

OWNING PROPERTY IN FLOODPLAINS

FLOODWAY FACT SHEET

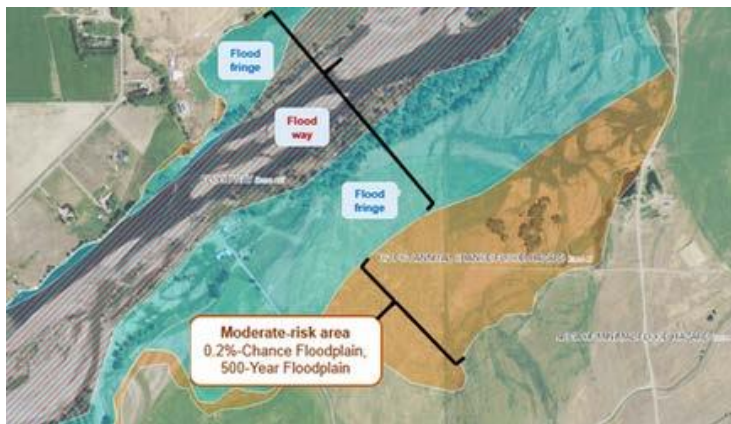
RiskMAP
Increasing Resilience Together

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

Powell County and the City of Deer Lodge 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.

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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