

Flood Hazard: Check Before You Buy

Most everyone knows that certain parts of Gallatin County are subject to flooding. Maps that depict flood hazards as well as other flood-related information (e.g. channel migration maps, historic flood photos, etc.) can be obtained from local government offices. It is also important to recognize that flooding and other surface drainage problems can occur well away from rivers and creeks. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: Gallatin County, Bozeman, Three Forks, Belgrade, and Manhattan regulate construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired.

Check for a Flood Hazard: Before you commit yourself to buying property, do the following:

- Contact the local government office for your community to find out if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.

Community	Floodplain Information Contact	Location
Gallatin County Unincorporated Areas	Sean O'Callaghan or Chris Scott (406) 582-3130	Planning Department 311 W. Main St. Room 108 Bozeman
City of Bozeman	Brian Heaston (406) 582-2280	Bozeman Engineering Dept. 20 E. Olive Bozeman
City of Three Forks	Kelly Smith (406) 285-3431	City Hall 206 N. Main St. Three Forks
City of Belgrade	Jason Karp (406) 388-4994	City Hall 91 E. Central Ave. Belgrade
Town of Manhattan	(406) 284-3235	City Hall 207 S. 6th St. Manhattan

Other Sources of Information

- Montana DNRC Floodplain Program - <http://dnrc.mt.gov/divisions/water/operations/floodplain-management>
- National Flood Insurance Program – www.floodsmart.com
- National Flood Services interactive assessment tool - <http://www.floodtools.com/Home.aspx>
- Gallatin County Floodplain Information page – http://gallatincomt.virtualltownhall.net/Public_Documents/gallatincomt_plandep/1FLOODPLAIN/FPCatLinx
- Gallatin County GIS Planning and Floodplain Interactive Mapper: <http://gis.gallatin.mt.gov/webmaps/?map=planning>
- City of Bozeman Interactive Floodplain Mapper: <https://gisweb.bozeman.net/Html5Viewer/?viewer=floodplain>
- Gallatin County Emergency Management - <https://www.readygallatin.com/community-resources/preparedness-information/>
- Information on Flood Insurance Map Update projects – floodplain.mt.gov/gallatin
- National Weather Service Great Falls - <https://www.weather.gov/tfx/>
- USGS Montana Stream Gages - <https://waterdata.usgs.gov/mt/nwis/current?type=flow>