

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 entire first page and provide the property address and an abbreviated property description (e.g., 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 (<http://msc.fema.gov>)
- Provide a copy of a recorded plat, parcel or tax map for your property; or
- Provide a recorded 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. By law, FEMA has up to 60 days to make a determination, although most applications are processed much faster. 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 - www.fema.gov/media-library/assets/documents/19871.

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.