



# 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](mailto:water@ky.gov)

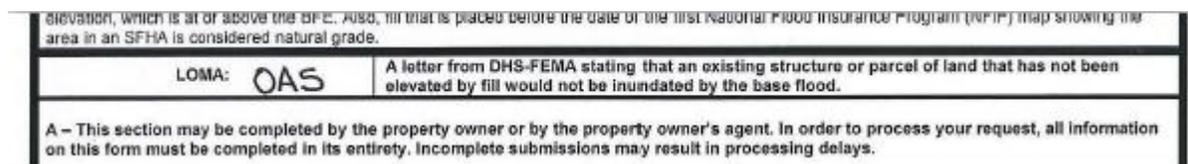
## Instructions for Completing the MT-EZ Form

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

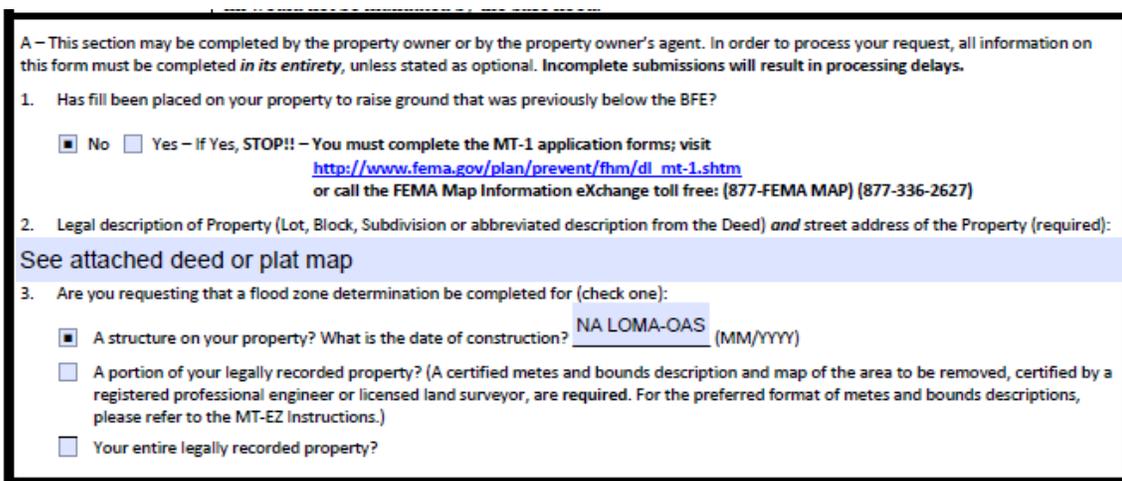
- (1) Write "OAS" after the word LOMA in the fourth box down from the top as show below in Figure 1.



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: 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.
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. Incomplete submissions may result in processing delays.	

Figure 1

- (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.



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):  
See attached deed or plat map

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? NA LOMA-OAS (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?

Figure 2

- (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

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.

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

Figure 3

- (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.

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

Figure 4

- (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.

<b>1. PROPERTY INFORMATION</b>			
Property Description (Lot and Block Number, Tax Parcel Number, or Abbreviated Description from the Deed, etc.): Provide Description			
<b>2. STRUCTURE INFORMATION</b>			
Street Address (including Apt. Unit, Suite, and/or Bldg. No.): Provide Address			
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): NA LOMA-OAS			

Figure 5

- (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 structures 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.

<b>3. GEOGRAPHIC COORDINATE DATA</b>			
Please provide the Latitude and Longitude of the most upstream edge of the <b>structure</b> (in decimal degrees to nearest fifth decimal place)			
Indicate Datum: <input type="checkbox"/> WGS84 <input checked="" type="checkbox"/> NAD83 <input type="checkbox"/> NAD27 Lat. 37 .983179 Long. -85 .736346			
Please provide the Latitude and Longitude of the most upstream edge of the <b>property</b> (in decimal degrees to nearest fifth decimal place)			
Indicate Datum: <input type="checkbox"/> WGS84 <input checked="" type="checkbox"/> NAD83 <input type="checkbox"/> NAD27 Lat. 37 .983016 Long. -85 .736433			

Figure 6

- (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.

<b>4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION</b>			
NFIP Community Number: Contact Local Coordinator	Map Panel Number: Found on Community FIRM	Base Flood Elevation (BFE): NA LOMA-OAS	Source of BFE: NA LOMA-OAS
<b>5. ELEVATION INFORMATION (SURVEY REQUIRED)</b>			
<ul style="list-style-type: none"> <li>Lowest Adjacent Grade (LAG) to the structure (to the nearest 0.1 foot or meter) NA LOMA-OAS ft. (m)</li> <li>Elevation of the lowest grade on the property; or within metes and bounds area (to the nearest 0.1 foot or meter) NA LOMA-OAS ft. (m)</li> <li>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)</li> <li>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):</li> </ul>			
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.			
Certifier's Name: Applicants Name	License No.: NA LOMA-OAS	Expiration Date: NA LOMA-OAS	Seal (optional)
Company Name: NA LOMA-OAS	Telephone No.: Phone #	Fax No.:	
Email: Applicants Email Address			
Signature: Property Owners Signature		Date: Date	

Figure 7

- (6) 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 addition 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>) 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.

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 FEMA's Map Service Center (<https://msc.fema.gov/portal>).

Page 1 of 5		Date: May 11, 2018	Case No.: [REDACTED]	LOMA-OAS
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472				
<b>LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)</b>				
<b>COMMUNITY AND MAP PANEL INFORMATION</b>			<b>LEGAL PROPERTY DESCRIPTION</b>	
<b>COMMUNITY</b>	<b>HART COUNTY, KENTUCKY (Unincorporated Areas)</b>		[REDACTED]	
	<b>COMMUNITY NO: 210257</b>			
<b>AFFECTED MAP PANEL</b>	<b>NUMBER: 21099C0110C</b>			
	<b>DATE: 7/18/2011</b>			
<b>FLOODING SOURCE: NOLAN LAKE</b>			<b>APPROXIMATE LATITUDE &amp; LONGITUDE OF PROPERTY: [REDACTED]</b> <b>SOURCE OF LAT &amp; LONG: GPS DATUM: NAD 83</b>	

Figure 8

## 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.