OWNING PROPERTY IN FLOODPLAINS
FLOODWAY FACT SHEET

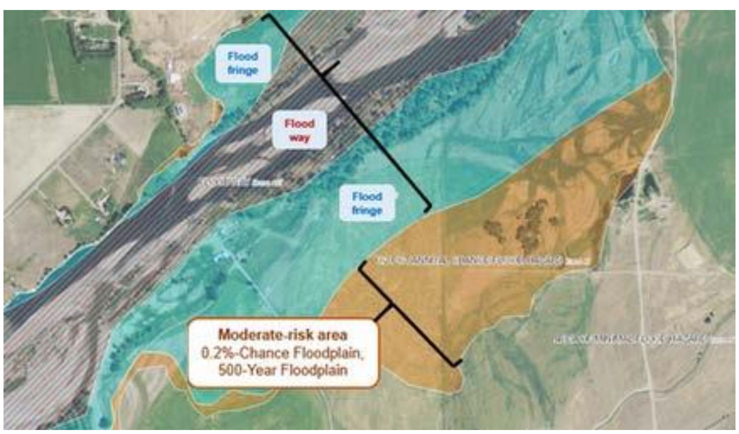
RiskMAP
Increasing Resilience Together

A **Floodway** is the area within the floodplain that must be free from new development, so the 1% Annual Chance (100-year) Flood can occur without substantial increases in flood heights. The **Floodway** will typically see the highest and deepest water during a flood event. The floodway is considered to have a **HIGH** flood risk.

DEVELOPMENT REGULATIONS

Missoula County and the City of Missoula strictly regulate development in the Floodway to protect human life and property.

- **New building construction is not permitted in the floodway.**
- **Improvements to existing structures in a floodway must obtain a Floodplain Development Permit.**
- **You must work with your local floodplain administrator prior to any work in the floodway.**



INSURANCE REQUIRMENTS

- **Lenders will typically reevaluate their loans to reassess flood risk when the new maps go 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 rating methodology considers specific characteristics of a building to provide a more modern, individualized flood insurance rate.**
- **If you own a building in the floodway, contact your insurance agent about flood insurance.**

Missoula COUNTY

THE GARDEN CITY
MISSOULA
HUB OF FIVE VALLEYS

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