



**DEVELOPMENT SERVICES**

435 RYMAN • MISSOULA, MT 59802 - 4297 • (406) 552-6630

**FLOODPLAIN DETERMINATION FORM**

Note: A self-addressed, stamped envelope and a complete legal description are required for a floodplain determination. All floodplain information on this form requires a fee be paid prior to receiving the information.

**Fee:**  \$78.00  \$167.00 (if site visit is required)

**Requested by:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Address (Subject Property):** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Legal Description (required)**

- Geocode: \_\_\_\_\_ Parcel #: \_\_\_\_\_ and;
- Lot(s): \_\_\_\_\_ Block(s): \_\_\_\_\_ Subdivision: \_\_\_\_\_ (or);
- COS#: \_\_\_\_\_ Tract/Parcel: \_\_\_\_\_ (or);
- Mete & Bounds: (please attach complete document) \_\_\_\_\_ and;
- Section: \_\_\_\_\_ Township: \_\_\_\_\_ Range: \_\_\_\_\_

**OFFICE USE ONLY:**

COMMUNITY NUMBER: 300049 FIRM PANEL #: \_\_\_\_\_ SUFFIX #: E

ZONE(S): A AE FLOODWAY AH AO SHADED-X X EFFECTIVE DATE: July 6, 2015

**Property:**

- The entire property/lot is located in Flood Zone \_\_\_\_\_.
- The property is located within more than one Flood Zone: \_\_\_\_\_.
- The property is included in a Letter of Map Revision/Amendment (attached).

**Building:**

The principal structure on the property:

- is not located in the Special Flood Hazard Area (SFHA).
- is located in the SFHA AE zone.
- The base flood elevation (BFE) is \_\_\_\_\_ N.A.V.D 1988.
- Base flood elevation and flood hazard factors not determined.

Note: This floodplain determination is based on the Federal Emergency Management Agency's Flood Insurance Rate Map for the City of Missoula is provided for regulatory purposes only. This letter does not imply that the subject property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the Map. This letter does not create liability on the part of the City of Missoula or any employee thereof, from any damage that results from reliance on this information.

**This determination is for local regulatory purposes only.** Flood insurance may be required for property or improvements located in a Special Flood Hazard Area. The lending institution or insurance agent is responsible for making that determination. More information on flood insurance is on the back of this page.

If the subject property is located within the 1% annual chance Special Flood Hazard Area, a floodplain development permit may be required. If the subject property is located within the Shaded Zone-X Flood Area or outside any flood hazard area, a floodplain development permit is not required.

If you have any questions regarding this matter, please contact the Floodplain Administrator at this office.

**(See back page)**

## **Flood Insurance**

NFIP: This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct loss caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased provided the contents are in an insurable building.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance of buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administrations, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions and are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

How it Works: Before a person can receive a loan or other financial assistance from one the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (1% annual chance) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA, although many communities provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.