Letter of Map Amendment
Out As Shown (OAS) Instructions

Revised 2018
Introduction

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 may also eliminate 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”. Please keep in mind that lenders may, as part of their standard business practices, require flood insurance as a condition of any loan regardless of which flood zone in which you are located. Consult with your lender before requesting a LOMA to find out if the flood insurance requirement will be waived if a LOMA is issued.

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. Only use this method if it is clear, visually, that the structure is not in the SFHA.

Obtaining an MT-EZ Form

Copies of the MT-EZ form can be found one of several different ways:

1) English and Spanish versions, including instructions, are available on FEMA’s website at https://www.fema.gov/media-library/assets/documents/8001;
2) Enter “FEMA MT-EZ Form” into your favorite search engine and select the result from the fema.gov webpage; or
3) Contact your community’s floodplain coordinator for a copy. You can find your local floodplain coordinator by visiting http://watermaps.ky.gov/RiskPortal/ and selecting “Resources” and then “Floodplain Coordinators”, or by visiting https://goo.gl/3R8fcg.

Have questions? Contact the Kentucky NFIP Coordinator at water@ky.gov
Instructions for Completing the MT-EZ Form

STOP! Has your property ever been elevated by the placement of fill? If the answer is ‘YES’ you cannot use the MT-EZ form for a LOMA. You will need to complete the MT-1 form and request a Letter of Map Revision Based on Fill (LOMR-F) instead. Contact your local floodplain coordinator to get a copy of the MT-1 for and for more information.

The property owner, a local community official, a licensed land surveyor, a registered professional engineer may complete the MT-EZ form for a LOMA. The MT-EZ form is divided into two sections, A & B, with a handful of requests for information in each. Follow the steps below to complete the MT-EZ form for your location.

Section A

1) Write “OAS” after the word LOMA in the fourth box down from the top as show below in Figure 1.

![Figure 1](image1)

2) For Question #1 Has Fill Been Placed, answer ‘NO’ if no fill has been placed to elevate your structure as seen in Figure 2.

![Figure 2](image2)

3) Under Question #2 Legal Description write “See Attached” to referrer reviewer to attached records as seen in Figure 2. If no plat map or recorded deed are included, the description may consist of a lot number and subdivision name, a parcel number, a tract number or any other information provided in the deed or plat to identify the property. In addition, the requester

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should enter the street address for the property (if one is available) if the property address is different from the mailing address.

(4) For Question #3 Zone Determination, select the box titled “A structure on your property? What was the date of construction?” and write “NA LOMA-OAS” in the space provided as shown in Figure 2.

![Figure 3](image)

(5) Fill out the last box on page one of Section A with the property owners contact information as shown in Figure 3. If you would like electronic correspondence, select the optional box by the email address.

**Section B**

(1) Write “OAS” after “Structure located on natural grade (LOMA)” and “Legally recorded parcel of land, or portion thereof (LOMA)” as shown in Figure 4.

![Figure 4](image)

(2) For Question #1 Property Information, provide either the recorded legal description of the parcel identification number for your structure.

(3) For Question #2 Structure Information, provide the building address. Under the “What type of construction” select the “Other” box and write “NA LOMA-OAS” in the space provided as shown in Figure 5.

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(4) For Question #3 Geographic Coordinate Data, provide the latitude and longitude for the structure and the most “upstream edge of the property” as seen in Figure 6. For each entry, check the appropriate horizontal datum box (NAD83 or NAD27). To find your Latitude and Longitude visit Google Maps and find your structure's location. Then simply Right Click on the desired locations and select the “What’s Here?” option. A Latitude and Longitude in the required format (decimal degrees) will then appear at the bottom of the screen.

(5) For Question #4 Flood Insurance Rate Map (FIRM) Information, contact your local floodplain coordinator for help completing this section. The Community Number and the Map Panel Number can be found on the applicable Flood Insurance Rate Map (FIRM) for your structure. For the Base Flood Elevation (BFE)” and the “Source of BFE” write “NA LOMA-OAS” in the space provided as seen in Figure 7.
For Question #5 Elevation Information, write “**NA LOMA-OAS**” in the “Lowest Adjacent Grade” and “Elevation of Lowest Grade” boxes as seen in Figure 7. Certifiers Name should be the person completing the MT-EZ application. For “License No.”, “Expiration Date”, and “Company Name” write “**NA LOMA-OAS**” in the space provided. Provide the phone number and fax number of the person completing the MT-EZ application. The signature must be the property owner’s signature and the date they signed the form.

**Other Documents Needed**

In attrition to a completed MT-EZ form, a few additional documents will be required to assist in reviewing the LOMA application.

1. A copy of the subdivision plat map (with recordation data and stamp of the Recorder’s Office, - OR - a 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;
2. A copy of the effective Flood Insurance Rate Map (FIRM) or a FIRMette of such. To create a FIRMette, visit FEMA’s Map Service Center ([https://msc.fema.gov/portal](https://msc.fema.gov/portal)) or contact your local floodplain coordinator for assistance;
3. A map of the area from the community’s GIS department or from a website like Google Maps. All included maps should include a map scale and North arrow.

In certain instances, additional data not referenced on the MT-EZ form may be required. A FEMA representative will notify the requester of any additional data requirements.

**Submitting Your Application**

All LOMA requests should go to the LOMC Clearinghouse at the address listed on the MT-EZ application. Be sure to retain a copy of all submitted documents for your records. For help submitting a LOMA application, contact your local floodplain coordinator. For additional help, contact a FEMA Map Specialist by visiting [https://www.floodmaps.fema.gov/fhm/fmx_main.html](https://www.floodmaps.fema.gov/fhm/fmx_main.html).

**Application Response**

Your application will be processed once FEMA receives the completed MT-EZ form and all the appropriate supporting materials. FEMA will notify the requester of the determination in writing within 30-60 days of the date of receipt of all required data. Information about the status of active LOMA requests and other Letter of Map Change (LOMC) requests is available from FEMA’s Status of Map Change Requests webpage.

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If your LOMA application is approved, a Determination Document, similar to the example in Figure 8, will be mailed or emailed to you for your records. A copy will also go to the local floodplain coordinator, the state floodplain coordinator, and a digital copy will be available online at FEMAs Map Service Center (https://msc.fema.gov/portal).

Effects on Insurance Purchase Requirements

To request that your lending institution waive the flood insurance purchase requirement, provide a completed copy of the MT-EZ form, all supporting documentation, and a copy of your determination document to your lender. Although FEMA may issue a LOMA removing a structure from the SFHA, it is the lending institution's prerogative to require flood insurance as a condition of a loan, if it deems such action appropriate, regardless of which flood zone in which your structure is located.

If the lending institution agrees to waive the flood insurance purchase requirement for a structure, the property owner is eligible for a full refund of the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy in question during the same policy year. If the property owner has been required to renew his or her policy during a period when a revised NFIP map was being printed, the premium will be refunded for an additional year. To initiate processing of the refund, the property owner should provide the LOMA determination document and evidence of the waiver of the flood insurance requirement from the lending institution to the insurance agent or broker who sold the policy.

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