November 1, 2006

This is a reminder that the Flathead County Planning & Zoning Office provides floodplain information for the un-incorporated parts of Flathead County (those areas outside of the City Limits and Zoning Jurisdiction of Columbia Falls, Kalispell and Whitefish). The building and planning departments of each of the incorporated cities can help you with floodplain information within the City limits and zoning jurisdiction.

The Flathead Valley is essentially a floodplain on a glacial scale. All of the major rivers have a regulated floodplain, as do many of the smaller creeks and unnamed tributaries. These floodplains perform important ecological functions; including transporting and storing excess runoff, allowing for the percolation of floodwaters into the ground and the precipitation of sediment in the water. The floodplain in Flathead County must be preserved to allow for the peak runoff events that happen when a spring rain falls on the snowpack high in the mountains.

Due to the important functions that these areas serve, certain development types are restricted in the 100-year floodplain. Contact our office to determine if a Floodplain Development Permit is required.

Flooding is not covered by standard property insurance, but flood insurance is available for all insurable structures in Flathead County. As a part of Flathead County’s participation in the national Flood Insurance Program (NFIP), all insurable structures are able to obtain flood insurance and enjoy a 5% discount on their premiums.

Contact your insurance agent for more information about flood insurance or to purchase a flood insurance policy. If you don’t have an agent, or your agent does not write flood insurance, the NFIP has a toll-free number for agent referrals (1-800/CALL FLOOD (1-800/225-5356) or TDD #1-800-427-5593). You can also get more details about flood insurance at http://www.FloodSmart.gov.

Our office is also the Floodplain Map Depository for Flathead County and we track the most recent revisions to those maps. The maps are available to look at in our office and we can provide photo copies for the standard office copy fee. You can reach our office at (406) 751-8200 and our fax is (406) 751-8210. Visit the Floodplain section of the Flathead County Planning & Zoning website at www.co.flathead.mt.us for more information.