

After the Flood

Tips for homeowners on building requirements after a flood.

Other Agencies Involved

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

- Cascade Conservation District
 - (406) 770-3603, ext. 3
- Cascade County Department of Environmental Health
 - (406) 454-6950
- National Flood Insurance Program (NFIP)
 - (877) 336-2627
- Federal Emergency Management Agency (FEMA)
 - 1 (800) 621-3362



Cascade County

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1 The NFIP & Cascade County Regulations

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

However, in order to participate in the NFIP, Cascade 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?”

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 Cascade County Floodplain Regulation standards. This means the structure may need to be elevated, or if a commercial structure, be floodproofed.

4 Substantial Damage Determination Example

Residential Example	
Market Value of Residential Structure (not including the value of the land)	\$90,000.00
Cost to repair the structure to its before damaged condition	\$52,000.00
The ratio of repair cost to market value	58%

The structure is substantially damaged! The structure must be flood-protected!

5 Cascade County & Montana Floodplain Standards

Any new or substantially damaged residential structure located within Cascade 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.

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 Cascade 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. IMPORTANT NOTE! Save some money!

For more information on Substantial Damage, Permit Requirements, or to check the SFHA for your area...Please contact the Cascade County Planning Department at (406) 454-6905.