MINERAL COUNTY FLOOD MAP UPDATES

www.floodplain.mt.gov/mineral

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

Mineral County and the Town of Superior strictly regulate development in Floodways to protect human life and property by ensuring that there are no increases in flood elevations.

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

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.

INSURANCE REQUIREMENT

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).

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 as early as possible to start the discussion 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 may also require building elevation information (an Elevation Certificate) at this time.

There are many cost-saving options available to those who are being newly mapped into the 100-Year Floodplain (including Floodway). In order to secure the lowest premium, you should purchase flood insurance either before or within 11 months of a new flood map or revision going effective (estimated late 2021). Contact your insurance agent or lender as soon 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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