

OWNING PROPERTY IN FLOODPLAINS

FLOODWAY FACT SHEET

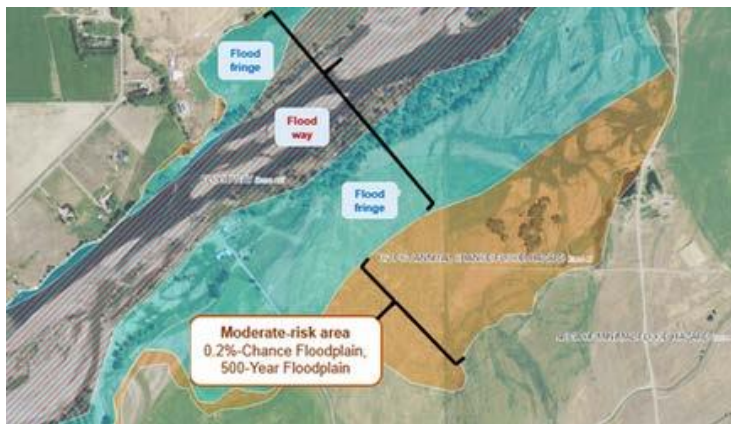
RiskMAP
Increasing Resilience Together

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

Teton County and the City of Choteau 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)



TETON COUNTY
MONTANA

City of
CHOTEAU
Incorporated 1913

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