1. CALL TO ORDER
Commissioners Present: Commissioner (Chair) Bill Carey, Commissioner Nicole “Cola” Rowley, Commissioner Jean Curtiss

Staff Present: Shyra Scott, Clerk & Recorders Office, Todd Klietz, CAPS Floodplain Coordinator, Matt Jennings, County Attorney’s Office

2. PLEDGE OF ALLEGIANCE

3. PUBLIC ANNOUNCEMENTS
None

4. PUBLIC COMMENT
Mike Harrison: Requesting to shut-down the Testical Festival. This has become a porn show and not good for the community or something that you can take your family to anymore.

Commissioner Curtiss: We can look into it but I don’t think there’s anything we can do. We can put it on our agenda when we talk to the Sheriff Department.

Commissioner Rowley: At one point, The Health Department thought if they didn’t sign the large group event permit they could stop it that way, but statutorily the fire department and Sheriff’s department don’t have to sign off on the large group event permit. So we can try looking at it differently.

5. CURRENT CLAIMS LIST
6. **HEARING (Petition to abandon or alter a Public Road)**

Homestead Estates, Lot 4

Shyra Scott gave update. Our office received a petition to abandon a public right-of-way, located in Missoula County. The area to be abandoned is described as 0.57 acres; 415’ (approx.) GLO road Ovando to Lion Creek located in Homestead Estates Lot 4, Section 14, Township 21N, Range 17W, Missoula County, Montana. Our office received the petition fee and I certify that the petition has been signed by at least 10 of the free holders of the Missoula County road district. I don’t believe that all land owners affected have signed the petition. I feel all the affected land owners have been notified by our office. I believe there’s been some disagreement on who the effected land owners are for this road. I determined it’s the land owners that lived within falls creek road, the county road on one end – in Missoula County until it went to the Lake County line. Lake County has been notified as well. I did receive a letter from the Swan Creek District Ranger, as the notice went out.

**Lori Paige, Realtor in Swan Valley:** I have been working on this project for almost a year and a half now. I spoke individually to five (5) of the representatives. We have had three (3) different offers on this property. It was a subdivision of four parcels; three of them have been sold and the fourth one continues, with three offers, can’t go through because of the problems with the GLO easement road. I feel like I have done more at trying to reach these people, not only did I speak to them, but I also sent emails that included the petition as it was recorded and I sent them a thank you for even a consideration, and also the first page where they could sign-off, to make it easier for them. I didn’t get any cross-wire at all but I also haven’t received any back either. So I think all the attempts by the home owners/sellers are well represented. This continues to be an issue for this parcel. It’s not abandoning the road all the way across, it’s abandoning 415’ that nips this parcel.

**Commissioner Curtiss:** This road isn’t even drivable right now, correct?

**Lori Paige:** It’s not even acknowledgeable. A survey crew is going to have to tell us where that road is. This is on the plat map, this is a recorded easement, we can get it removed if it the vote is to abandon.

**Commissioner Rowley:** I do have a question about MCA 7-14-26.01 what statutorily this petition may fail to meet within the statues, as far as consent with all the owners.

**Shyra Scott:** The owners don’t necessarily have to give consent; but they’re names need to be listed on the petition. I’m required to notify them. They don’t necessarily have to sign on the petition, but I do have to determine who they are and notify them.

**Commissioner Curtiss:** So you did notify them all?

**Shyra Scott:** Yes, I did notify them all. Outside Lake County and USDA Forest Service there were five additional private land owners that were sent certified mailings with the petition and the maps.

**Commissioner Rowley:** I guess I’m just curious because it says here in the RCA that this request fails to meet the requirements of 7-14-26.01 and 7-14-26.02.
Shyra Scott: I think just in the fact that they weren’t listed in the petition.

Matt Jennings: I think what Shyra’s referring to first is just the efficiency of the petition. That’s almost a notice provision making sure that the land owners are aware that this action is before you today. I think that you need to make a factual determination that they have met those requirements before you today were received. If you do choose to accept the petition then there are a couple other things that need to be met. First, if this road is used for recreational purposes there needs to be another access point, this is something I’m sure some of you have extensive experience with. So there’s the matter of recreational and whether forest service land and public land can be accessed by other roads. The second matter is the way the statute reads is whether other land owners are basically using this road. And using isn’t further defined in statute; I think common sense might tell you that a road is meant to access a property. However, this road in particular does come basically from Hwy 83 south of Condon, or the south of this map that you have before you and goes north of that. There are a couple other roads that weave in and out. As far as that factual determination of whether after the petition is sufficient and whether the use and recreational access has been met, I think that’s another thing that you probably need to inquiry into. At least from our offices review, the map didn’t have any sort of identifying mark of who made the map. I’m not sure that’s it sufficiency, you can’t sort of go on google earth and there might be some other things you can see on other mapping software that’s as easily accessible. It isn’t completely consistent with that map and that does cause some concern.

Commissioner Rowley: What’s the acceptable way for determining recreational use? What process do we have to go through to determine that?

Matt Jennings: That’s within your discretion largely and what constitutes recreation. It’s not explicitly defined in Montana statues for what that means. I think you first need to look at that map though and look at look at those roads. The first question you have to ask is whether this road is actually being used for any type of recreational use? There’s a chance that it’s not but if it is, whether any of the other access points in those roads are providing something they can access the same general area.

Lori Paige: One point that I wanted to make is that we don’t have any determination of where that road actually is. It has not been used for 60 years and so we can’t see where it goes other than what’s platted on our maps. The area that we’re discussing, this GLO road ~ there aren’t even trails, there’s not walking. So in order for anybody to use this trail would be very, very expensive to go back and man that. It would be much smarter for them to use some of the roads that are existing and are very navigable. Also, on the forest service side of this, I think on your maps, you have right on the corner of the property showing how they feel that access should be; from May to December snowmobiles only, no authorized vehicles beyond this point and so that is another issue that we’re seeing, that they’re not wanting to pass through that but other avenues. I just wanted to make sure how obscured that area is.

Commissioner Curtiss: So the process is that we recess this hearing and one commissioner goes up with staff from the surveyor department for a site visit. We need to see if there’s access through Lake County. Commissioner Curtiss and Steve Smith along with Lori will visit the site, as schedules allow. We’ll look at this Friday.
7. PRESENTATION

Amended Floodplain Regulations
Todd Klietz gave update and PPT Presentation. Todd showed the FEMA Digital Flood Insurance Rate Map (DFIRM) Conversion Process Chart. Todd also read a letter received by FEMA ~ an official reminder that Missoula County has until July 6, 2015 to adopt and add Floodplain management that meet or exceed the FIP minimum, by July 6, 2015, to avoid suspension. In the event that your community does not meet the policy all will be canceled and existing policies cannot be renewed.

If we do get suspended; flood insurance will not be available, existing flood insurance policies will not be renewed, no Federal grants or loans, no Federal disaster assistance may be provided to repair insurable buildings in the flood hazard areas, no federal mortgage insurance or loan guarantees may be provided in flood hazard areas, Federally insured or regulated lending institutions, such as banks and credit unions, must notify applicants seeking loans for insurable buildings in flood hazard areas.
You don’t have to be in a shaded-x or floodplain area to purchase floodplain insurance, anyone can purchase it.
Todd showed the proposed floodplain residential construction with the two foot fill stem wall. Garages should have flood venting.

Commissioner Curtiss: Do we have any properties that we could consider to be 13/16’s that would not be insurable?

Todd Klietz: No, we have a few that have outstanding violations that we haven’t been able to get compliance on that are still within our Attorneys discretions. We have some that could.

Commissioner Curtiss: Do we know how many homes in Missoula County have flood insurance?

Todd Klietz: We do. It’s a couple hundred.

Commissioner Curtiss: I noticed on the last page it has the reference to letters of map revision, so if there are properties that go through that process and get a letter of map revision do the regulations, as proposed, allow those to be automatically added? So we might have ten (10) now and we have twelve (12) in a couple years.

Todd Klietz: I think I’d like to defer some of that to DNRC.

Commissioner Curtiss: So my question is....let's say a private party, we have the one we did on Grant Creek, the one in Milltown but what if someone goes through the process how does it get...do we automatically get it covered? For example, Ms. Paige might have a property she wants to sell, that someone has gone through a letter of map revision, but if it's not referred to in our regulations, how would the bank say whether or not it's been recorded? Would she have a piece of paper?

Todd Klietz: For an individual letter of map revision, like a letter of map revision based on fill, someone got a floodplain permit and built there house on fill, the individual home owner gets that. We maintain all those here at the county too.
Commissioner Curtiss: So, we do get a copy?

Todd Klietz: Yes.

Lawrence Siroky, Department of Natural Resources, Montana DNRC Water Division:
I work in our floodplain program. The role of the floodplain program is to provide technical assistance to the local floodplain administrators. The other role that we have is that we work with FEMA to put together the science and information that’s complied to make the regulatory maps that you guys utilize. Those maps have two purposes; for FEMA therefore determining what the flood insurance premiums are based on what risk area you’re in, Zone-X is a lower risk than a Zone-A. Our agency role is we work with FEMA on establishing the science information and the adoption of those maps. We were before you several times during that adoption process; we had hearings, we took those appeals, did field work, worked with Todd on various improvements to those draft maps. So they’ve become your regulatory areas. Then you have six (6) months to adopt regulations that manage development in those flood hazard areas. Our agency’s role really is technical advisory, or the science side of the maps, we also provide technical assistance for Todd. We’ve gone several rounds with Todd in putting your model regulations together. We developed a 2014 model ordinance that’s on our website. We recommend counties to utilize that, adopt that, but you’re probably use to yours, having to administer them for several years. We provided comments to Todd and Todd made a lot of those comments, so that’s why you see four (4) different versions, I guess, on the website now.

One comment I’d like to make; Todd pointed out the FEMA web. The other thing is that the State legislature passed a law in 1971 that said; we’re gonna make sure our citizens are aware that they’re living in a flood hazard zone by doing these flood hazard maps. And it turns out the legislature didn’t appropriate any money to do that since 1971, very little. So we kind of tag on what FEMA does, when they do their mapping, to be sure the State standards are met as well. So people need to be aware of the hazard and we need to not be building buildings where they’re subject to damage later and will be collecting federal disaster payments or some other disaster assistance in the future. So both legislator and congress have approached this flood problem in a way that we’re addressing today with making sure that buildings are properly built, if you are going to be in the floodplain. And that you’re aware that you’re in a flood hazard area. So that’s where we’re coming from.

What I wanted to say about the FEMA letter, FEMA says if you don’t participate in the National flood insurance program, people with flood insurance is gonna get withdrawn. That’s a voluntary program. There are some counties and cities in the state that don’t participate in the National flood insurance program and the way to make yourself whole in that case of a disaster is through flood insurance. There are other means but that’s kind of a way that the federal government set up to make individuals help themselves. So you’re making annual payments for a future disaster that’s gonna happen through insurance.

So on the attached garage specifically what we recommended in our model ordinances was because we see attached garages converted into bedrooms or different rooms, the higher standard that we’re recommending is that you require those attached garages to be built the same level as the living space, that’s the two (2) foot above the base flood elevation. Now you could adopt a lesser standard that has if it doesn’t have flood event incident then they’re gonna be paying higher flood insurance if they weren’t. So there are some insurance ramifications in a policy. The FEMA minimum is --- at the BFE but when they look at the house for rating, they’re going to rate the lowest floor and the attached
garage is at BFE or houses built at above the 2 foot the BFE, your insurance is gonna be
based on that level of the attached garage.

On the LOMA, that’s the letter of map revisions. That’s the term that FEMA says if you’re
gonna change these areas that we’ve identified as certain risks that we understand and
that risk changes with where you’re at in those zones. If you’re gonna change that, you
have to let us know and we want to make sure that the science is sufficient to make those
changes. So that’s often referred to as map revision. Under the state statue it’s called an
alteration. So the area that’s identified on your maps is a specific regulatory area. If
somebody or something changes those regulatory areas then there’s a process through
the State of Montana as well as FEMA to do that. There’s really two (2) purposes for that;
one is it effects who you regulate and who you don’t regulate. The other is it protects
property rights. So if you want to raise flood elevation and it changes the flood elevation,
changes the natural 100-year flood elevation and puts water on somebody else, you’re
affecting their rights, their land rights. And so you need to go through that process if you
wish to change your regulatory area to make sure adjacent land owners are notified what
the new impact will be. That’s the process, that’s the LOMA process and that’s the
alteration process. DNRC and FEMA do that together during that LOMA/KOMAR process.
A KOMAR is a proposed provisional change, we’re gonna make this change as a result of
this construction so we’ll look at that change before its made and then once it’s made then
the map revision will reflect the actual changes

**Commissioner Curtiss:** So Todd, DNRC’s the one we’ll partner with on the Swan River,
right?

**Todd Klietz:** Correct.

**Commissioner Curtiss:** I just want to thank you for being partners. Unfortunately, it
sounds like it’s going to cost more than we thought but that’s the one where we know that
the water is not where we know the floodplain is drawn.

**Lawrence Siroky:** We appreciate the partnership with Swan and Clearwater? Those are
our next priorities based on your...

**Commissioner Curtiss:** And if you have other money in your pocket...We’re also working
with our Public Works Director on the Clark Fork so downstream from Reserve, it gets
down to the Tower Street area where the flooding was in 2011. Just to have a GLR fellow
come in and help us figure it out...to see if there’s anything we can do to protect it.

**Lawrence Siroky:** I guess. If I may address that a little bit. That floodplain mapping has
been funded by FEMA. The State of Montana, we’ve experienced over ten million dollars
from FEMA since 2005, updating floodplain maps. The effort here is probably ¾ of a
million dollars. So it’s no small matter to get these maps updated. But we’ve gotten our
share from FEMA. What we need to do...we have a meeting here soon in Bozeman with
home owners and others there and they have the same issue that the maps don’t appear
to be adequate. But the State of Montana needs to put money into that project; communities
need to put money into that project DNRC needs to put money into that
project. I’m just be brutally honest that if we’re gonna get those maps updated to the
satisfaction of the people that we live with, I’m from Montana, then we all need to put a little
money in that pocket and I think FEMA has been more than generous for a low populated
state. There are a lot of areas on the coast that have terrible, stinky maps and they want money just as bad as we do.

**Commissioner Curtiss:** We appreciate the partnership. I have a couple questions; I know that this meeting has been considered just a meeting because we need to do some more notice, later in the month we’ll actually take action.

**Commissioner Curtiss:** Which recommendation will you be making for the garage? Or are you giving options?

**Todd Klietz:** At this point and time, the regulations state 2 feet above the flood elevation. That’s in the draft that is before you.

**Commissioner Curtiss:** But a detached garage could have other options.

**Todd Klietz:** It could be flood vented.

**Commissioner Curtiss:** Okay. And then I know that we did receive some comments from WGM and I forgot to bring them with me today. I think you incorporated some of them.

**Todd Klietz:** We incorporated quite a few. This is our county floodplain page; I’d like to show the TV audience our online floodplain tool. It doesn’t show properties within the city limits because we don’t have floodplain jurisdiction in the city limits. But for anybody outside of the city, they can plug in their address and this will zoom right to wherever their particular property is and if it’s in the floodplain that’s what the colors show and there’s a tool bar on the side. We did get comments from two (2) agencies and one (1) consulting firm, WGM. Those are on our site also. We considered them all but we incorporated 60-70% of their comments into the fourth draft before you.

**Eric Anderson, WGM:** I appreciate Todd working with us and we’ve had several conversations about the comments, he integrated a lot of them. I have a handful of them here with me. In the existing regulations, any structure...rip-rap isn’t allowed to protect anything unless the structure was built before the year 2000 and it’s in imminent danger. We do a lot of stream restoration; we do bank civilizations and that’s something that we frequently design. We find ourselves sometimes backed into a corner by this clause because there is personal property and sometimes even structures that are threatened and really the best design method is to use some rock. What this is doing round-about, this clause and regulation, I think, is to try to make designers use a softer method, use more vegetation, use large wood in the project instead of rock. This doesn’t always make sense to do in a bank civilization project, especially on larger rivers like the Clark Fork. It is very risky sometimes to do those soft bank civilizations and honestly it’s a big judgement call to determine whether or not a house is in imminent danger. Is it 100 feet or I think it defines it as the 10-year flood, if the rivers gonna get there in the 10-year flood. Of course, that’s a really, really hard prediction to make in the first place because that erosion isn’t really constant over time, it takes big chunks at a time. So this is something that we would like to see more flexibility on ~ honestly to us, it really doesn’t make a lot of sense for these regulations to be regulating this, because the type of bank stabilization is looked at very
closely by other regulating agencies such as the Clark Fork Coalition or the Conservation District and the US Fish & Wildlife, which you have to get approval from for a project like this. That’s one of our big points.

**Commissioner Curtiss:** That was in your comments, right?

**Eric Anderson:** Correct. I think another comment we’d like to make, or at least hit on, is also another existing issue in the regulations. Basically, if you get a LOMA or a LOMER-F in the floodplain, which is basically due to a map error in the floodplain...well, a LOMA is due to a map error in the floodplain or a LOMER-F, taking yourself out of the floodplain due to a fill.

The floodplain regulations now state that basically they still have some jurisdiction over that piece of property. And the idea, I think and correct me if I’m wrong, is that they want to look at those properties to make sure they have an island and that does make sense. However, there are also incidents where you have floodplain islands that are mapped islands that are on the map that may have structures on them. Where there is basically no jurisdiction of the floodplain jurisdictions. We see these situations basically the same, you LOMA yourself out or you show yourself on a floodplain island, but yet they’re treated differently by the floodplain regulations. Now the floodplain regulations are really only looking at emergency exits and erosion issues, in that incident. It seems to us there’s a little discrepancy there, how those two incidents are treated. Granted there are probably not a lot of those situations but it seems like we’re always the ones that are dealing with it…the odd situations like that. So it’s just something that we picked up in our review, that’s also in our comments. The third and final one that I wanted to hit on, that we’ve had several dozen comments on is taking in the shaded zone-x are into the regulatory floodplain is something that should be, we think, considered hard and long. The reason we say that, is although the maps don’t differentiate because it’s pretty obvious that most of the areas that are shaded zone-x are likely the 500 year floodplain. Todd showed you that the shaded zone-x can mean 500 year floodplain, it can mean shallow flooding areas and levy protected. Those are the main ones. The biggest areas of shaded zone-x are west of Missoula and basically the out skirts of the Clark Fork floodplain. These are generally undeveloped areas and there’s a really good chance, I think there’s equal chance that they’re in or out and actually more chance that they’re out because of a 500 year floodplain. The idea is that there could be some errors in the map and some of those areas could be below the 100 year floodplain but, there’s also possibility that they’re out of the floodplain. So I guess what I’m saying is that there’s sort of a burden placed on these properties to prove it to the county and that’s expensive honestly. We do that on a regular basis and just having a surveyor come out and shoot elevations on your property is not cheap. You’re talking about $1,000’s of dollars depending on the size of the project. It does place some burden on those properties and I think that should be considered very carefully and we go into a little bit more detail in our comments.

I think those are the main things. Todd and Lawrence talked about the attached garage issue, I guess I’ll just say that we’ve had a couple issues come up that involve that. One was a subdivision but is actually in the City, Stoney Brook Subdivision, if that subdivision were to have happen in the county, it would be a completely different subdivision because those lots would have difficulty building those ramps up to the garage. So I think that should just be considered. It is a site problem and we try to do the grading for these sites or we do the grading on these sites on a regular basis. Sometimes the fill can be quite large, of course there’s always the option to do a detached garage, but you’re talking about two different kinds of structures. I appreciate the opportunity and I hope I summarized the
regulations correctly. We look forward to working with Todd to get some of these implemented.

**Commissioner Rowley:** To lower our classification we would have to adopt the entire suite of asterisk items?

**Todd Klietz:** No. In addition to these regulations, to lower our classification regulations, there are other things that need to happen too. The main thing, the number one thing that we can do to lower our classification is really not floodplain related, as much as it is building code regulated. We are limited to being the lowest, which is the best; the lowest that we could possible get would be a class 7. And implementing these regulations and going through the process with CRS will help get us there, along with what we’re proposing in the subdivision regulations. All these things ~ the FEMA CRS book is bigger than a phone book for the state of Montana, it’s huge! Of all the different things that we can do but the number one thing that we could do, as a county in large, is to put the burden on a different department, it’s easy for me to say this, but if our building department would become BCES, Building Code Efficiency Rating System. If they’d agree to do that in the county, like the city has done, then we could go far and lower than a class 7. But right now we’re limited, we’re at a class A with these regulations implemented we’ll be able to get a class 7.

**Commissioner Curtiss:** What does that building code rating require?

**Todd Klietz:** It’s similar to what we do with floodplain regulations, where it requires them to go out and adopt regulations that are more astringent than what the minimums are. The CRS program for floodplain actually came from the fire rating system from years ago, where communities would be able to get cheaper insurance based on having a better fire department and having better fire standards. The same thing holds true for floodplain and for building. We can make our floodplain regulation as strict or as protective as we can, but we’re still limited to a class 7 because we’re not BCES compliant. The Building Codes Efficiency Rating System hasn’t been implemented in Missoula County.

**Commissioner Curtiss:** So it has nothing to do with whether or not they’re building or how they’re building in the floodplain, it has to do with energy or something?

**Todd Klietz:** Right, everything, everything that has to do with building code.

**Commissioner Curtiss:** Because FEMA thinks it’s cheaper to replace a house that’s built better than a house that was a shack?

**Todd Klietz:** I think FEMA thinks it’s a structure that’s built compliantly with the best building codes will suffer less damages that they will have to replace after a flood.

**Commissioner Rowley:** Would those be significant alterations for us to make as a county?

**Todd Klietz:** That’s something that has been approached to the building department a couple times by FEMA and by those folks. I think it’s a lot of work to do that, just like it
would be a significant effort for us to do the CRS program, it would be significant for them to do that. The City has it but, again, they have quite a bit more staff too.

**Commissioner Rowley:** Again, to lower us to a class 7 we would have to adopt all of the asterisk items? Bridesmaid

**Todd Klietz:** We would have to adopt many of those as well as additions to our subdivision regulations.

**Commissioner Rowley:** So if we chose that we didn't like one asterisk item, would that take us out of lowering to a class 7?

**Todd Klietz:** Each one of those things, in addition to what's being proposed in the subdivision regulations, because gives us a certain lowering of classification in a certain point system. So if you take one from here, then we have to take something different someplace else to get to that rate.

**Lawrence Siroky:** You're required by the statue to adopt minimal standards within our State Standards and ARMs. FEMA has a minimum standard if you want to participate in the national flood insurance program. The state law says you can adopt standards that are higher than the minimum then the state has described. There's some regulations, you can't do that, you're restricted by the legislature from doing that but the floodplain regulations you are allowed to adopt stringent standards, that's one point I want to make. The other is, FEMA and DNRC are both required to find your regulations that you finally arrive at acceptable. Our review is that it meets the minimums, the State minimums and FEMA does their own determination for the minimums for the national flood insurance. So within your review and approval process make sure that you have a point for us and FEMA that gets approved or accepted.

**Commissioner Curtiss:** So we would adopt and then send it to them to be accepted?

**Lawrence Siroky:** Technically, what we would like to see is to keep us in the loop all along so that when you finally adopt it we know where you’re at.

**Commissioner Curtiss:** And we have done that so far, I hope?

**Lawrence Siroky:** Yes. And we have suggested comments, I haven’t gone back to see if they've all been accepted. But we'll do one more final review once you’ve incorporated your comments and suggestions as a result of your hearings. So when you get done with your hearings and done with your revisions and that’s about what you’re going to adopt make sure that we see it and give our approval before it's formally adopted.

**Todd Klietz:** I was just going to suggest that perhaps when we get to the hearing on the 24th that if the regulations are to be adopted, that they have a caveat in the resolution to say; for final approval from DNRC, would that be acceptable from your end?

**Lawrence Siroky:** If we don’t see any changes. If we see changes, we’d have to go through an amendment.
Chair Carey: We have a deadline to meet too.

Lawrence Siroky: Yes, you have a deadline to meet to stay current with FEMA requirements. The other things we didn’t explain that’s in the statues is that if you don’t opt it DNRC is the permitting agency.

Commissioner Rowley: DNRC has to adopt it as well by July 6th?

Lawrence Siroky: No, you don’t adopt your own regulations; DNRC is the one that is actually the permitting agency, rather than the county.

Commissioner Rowley: Right. I’m just wondering for our approval process. Only we have to approve it by July 6th and then refer it to you?

Todd Klietz: It has to be approved by FEMA by July 6th. And for the record, Lawrence and DNRC have been very communitive with us quite regularly. FEMA has been included in all those conversations but they have made zero comments to us on our proposed regulations.

Commissioner Curtiss: So draft 4 though has been sent to DNRC and to FEMA?

Todd Klietz: Yes.

Lawrence Siroky: Yes, I think I saw that this morning of yesterday afternoon.

Commissioner Curtiss: So this will be on our agenda for the 24th for adoption.

Public Comment

Chris Brick, Clark Fork Coalition: We’ll have longer comments on the 24th but it just occurred to me right now that I’d like to support the shaded x revision to the floodplain regulation. What really caught my ear was Todd’s statement that 30% of the claims in Missoula County have come from shaded x areas. Was that right?

Todd Klietz: Nationally it’s 30%.

Chris Brick: Nationally it’s 30%, okay sorry. And those are some of the cheapest rates even though we’ve had floodplain insurance reform through the --- waters act of 2013. Still a lot of floodplain insurance is subsidies and ultimately it’s the tax payer who ends up paying. So even though there may some initially burden to the land owner as Mr. Anderson was talking about ~ it’s either them or the tax payers, I think there is some personal responsibility to wanting to build in a flood plain area. So including the shaded x in the floodplain regulations I think recognizes that.

8. OTHER BUSINESS

None

9. RECESS
Being no further business to come before the Board, the Commissioners are in recess at 3:03.