# Information Sheet: Floodplain Permit Requirement



### Permitting at a Glance

A permit is required before construction or development begins within any Special Flood Hazard Area (SFHA). Permits are required to ensure that proposed development projects meet the requirements of the National Flood Insurance Program (NFIP) and Blaine County's Floodplain Hazard Management Regulations (adopted October 12, 2017 via Resolution #2018-08).

#### **Permit Application Process**

- Determine if the project appears to be in or near the SFHA. Do not assume the project is out of the SFHA.
- Call the Blaine County Planning Department to discuss your plans. Early conversations with our Floodplain Administrator will facilitate the process moving forward.
- Download and review the permit application, called the Joint Application. This application can be copied and submitted to multiple agencies, easing the burden on you. The Joint Application is available on the County website (www.blainecounty-mt.gov/planning).
- Prepare application. This will require supporting data, which may involve hiring a surveyor or engineer. You must also apply for all other necessary permits. Submit the complete application, with applicable fee, to the Blaine County Planning Department.
- Once you have submitted a complete application, it will be reviewed according to County Regulations. When a permit approval is issued, it will detail the conditions of the permit and timeline alloted for the work.
- After the project is complete, submit a Certificate of Compliance to the Planning Department.

## Floodplain Management: The Big Picture

The National Flood Insurance Program (NFIP) aims to reduce loss of life, disruption, and damage caused by floods. The NFIP is managed by the Federal Emergency Management Administration (FEMA) and administered at the local level.

Blaine County's participation in the NFIP allows residents to access flood insurance and federally-backed mortgages (which require flood insurance in the SFHA). Building without a permit may result in extremely high flood insurance rates and the costly removal or reconstruction of unpermitted development. The Blaine County Planning Department regularly inspects the regulatory floodplain. Property owners with unpermitted development will be notified and must work with the County to bring their property into compliance.

You can explore maps of Special Flood Hazard Area (SFHA) yourself to see if your property appears to be in or near the SFHA. Call the Planning Department to make an appointment to look at printed maps or access FEMA's Map Service Center online to review them digitally (msc.fema.gov).



If your property appears to be in or near the SFHA, but you believe that is incorrect, surveyor or engineer data will be required to substantiate your claim. The map is only changed by FEMA through an official Letter of Map Change. The County cannot request this change on your behalf, but can provide information about the process. Alternatively, visit FEMA's website (fema. gov/flood-maps/change-your-flood-zone).

How long will it take for my permit application to be reviewed? Decisions are made on correct and complete applications within 60 days of receipt.

Why is there a fee to apply for a floodplain permit? Fees are used to ensure the County does not incur a debt while reviewing development applications. Floodplain permit fees are tied to the County fee schedule.

For further information, contact the Blaine County Contract Floodplain Administrator.

#### Shawn Higley P.E.

shigley@wwcengineering.com (406) 443-3962 1275 Maple Street, Suite F Helena MT 59601

www.blainecounty-mt.gov/planning