

Flathead County is a participant in the National Flood Insurance Program (NFIP). This means that residents of Flathead County are eligible to obtain federally subsidized flood insurance for their home or business.

However, in order to participate in the NFIP, Flathead County has Floodplain Regulations and certain requirements during and after a flood. One of those is requiring “substantially damaged structures” within FEMA’s Special Flood Hazard Area (SFHA), otherwise known as the “100-year floodplain” to meet current regulations if they are rebuilt following a flood.

So, what is “substantial damage?”



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Other Agencies Involved

You may need to check to see if other agencies have requirements for reconstruction. Below are a few agencies in Flathead County that may be involved.

Flathead Conservation District
(406) 752-4220

US Army Corps of Engineers
(406) 541-4845

Flathead County Department of
Environmental Health
(406) 751-8130

Flathead Electric
(406) 751-4483

Northwestern Energy
(888) 467-2669

After the Flood



Tips for homeowners on
building requirements after
a flood.

Before you Begin Reconstruction!!

2 What is Substantial Damage??

Substantial Damage is defined as “damage of any origin sustained by a structure (within the SFHA) whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.” Note: The value of the land is NOT included in this determination. Only the structure is involved.

But, how is this determined?

3 Determining Substantial Damage

If the property owner’s estimate of repair cost for a structure within the SFHA is more than 50% of the market value of the structure prior to flooding, the structure must be brought up to current Flathead County Floodplain Regulation standards. This means the structure may need to be elevated, or if a commercial structure, be flood-proofed.

4 Substantial Damage Determination Example

Residential Example

Market Value of residential structure (not including value of land).....	\$90,000
Cost to repair structure to its before damaged condition.....	\$52,000
Ratio of repair cost to market value.....	58%

**Structure is substantially damaged!
Structure must be flood protected!**

5 Flathead County & Montana Floodplain Standards

Any new or substantially damaged **residential** structure located within Flathead County’s SFHA is required to have its lowest floor (including basement) two feet above the Base Floodplain Elevation (BFE).

Any **commercial or industrial** structure located within the SFHA may be elevated or flood-proofed no lower than two feet above the BFE. Flood-proofing must be certified by a registered professional engineer or architect.

6 Remember...

In summary, if a structure located within the SFHA is substantially damaged beyond 50% of its market value, a floodplain permit will be required before repairs on the structure *may begin*. Please know that our office will work with homeowners to get the permits in place so they can get on with their lives as quickly as possible.



IMPORTANT NOTE! Save some money!

If a structure is rebuilt in violation of Flathead County’s Floodplain Management Regulations, the insurance rates will be significantly higher than structures built in compliance. This could mean the annual rate would potentially increase to *thousands* of dollars.

For more information on Substantial Damage, Permit Requirements, or to check the SFHA for your area...Please contact the Flathead County Planning and Zoning office at (406) 751-8200.