

OWNING PROPERTY IN FLOODPLAINS

1% ANNUAL CHANCE FLOOD FACT SHEET

RiskMAP

Increasing Resilience Together

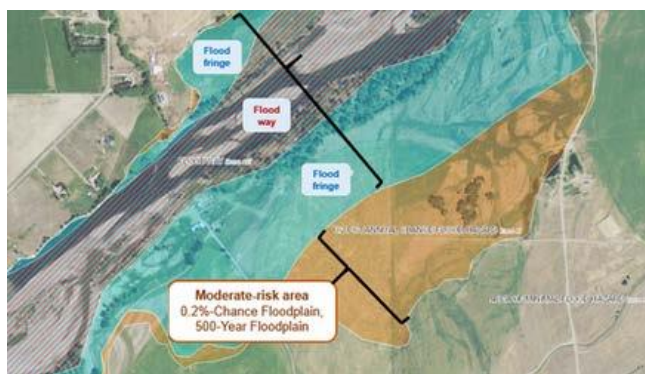
A **1% Annual Chance (100-year) Floodplain** is an area that has a 1-percent chance of a flood event happening in any given year. It is the basis for flood insurance requirements and local floodplain management regulations. It is considered to have a **HIGH** flood risk. The **1% Annual Chance Flood**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

DEVELOPMENT REGULATIONS

Missoula County and the City of Missoula require floodplain development permits for construction in the **1% Annual Chance (100-Year) Floodplain** to protect human life and property.

A floodplain permit is required for all man-made activities, 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 into effect. 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 rating methodology considers specific characteristics of a building to provide a more modern, individualized flood insurance rate.
- If you own a building in the 1%AnnualChance (100-Year) Floodplain, contact your insurance agent about flood insurance.

WHERE It Is Built (Property Address)



HOW It Is Built (Building Characteristics)



WHAT Is Built and Covered (Replacement Cost and Coverage)



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