



Gallatin County

FLOOD INSURANCE RATE MAP UPDATES

www.floodplain.mt.gov/gallatin

Owning property in a FLOODWAY

A **FLOODWAY** is the area within a 100-Year Floodplain that must be kept free from new development so that the 100-Year Flood (1% Annual Chance Flood, Base Flood) can be carried without substantial increases in flood heights. The Floodway will usually see the highest water velocities and deepest inundation during a 100-Year Flood event.

DEVELOPMENT REGULATIONS

Gallatin County strictly regulates development in Floodways to protect human life and property by ensuring that there are no increases in upstream flood elevations.

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

- New building construction is not permitted in the Floodway.
- Improvement to existing structures in a Floodway must obtain a Floodplain Development Permit.

Preliminary floodplain maps for the West Gallatin River and Bozeman Creek and its tributary streams are going through the review process and are not yet effective. Until these maps become effective, the County strongly encourages proposed construction projects on properties that will newly mapped into a higher-risk flood zone to utilize preliminary map data to ensure that property development methods will minimize flood damage. Preliminary map data also provides an opportunity to develop smarter and thereby 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, especially if portion of the project site is located in a Floodway.

INSURANCE REQUIREMENT

If you own a building in an area that will be newly mapped into a 100-Year Floodplain (including Floodway), 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 (including Floodway), 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.

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