

Letter of Map Amendment – Out as Shown (LOMA-OAS): A User’s Guide

Annual surveys from the National Flood Determination Association confirms what many of us have suspected since the beginning of the FEMA’s Map Modernization process and now into Risk MAP. While the number and percentages may vary year-to-year, about the same number of structures are being taken out of the floodplain as are being put in the floodplain.

Good news for some, not so good for others. There are many options for property owners who feel that they have been incorrectly mapped in the Special Flood Hazard Area (SFHA), but perhaps the most effective – and least utilized – is the Letter of Map Amendment – Out as Shown (LOMA – OAS).

As many local officials will tell you, even though they have more accurate data which demonstrates that a property is out of the SFHA, many lenders will only accept official documents from FEMA in order to remove the mandatory flood insurance purchase requirement.

A traditional LOMA (form MT – EZ) is certainly an acceptable method, since it establishes the actual Lowest Adjacent Grade (LAG) around a structure and is certified by a Registered Land Surveyor (RLS). For many properties, however, the time and expense involved with a traditional LOMA is not necessary. If the property owner or the community has reliable documentation which clearly demonstrates that the location of the structure (or building site) is outside of the SFHA, the LOMA – OAS is in most cases the quickest, cheapest and most efficient way to remove the mandatory purchase requirement.

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 municipality in which the property is located (e.g., the City Hall, County Courthouse, etc.)

Remember, only use this method if it is clear, visually, that the structure/building site is not in the SFHA.

Applying for a LOMA-OAS

For a LOMA-OAS to be issued showing the property and/or structure is not in the SFHA, the applicant must provide information to locate the property and/or structure on the FIRM. There is no fee for FEMA's review of a LOMA-OAS request, but the requester of a LOMA-OAS is responsible for providing all the information needed for FEMA's review of the request.

The following items should be submitted in support of all LOMA applications:

1. A copy of a recorded Plat Map for the property or a copy of the recorded deed for the property and a copy of the local tax assessor's map of the neighborhood in question (or other map which shows both property lines and local roads and watercourses).
2. A completed MT-EZ application form w/ Out-As-Shown written at the top. This form is available on the FEMA website – <http://www.fema.gov/media-library/assets/documents/8001>.

Write in "OAS" after the word LOMA in the fourth box down from the top. In the next box down, answer question 1 as "No." Under question 2 write "See Attached." Under question 3 check the third box "A structure on your property? What is the date of construction?" and write "N/A LOMA – OAS" at the end of the question. Fill out the last box on page one of Section A. Write "OAS" after "Structure located on natural grade (LOMA)." Write "OAS" after "Legally recorded parcel of land or portion thereof (LOMA)." Fill out the rest of the form as appropriate.

3. FIRMette, created at www.msc.fema.gov, click on "FIRMette Tutorial" at the bottom of the screen or contact the local zoning administrator.

The issuance of a LOMA-OAS eliminates the Federal flood insurance purchase requirement as a condition of Federal or federally backed financing; however, the mortgage lender retains the prerogative to require flood insurance as a condition of providing financing, regardless of the location of the structure.

If you have questions about the use of the LOMA form, you can call 1-800-FEMA MAP (336-2627).