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February 8, 2017

Rising temperatures offer important reminder to prepare for potential flooding

HELENA, Mont. – The National Weather Service has advised that temperatures around the state are expected to rise above freezing from Feb. 9 - 12, with rain also expected in lower elevations. Potential impacts from melting snow and rainfall include pooling of water in areas where storm drains or ditches are clogged with snow and ice, pooling of water in low-lying areas, and potential ice jams on small creeks and rivers. Such events may cause flooding that could put people and property in harm's way.

“Although flood insurance is an important form of financial protection for any homeowner, business owner, or renter, it is often misunderstood,” said Michelle Phillips, a floodplain specialist with the Montana Department of Natural Resources and Conservation. “Most people do not know that flood damage is not covered by standard homeowners or renters insurance. Moreover, they may not realize that there is a 30-day waiting period for most flood insurance policies to take effect. Homeowners, business owners, and renters often recognize the need for flood insurance when flooding happens; at that point, it is too late for them to receive assistance from flood insurance unless they already have a policy in place.”

Residents may not realize that flood insurance can assist with damage caused by

surface waters from any source, as long as the damage affects at least two properties, or at least two acres of land.

“This could include flood damage caused by a rain event, a blocked culvert, a water main break, rapid snow melt, or riverine flooding that affects a private property and a neighboring county road,” said Phillips.

Additionally, flood insurance may also be used to help cover the cost of some preventative measures taken before a flood hits. For example, when a building insured by the National Flood Insurance Program is in imminent danger of being flooded, the policy holder can be reimbursed up to \$1,000 for the removal of insured property to a safe location and up to \$1,000 for preventive measures (e.g. purchasing sand bags or pumps). Anyone considering such actions should first contact their local Floodplain Administrator on permitting requirements for sand bagging and other emergency actions.

Finally, many homeowners, business owners, and renters think they are ineligible to purchase federal flood insurance when they actually are eligible to do so. Federal flood insurance is available to anyone who lives in a community that participates in the National Flood Insurance Program, not just to those in high-risk flood areas. Private flood insurance plans may also be available to those who do not wish to purchase federal flood insurance or are ineligible to do so.

Due to warming temperatures and the 30-day waiting period associated with most flood insurance policies, homeowners, business owners, and renters worried about spring flooding should consider purchasing flood insurance as soon as possible. For more information about flood insurance in Montana, visit the Commissioner of Securities and Insurance website at www.csimt.gov/your-insurance/flood or go to www.floodsmart.gov. The Commissioner’s office can also be reached at (406) 444-2040 to answer questions.

A complete list of Montana’s local Floodplain Administrators can be found at

www.floodplain.mt.gov/contacts

The Montana All-Hazards Weather Monitor website offers up-to-date information on stream flows and potential flood conditions:

www.wrh.noaa.gov/byz/state/current.php?wfo=tfx

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