

# OWNING PROPERTY IN FLOODPLAINS

## 100 year or 1%-ANNUAL-CHANCE-FLOODPLAIN

A 1-percent-annual-chance floodplain is an area that has a 1-percent chance of flood events in any given year. It is the basis for flood insurance requirements and local floodplain management regulations. It is considered to have a **HIGH** flood risk. **The 1% Annual Chance Flood is also referred to as a 100-Year Flood or a Base Flood.**

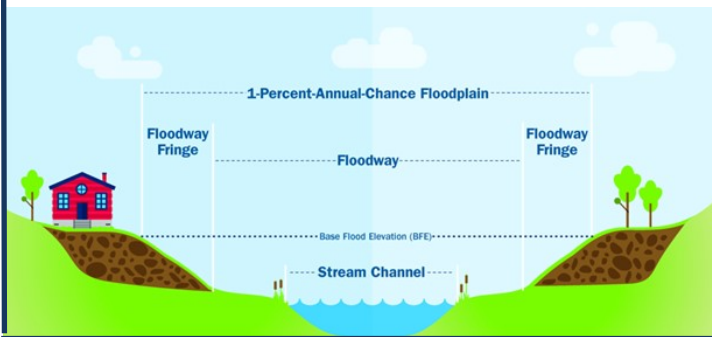
### Development Regulations

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

A floodplain permit is required for new buildings and improvements to existing buildings.

To meet local floodplain regulations, the lowest floor of new homes must be 2 feet above the height of the base flood (known as the Base Flood Elevation).

If improving an existing building will cost more than 50 percent of the building's market value (known as "substantial improvement"), you must make the entire structure comply with current floodplain regulations. Other Federal, State, and local regulations may also apply.



### 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, 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](http://www.floodplain.mt.gov/Missoula-Granite)

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