

OWNING PROPERTY IN FLOODPLAINS

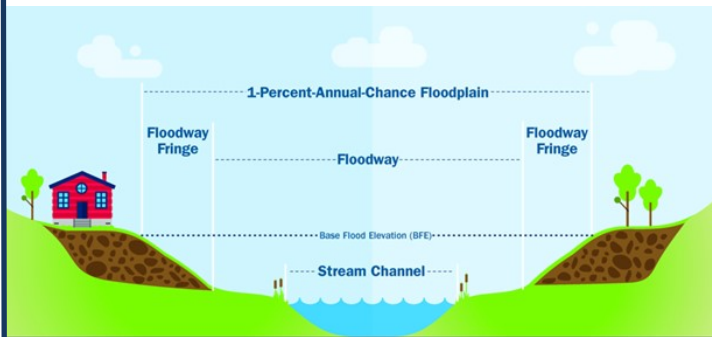
Owning property in a FLOODWAY

A **Floodway** is the area within the floodplain that must be free from new development, so the 1% annual chance flood (100-year flood) can occur without substantial increases in flood heights. The **Floodway** will typically see the highest and deepest water during a flood event.

Development Regulations

Missoula County and the City of Missoula require floodplain development permits for construction in the 1%-Annual Chance floodplain to protect human life and property.

Most communities in Montana strictly regulate development in a **floodway** to protect human life and property. New building construction is not permitted in the floodway. Improvements to existing structures in a **floodway** must obtain a Floodplain Development Permit.



Insurance Requirements

Lenders will typically reevaluate their loans to reassess flood risk when a new map goes effective. If you own a building in a high risk flood area and have a federally backed loan, your lender will require you to have flood insurance, because the flood maps indicate a high flood risk.

FEMA's new rating methodology, Risk Rating 2.0, considers specific characteristics of a building to provide a more modern, individualized, and equitable flood insurance rate:

WHERE It Is Built (Property Address)



HOW It Is Built (Building Characteristics)



WHAT Is Built and Covered (Replacement Cost and Coverage)



If you own a building in the 1%-Annual-Chance-Floodplain including the floodway contact your insurance agent about flood insurance .

Draft floodplain maps must still go through FEMA and Public review and are not yet effective.

For more information, visit www.floodplain.mt.gov/Missoula-Granite

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