MINERAL COUNTY FLOOD MAP UPDATES

www.floodplain.mt.gov/mineral

Owning property in a 500-YEAR FLOODPLAIN

A 500-YEAR FLOODPLAIN (0.2% Annual Chance Floodplain) is considered to have a MODERATE flood risk. It is an area that is expected to be inundated by a 500-Year Flood, a flood event having a 0.2% chance of being equaled or exceeded in any given year. The 500-Year Flood is also referred to as a 0.2% Annual Chance Flood.

DEVELOPMENT REGULATIONS

Mineral County, and the Town of Superior do not regulate development in the 500-Year Floodplain (0.2% Annual Chance Floodplain) although flooding is still possible in this area.

New construction and building improvements may occur in the 500-Year Floodplain without a Floodplain Development Permit. Other federal, state, and local regulations may apply.

Unlike in a 100-Year Floodplain, a Floodplain Development Permit is not required for development in a 500-Year Floodplain.

If your property has areas of both 100-Year and 500-Year Floodplain, proposed projects may require a Floodplain Development Permit depending on exactly where the development will occur. It is important to discuss the location of any development with County, City or Town staff to understand the impacts of the community's floodplain regulations and flood map updates on proposed projects in or near a mapped

INSURANCE REQUIREMENT

If you own a building in a 500-Year Floodplain (0.2% Annual Chance Floodplain), you are considered to be at a moderate risk of flooding. It is therefore recommended that you purchase flood insurance even if your lender does not require you to do so in order to protect your investment.

Your lender can require flood insurance for a building they are financing regardless of where the building is located.

Lenders will typically review their loans to reassess flood risk when a new flood map or revision goes effective. When this happens, if your building is located in a 500-Year Floodplain, your lender might choose to require you to carry flood insurance and/or provide building elevation documentation (an Elevation Certificate) to prove your building is above the flood elevation.

Some property owners may not see any insurance changes with this mapping update. Talk to your lender or insurance agent early if you are considering purchasing flood insurance in order to find the best option for you.

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