

# 100-YEAR FLOODPLAINS

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

## 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

**Most counties, towns and cities in Montana require Floodplain Development Permits for development in the 100-Year Floodplain (1% Annual Chance Floodplain) to protect human life and property.**

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

In accordance with local Floodplain Regulations:

- New building construction must obtain a Floodplain Development Permit.
- 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 market value (a Substantial Improvement) require the entire structure to be brought into compliance with floodplain regulations.
- Other federal, state, and local regulations may apply.

It is important to discuss proposed construction projects with your community's floodplain administrator to understand the requirements for projects located in a mapped 100-year floodplain.

### INSURANCE REQUIREMENT

**If you own a building in an area mapped as 100-Year Floodplain, contact your insurance agent or lender about flood insurance.**

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.

Lenders 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).

There are sometimes cost-saving insurance options available. In order to secure the lowest premium, contact your insurance agent or lender 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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