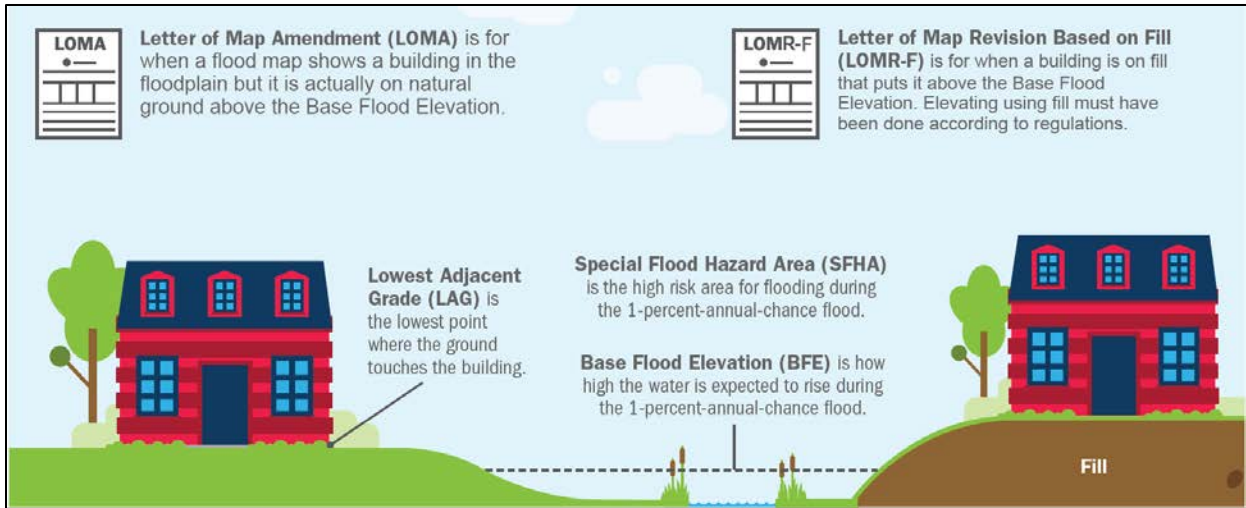


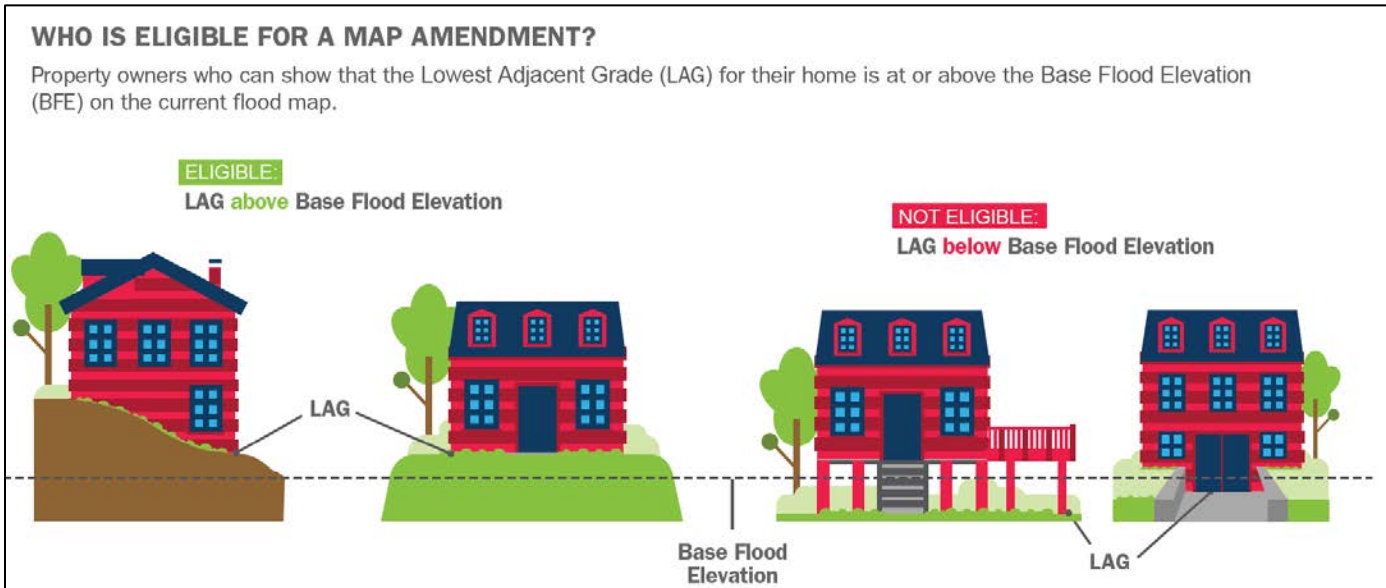
How to Apply for a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F)

The Federal Emergency Management Agency (FEMA) applies rigorous standards to develop Flood Insurance Rate Maps (FIRMs) and uses the most accurate flood hazard information available. However, limitations in the scale or topographic detail of the source maps used to prepare a FIRM may cause small elevated areas to be included in a Special Flood Hazard Area (SFHA). SFHAs are high-risk areas subject to inundation by the base (1% annual chance) flood, also known as the 100-year floodplain.



To request a flood hazard determination in these small areas, FEMA provides the LOMA process for buildings on naturally high ground and the LOMR-F process for buildings elevated by the placement of fill. LOMAs and LOMR-Fs can provide a written determination from FEMA that a building (or a property or portion of property) is above the base flood elevation and not in the high-risk flood zone. This can remove your lender's Federal flood insurance requirement. Flood insurance is still recommended above or outside high flood risk areas, even if it is not required by your lender; it is typically less expensive in moderate and lower flood risk areas.

Cost Exempt? There is no cost to submit a LOMA application. LOMR-F applications do have a fee because FEMA has to look at changes from the flood map. You can find the fee for LOMR-Fs and other application fees at fema.gov/flood-map-related-fees.



Getting Started

Part 1: Application Form

You can download the application form from FEMA's website <https://www.fema.gov/mt-ez-form-instructions>

Part 2: What Do I Need for the Application?






<input type="checkbox"/>  Plat Map A copy of the map that shows where your property is and contains the county's recording information. The Gallatin County Planning Department can assist you with obtaining your map.	OR	<input type="checkbox"/>  Property Deed A copy of your property deed that shows both the county's recording information and your property's written legal description.	+	<input type="checkbox"/>  Parcel Map A parcel or other map that identifies your property.
<input type="checkbox"/>  Elevation Information You'll need certified elevation information that includes the Lowest Adjacent Grade or the Lowest Lot Elevation. An Elevation Certificate that has been completed by a professional surveyor or licensed engineer can be submitted, or the Elevation Form portion of the application can be used.		<input type="checkbox"/>  Community Acknowledgement Form (required for LOMR-Fs) LOMR-Fs need a Community Acknowledgement Form signed by the county floodplain administrator. The form is in the application and says that development was done according to regulations.		

Part 3: Submitting the Application

FEMA can only issue LOMA or LOMR-F determinations based on a current flood map. Because Gallatin County's preliminary Flood Insurance Rate Maps (FIRM) and Flood Insurance Study (FIS) are not yet effective, **LOMA or LOMR-F applications based on the new maps should not be submitted until they are effective (anticipated in late 2020). Applications submitted 30 days prior to the effective date can be reviewed and issued shortly after the new maps go into effect.** As they become available, the effective date of the new maps and relevant updates will be provided here: www.floodplain.mt.gov/gallatin and <https://msc.fema.gov>.



Part 4: What Happens After I Submit My Application?

	IN PROGRESS You can check your application's status using the Status of Map Change webpage: fema.gov/status-map-change-requests .	 LOMAs and LOMR-Fs are tied to the home or property. They stay with the property even if the house is sold to someone else. They remain in effect as long as there are no changes to the home's outside dimensions or to the mapped flood risk.
	AWAITING DATA You may get a request for more information by email or mail, depending on how you submitted your application.	
	COMPLETE Nearly all determinations are issued within 35 days of the date of receipt, but incomplete applications can take longer.	
	NEXT STEPS Once you have the determination letter, we recommend that you share it with your insurance agent and mortgage lender.	

Questions or More Information:

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