OWNING PROPERTY IN FLOODPLAINS

0.2% ANNUAL CHANCE FLOOD FACT SHEET

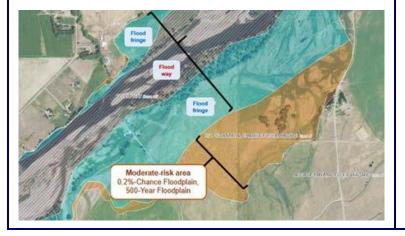


The <u>0.2% Annual Chance (500-Year) Floodplain</u> is considered to have a <u>MODERATE</u> flood risk. It is an area that is expected to be inundated by a 0.2% flood, a flood event having a <u>0.2%</u> chance of being equaled or exceeded in any given year.

DEVELOPMENT REGULATIONS

Teton County and the City of Choteau do not typically regulate development in the <u>0.2% Annual Chance (500-year) Floodplain</u>.

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 REQUIRMENTS

- If you own a building in a <u>0.2% Annual Chance</u>
 (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 <u>0.2% Annual</u>
 <u>Chance (500-Year) Floodplain</u>, 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.







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