

Flood Protection Information



Flooding in our city has historically been caused by rapid snowmelt combined with heavy rainfall in the Sun and Missouri River Basins, causing the Missouri River and the Sun River to leave their banks. Floodwaters can cover many blocks, and are very dangerous. Even though they appear to move slowly (3 feet per second), a flood two feet deep can knock a man off his feet and float a car. Your property may be high enough that it has not flooded in the past. However, it can still be at risk for future flooding. Contact the City Floodplain Administrator at 455-8431 to determine if your property is in a floodplain.

If you live in a floodplain, you have a 26% chance of being flooded during a 30-year mortgage period. Compare this to your 4% chance of a fire during that same period.

You don't need to live near water to be flooded. Just an inch of water can cause costly damage to your property.

FEMA Map Service Center

Click this link for [Flood maps](#) from the FEMA Map Service Center.

Floodplain Regulations

Click this link to official City of Great Falls [Municipal Code](#) regarding Floodplain regulations.

Click this link to [Montana Code Annotated](#) regarding Floodplain regulations.

Click this link to Montana's [Administrative Rules](#) regarding Floodplain regulations.

Click this link to the [Federal Register](#) regarding Floodplain regulations.

Flood Plain Permit Application

Floodplain Permit fees for the City of Great Falls are \$125. Fees are set by the City Commission and due upon application.

Flood Protection Information

Published on City of Great Falls Montana (<http://www.greatfallsmt.net>)

[Permit Application Instructions](#)

[Permit Application](#)

Flood Insurance

Because no retrofitting measure is foolproof, especially against higher, less frequent floods, flood insurance is recommended. If you don't have flood insurance, talk to your insurance agent.

- Homeowner's insurance policies do not cover damage from floods. However, because the City of Great Falls participates in the National Flood Insurance Program (NFIP), you can purchase flood insurance to protect your property against the hazard of flooding. Residents and business owners receive a discount on their flood insurance premiums because of the City's participation in the NFIP's Community Rating System.
- Most property insurance policies do not cover damage caused by flooding. In most cases, there is a 30-day waiting period after you purchase a flood policy before coverage is in effect, so don't wait until a flood is threatening.

What can you do to help prevent flooding?

Several of the City's efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into the ditches or rivers. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris.
- Always check with the City Floodplain Administrator before you build on, alter, regrade, or fill on your property. A permit is needed to ensure that projects do not cause problems on other properties.
- If you see building or filling without a City permit, please contact the City Floodplain Administrator at 455-8431.
- Check out information for floodproofing, flood insurance and flood safety.

Source URL (retrieved on 12/22/2014 - 4:00am): <http://www.greatfallsmt.net/planning/flood-protection-information>