

OWNING PROPERTY IN FLOODPLAINS

RiskMAP
Increasing Resilience Together

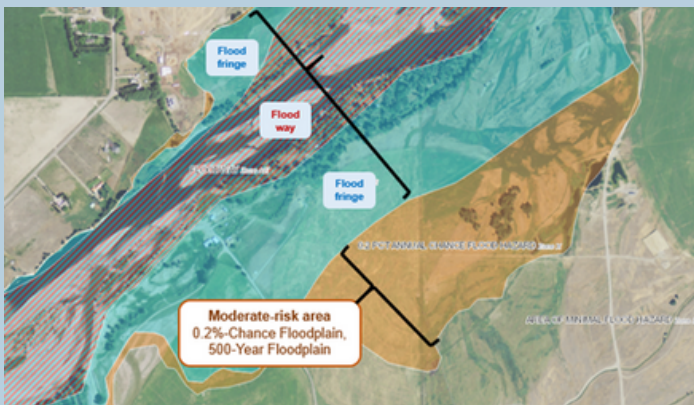
0.2% Annual-Chance-Floodplain

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

Most communities in Montana 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.



INSURANCE REQUIRMENTS

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)



TETON COUNTY
MONTANA

City of
CHOTEAU
Incorporated 1913

www.dnrc.mt.gov/Teton

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