

## Protect Yourself

- Develop an evacuation plan for you and your family.
- **DO NOT** attempt to drive through standing water. Many flooded roads and bridges are so damaged you only have a 50% chance of crossing safely.
- **DO NOT** attempt to wade through flood waters.
- Six inches of moving flood waters can make you fall and two feet of moving flood waters will carry away most vehicles.
- Contact the Office of Emergency Services at 406-758-5560 for more information about the flood warning

**TURN AROUND  
DON'T DROWN**

## Natural Floodplain Functions

Floodplains are a natural and very important component of the Flathead County environment. These areas must be protected to the greatest extent possible because natural floodplains reduce flood velocities, have the ability to store excess flood waters, and are highly valued wildlife habitat. Poorly managed floodplain areas can lead to streambank erosion, loss of valuable property, increased risk of flooding and degradation of water quality.

Much of Flathead County's most valuable and productive agricultural land is located in a floodplain.

## Build Responsibly—Get a Permit

All work, including new construction, substantial improvement, excavation, and fill requires a Floodplain Development Permit. All new and substantially improved residential structures are required to be elevated two feet above the BFE. All new or substantially improved commercial structures need to be elevated or floodproofed two feet above the BFE. All fill and bank stabilization projects need to ensure the work will not direct additional flood waters to neighboring properties, will not increase water velocity, or increase the height of the BFE. Meeting all of the requirements of the regulations will not prevent flooding, but meeting the requirements will greatly reduce the potential for flood damage. **Please call your local planning office for more information about Floodplain Development Permits.**

### IMPORTANT CONTACT INFORMATION AND SOURCES OF ADDITIONAL INFORMATION

Flathead County Planning & Zoning (406) 751-8200

City of Columbia Falls Planning & Zoning (406) 892-4384

City of Kalispell Planning (406) 758-7940

City of Whitefish Planning & Building (406) 863-2410

Flathead County Road & Bridge (406) 758-5790

Flathead County Emergency Services (406) 758-5585

Flathead Conservation District (406) 752-4220

FEMA.gov

FloodSmart.gov

## Important Flood Information



*East Cottonwood Drive, Kalispell MT, 1964*

- **Know your flood hazard**
- **Insure your property**
- **Protect yourself from the flood hazard**
- **Protect your property from the flood hazard**
- **Build responsibly—get a permit**
- **Protect the natural functions of the floodplain**

# Know the flood hazard

Some of Flathead County's greatest natural attractions are its multiple river systems. The Flathead, Stillwater, Swan and Whitefish Rivers have all experienced flooding events in the past and will do so again in the future. There are also multiple smaller creeks, including Ashley, Trumbull, Bear, and Spring Creek, that can produce flooding. Major high water events have occurred in 1948, 1974, 1975, 1995, and 1997. The flood of record in Flathead County occurred in 1964.



Sportsman's Bridge—June, 1964

While the 100-year floodplain means there is a 1% annual chance of flooding, high water and flood damage can occur at any time.



Rabb Road flooding May, 2016

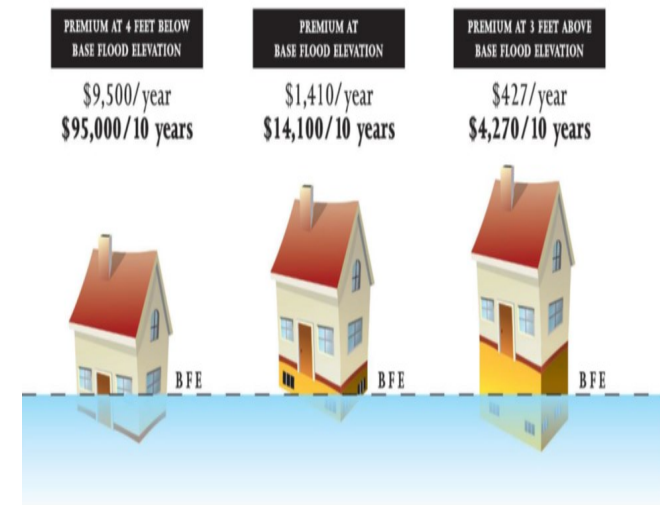
# Purchase Flood Insurance

Flood damage is not covered by standard property insurance, but flood insurance is available for all insurable structures and contents in Flathead County. If you are located in a designated floodplain, contact your insurance agent for more information. Because Flathead County participates in the National Flood Insurance Program (NFIP), flood insurance is also available to any property owner regardless of whether the property is located in a Special Flood Hazard Area (SFHA) or not. Over 25% of all flood insurance claims occur on properties not located within a SFHA.

It should be noted there is a 30-day waiting period for all new flood insurance policies before coverage goes into effect so please do not wait until flooding is imminent before obtaining flood insurance. It should also be noted every new flood insurance policy also includes Increased Cost of Compliance coverage that can assist with bringing structures into compliance with all current elevation requirements.

If your regular insurance agent does not write flood insurance policies, you can contact **1-800-427-5593** to obtain agent referrals. You can also get more details about flood insurance by visiting **FloodSmart.gov**.

One additional item of note is that because Flathead County goes above and beyond meeting the minimum requirements for floodplain management and is a Community Rating System (CRS) community, property owners who obtain flood insurance in the SFHA receives a 10% reduction in their flood insurance premiums.



## Protect your property from flood damage

There are various strategies property owners can implement to help prevent flood damage. The most effective strategy is to avoid building in the SFHA altogether. However, if your home was constructed before flood mapping became available, the next best strategy is to elevate your home above the Base Flood Elevation (BFE) or higher. Elevating your home will not only protect your home from flood damage, it will also greatly reduce flood insurance premiums. If elevating your home is not an option, you might want to consider elevating the equipment that services your home. Elevating a furnace, water heater, or air conditioning unit can save money if your property experiences flooding.

Your planning office will make site visit upon request to offer advice to a property owner regarding flooding and drainage issues.

To find more information about protecting your home logon to [fema.gov/community-rebuilding-resources](http://fema.gov/community-rebuilding-resources)