

Floodplain Information



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Typically, the most severe flooding in Flathead County occurs in the spring and early summer months as a result of snowmelt and/or rainfall runoff. On rare occasions, ice jams cause some over bank flooding. However, flooding is not covered by most homeowners insurance policies. Many Flathead County residents live in or near a Special Flood Hazard Area (SFHA), which is a zone where flooding may occur. As a result, residents may elect or be required to obtain flood insurance, which is available to all residents as a result of the County's participation in the National Flood Insurance Program (NFIP).

To help residents save money on their flood insurance premiums, Flathead County participates in NFIP's voluntary Community Rating System (CSR), which recognizes communities whose efforts go beyond the NFIP's minimum standards. As part of the CRS program, the County implements and promotes public information and floodplain management activities regarding flood hazards, flood insurance, and ways to reduce flood insurance premiums each year, which currently reflects a five percent savings for Flathead County residents.

For more information about the National Flood Insurance Program or the Community Rating System, visit www.floodsmart.gov or www.fema.gov/business/nfip.

Floodplain Development Permit Information

All identified 100-year floodplain properties within Flathead County are subject to the Flathead County Floodplain and Floodway Management Regulations. The following documents are required for a Flathead County Floodplain Application:

Joint Application

Supplemental Requirements

All other applicable permits to include:

1. 310 permit from the Flathead Conservation District.
2. SPA 124 permit from Montana Fish Wildlife & Parks.
3. Section 404/ Section 10 permits from the Army Corp. of Engineers.
4. Navigable Rivers Land Use License/Easement from Montana DNRC.
5. 318 Authorization from Montana DEQ.

FEMA Flood Zone Designations

Listed below are the FEMA descriptions for Flood Zone Designations that apply to the Flathead County:

Zone A

Zone A is the flood insurance rate zone that corresponds to the one-percent annual chance floodplains that are

determined in the Flood Insurance Study by approximate methods of analysis. Because detailed hydraulic analyses are not performed for such areas, no Base Flood Elevations or depths are shown within this zone.

Zone A1-A30

Zones AE and A1-A30 are the flood insurance rate zones that correspond to the one-percent annual chance floodplains that are determined in the Flood Insurance Study by detailed methods of analysis.

Zones B, C, and X

Zones B, C, and X are the flood insurance rate zones that correspond to areas outside the one-percent annual chance floodplain, areas of one-percent annual chance sheet flow flooding where average depths are less than one foot, areas of one-percent annual chance stream flooding where the contributing drainage area is less than one square mile, or areas protected from the one-percent annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone.

For more information about flood zone designations, visit <http://www.fema.gov/plan/prevent/fhm/> or call the Flathead County Planning and Zoning Office at 406-751-8200.

Flathead County DFIRM Process

On March 18, 2005, the State of Montana entered into a Cooperating Technical Partner (CTP) agreement with FEMA Region VIII. This agreement provides that the State of Montana will assume responsibility for the development of Digital Flood Insurance Rate Maps (DFIRMs) within all fifty-six counties in the State. Through this agreement, the State of Montana is provided funding by FEMA for the production of DFIRMs, as well as, for the management of the DFIRM process. The amount of funding provided to the State is determined by FEMA Region VIII each fiscal year, and is a function of the success of the State in producing DFIRMs, the ability of the State to obtain cost-share contributions from State or local sources, and the effectiveness of the State in linking improved floodplain management with improved floodplain mapping. The State is primarily utilizing consulting engineering firms to perform this work. The State's progress towards its objective is monitored quarterly by FEMA, and their agent, the National Service Provider (NSP).

For more info on the DFIRM process, go to www.montanadfirm.com

Access required documents, technical bulletins and floodplain agencies with these important links:

[Submittal Requirements for FloodPlain Permit Application \(PDF\)](#)
[Joint Application for Proposed work in Montana's Streams, Wetlands, Floodplains and other water bodies \(PDF\)](#)

<http://www.hecsa.usace.army.mil/pubactv.html> - Army Corps. of Engineers

<http://www.floods.org/home/default.asp> - Association of State Floodplain Managers

<http://www.fema.gov/pdf/fima/fema467-6-10-04.pdf> - Elevation Certificates

<http://www.fema.gov/fima/techbul.shtm> - FEMA Available Technical Bulletins

<http://www.mtfloods.org/> - Association of Montana Floodplain Managers

http://dnrc.mt.gov/wrd/water_op/floodplain/default.asp - DNRC Floodplain Management



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