OWNING PROPERTY IN FLOODPLAINS
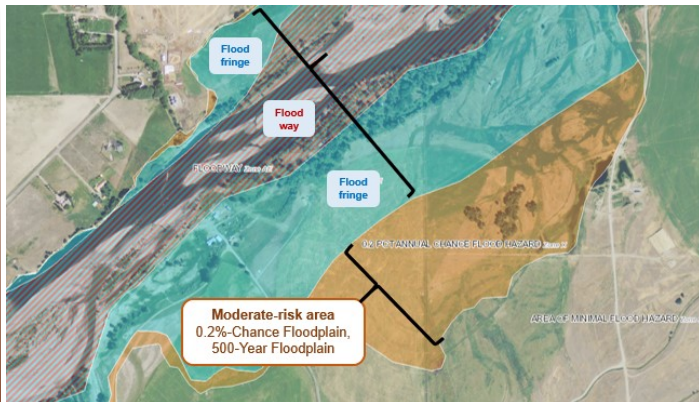
TETON COUNTY
MONTANA

City of CHOTEAU
Incorporated 1913

500 year or 0.2% Annual Chance Floodplain

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

Development Regulations	Insurance Requirements
Teton County, and the City of Choteau 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)**

Draft floodplain maps must still go through public review and are not yet finalized.

For more information, visit the project website at: bit.ly/3OfPeUB

Brian Colesworthy
Teton County Floodplain Administrator
bcolesworthy@tetoncountymt.gov
406.466.3130

Jerry Grebenc
City of Choteau Floodplain Administrator
jgrebenc@greatwesteng.com
406.495.6153

Nadene Wadsworth
DNRC Floodplain Mapping Outreach
Nadene.Wadsworth@mt.gov
406.444.6732

Hannah Shultz
DNRC Floodplain Mapping Outreach
Hannah.Shultz2@mt.gov
406.444.0599