

JEFFERSON COUNTY FLOOD MAP UPDATES

www.floodplain.mt.gov/jefferson

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

Jefferson County, City of Boulder, and the Town of Whitehall strictly regulate development in Floodways to protect human life and property by ensuring that there are no increases in flood elevations.

In accordance with each community'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.

Floodplain Regulations require a floodplain permit for any man-made development in the 100-Year Floodplain (including 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 insurance agent or lender 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 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 (including Floodway).

There can be cost-saving options available if you are newly mapped in the 100-Year Floodplain (including Floodway). 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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