

**Flathead County Planning & Zoning Office**  
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Flathead County is a participating community in the National Flood Insurance Program (NFIP), which means that you can purchase flood insurance to protect your property against the hazard of flooding. Flooding in Flathead County is caused by several sources, including:

- Flathead River, Ashley Creek, Swan River, Stillwater River and Whitefish River.
- Smaller streams and creeks have also been problematic in the event of a flood.
- Lakes are also prone to flooding.

You do not need to live near water to be flooded. Here are some facts:

- Floods can be caused by heavy storms, melting snow, dam failure, or inadequate or overloaded drainage systems.
- Just an inch of water can cause costly damage to your property.
- Most property insurance policies do not cover damage caused by flooding.
- Federal disaster assistance requires a Presidential declaration which happens in less than 50% of flooding events.
- The most typical form of federal disaster assistance is a loan that must be repaid with interest.
- A flood policy will pay covered losses even if a disaster is not declared by the President.
- In most cases, there is a 30-day waiting period after you purchase a flood policy before coverage is in effect, so don't wait until a flood is threatening.
- Flood insurance can be purchased on eligible residential and commercial building and/or their contents, or tenants can purchase contents-only coverage (residential and commercial).
- Flathead County is a participant in the NFIP's Community Rating System (CRS) which means that residents and business owners receive a discount on their flood insurance premiums in recognition of efforts made by Flathead County to reduce the impact of flooding.

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>. Visit the Floodplain section of the Flathead County Planning & Zoning website at [www.co.flathead.mt.us](http://www.co.flathead.mt.us) for more information.