

City of Belt
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FOR IMMEDIATE RELEASE

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Belt's Flood Risk and Participation in the National Flood Insurance Program.

Belt, Mont - On March 14, 2025, the Federal Emergency Management Agency (FEMA) notified the City of Belt that its probation status with the National Flood Insurance Program (NFIP) has been lifted. As a result, Belt is no longer on NFIP probation and Belt residents with flood insurance policies should see a slight reduction in premiums.

It is not easy for Montana communities to administer and enforce local flood programs. It takes resources such as labor, time, diligence, and cooperation. FEMA and the State of Montana Department of Natural Resources (DNRC) Floodplain program can assist towns and their property owners through the "Community Assistance Program (CAP)".

Traci Sears leads the CAP team as the State NFIP Coordinator. She acknowledged Belt's turnaround and said, "Belt's leadership was willing to tackle the issues head on. Permitting, compliance, and enforcement are the hardest parts of a floodplain program and Belt is to be commended for its willingness to step up and administer its program."

According to FEMA's Floodsmart.gov website, the NFIP aims to reduce the impact of flooding on private and public structures by providing affordable flood insurance options and encouraging communities to adopt and enforce floodplain management regulations. The regulations outline how to build structures and projects to account for flood risk to decrease adverse impacts and lessen economic damage. Belt's floodplain regulations are on file for public review at City Hall.

The City of Belt sent out letters to educate property owners about floodplain and permitting requirements. Sears said, "It's not easy to send a letter to a neighbor about compliance when you are a local floodplain administrator, but if you send it from an education and outreach standpoint, property owners understand what they can and can't build in the floodplain. At the very least, they can learn how to build it, so a structure is compliant with the regulations".

FEMA first warned Belt about several floodplain program deficiencies in 2022, however Belt struggled to find the resources to address the issues and on Jan. 27, 2023, FEMA officially placed Belt on probation due to its failure to administer its local floodplain program.

The DNRC Floodplain program worked closely with the City of Belt's Mayor, Jim Olson, throughout 2024. Last fall Belt took major steps by hiring a floodplain consultant thorough Great West Engineering, to help them. The City Aldermen also participated in floodplain

training and a floodplain committee was organized. Local citizen, Rolf Johnson, stepped up to join the committee and facilitate communication between property owners and FEMA. Johnson sent weekly reports to FEMA about Belt's efforts to administer its floodplain program and progress on tasks identified in its "Corrective Action Plan".

Sears noted, "This was essential. Belt needed to demonstrate it was administering its floodplain program and making progress to address compliance issues." Rolf Johnson added, "I want to thank the citizens of Belt. It's a lot of work so getting off probation is huge."

FEMA's guidelines mandate flood insurance policy holders pay a \$50 surcharge when their community is placed on probation. Belt's policy holders will no longer pay this fee.

Sears said, "this is just a positive step in the right direction". The City must continue to enforce its floodplain rules and regulations, follow its adopted floodplain ordinance, and educate its property owners located in the regulatory floodplain about the need for approval and permitting prior to projects being started. Mayor Jim Olson has noticed most of the property owners want to comply, it's just a matter of helping them understand what is needed.

Many of Belt's businesses and residential structures are built adjacent to the main channel of Belt Creek. Over the years embankments and levees have also been constructed. However, studies by the US Army Corps of Engineers (1954 and 2023) and FEMA's Flood Insurance Study (2013) show Belt Creek will overflow its banks in several places and the protective measures are not sufficient to contain 100-year events (1% annual chance). Major floods occurred in 1908, 1953, and 1981. The 1981 flood was a 100-year event and caused significant economic damage in Belt. Ground water flooding also occurred in 2010 and 2011.

Belt joined the NFIP on December 5, 1979, to address its flood risk. Participation in the NFIP offers flood risk options such as flood insurance and disaster assistance. Building in accordance with flood hazard regulations (i.e.. elevating structures) is another option to reduce flood risk.

To see your property's flood risk zone or if it is in the floodplain, go to FEMA's Map Service Center, [www.https://msc.fema.gov/portal/home](https://msc.fema.gov/portal/home) and enter your address.

For more information on Belt's floodplain program or get a permit application, visit: <https://cityofbelt.org/City-of-Belt-Permits/>

Belt's Floodplain Maps or Floodplain Ordinance/Regulations can be viewed at City Hall.

For questions or additional information, contact Mayor James Olson, Floodplain Administrator at Ph. 406.277.3621 or email: bch@3rivers.net.

See additional information on State of Montana DNRC Floodplain website, mtfloodplain.mt.gov. Or contact Traci Sears, State NFIP Coordinator at 406-444-6654 or email: tsears@mt.gov.