

## National Flood Insurance Program (NFIP)

Lincoln County participates in the NFIP by adopting and enforcing floodplain management ordinances to reduce future flood damage. In exchange, the NFIP makes federally backed flood insurance available to homeowners, renters, and business owners in these communities.

Flood insurance is designed to provide an alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings and their contents caused by floods. Buildings constructed in compliance with NFIP building standards suffer approximately 80 percent less damage annually than those not built in compliance. In addition to providing flood insurance and reducing flood damages through floodplain management regulations, the NFIP identifies and maps the Nation's floodplains. Mapping flood hazards creates broad-based awareness of the flood hazards and provides the data needed for floodplain management programs and to actuarially rate new construction for flood insurance.

As community that participates in the NFIP, flood insurance is available to all property owners and renters in these zones:

**ZONE B, C, and X** which is considered Moderate to Low Risk Areas and have areas outside the 1-percent annual chance floodplain, areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot. No Base Flood Elevations or depths are shown within this zone and insurance is **NOT REQUIRED**.

**ZONE A** is considered a High Risk Area and has a chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones & insurance is **REQUIRED**.

**ZONE AE** is considered a High Risk Area and has a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. In most instances, base flood elevations derived from detailed analyses are shown at **selected** intervals within these zones and insurance is **REQUIRED**.

**ZONE AO** is considered a High Risk Area and has River or stream flood hazard areas and areas with a 1% or greater chance of shallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones and insurance is **REQUIRED**.

## Other Permitting Agency Contacts:

**Lincoln Conservation District (310)**  
PO Box 2170 | Eureka, MT. 59917  
(406) 297-2233 | [lincolncd@interbel.net](mailto:lincolncd@interbel.net)

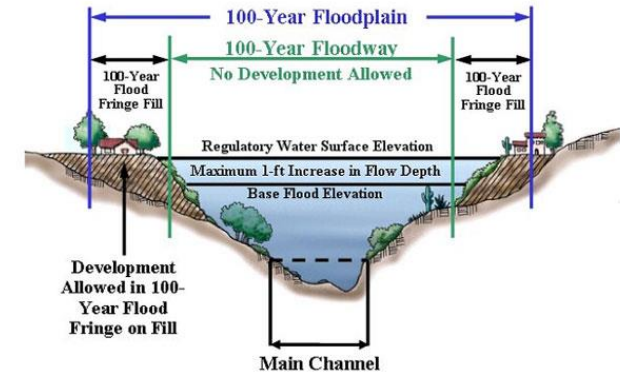
**MT FWP (SPA 124)**  
PO Box 200701 | Helena, MT. 59620-0701  
(406) 444-2449 | [jdarling@mt.gov](mailto:jdarling@mt.gov)

**USACE (404)**  
10 W. 15<sup>th</sup> St #2200 | Helena, MT 59626  
(406) 441-1395 | [Todd.N.Tillinger@usace.army.mil](mailto:Todd.N.Tillinger@usace.army.mil)

**DEQ (318)**  
PO Box 200901 | Helena, MT. 59620-0901  
(406) 444-3080 | [MMcCarthy3@mt.gov](mailto:MMcCarthy3@mt.gov)

**Lincoln County Planning (Lakeshore)**  
512 California Ave | Libby, MT. 59923  
(406) 283-2464 | [loedewaldt@libby.org](mailto:loedewaldt@libby.org)

**Lincoln County Clerk & Recorder (Setbacks)**  
512 California Ave | Libby, MT. 59923  
(406) 283-2307 | [lcclerk@libby.org](mailto:lcclerk@libby.org)



## Floodplain Permitting

**Why** is it necessary to get one...?

**What** do I need to do...?

**When** do you need one...?

**Where** do you get one...?

**If you want to know if you are in a floodplain: Contact the County Floodplain Administrator and have your name or the property owner name, address and legal description.**

### What to SUBMIT for a Flood Permit:

1. A Completed Joint Application (applicable for all local agencies)
2. \$100.00 Review Fee
3. A detailed site plan showing all "Existing Conditions"
4. A detailed Profile & Elevation plan
5. Photos of the project location

## Lincoln County Floodplain Management

952 E. Spruce St. #205  
Libby, MT. 59923

Phone: (406) 293-6296

Email: [loedewaldt@libby.org](mailto:loedewaldt@libby.org)



**100-year FLOOD (also called the base flood) is the flood having a one percent chance of being equaled or exceeded in magnitude in any given year.**

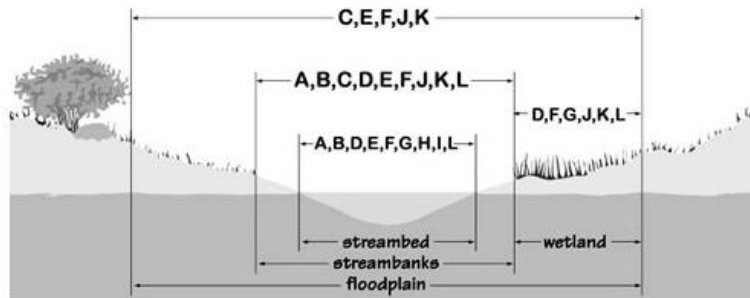
**Contrary to popular belief, it is not a flood occurring once every 100 years....**

*Any Activity in the Water Require Some Type of Permitting...*

## WHY FLOODPLAIN REGULATIONS

In 1980 a Resolution was passed in order to comply with the Montana Floodplain and Floodway Management Act (Title 76, Chapter 5-MCA) and to ensure compliance with the requirements for the continued participation by Lincoln County in the National Flood Insurance Program (NFIP).

Land-use regulations which have been adopted are to be applied to identify all 100-year floodplains within the local community



Using the diagram above, determine where your project will take place: streambed, streambanks, wetlands, or floodplain. The letters in the diagram refer to the required permits listed below (A - L):

- A. Montana Natural Streambed and Land Preservation Act (310)
- B. Montana Stream Protection Act (SPA 124 Permit)
- C. Floodplain Permit
- D. Federal Clean Water Act (404 Permit)
- E. Federal Rivers and Harbors Act (Section 10 Permit)
- F. Short-Term Water Quality Standard for Turbidity (318 Auth)
- G. Montana Land-Use License/ Easement on Navigable Waters
- H. Montana Water Use Act (Water Right Permit & Change Auth)
- I. Montana Water Use Act (Water Reservations)
- J. Stormwater Discharge General Permits
- K. Streamside Management Zone Law
- L. Other Laws that May Apply



## Commonly-Required Permits in Lincoln County

**Floodplain Permit:** These permits are administered locally by the floodplain administrator. Landowners planning to build within a designated 100 year floodplain must apply for a floodplain permit.

**310 Permit:** The local Conservation District administers the Montana Natural Streambank & Land Preservation Act, which regulates any activity that physically alters or modifies the bed or banks of a perennially flowing stream. These activities include, but are not limited to: streambank stabilization, placing a culvert in the stream, building a bridge, diversions, reservoirs, or other channel changes.

**Section 404 Permit:** The U.S. Army Corps of Engineers (USACE) administers the Clean Water Act Section 404 Permit, which regulates discharge of dredged or fill material in "waters of the United States" that includes jurisdictional wetlands and open water systems. Landowners proposing projects that involve placement of fill require this permit.

**318 Authorization:** The DEQ administers Short-term Water Quality Standard for Turbidity for projects that will cause short term or temporary violations of state surface waters for turbidity. The state waters include any body of water, irrigation system, drainage system, ponds and also wetlands. Landowners who will be constructing near a river or wetland will need to apply for this permit.

**Lakeshore Regulations:** Under the Lakeshore Protection Act, Lincoln County developed lakeshore regulations for lakes that are 20 acres in size & fit specific criteria. Landowners proposing projects such as building docks, boat ramps, constructing walls, or otherwise altering the lakeshore should contact the planning office for more information.

**SPA 124 Permit** The FWP administers the Montana Stream Protection Act which regulates any activity, including the construction of new facilities or the modification, operation, and maintenance of an existing facility that may affect the natural existing shape and form of any stream or its banks or tributaries, and protect and preserve fish and wildlife resources.

**Local Setback Regulations:** Some lands in Lincoln County have covenants governing minimal distances between new buildings and rivers, streams and wetlands. Contact the County Clerk & Recorder to find out about setback requirements in your area



To get more information on the permits listed in the diagram above; Check out this link <http://www.dnrc.mt.gov/permits/streampermitting/guide.asp>