OWNING PROPERTY IN FLOODPLAINS
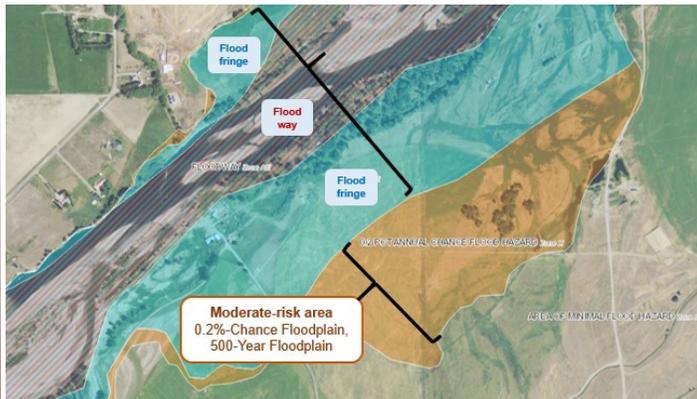
MADISON COUNTY
MONTANA

500 year or 0.2% 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	Insurance Requirements
Madison County , and the Towns of Ennis, Twin Bridges, and Sheridan do not typically regulate development in the 0.2-percent-annual-chance floodplain. A floodplain development permit is not usually required for new construction or building improvements. However, coordination with the county and city is required by local ordinance and other Federal, State, and local regulations may apply. 	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. 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 100-year flood elevation. **WHERE** It Is Built (Property Address) **HOW** It Is Built (Building Characteristics) **WHAT** Is Built and Covered (Replacement Cost and Coverage)

Preliminary FEMA floodplain maps must still go through Public

review and are not yet effective.

For more information, visit the project website at: https://rb.gy/s3i

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