

Flood Facts

- The word “flood” comes from Old English meaning “a flowing of water, river, or sea.”
- Floods are the #1 natural disaster in the United States.
- Flood mitigation saves \$8 for every \$1 FEMA spends.
- A car can be carried away by just two feet of floodwater.
- One-third of flooded roads and bridges are so damaged by water that any vehicle trying to cross stands only a 50% chance of making it to the other side.



- Flood insurance claims are paid even if a federal disaster is not declared by the President. Unlike Federal Disaster Assistance loans issued by the government, flood insurance claims never have to be repaid.

Sources: <http://www.floodsmart.gov/> and <http://www.weather.com>

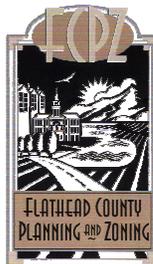
Mission Statement:

“The Flathead County Planning & Zoning Office is committed to providing the highest level of planning services. We will accomplish this through employees who anticipate public needs, and promote a work environment that encourages creativity, communication and cooperation. The Office will also encourage professional development and training for all staff members.”



Horse Bridge over McDonald Creek,
Glacier National Park 2006

For more information, contact:



Flathead County Planning & Zoning
1035 First Avenue West
Kalispell, MT 59901
Phone: 406-751-8200
Fax: 406-751-8210
E-mail: planningweb@flathead.mt.gov
Website: http://flathead.mt.gov/planning_zoning/

Flathead County
Planning & Zoning

Floodplain Development Permit



East Cottonwood Drive, Kalispell MT, 1964

Important information on
building in a floodplain in
Flathead County.

Floodplain Development in Flathead County

- ALL work occurring within the 100-year floodplain requires a Floodplain Development Permit.
- Permits allow property owners to construct, maintain, or place materials within the 100-year floodplain.
- Many of Flathead County's rivers, lakes, and creeks have associated floodplains. Projects needing permits include: bank stabilizations, driveways, subdivision roads, bridges, ponds, docks, agricultural and residential structures, etc.
- **Check the FEMA FIRM panels located in the Flathead County Planning & Zoning Office to determine if your property is located within a floodplain.**



Flooding near Many Glacier, Glacier National Park, MT in 2006

Floodplain Permit Process

Flathead County floodplain management is a coordinated effort between: the Flathead County Planning and Zoning Office, Flathead Conservation District (FCD), US Army Corps of Engineers (USACE), Montana Department of Environmental Quality (MDEQ), and Department of National Resource and Conservation (DNRC).

In order for property owners to receive a floodplain permit, the following must be completed:

1. A Joint Application is submitted with the appropriate fee to the Flathead County Planning Office and other applicable agencies.
2. The applicant obtains a Certified Adjoining Ownership list from the Flathead County GIS Department.
3. The Planning Office sends a copy of the entire application to the DNRC Regional Engineer for technical comments.
4. A legal notice is prepared for the local paper and adjacent property owners.
5. A site visit is conducted with appropriate agencies.
6. Comments and permits are obtained from above agencies.
7. The Planning Office issues the permit for one year.



Applicants can use the same Joint Application form for multiple agencies. An application may be obtained through the Flathead Conservation District or online at :

http://flathead.mt.gov/planning_zoning/

Permits will be issued within 60 days of the application submittal. Applications can take longer if there are complications with other permits, or comments have not been received from the DNRC. Applications should be submitted to each agency at the same time for the process to run smoothly.



Residential structure surrounded by floodwaters in 2008.

FEMA & Floodplain Regulations

Property owners within Flathead County receive a discount on flood insurance because the County participates in the Community Rating System Program, which FEMA administrates as part of the National Flood Insurance Program. One of the program requirements is that all work completed within the 100-year floodplain must receive a Floodplain Development Permit.



The permit process requires all projects to be reviewed in accordance with Flathead County's Floodplain and Floodway Management Regulations. This aids in mitigating potential impacts on adjacent property owners, river systems, and floodplains.

