

Letter of Map Amendment - Out-As-Shown (LOMA – OAS)

Instructions & MT-EZ Form

For structures or land located in a Special Flood Hazard Area (SFHA, or “100-year floodplain”), the Federal Emergency Management Agency (FEMA) provides several options for removing the property from the flood zone, which also eliminates the federal mandatory flood insurance purchase requirement.

The first option should always be to contact the lender and ask what documentation was used to make the determination. Most lenders hire a flood zone determination company to do this work. Companies which belong to the National Flood Determination Association (NFDA) adhere to a code of ethics that requires them to determine if the insurable structure is in the SFHA. However some firms only determine whether any portion of the lot is in the SFHA. In those cases, the structure may actually be well outside the SFHA, but the lender will require flood insurance as a condition of making the loan unless you provide clear visual evidence to prove otherwise.

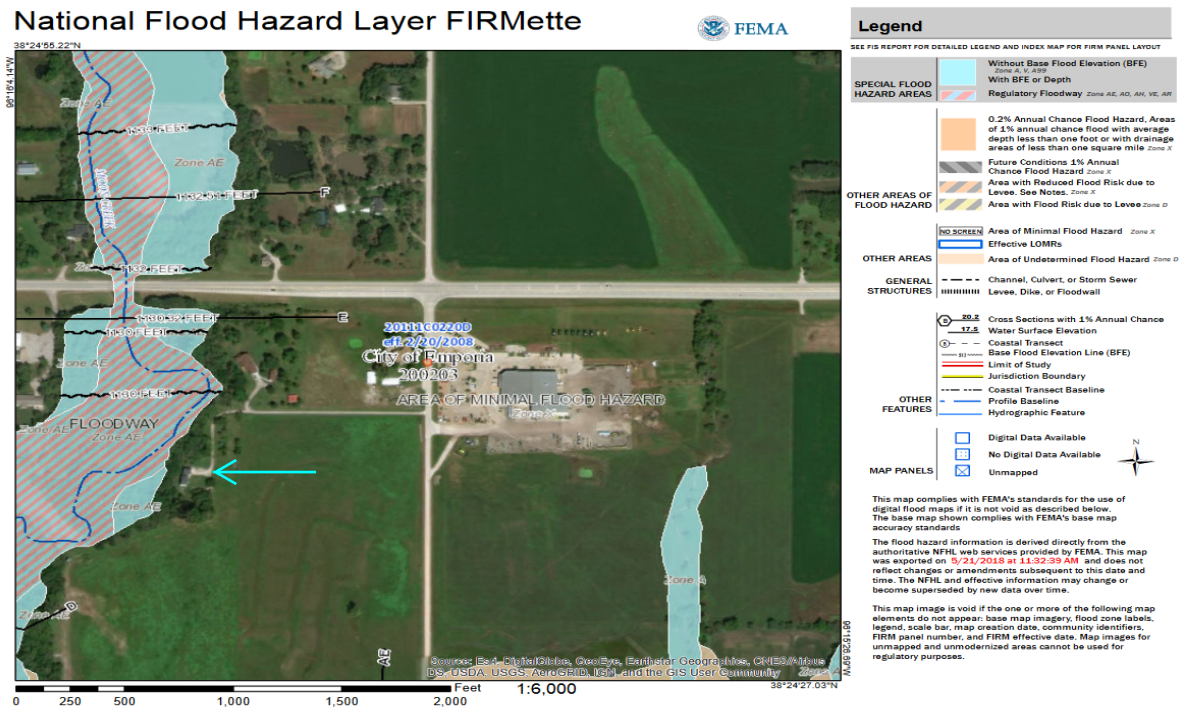
In some cases, even if you provide clear evidence, the lender will still require a letter from FEMA verifying the information you provided. In such cases, you should apply for a LOMA and provide the visual evidence demonstrating that your property is “out as shown.” The FEMA Out-As-Shown determination is a no-cost application. Its purpose is to state that the property or building in question is correctly shown outside the Special Flood Hazard Area (SFHA) and, therefore, that the flood insurance requirement does not apply.

Instructions:

1. Obtain an MT-EZ Form: The MT-EZ Form can be found on www.fema.gov/mt-ez-form-instructions
2. Recorded Deed: Attach a copy of your property deed as recorded with the County Register of Deeds in the county where your property is located. It should clearly show the Book and Page number, along with the property’s legal description.
3. Aerial Map: This is a GIS-based aerial map of your property including a scale, north arrow, and clearly-identified property boundary. This is often referred to as a “Tax Map” and can be obtained from the County Appraiser Office. If the scale of the Appraiser's map differs from that of the community's Flood Insurance Rate Map, it is a good idea to include a second aerial map with the same scale as the FIRM for comparison.



4. Flood Insurance Rate Map: Create an official copy of a portion of the Flood Insurance Rate Map (FIRMette) that captures the subject property. A FIRMette can be created at the FEMA Map Service Center website: <https://msc.fema.gov/portal>



5. Completing the MT-EZ Form: Complete only the first page of the MT-EZ Form for Out-As-Shown requests. It is available at <https://www.fema.gov/mt-ez-form-instructions>. Submit this, along with your Recorded Deed, FIRMette, and Aerial Map, to the LOMC CLEARINGHOUSE (address below). After obtaining the MT-EZ Form (Step 1), complete the form as follows:
- Section A:
 - Answer Question 1 as “No”.
 - Under Question 2, write the address of the subject property, including the legal description (Subdivision, Lot, and Block, or Section, Township, and Range). A long legal description may be abbreviated, but it must include at minimum section, township and range. and contain a note to "see copy of deed for the full legal description."
 - Under Question 3, check the first box next to the question: “A structure on your property?” Then answer “What is the date of construction” with the appropriate month and year.
 - Be sure to completely fill out the Applicant Information section including: Applicant Name, Mailing Address, Email Address, Daytime Telephone No., and Fax No. (if available). Sign and date the form.

6. Mailing LOMA-OAS Request Instructions: In addition to the completed first page of the MT-EZ Form, attach a copy of the recorded deed of your property, the GIS based aerial map, and the corresponding FIRMette. Mail all documents to:

LOMC CLEARINGHOUSE
3601 EISENHOWER AVENUE, SUITE 500
ALEXANDRIA, VA 22304 - 6426

The application and documentation can also be submitted electronically using FEMA's Online LOMC tool:

<https://www.fema.gov/change-flood-zone-designation-online-letter-map-change>

This tool is easy to use, open to the public, and free for LOMA-OAS applicants. It provides real-time status updates and expedites the application process by avoiding postal shipping and processing delays. Step-by-step directions are available at:

[https://www.fema.gov/media-library-data/1380807716951-ac498bd422b8f0647de5d187f9bf5b81/
Online LOMC Tutorial for Amendments.pdf](https://www.fema.gov/media-library-data/1380807716951-ac498bd422b8f0647de5d187f9bf5b81/Online%20LOMC%20Tutorial%20for%20Amendments.pdf)

Please Note - Larger floods than the 1% event are possible and the source modeling for many BFEs is developed using approximate methods. **Structures located above the determined BFE are not guaranteed to be safe from flooding.**

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
APPLICATION FORM FOR SINGLE RESIDENTIAL LOT OR STRUCTURE AMENDMENTS TO
NATIONAL FLOOD INSURANCE PROGRAM MAPS

O.M.B. NO. 1660-0015
Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 2.4 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015) **NOTE: Do not send your completed form to this address.**

This form should be used to request that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) remove a single structure or legally recorded parcel of land or portion thereof, described by metes and bounds, certified by a registered professional engineer or licensed land surveyor, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1%-chance of being equaled or exceeded in any given year (base flood), via Letter of Map Amendment (LOMA). It shall not be used for requests submitted by developers, for requests involving multiple structures or lots, for property in alluvial fan areas, for property located within the regulatory floodway, or requests involving the placement of fill. (NOTE: Use MT-1 forms for such requests). Fill is defined as material from any source (including the subject property) placed that raises the grade to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. Also, fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in an SFHA is considered natural grade.

LOMA: OAS A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood.

A - This section may be completed by the property owner or by the property owner's agent. In order to process your request, all information on this form must be completed *in its entirety*, unless stated as optional. **Incomplete submissions will result in processing delays.**

1. Has fill been placed on your property to raise ground that was previously below the BFE?

No Yes - If Yes, STOP!! - You must complete the MT-1 application forms; visit http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm or call the FEMA Map Information eXchange toll free: (877-FEMA MAP) (877-336-2627)

2. Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed) *and* street address of the Property (required):

Sunrise Place Addition Lots 5, 6, & 7 Block 13
1234 Sunset Drive

3. Are you requesting that a flood zone determination be completed for (check one):

- A structure on your property? What is the date of construction? 07/1949 (MM/YYYY)
- A portion of your legally recorded property? (A certified metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor, are required. For the preferred format of metes and bounds descriptions, please refer to the MT-EZ Instructions.)
- Your entire legally recorded property?

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant's Name (required): <u>John Doe</u>	E-mail address (optional) (<input type="checkbox"/> By checking here you may receive correspondence electronically at the email address provided): <u>Johndoe@emailaddress.com</u>
Mailing Address (include Company name if applicable) (required): <u>1234 Sunset Drive</u> <u>City, State, Zip Code</u>	Daytime Telephone No. (required): <u>(123) 456-7890</u>
	Fax No. (optional):
Signature of Applicant (required) 	Date (required) <u>10/10/2014</u>

End of Section A