

FEMA FLOOD INSURANCE RATE MAP UPDATES

Promoting flood risk awareness

Owning property in a 100-YEAR FLOODPLAIN

Flood Insurance Rate Map updates for Bozeman Creek and its tributary streams have been recently completed by the Federal Emergency Management Agency (FEMA). FEMA Flood Insurance Rate Maps show areas at a high risk of flooding during a 1% Annual Chance Flood (also known as a 100-Year Flood). The 100-Year Floodplain is denoted and mapped as 'Zone AE' on a FEMA Flood Insurance Rate Map

INSURANCE REQUIREMENT

If you own a building in an area that is newly mapped into a FEMA 100-Year Floodplain by the recent mapping update, contact your lender as early as possible to start the discussion about flood insurance.

Lenders can require flood insurance for a building they are financing, regardless of where the building is located. For federally backed loans, a lender must, by federal law, require flood insurance when a building is in a FEMA mapped 100-Year Floodplain, unless it can be technically proven that the building is actually above the flood elevation or outside of the floodplain. Flood Insurance Rate Map updates trigger lenders to review their loans to determine if a financed building is located in the 100-Year Floodplain and thus requires flood insurance under federal law.

Some property owners may not see any flood insurance changes with this mapping update if they were already located in a FEMA mapped 100-Year Floodplain. For areas that are newly mapped into the floodplain, a lender can require flood insurance and/or elevation documentation for a building. Buildings in newly mapped areas are eligible for subsidized premiums as long as flood insurance is purchased within 11 months of the date the Flood Insurance Rate Maps updates became effective.

For federally backed loans, a lender must require flood insurance when a building is located in a FEMA mapped 100-Year Floodplain.

DEVELOPMENT REGULATIONS

City of Bozeman floodplain regulations apply to areas located in the FEMA mapped 100-Year Floodplain.

FEMA and City floodplain regulations generally require any new construction, work activity, or improvement proposed in the FEMA 100-Year Floodplain obtain a City floodplain permit prior to construction.

Construction of new buildings is prohibited within the FEMA Floodway, but substantial improvements to existing buildings in the Floodway may occur. Subject to City zoning regulations, new building construction may be approved within the FEMA 100-Year Floodplain outside of the Floodway if the building is elevated 2 feet above the 100-Year Flood (Base Flood) Elevation. This elevating standard also applies to existing buildings in the FEMA 100-Year Floodplain undergoing substantial improvement.

It is important to discuss the City's floodplain regulations with the City Floodplain Administrator to understand the impacts of Flood Insurance Rate Map updates on proposed construction projects in a FEMA 100-Year Floodplain.

A City floodplain permit must be obtained for any construction projects in a FEMA mapped 100-Year Floodplain.

Please contact us directly for more information.

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