

# SILVERBOW CREEK FLOOD MAP UPDATES

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

## 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

**Butte-Silver Bow County require Floodplain Development Permits for development in the 100-Year Floodplain (1% Annual Chance Floodplain) to protect human life and property.**

- 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.

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

It is important to discuss your community's floodplain regulations with County staff to understand the impacts of flood map updates on proposed construction projects in a mapped floodplain.

### INSURANCE REQUIREMENT

**If you own a building in an area that will be newly mapped into a 100-Year Floodplain, 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.

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.

There are many cost-saving options available to those who are being newly mapped into the 100-Year Floodplain. 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 (Mid 2022). Contact your insurance agent or lender as early as possible to find the best flood insurance option available to you—ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

Lori Casey  
Butte-Silver Bow  
[lcasey@bsb.mt.gov](mailto:lcasey@bsb.mt.gov)  
406.497.6255

Tiffany Lyden  
MT Dept of Natural Resources and Conservation  
[tlyden@mt.gov](mailto:tlyden@mt.gov)  
406.444.0599

