



FEMA

DEC 02 2014

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

RECEIVED

DEC 09 2014

Ravalli County Commissioners

--	--	--	--	--

CC Terry  
& Brian

The Honorable Greg Chilcott, Chairman  
Ravalli County Board of Commissioners  
215 South Fourth Street, Suite A  
Hamilton, Montana 59840

Dear Mr. Chilcott:

I am writing this letter as an official reminder that Ravalli County, North Dakota, has until January 16, 2015, to adopt and have the Department of Homeland Security's Federal Emergency Management Agency (FEMA) Regional Office approve floodplain management measures that satisfy 44 Code of Federal Regulations (CFR) Section 60.3(d) of the National Flood Insurance Program (NFIP) regulations.

Ravalli County must adopt floodplain management measures, such as a floodplain management ordinance, that meet or exceed the minimum NFIP requirements (copy enclosed) by January 16, 2015, to avoid suspension from the NFIP. If suspended, your community becomes ineligible for flood insurance through the NFIP, new insurance policies cannot be sold, and existing policies cannot be renewed.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be purchased by property owners seeking any Federal financial assistance for construction or acquisition of buildings in Special Flood Hazard Areas (SFHAs). This financial assistance includes certain federally guaranteed mortgages and direct loans, federal disaster relief loans and grants, as well as other similarly described assistance from FEMA and other agencies.

In addition, all loans individuals obtain from Federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in SFHAs are also contingent upon the borrower obtaining flood insurance coverage on the building. However, purchasing and maintaining flood insurance coverage on a voluntary basis is frequently recommended for properties located outside SFHAs.

Your NFIP State Coordinator and FEMA would like to assist Ravalli County to ensure it remains in good standing with the NFIP and avoids suspension from the Program. If your community is suspended, it may regain its eligibility in the NFIP by enacting the floodplain management measures established in 44 CFR Section 60.3 of the NFIP regulations. As stated in my previous correspondence, I recommend you contact your NFIP State Coordinator or the FEMA Regional Office if Ravalli County is encountering difficulties in enacting its measures.

The Honorable Greg Chilcott

DEC 02 2014

Page 2

I recognize that your community may be in the final adoption process or may have recently adopted the appropriate floodplain management measures. Please submit these measures to the Floodplain Management Program at the North Dakota State Water Commission. Jeffrey Klein, CFM, the NFIP State Coordinator, is accessible by telephone at (701) 328-4898, in writing at 900 East Boulevard Avenue, Bismarck, North Dakota 58505-0850, or by electronic mail at [jjklein@nd.gov](mailto:jjklein@nd.gov).

The FEMA Regional staff in Denver, Colorado, is also available to assist you with your floodplain management measures. The FEMA Regional Office may be contacted by telephone at (303) 235-4800 or in writing. Please send your written inquiries to the Director, Federal Insurance and Mitigation Division, FEMA Region VIII, at the Denver Federal Center, Building 710, Box 25267, Denver, Colorado 80225.

In the event your community does not adopt and/or submit the necessary floodplain management measures that meet or exceed the minimum NFIP requirements, I must take the necessary steps to suspend your community from the NFIP. This letter is FEMA's final notification before your community is suspended from the Program.

Sincerely,



David H. Stearrett, CFM, Chief  
Floodplain Management Branch  
Federal Insurance and Mitigation Administration

Enclosure

cc: Tony Russell, Acting Regional Administrator, FEMA Region VIII  
Jeffrey Klein, CFM, NFIP State Coordinator, North Dakota State Water Commission  
Brian Wilkinson, Community Floodplain Administrator, Ravalli County