

## Letter of Map Amendment – Out as Shown (LOMA-OAS) Instructions

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. Collectively, these options are known as “Letters of Map Change” (LOMC), the most common of which is the “Letter of Map Amendment” (LOMA).

While a property owner may need a full elevation survey to obtain a LOMA, two options should be considered if the owner has clear visual evidence that the structure is outside the SFHA.

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.”

LOMA-OAS is a determination made by FEMA for the property and/or buildings as to whether it is located within the Special Flood Hazard Area (SFHA). Since no technical data is required, the property owner can apply for this free service directly to FEMA. You will need to carefully follow these steps to ensure that your LOMA application is speedily reviewed and processed:

- Download the MT-EZ form from the FEMA website (easiest to just google “MT-EZ”)
- Fill out the first page and provide the property address and an abbreviated property description (eg., section/town/range, lat/long)
- Provide a copy of the effective Flood Insurance Rate Map for the property or do a “FIRMette” on the FEMA Map Service Center website ([www.msc.fema.gov](http://www.msc.fema.gov))
- Provide a copy of a plat, parcel or tax map for your property
- Provide a copy of the property deed; make sure it is dated, signed and stamped
- If not included in one of the above documents, provide an aerial photo showing the SFHA and location of the structure

Send this data to the LOMA processing center at the address provided. It typically takes less than 10 days for the determination but it can be a month or more during peak periods. Alternatively, if all of the documentation is in a digital format, you can submit the data electronically by using the FEMA On-Line LOMA process. More information can be found on this link - [Online LOMC Fact Sheet LOMA.pdf](#)

Remember, even if FEMA approves the LOMA, your lender can still require flood insurance if they determine there is still a flood risk for your structure.

**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:**

**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](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):

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? \_\_\_\_\_ (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):		E-mail address (optional) ( <input type="checkbox"/> By checking here you may receive correspondence electronically at the email address provided):	
Mailing Address (include Company name if applicable) (required):		Daytime Telephone No. (required):	
		Fax No. (optional):	
Signature of Applicant (required)			Date (required)

End of Section A

In addition to this form (MT-EZ), please complete the checklist below. ALL requests must include one copy of the following:

- Copy of the effective FIRM panel on which the structure and/or property location has been accurately plotted
- Copy of the Subdivision Plat Map (with recordation data and stamp of the Recorder's Office)
- OR
- Copy of the Property Deed (with recordation data and stamp of the Recorder's Office), *accompanied by* a tax assessor's map or other certified map showing the surveyed location of the property relative to local streets and watercourses. The map should include at least one street intersection that is shown on the FIRM panel.
- Please include a map scale and North arrow on all maps submitted.

Please do *not* submit original documents. Please retain a copy of all submitted documents for your records.

DHS-FEMA encourages the submission of all required data in a digital format (e.g. scanned documents and images on Compact Disc [CD]). Digital submissions help to further DHS-FEMA's Digital Vision and also may facilitate the processing of your request.

Incomplete submissions will result in processing delays. For additional information regarding this form, including where to obtain the supporting documents listed above, please refer to the MT-EZ Form Instructions located at [http://www.fema.gov/plan/prevent/fhm/dl\\_mt-ez.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm).

Mail your request to:

**LOMC CLEARINGHOUSE  
847 SOUTH PICKETT STREET  
ALEXANDRIA, VA 22304-4605  
Attn.: LOMA Manager**

## FEMA REGIONS

