

# CLEARWATER RIVER FLOOD MAP UPDATES

[www.floodplain.mt.gov/clearwater](http://www.floodplain.mt.gov/clearwater)

## Owning property in a 100-YEAR FLOODPLAIN

**A 100-YEAR FLOODPLAIN (1% Annual Chance Floodplain) is considered to have a HIGH flood risk. It is the area that is expected to be inundated by a 100-Year Flood, an event having a 1% chance of being equaled or exceeded in any given year. The 100-Year Flood is also referred to as a 1% Annual Chance Flood or a Base Flood.**

### DEVELOPMENT REGULATIONS

**Missoula County requires Floodplain Development Permits for development in the 100-Year Floodplain (1% Annual Chance Floodplain) to protect human life and property.**

- All building construction must be coordinated with the County Floodplain Administrator.
- New residential construction must be elevated 2 feet above the 100-Year Flood Elevation (Base Flood Elevation).
- Improvements to existing structures must obtain a Floodplain Development Permit. Improvements to an existing structure greater than 50% of a structure's taxable value (a Substantial Improvement) require the entire structure to be brought into compliance with floodplain regulations.
- Other federal, state, and local regulations may apply.

Draft floodplain maps are going through review and are not yet effective. It is important to discuss your community's floodplain regulations with County staff to understand the impacts of flood map updates on proposed construction projects in a mapped floodplain.

Floodplain Regulations require a floodplain permit for any man-made development in the 100-Year Floodplain.

### INSURANCE REQUIREMENT

**If you own a building in an area that will be newly mapped into a 100-Year Floodplain, contact your insurance agent or lender as early as possible to start the discussion about flood insurance.**

Lenders will typically reevaluate their loans to reassess flood risk when a new flood map or revision goes effective. When this happens, your lender will require you to carry flood insurance if you own a building that is located in a mapped 100-Year Floodplain, unless you can prove that the building is above the flood elevation or outside of the 100-Year Floodplain. Your lender may also require building elevation information (an Elevation Certificate) at this time.

Your lender will require you to carry flood insurance if you have a federally backed loan and your building is located in a mapped 100-year Floodplain.

There are many cost-saving options available to those who are being newly mapped into the 100-Year Floodplain. In order to secure the lowest premium, you should purchase flood insurance either before or within 11 months of a new flood map or revision going effective (**expected late 2022**). Contact your insurance agent or lender as early as possible to find the best flood insurance option available to you—ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

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