

# Information Sheet: Floodplain Permit Requirement

## Town of Fromberg

118 West River Street  
Fromberg, MT 59029  
clerk@fromberg-mt.com

### Permitting at a Glance

A permit is required before construction, development, and man made activity begins within any Special Flood Hazard Area (SFHA). Permits are required to ensure that proposed development projects meet the requirements of the National Flood Insurance Program (NFIP) and The Town of Fromberg's Floodplain Hazard Management Regulations (adopted July 10, 2017 and any updated changes to the regulations since that date).

### Permit Application Process

- Determine if the project appears to be in or near the SFHA. Do not assume the project is out of the SFHA.
- Call the Town Hall to discuss your plans. Early talks with the local floodplain administrator can assist with the permit process, and avoid delays or compliance issues.
- Floodplain development may require the approval and permitting from the Town of Fromberg and other agencies. One application can be prepared and submitted to each agency. Download the Joint Application and instructions from the DNRC Floodplain website at: [www.https://dnrc.mt.gov/Water-Resources/Floodplains/Permitting-and-Regulations](https://dnrc.mt.gov/Water-Resources/Floodplains/Permitting-and-Regulations).
- Prepare application. This will require supporting data which may involve hiring a surveyor or engineer. You must also apply for all other necessary permits. Submit the complete application, with applicable fee, to Town Hall.
- Once you have submitted a complete application, it will be reviewed according to Town Regulations. When a permit approval is issued, it will detail the conditions of the permit and timeline allotted for the work.
- After the project is complete, submit a Certificate of Compliance to the Town of Fromberg and/or FPA.

### Floodplain Management: The Big Picture

The National Flood Insurance Program (NFIP) aims to reduce loss of life, disruption, and damage caused by floods. The NFIP is managed by the Federal Emergency Management Administration (FEMA) and administered at the local level.

The Town of Fromberg's participation in the NFIP allows residents to access flood insurance and federally-backed mortgages (which require flood insurance in the SFHA). Building without a permit may result in extremely high flood insurance rates and the costly removal or reconstruction of unpermitted development. The Town of Fromberg regularly inspects the regulatory floodplain. Property owners with unpermitted development will be notified and must work with the Town to bring their property into compliance.

You can review your local floodplain maps to see if your property is located in or near the Special Flood Hazard Area (SFHA). Digital maps can be viewed on-line at: FEMA's Map Service Center <https://msc.fema.gov>. For assistance, contact your local floodplain administrator (FPA) listed below.



If your property appears to be in or near the SFHA, but you believe that is incorrect, a surveyor or engineer data will be required to substantiate your findings. The map is only changed by FEMA through an official Letter of Map Change. The Town cannot request this change on your behalf, but can provide information about the process. Alternatively, visit FEMA's website (<https://www.fema.gov/flood-maps/change-your-flood-zone>).

**How long will it take for my permit application to be reviewed?** Decisions are made on correct and complete applications within 60 days of receipt.

**Why are floodplain permits required?** The Town of Fromberg participates in the National Flood Insurance Program (NFIP) and must meet the minimum state and federal floodplain requirements as per Fromberg's Floodplain Regulations.

**For further information, contact:**

Town of Fromberg  
TOWN HALL  
118 West River Street  
Fromberg, MT 59029  
clerk@fromberg-mt.com  
(406) 668-7383