How to Apply For a Letter of Map Amendment (LOMA) or Letter of Map Amendment – Out as Shown (LOMA-OAS) Using Form MT-EZ

The FEMA Letter of Map Amendment (LOMA) or Letter of Map Amendment - Out as Shown (LOMA-OAS) determination is a no cost-application and will state the property or building is correctly shown outside the Special Flood Hazard Area (SFHA) and, therefore, the mandatory flood insurance requirement does not apply. There is no review fee for FEMA to process LOMAs or LOMAs-OAS, but there may be costs for surveying, etc., related to preparing the application for the LOMA.

When Can I Submit the LOMA or LOMA-OAS Request?

1. For current effective maps – You can submit at any time.
2. For a preliminary map that is going through the review and adoption process – You will need to wait until that map is less than 60 days from becoming effective. FEMA cannot issue a LOMA or LOMA-OAS for a map that is not effective yet. Since FEMA reviewers are required to make a determination within 60 days of receiving a request, requests that are received more than 60 days in advance cannot be issued for a map that is not yet effective.

Documents Needed to Submit a LOMA or LOMA-OAS

1. Obtain the FEMA MT-EZ form. Go to FEMA web site (www.fema.gov) and search for MT-EZ, or directly to www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm

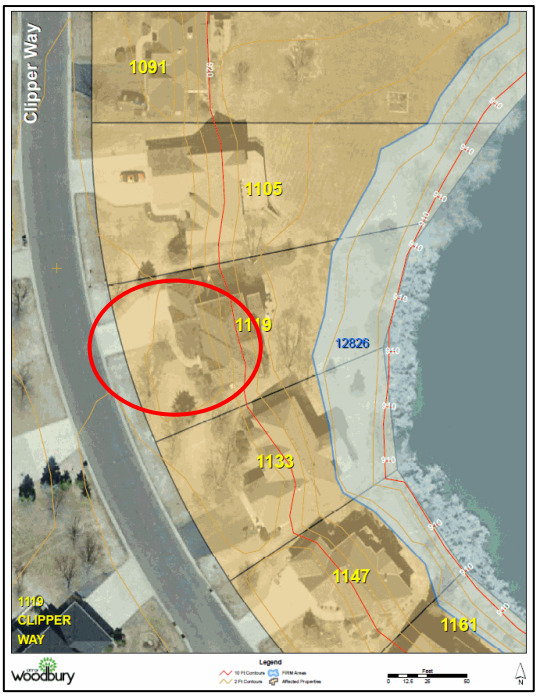
2. Recorded Deed. Copy of your property Deed. If you do not have a personal copy, contact your county (usually the office of taxation & records, registrar or recorder of titles, etc.). A recorded plat can also be submitted if a recorded deed is not available.

3. Computer Mapping (aka GIS) Based Flood Map. A map obtained from your city or county with your property highlighted. Include the best available recent aerial photo that shows your structure, the parcel layer (boundary lines), a scale and north arrow, and a logo or some other proof that a governmental unit prepared the map. If topographic contours are available, include that layer (especially if they are more recent 1 or 2 foot contours).

   If possible, have the GIS map at a big enough scale so the reviewer can see a near-by street intersection.

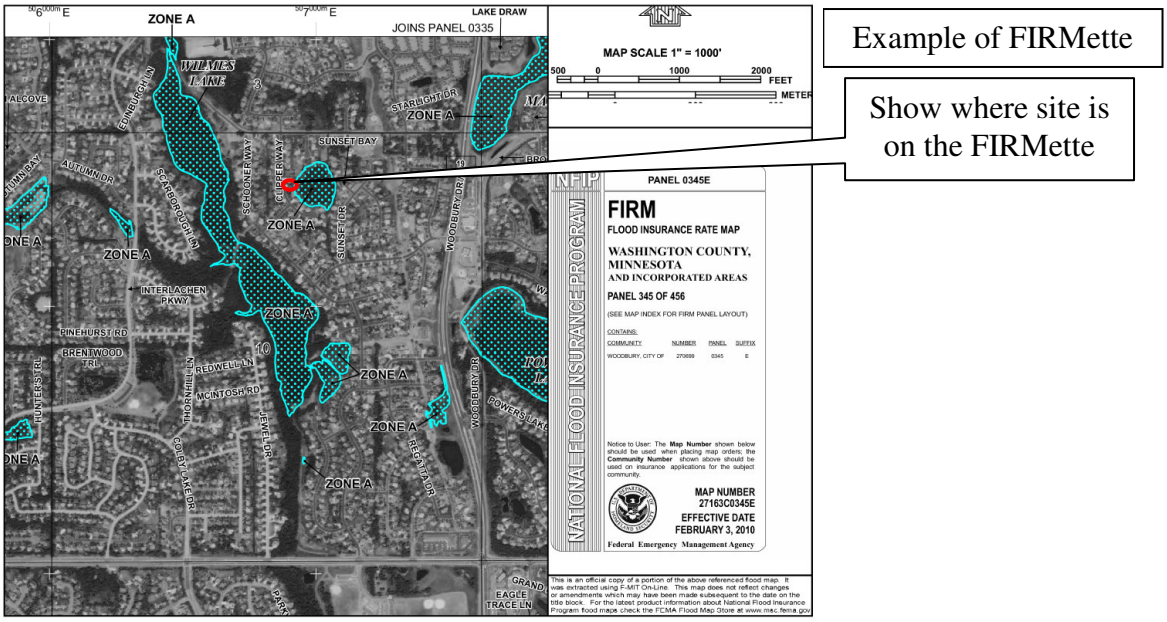
   Some cities and counties have interactive maps on their web sites that allow you to print a map like this on your own. In some communities you will need to contact your city or county and request a map like this be prepared, and there may be a charge.

   If your county does not have GIS maps available, a tax map can also help the reviewers with your application.



4. Elevation Data. IF the STRUCTURE is not in the mapped 1% annual chance floodplain (the SFHA or high flood risk area), a survey is not required. If the structure is in, touches, or is very close to the SFHA, a survey or other official topographic data must be included.

5. A FEMA FIRMette Map. A FIRMette is a full-scale section of a FEMA Flood Insurance Rate Map (FIRM). The FIRMette also includes the map title block, north arrow, and scale bar. Your community may be able to help prepare a FIRMette for you. Otherwise, you can make your own FIRMette by going to FEMA's Map Service Center at www.msc.fema.gov (there is a tutorial on how to make a FIRMette on the bottom right corner of the home page).



Instructions for Completing Form MT-EZ

Page 1 of 3 – Section A:

LOMA:	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.

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 Assistance Center toll free: (877-FEMA MAP) (877-336-2627)

2. Legal description of Property (Lot, Block, Subdivision; complete description as it appears in the Deed is not necessary) and street address of the Property:

3. Are you requesting that the flood zone designation be removed from (check one):

☐ Your entire legally recorded property?

☐ 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.)

☐ A structure on your property? What is the date of construction?

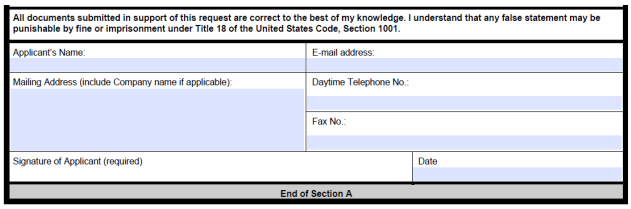
Question 1 – Since the area was first mapped as a 1% annual chance floodplain, has fill been placed on the property to raise ground that was previously below the Base Flood Elevation (BFE), or the 1% annual chance flood elevation?

Check "No" if: NO FILL has been placed below the BFE since the date of the first FEMA map that showed the area was a high flood risk area (see map dates in the FEMA Community Status Book).

If fill HAS been placed below the BFE sometime after the date of the first FEMA map that showed that area as a Special Flood Risk Area (SFHA) or a high flood risk area, you are not eligible to apply for a LOMA or LOMA-OAS. Go to the bottom of these instructions for information about Letters of Map Revision based on Fill (LOMR-F).

Question 2 – Fill in address (if one is available) and legal description.

Question 3 – Check the applicable box. Note that flood insurance is only mandatory if the structure is in the high flood risk area. If a portion of your property is in the high flood risk area, but the structure is not, check the "A structure on your property" box and note the date of construction.



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:	E-mail address:
Mailing Address (include Company name if applicable):	Daytime Telephone No.:
	Fax No.:
Signature of Applicant (required)	Date

End of Section A

Applicant Information - Fill in your contact information. A surveyor or other designated agent may also sign on the landowner's behalf.

Page 2 of 3 – Section B:

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

1. PROPERTY DESCRIPTION (Lot and Block Number, Tax Parcel Number, Legal Description, etc.):

2. BUILDING INFORMATION

Building Street Address (including Apt. Unit, Suite, and/or Bldg. No.):

What is the type of construction? (check one) ☐ crawl space ☐ slab on grade ☐ basement/enclosure

☐ other (explain)

Question 1 - Check whether it is the structure being removed, or the whole lot (or a portion of the land), and fill in the property description.

Question 2 - Fill in the building address and type of construction**.**

3. GEOGRAPHIC COORDINATE DATA

Please provide the Latitude and Longitude of the most upstream edge of the structure (in decimal degrees)
Indicate Datum: ☐ NAD83 ☐ NAD27 . Lat. . Long.

Please provide the Latitude and Longitude of the most upstream edge of the property (in decimal degrees)
Indicate Datum: ☐ NAD83 ☐ NAD27 . Lat. . Long.

Question 3 – Must provide the latitude and longitude information. Be sure to check the applicable horizontal datum (NAD83 or NAD27). A hand-held GPS unit, survey, etc. can be used to establish the latitude and longitude, or you can contact your city or county for assistance.

4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

NFIP Community Number:	Map & Panel Number:	Base Flood Elevation (BFE):	Source of BFE:

Question 4 – Must be completed.

- **NFIP Community Number:** Look at the FIRMette for the NFIP Community Number (will be a six digit number starting with 27 in Minnesota – 27XXXX). Note the community where the parcel is actually located – if within the city boundary, note that city's number. If outside the city's boundary, note the county's community number.
- **Map & Panel Number:** Indicate the panel number of the FIRM map containing your property. You can obtain the map & panel number from the FIRMette (in the sample FIRMette above, the map and panel number are "27163C0345E" below Map Number).
- **Base Flood Elevation and Source of BFE:**
  - If this is a LOMA-OAS request (the structure is not in the mapped SFHA), the BFE and its source are not required.
  - If this is a LOMA for a structure shown in, touching or near the high flood risk area, obtain the BFE from your community's Flood Insurance Study (FIS) or from your community. If this is a detailed study area, the BFE will be listed to the nearest tenth of a foot in the community's FIS.

    If this is an approximate study area and is labeled as Zone A with no elevation, see if your community has a BFE estimate established at your location. If they do not, you (yourself or with your community's assistance) will need to check with other potential sources for estimates of the BFE at your site. Typical places to check with include: the county engineering department, the watershed district (if one exists at your location), the U.S. Army Corps of Engineers and your local DNR Waters area office (***see link at http://files.dnr.state.mn.us/waters/area_hydros.pdf) If you cannot find a BFE estimate, you can attach a cover note with the application and request that FEMA determine a BFE estimate for your site. (Note: FEMA will only estimate the BFE for a single lot request, and it will be a conservative estimate.)***

5. ELEVATION INFORMATION (SURVEY REQUIRED)			
• 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 metes and bounds area (to the nearest 0.1 foot or meter) . ft. (m) • Indicate the datum (and datum conversion if different from NGVD 29 or NAVD 88) ☐ NGVD 29 ☐ NAVD 88 Other (Describe): • Has FEMA identified this area as subject to land subsidence or uplift? ☐ No ☐ Yes (provide date of current releveling) 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:	License No.:	Expiration Date:	Seal (optional)
Company Name:	Telephone No.:	Fax No.:	
Signature:		Date:	
(See attached address listing for LOMAs)			

Question 5 – What elevation data are required?

- If this is a LOMA-OAS request (the structure is not in the mapped SFHA), an elevation survey is not required.
- If this is a LOMA, a survey by a licensed surveyor or professional engineer will be required in most cases to show the lowest adjacent grade (LAG – the lowest point where the ground touches the foundation of the building, including an attached garage or deck) is higher than the BFE.

  One other situation where other data may be accepted is if the current effective map is a Zone A (approximate study area), and there is a preliminary new FEMA map going through the review process that shows mapping based on better data. The information in that preliminary map may be accepted as "best available data" if the review process is far enough along that the new data have been accepted.

Page 3 of 3 – Mailing Instructions:

Mail the MT-EZ form, and the attachments noted above, to the address on the third page of the MT-EZ form:

LOMC CLEARINGHOUSE
6730 Santa Barbara Court
Elkridge, MD 21075

What if Filling Occurred Below the BFE After the Date of the First FEMA Map That Showed High Flood Risk in That Area? How do I get a Letter of Map Revision based on Fill (LOMR-F)?

Go to www.FEMA.gov and search for MT-1 (the form for multiple lot LOMAs or LOMR-Fs) or go directly to www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm The application process is similar to that for a LOMA, with the following key differences:

1. Fee charged – a FEMA review fee is charged for LOMR-Fs ($425 as of 10/2009),
2. The lowest adjacent grade (LAG) AND the lowest floor (including basement or crawl space) must be above the BFE &
3. Elevation survey is required.

What if I Obtain a LOMA, LOMA-OAS or LOMR-F? Does That Mean I'm Safe From Flooding?

Being outside of the mapped high flood risk areas is no guarantee of staying dry! There have been many examples in Minnesota of higher floods than the 1 % annual chance (or "100-year") flood, including intense rains exceeding 10 inches in localized areas all around the state. There can also be seepage into basements and lower floors, especially if they are lower than the flood levels.

Landowners are encouraged to buy the cheaper flood insurance available when the structure is not in a high flood risk zone. Note that more than 1 in 4 flood insurance claims are for structures located outside of the mapped high flood risk areas. If there is not a history of flooding claims, they may be eligible for the significantly discounted premiums of a preferred risk policy (PRP).