

OWNING PROPERTY IN FLOODPLAINS

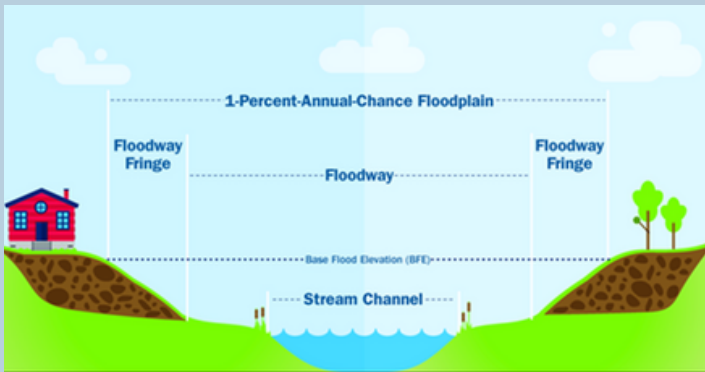
RiskMAP
Increasing Resilience Together

Floodway Fact Sheet

A **Floodway** is the area within the floodplain that must be free from new development, so the 1% annual chance flood (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

Most communities in Montana strictly regulate development in a 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 REQUIREMENTS

Lenders will typically reevaluate their loans to reassess flood risk when a new map goes 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.



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