

Letters of Map Amendment- Out as Shown

While digital Flood Insurance Rate Maps (DFIRM's) have made it easier to determine if a structure (or building site) is in the special flood hazard area (SFHA), many borrowers continue to receive inaccurate flood hazard determinations from their lenders.

There are many options for property owners who believe that their property has been incorrectly mapped as being within the SFHA. Usually the quickest and easiest route for correcting an inaccurate flood hazard determination is for the borrower to inform the lender that they "dispute" the original determination; provide them with maps that clearly, visually show that the structure is not within the identified SFHA; and ask that the original determination be "reviewed". Sources for maps that can be used for this purpose are discussed later in this document. The lender will typically provide this information to their flood hazard determination vendor for a re-evaluation. Most borrowers who pursue this option are successful at having their flood hazard determinations corrected.

However, many lenders will only accept official documents from FEMA for purposes of lifting the mandatory flood insurance purchase requirement for a loan. If the property owner or community has reliable documentation that clearly demonstrates that the structure (or building site) lies outside the SFHA, the Letter of Map Amendment-Out as Shown (LOMA-OAS) is often the next best way to remove the mandatory purchase requirement.

The LOMA-OAS is a document issued by FEMA that officially shows that a property and/or structure is not located in the SFHA. To obtain a LOMA-OAS, the applicant must submit mapping and survey data for the property, much of which is available from the community in which the property is located (e.g., the City Hall, County Courthouse). There is no fee for FEMA's review of a LOMA-OAS request, but the applicant is responsible for providing all of the information needed for FEMA's review. But remember; you can only use this method if it is clear, visually, that the structure/building site is not within the SFHA.

When Can a LOMA-OAS be Requested?

1. For determinations involving the current effective FIRM. A request for LOMA-OAS can be submitted at any time.
2. For determinations involving a preliminary FIRM. FEMA cannot issue a LOMA for a map that is still going through the review and adoption process. For this reason, a request for LOMA-OAS cannot be submitted more than 60-days before the effective date of the FIRM.

How to Apply for a LOMA-OAS

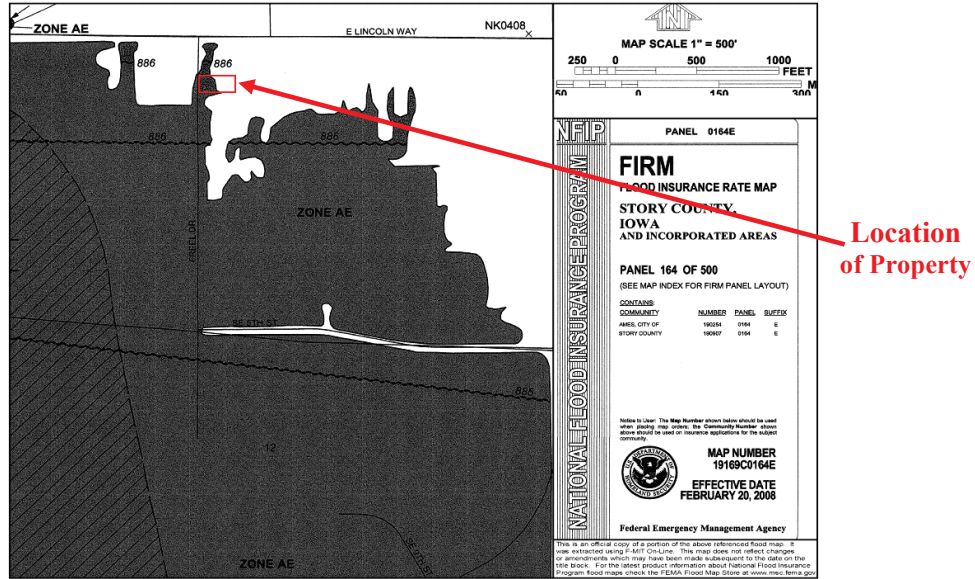
The following are instructions on how to make application to FEMA for a LOMA-OAS

Obtain Form MT-EZ: Application for a LOMA-OAS is made using the FEMA Form MT-EZ. The form can be found on FEMA's site at <https://tinyurl.com/4crpmm54>.

Documents Needed to Submit with MT-EZ Form

1. Deed: A copy of the recorded Deed for the property or recorded plat map for the property. Both can usually be obtained from the County Recorder.

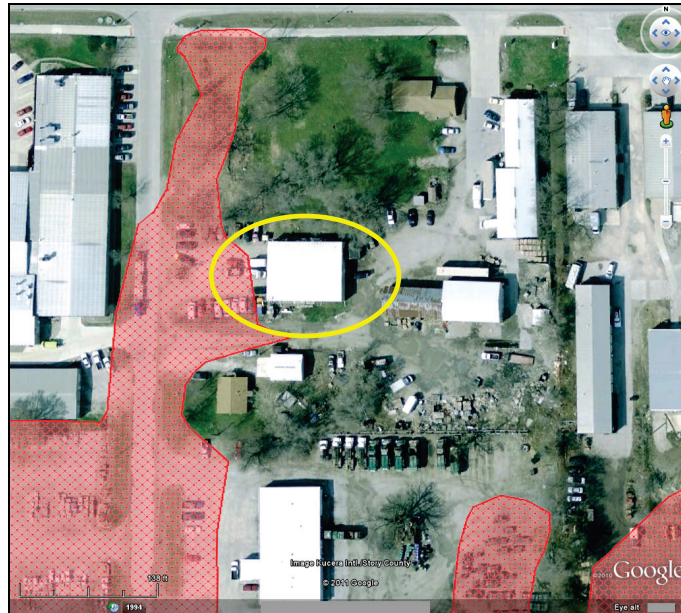
2. **FIRMette:** A FIRMette is a printed portion of the community's FIRM. Instructions on how to find your FIRM and create a FIRMette can be downloaded at: <https://tinyurl.com/ujtnhcay>.



3. **Map:** A map obtained from the County Assessor or GIS department (preferably with latest aerial photography included) that highlights the property in question and shows parcel lines, local roads, etc. The map should include a north arrow, scale and logo or other proof that a governmental agency prepared the map. Many counties/cities have integrated mapping applications on their websites that allow you to generate this type of map on your own. Some of these mapping sites may also include the SFHA in the layers that can be displayed (as in the example below).



If the map site does not include the SFHA layer, it would be helpful to include an additional map showing that information obtained from other sources such as Google Earth (see example below).



Instructions for Completing Form MT-EZ:

Page 1 of 3 – Section A:

(1) Write "OAS" after the word LOMA in the fourth box down from the top.

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.
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(2) In the next box down, answer question 1 as "No".

(3) Under question 2 write "See Attached"

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):

(Legal Description and Street Address)

(4) Under question 3, check the first box for "A structure on your property?" and write "NA LOMA-OAS" at end of the question.

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) **N/A LOMA-OAS**

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?

(5) Fill out the last box on page 1 of Section A. If you do not have a fax number, write "NA".

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): <i>(Property Owner Name)</i>	E-mail address (optional) (<input type="checkbox"/> By checking here you may receive correspondence electronically at the email address provided): <i>(Property Owner Email)</i>
Mailing Address (include Company name if applicable) (required): <i>(Property Owner Mailing Address)</i>	Daytime Telephone No. (required): <i>(Phone #)</i>
	Fax No. (optional):
Signature of Applicant (required) <i>(Property Owner Signature)</i>	Date (required) <i>(Date)</i>
End of Section A	

Page 2 of 3 – Section B:

(6) Write "OAS" after "Structure located on natural grade (LOMA)".

(7) Write "OAS" after "Legally recorded parcel of land, or portion thereof (LOMA)".

Determination Requested For: (check one)	Elevation Information Required: (complete Item 5)
<input type="checkbox"/> Structure located on natural grade (LOMA) OAS	Lowest Adjacent Grade to the structure (the elevation of the lowest ground touching the structure including attached patios, stairs, deck supports or garages)
<input type="checkbox"/> Legally recorded parcel of land, or portion thereof (LOMA) OAS	Elevation of the lowest ground on the parcel or within the portion of land to be removed from the SFHA

(8) 1. PROPERTY INFORMATION

“Property Description (Lot and Block Number, Tax Parcel Number, Legal Description, etc.):”
Provide either the recorded legal description or the parcel identification number.

1. PROPERTY INFORMATION
Property Description (Lot and Block Number, Tax Parcel Number, or Abbreviated Description from the Deed, etc.): <i>(Property Description)</i>

(9) 2. STRUCTURE INFORMATION

“Street Address (including Apt. Unit, Suite, and/or Bldg. No.):” Provide the street address.

Under “What is the type of construction?”, check box "Other (explain)" and write "NA LOMA-OAS".

What is the type of construction? (check one) <input type="checkbox"/> crawl space <input type="checkbox"/> slab on grade <input type="checkbox"/> basement/enclosure
<input checked="" type="checkbox"/> other (explain): N/A LOMA-OAS

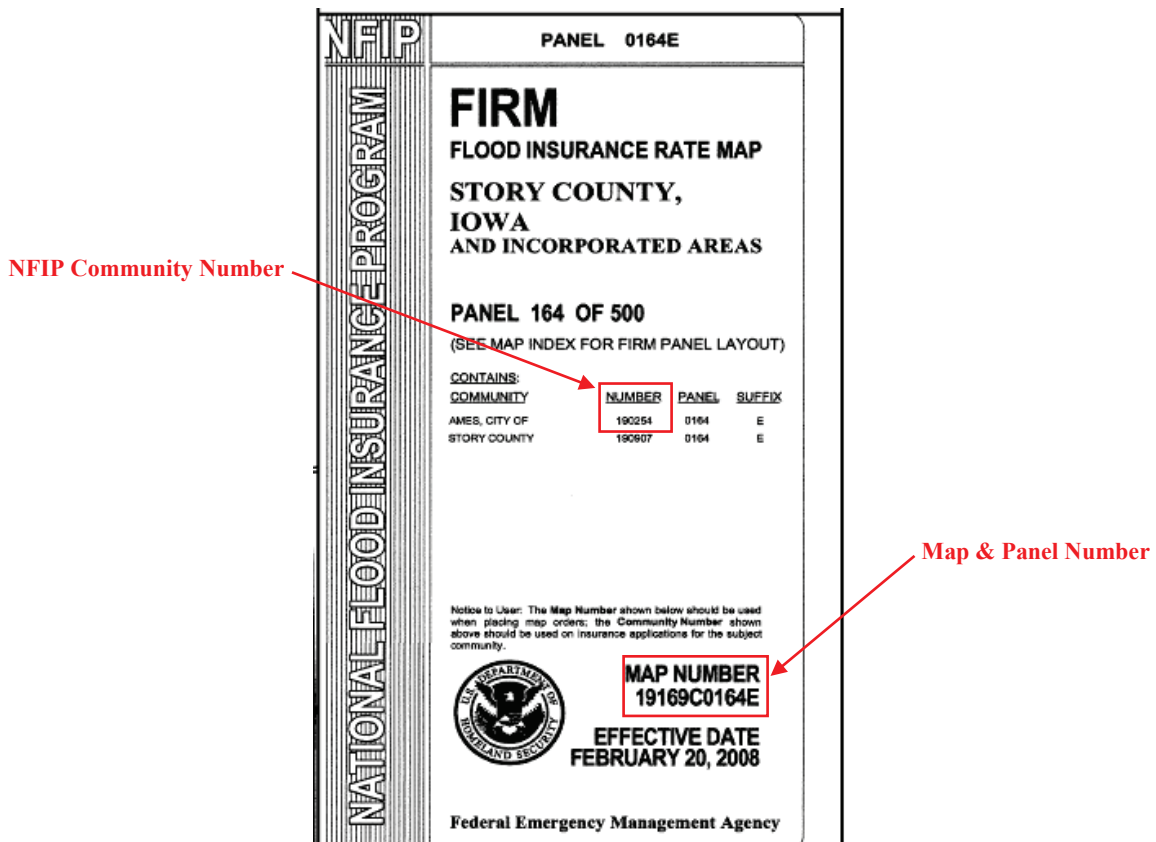
- (10) 3. GEOGRAPHIC COORDINATE DATA. You must provide the latitude and longitude for the most “upstream edge of the structure” (top line); and the most “upstream edge of the property” (bottom line). For each entry, check the appropriate horizontal datum box (NAD83 or NAD27). A hand-held GPS unit, Google Earth, survey, etc. can be used to establish the latitude and longitude.

Please provide the Latitude and Longitude of the most upstream edge of the <i>structure</i> (in decimal degrees to nearest fifth decimal place)			
Indicate Datum:	<input type="checkbox"/> WGS84	<input type="checkbox"/> NAD83	<input type="checkbox"/> NAD27
Lat.	.	Long.	.
			<i>(Must Provide)</i>
Please provide the Latitude and Longitude of the most upstream edge of the <i>property</i> (in decimal degrees to nearest fifth decimal place)			
Indicate Datum:	<input type="checkbox"/> WGS84	<input type="checkbox"/> NAD83	<input type="checkbox"/> NAD27
Lat.	.	Long.	.
			<i>(Must Provide)</i>

(11) 4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION:

- In the “NFIP Community Number” box, indicate the community number of the community in which your property is located (found on the FIRMette):
- In the “Map & Panel Number” box, indicate the panel number of the FIRM map containing your property. You can obtain the map panel number from the FIRMette map. In the sample provided below, the Map & Panel number is “19169C0164E”.

4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION			
NFIP Community Number: <i>(Obtain from FIRMette)</i>	Map Panel Number: <i>(Obtain from FIRMette)</i>	Base Flood Elevation (BFE): N/A LOMA-OAS	Source of BFE: N/A LOMA-OAS




- In the “Base Flood Elevation (BFE)” box, write "NA LOMA-OAS".
- In the “Source of BFE” box, write "NA LOMA-OAS".

(12) 5. ELEVATION INFORMATION (SURVEY REQUIRED)

a. Cross-out the first box and write somewhere in box "LOMA-OAS"

5. ELEVATION INFORMATION (SURVEY REQUIRED)	
<ul style="list-style-type: none"> • Lowest Adjacent Grade (LAG) to the structure (to the nearest 0.1 foot or meter) ft. (m) • Elevation of the lowest grade on the property; or within metes and bounds area (to the nearest 0.1 foot or meter) ft. (m) • Indicate the datum (if different from NGVD 29 or NAVD 88 attach datum conversion) <input type="checkbox"/> NGVD 29 <input type="checkbox"/> NAVD 88 <input type="checkbox"/> Other (add attachment) • Has FEMA identified this area as subject to land subsidence or uplift? <input type="checkbox"/> No <input type="checkbox"/> Yes (provide date of current releveling): 	
<p>This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. 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.</p>	
<p>N/A LOMA-OAS</p>	

- b. In the "Certifier's Name" box, write the name of property owner.
- c. In the License No box, write "LOMA-OAS".
- d. In the Expiration Date box, write "LOMA-OAS".
- e. In the Company Name box, write "LOMA-OAS".
- f. In the Telephone No. box, write property owner's phone number (including area code).
- g. In the Fax No. box, write property owner's fax number, or if no fax number, then write NA.
- h. The property owner signs in the "Signature" box.
- i. In the "Date" box, write the date of the application submittal.
- j. In the "Seal" box, mark out with an "X" and write "LOMA-OAS".

Certifier's Name: <i>(Property Owner Name)</i>	License No.: LOMA-OAS	Expiration Date: LOMA-OAS	<p>LOMA-OAS</p> 
Company Name: LOMA-OAS	Telephone No.: <i>(Phone #)</i>	Fax No.:	
Email: <i>(Property Owner Email)</i>			
Signature: <i>(Property Owner Signature)</i>		Date: <i>(Date)</i>	

Page 3 of 3 – Mailing Instructions:

(13) Mail the completed Form MT-EZ, a copy of the recorded Deed, property map highlighting subject property with floodplain delineated, and FIRMette map to the address located on the third page of the Form MT-EZ.

<p>In addition to this form (MT-EZ), please complete the checklist below. ALL requests must include one copy of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Copy of the effective FIRM panel on which the structure and/or property location has been accurately plotted <input type="checkbox"/> Copy of the Subdivision Plat Map (with recordation data and stamp of the Recorder's Office) <li style="text-align: center;">OR <input type="checkbox"/> 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. <input type="checkbox"/> Please include a map scale and North arrow on all maps submitted. <p>Please do <i>not</i> submit original documents. Please retain a copy of all submitted documents for your records.</p> <p>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.</p>
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