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Dear Property Owner:

Flooding is considered the number one natural disaster in the United States, and yet most citizens are unprepared for a flood emergency. Flathead County strives to promote floodplain awareness to ensure residents' health, safety, and general welfare. This letter provides a general overview of the diverse flood issues within Flathead County, as well as information on flood safety, and what you can do to protect yourself, your family, and your property in a major flood event.

Some of Flathead County's greatest natural attractions are its multiple river systems. Yet with these river systems comes flooding. The Special Flood Hazard Area (formally known as the one-hundred year floodplain) of Flathead County is comprised of rivers like the Flathead, Stillwater, Swan, and Whitefish, as well as other smaller creeks such as Ashley Creek, Trumbull Creek, and Spring Creek. Additionally, there are numerous unnamed tributaries that contribute to the Special Flood Hazard Area (SFHA). Flathead County's largest flood on record occurred in 1964. However, the risk of significant flooding exists in any year. Other major flood events occurred in 1995 and 1997. Somewhere in the United States, at least one community will experience record flooding this year.

Another type of flooding in Flathead County is that which occurs in existing drainage systems. Examples include road and bridge culverts, ditches, irrigation systems, storm drains, etc. The Flathead County Road and Bridge Department is charged with maintaining the County's drainage systems. If you witness a problem with a County culvert or bridge, or you see brush or other debris obstructing a bridge, culvert or road side drainage area, please contact the Road and Bridge Department at 406-758-5790. We can prevent unnecessary flooding onto neighboring properties by maintaining our drainage systems.

Understanding the risk of flooding in Flathead County allows residents to appreciate the importance of protecting our floodplain systems. Floodplains provide natural and beneficial functions for the surrounding community. Not only do they reduce floodwater velocities, but they provide for floodwater storage and conveyance. Floods recharge the groundwater system, enhance existing wildlife habitat by supporting plant growth, and deposit nutrients to renew soils. All of these functions play an important role in Flathead County due to the location of the county and surrounding mountains, which receive a high amount of annual snowfall. In the spring, additional heavy rainfall combines with the melting snow to create a high probability for floods. Flooding can also occur in the winter when ice jams form due to freezing rivers and lakes. The floodplains of the surrounding rivers are important in dispersing the majority of that water throughout the valley. This minimizes the damage on properties and infrastructure, and benefits the local ecosystems that make Flathead County a desirable place to live and visit.

Due to the important functions that floodplains serve in Flathead County, certain development types are restricted in these areas. All work occurring within the SFHA requires a Floodplain Development Permit. If you have questions concerning the permitting process or would like more information, please contact our office. Our office is also the Flood Insurance Rate Map (FIRM) repository for Flathead County. Current FIRM panels are available for the public to review, and photo copies can be provided for the standard office copy fee. You can reach us at (406) 751-8200, by fax at (406) 751-8210, or visit our website at http://flathead.mt.gov/planning_zoning for more information. You can also look up current FIRM panels on FEMA's Map Service Center website at <http://msc.fema.gov/>.

A proposed project located within the floodplain may also qualify under Flathead County's Substantial Improvement/Damage requirements. The National Flood Insurance Program (NFIP) requires that any repair, reconstruction, or improvement of a structure, which equals or exceeds fifty percent (50%) of the market value of the structure to come into compliance with the County's floodplain regulations. By complying with the Flathead

County Floodway and Floodplain Management Regulations, homeowners can reduce the amount of potential damage on their property, as well as provide for a safe and dry emergency access, if a flood event occurred.

Everyone in Flathead County should be prepared in case of a potential flood. Probably one of the most important ways to prepare for a flood is to know the terms identifying a flood hazard. These are terms you would likely hear on the television or radio, such as flood watch, flood warning, and flash flood. As property owners, you can prepare for a flood ahead of time by elevating and reinforcing your home. For example, you might elevate the furnace and water heater, or move electrical boxes and outlets above the Base Flood Elevation (BFE) for your area. Sandbagging around the home is another protection measure, but it is commonly used only in an emergency. You can find more information about protecting your home from flood damage at <http://www.fema.gov/community-rebuilding-resources>.

If a flood does occur in your area, listen to the radio or television for important information regarding evacuation routes, warning signals, and possible emergency shelters. If you have to leave your home, do not walk through moving water. It only takes six (6) inches of moving water to make you fall, and two (2) feet of rushing water will carry away most vehicles including SUV's and pick-up trucks. If you would like more information on Flathead County's Flood Warning System, contact the Flathead County Office of Emergency Services at 406-758-5560 or go to <http://flathead.mt.gov/oes/>.

Flooding is not covered by standard property insurance, but flood insurance is available for all insurable structures in Flathead County. If you are located within a designated floodplain, 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>. Please take into consideration that most flood insurance policies have a 30 day waiting period before the policy goes into effect. As a bonus, since Flathead County participates in the Community Rating System through the NFIP, residents whose property is located within the SFHA enjoy a 10% discount on their flood insurance premiums.

Flathead County is dedicated to providing the most effective floodplain management program possible in order to reduce flood damage to your home and property as well as developing a more flood resilient community. Please contact our office at 406-751-8200 for information about flooding or flood map questions. We can determine whether your property is located in the Special Flood Hazard Area (SFHA) along with other mapping information. In some instances, we can also determine whether a structure is located in the SFHA and what the elevation of that structure is in relation to the BFE. Our staff can be available to offer information about flood insurance, direct you to more sources of information regarding mitigating flood damage, and provide knowledge about past flooding in your area. Staff is also available to visit your property upon request to offer additional suggestions about reducing the damaging effects of flooding.

If you have any questions or concerns, please feel free to contact our office at your convenience.

Sincerely,

A handwritten signature in blue ink that reads "Mark Mussman". The signature is written in a cursive, slightly slanted style.

Mark Mussman, CFM[®]
Planning Director