



# MITIGATION Minute

MAY 2025

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### MT DES Holds Mitigation Plan to Action Workshop

MT DES' Mitigation Bureau held a "Mitigation Plan to Action" workshop at Fairmont Hots Springs in April. Leveraging recently approved regional hazard mitigation planning efforts, the workshop focused on local implementation. It was an opportunity for communities across Montana to navigate the next steps after hazard mitigation plan approval, to advance strong mitigation strategies and eligible mitigation projects, and to better understand how to access implementation resources.

Approximately 61 participants, including state/federal partners and 37 local jurisdictions, attended the workshop which included opportunities to discuss Regional Mitigation Plan updates and how to fine-tune previously identified mitigation actions as well as network with emergency managers and county commissioners from jurisdictions across the state of Montana.

According to Andrew Long, Deputy State Hazard Mitigation Officer for MT DES, "It was a great opportunity to discuss mitigation in-depth with a wide range of emergency managers from across the state, while informing participants on how to bolster and utilize their mitigation plans to their full potential."

MT DES' Training, Education, and Exercise team, along with FEMA Region VIII's Planning section assisted the Mitigation Bureau with facilitation of the workshop by providing logistical and training support.

*Left:* Nadene Wadsworth, DNRC presents at Association of State Floodplain Managers (ASFPM) Annual Conference in New Orleans about the City of Three Forks Flood Mitigation Project. Also presenting were Kristin Smith, Headwater Economics, Kelly Smith, City of Three Forks, and Jeremiah Theys, Great West Engineering.



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

## Bureau of Mines and Geology Hosts Annual Geohazards Workshop



Above: Anna Lang (Earthquake Engineering Research Institute [EERI]) and Andrew Long (MT DES) present session on seismic risk and hazard mitigation planning in Montana.

The Montana Bureau of Mines and Geology [MBMG] held its annual Montana Geohazards Workshop at Flathead Valley Community College in May. Held annually since 2022, the Montana Geohazards Workshop brings together federal, state, and local partners. Attendees discuss Montana's earthquake risk, research, and mitigation.

In 2025, the Geohazards Workshop attendees gained insights to advance Montana's earthquake resilience. Participants discussed how research and collaboration can better inform mitigation planning to take risk reduction action.

This year's workshop began with a history of seismic activity in Montana and updates from multiple partner agencies about efforts to address earthquake risk, priorities, and challenges. Anna Lang (Earthquake Engineering Research Institute [EERI]) and Andrew Long (MT DES) followed with a review of Montana's current earthquake risk and the importance of addressing this risk now. This session also introduced the concepts of hazard mitigation planning and support at the federal and state levels.

Additional sessions included a panel discussion and a regional hazard and risk overview for the Mission and Flathead areas. At the end of the two-day workshop, attendees were invited to join a field trip to see relevant local sites in person.

Amalesh Jana, Assistant Professor of Geotechnical Engineering at Montana State University said of the event: "The 2025 MT Geohazards Workshop was an excellent experience, with a great lineup of experts from diverse backgrounds and an engaging lecture series throughout. I truly appreciated the opportunity to participate and learn, and I'm looking forward to building on the connections made during the workshop to explore future collaborations."



The Montana Department of  
**Natural Resources  
& Conservation**

## Joining the National Flood Insurance Program

Several Montana communities have expressed interest or a desire to rejoin the NFIP after withdrawing participation.

Participation in the NFIP is voluntary. To join, the community must complete the following:

- Complete an [application](#).
- Adopt a resolution of intent to participate and cooperate with FEMA.
- Adopt and submit floodplain hazard regulations, also called floodplain management ordinance, that meets or exceeds the minimum NFIP criteria.

The floodplain management ordinance must also adopt any Flood Insurance Rate Map (FIRM) and Flood Hazard Boundary Map (FHBM) for the community.

When a community joins the NFIP, the federal government makes flood insurance available throughout the participating community. A community that is identified by FEMA as flood prone has one year after its flood maps (FIRMs) go in effect to join the NFIP.

A community can be sanctioned for failure to join the NFIP within the one-year effective map window, deciding to withdraw its NFIP participation, or failure to administer its local NFIP program resulting in probation or suspension.

If a community is sanctioned, the following apply:

- No resident will be able to purchase a flood insurance policy.
- Existing flood insurance policies will not be renewed.
- No federal grants or loans for development may be made in identified flood hazard areas under programs administered by federal agencies such as Housing and Urban Development (HUD), Environmental Protection Agency (EPA), and Small Business Association (SBA).
- No federal disaster assistance may be provided to repair insurable buildings located in identified flood hazard areas for damage caused by a flood.
- No federal mortgage insurance or loan guarantees may be provided in identified flood hazard areas, including policies written by Federal Housing Administration (FHA), Veterans Affairs (VA), and others.
- Federally insured or regulated lending institutions, such as banks and credit unions, must notify applicants seeking loans for insurable buildings in flood hazard areas that there is a flood hazard and that the property is not eligible for federal disaster relief.

The Federal Emergency Management Agency (FEMA) [Guide #496](#) "Joining the National Flood Insurance Program" gives more detail and information.

FOR MORE INFORMATION, CONTACT Traci Sears, State NFIP Coordinator at [tsears@mt.gov](mailto:tsears@mt.gov).

# FEMA Updates Local Mitigation Planning Policy Guide

FEMA updated the [Local Mitigation Planning Policy Guide](#), which is now available on the agency's website. The Guide is the official interpretation of the mitigation planning requirements in the [Robert T. Stafford Disaster Relief and Emergency Assistance Act](#) (Stafford Act) as amended and other federal statutes and regulations, including [Title 44 Code of Federal Regulations Part 201 Mitigation Planning](#).

Changes in the 2025 update include removing requirements related to climate change and equity. These actions ensure that FEMA guidance aligns with the President's Executive Orders and the U.S. Department of Homeland Security Secretary Noem's direction that best supports states and local communities in disaster planning, response, and recovery. The updated Guide becomes effective immediately upon the official release.

FEMA's National Mitigation Planning Program supports state, local, tribal and territory governments with risk-based mitigation planning to reduce or eliminate risks to life and property from natural hazards. The program focuses on building resilience through early and often stakeholder engagement, integration with community planning, and implementation of mitigation actions. For more information, visit [Hazard Mitigation Planning](#).



## FEMA Eases Floodplain Requirements for Federally Funded Projects

FEMA recently announced that it has stopped implementing certain floodplain management requirements for federally funded projects.

The Federal Flood Risk Management Standard Policy 206-25-005 (FFRMS) required certain construction projects to adopt a strict standard that addressed flood risk. Stopping implementation will reduce the total timeline to rebuild in disaster-impacted communities and eliminate costs associated with the requirements. Effective March 25, 2025, FEMA-funded projects will not be subject to this standard.

FEMA's regulations at Title 44 Part 9 of the Code of Federal Regulations (CFR): Floodplain Management and Protection of Wetlands, remain in effect. In determining whether a proposed action for federal funding is in the floodplain, FEMA will use the 1% annual chance (100-year) floodplain and flood elevation for non-critical actions and the 0.2% annual chance (500-year) floodplain and flood elevation for critical actions (such as the construction of fire and police stations or hospitals).

**The Federal Flood Risk Management Standard had no effect on FEMA's Flood Insurance Rate Maps** as it does not apply to the National Flood Insurance Program's mapping process. In addition, the process of updating or creating a flood map is not impacted by this rescission. The FFRMS did not affect National Flood Insurance Program premium rates or inform mandatory flood insurance purchase requirements.

A Record of Environmental Consideration (REC) documents a project's environmental review and any applicable project conditions under FEMA grant programs. For grant recipients, the stop of Federal Flood Risk Management Standard implementation is for all projects that do not have a REC issued as of March 25, 2025, regardless of whether full or partial FFRMS implementation would have applied.

Read the full [news release](#) on [FEMA.gov](#).

# State & Regional Hazard Mitigation Plan Updates



## State Plan Update:

- Approved and Adopted

## Western Regional Plan Update:

- Base Plan: FEMA Approved
- Annexes/Addendums: FEMA-APA: Pending Local Adoptions

## Central Regional Plan Update:

- Base Plan: FEMA Approved
- Annexes/Addendums: FEMA-APA: Pending Local Adoptions

## Eastern Regional Plan Update:

- Base Plan: FEMA Approved
- Annexes/Addendums: FEMA-APA: Pending Local Adoptions

To obtain updates on HMP status, please view the [MT Regions HMP Status Tracker](#).

## Mitigation Funding Opportunities for 2025

Funding Opportunity	Funds Available	Application Deadline
FM-5507	*\$985,111	August 28, 2025
DR-4801	*\$380,210	June 18, 2025
DR-4813	*\$424,520	July 23, 2025

*\*Current Estimated Amounts*

If you are interested in any open mitigation funding opportunity, please complete a NOI (Notice of Intent) located on the [Mitigation Grants page](#) on the MT DES website and submit it to the Mitigation team. Once we receive your NOI, we will reach out to you to further discuss project eligibility and the application process.

## Training Opportunities

**Floodplain Bootcamp Weekly Workshop:** Fridays, May 30<sup>th</sup> and June 5<sup>th</sup>, 9am-10am.  
POC: Shylea Wingard, [Shylea.Wingard@mt.gov](mailto:Shylea.Wingard@mt.gov).

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