

OWNING PROPERTY IN FLOODPLAINS

0.2% ANNUAL CHANCE FLOOD FACT SHEET

RiskMAP

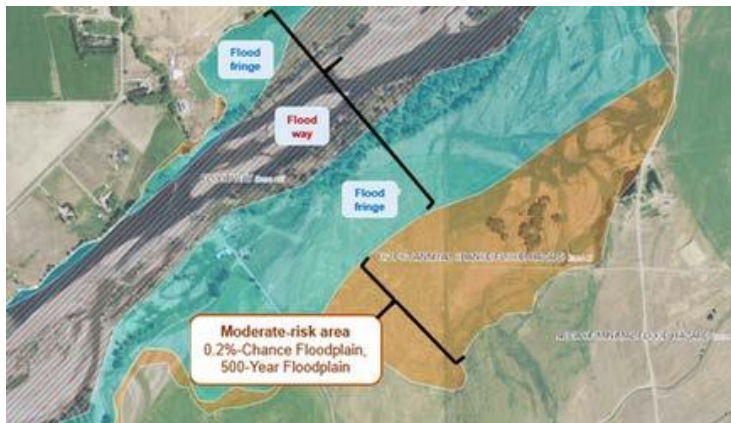
Increasing Resilience Together

The **0.2% Annual Chance (500-Year) Floodplain** is considered to have a **MODERATE** flood risk. It is an area that is expected to be inundated by a 0.2% flood, a flood event having a **0.2%** chance of being equaled or exceeded in any given year.

DEVELOPMENT REGULATIONS

Missoula County, and the City Missoula, do not typically regulate development in the **0.2% Annual Chance (500-year) 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.



INSURANCE REQUIREMENTS

- If you own a building in a **0.2% Annual Chance (500-Year) Floodplain**, you are at a moderate risk of flooding. It is recommended that you purchase flood insurance even if your lender does not require you to do so to protect your investment.
- If your building is located in a **0.2% Annual Chance (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)



Matt Heimel
Missoula County
mheimel@missoulacounty.us
406.258.4657

Cassie Tripard
City of Missoula
tripardc@ci.missoula.mt.us
406.552.6673