. If your community has experienced a documented 10% (10-year), 2% (50-year), 1% (100-year), or 0.2% (500-year) annual chance flood event in the recent past, do the new flood elevations match the historical flood heights, after correcting for the offset from the National Geodetic Vertical Datum of 1929 (NGVD29) to the North American Vertical Datum of 1988 (NAVD88), if applicable?	<input type="checkbox"/>	<input type="checkbox"/>
Compare the boundaries of the 1% and 0.2% annual chance floodplains on the effective and preliminary FIRM panels. Do the new boundaries correspond well with historical flooding patterns?	<input type="checkbox"/>	<input type="checkbox"/>

	Yes	No
<b>3. Redelineated Streams</b>		
If flooding sources in your community have been redelineated based on new topography, but no new engineering study was completed, have all AE, A1-99, and Shaded X Zones for streams and rivers studied by detailed methods on the currently effective DFIRM panels that were not restudied by Detailed Methods been replaced with revised AE and shaded X Zones?	<input type="checkbox"/>	<input type="checkbox"/>
If floodways for redelineated streams were part of the Mapping Activity Statement, are floodways shown on the preliminary DFIRM panels for all redelineated streams and rivers?	<input type="checkbox"/>	<input type="checkbox"/>
If flooding sources in your community have been redelineated based on new topography, but no new engineering study was completed, compare the BFEs shown on the preliminary DFIRM panels and FIS Report profiles with those on the currently effective flood maps and profiles. Are the new and old elevations identical, after correcting for the NGVD29 to NAVD88 offset, if applicable?	<input type="checkbox"/>	<input type="checkbox"/>

**For assistance, please contact the Montana DNRC Floodplain Program, Karl Christians, State Floodplain Management Coordinator at (406) 666-6654 or [kchristians@mt.gov](mailto:kchristians@mt.gov)**