



Gallatin County

FLOOD INSURANCE RATE MAP UPDATES

www.floodplain.mt.gov/gallatin

Owning property in a 100-YEAR FLOODPLAIN

A **100-YEAR FLOODPLAIN (1% Annual Chance Floodplain)** is an area that will be inundated by a **100-Year Flood**, a flood 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

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

In accordance with the [County's Floodplain Regulations](#):

- The regulatory (100-Year) floodplain boundary is determined based on where the 100-Year Flood (Base Flood) Elevation intersects the corresponding ground elevation.
- New building construction must obtain a Floodplain Development Permit.
 - New residential construction must be elevated 2 feet above the 100-Year Flood (Base Flood) Elevation.
 - New commercial construction must be floodproofed or elevated 2 feet above the 100-Year Flood (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 market value (a Substantial Improvement) require the entire structure to be brought into compliance with the County's Floodplain Regulations.
- Other federal, state, and local regulations may apply.

Draft floodplain maps for the West Gallatin River and Bozeman Creek its tributary streams are going through review and are not yet effective. Until these maps become effective, the County strongly encourages proposed construction projects on properties that will be newly mapped into a higher-risk flood zone to utilize draft map data to ensure that property development methods will minimize flood damage. Draft map data also provides an opportunity to reduce potentially high costs of flood insurance premiums.

It is important to discuss the [County's Floodplain Regulations](#) with County staff to understand the impacts of Flood Insurance Rate Map updates on proposed construction projects in a mapped floodplain.

Gallatin County strongly encourages proposed projects on properties that will be newly mapped into a higher-risk zone to utilize draft map data to ensure that development methods will minimize flood damage.

INSURANCE REQUIREMENT

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

A lender must require flood insurance when a building carrying a federally backed loan is located in a mapped 100-Year Floodplain, unless it can be proven that the building is actually above the flood elevation or outside of the floodplain. Periodically, lenders will review their loans to reassess flood risk based on the best available data. Updates to Flood Insurance Rate Maps will typically trigger a periodic review.

Some property owners may not see any insurance changes with this mapping update. For buildings that will be newly mapped into the floodplain, a lender may require flood insurance and/or elevation documentation. Buildings in newly mapped areas are eligible for subsidized premiums as long as flood insurance is purchased within 11 months of the date the new Flood Insurance Rate Maps become effective (estimated for 2018).

A lender must require flood insurance when a building carrying a federally backed loan is located in a mapped 100-Year Floodplain.

