

# Letter of Map Amendment (Out as Shown)

## Documentation & Submittal Process

Following the large flood events in 1993 that devastated the Nation's heartland, Congress passed the National Flood Insurance Act of 1994, imposing additional responsibilities to the mortgage and lending industry. The legislation clarified and strengthened the mandatory purchase requirement for flood insurance to increase compliance and better indemnify individuals for flood losses, reducing needs for disaster assistance and relief following a flood event.

Lenders screen property locations against available flood hazard information to determine a property's vicinity to determined flood extents. In the case that a property is determined to have a potential for flood risk, the lender may enact flood insurance coverage for the property owner. The availability of digital flood hazard information allows property reviews to be automated by these entities.

These automated digital screenings may inadvertently identify structures as flood prone because a portion of the property parcel is intersected by the 1% annual chance flood extents (see figure to the right). In these cases, homeowners can use the **Letter of Map Amendment (LOMA)** process to review property specific information to establish a property or structures location in relation to a high-risk flood zone, depicted on a FIRM. If a structure is identified as flood prone, but the flood map shows the structure outside of the floodplain, the **LOMA (Out as Shown)** process may assist a homeowner in removing the mandatory purchase requirement for flood insurance.



This process requires less documentation than a typical LOMA, but may only be used if it is visually evident that the structure in question is completely outside of the 1% annual chance floodplain. There is no cost for this type of review.



**Figure 1:**  
Structure of interest is in red circle.  
LOMA-OAS may remove mandatory purchase requirements for property.

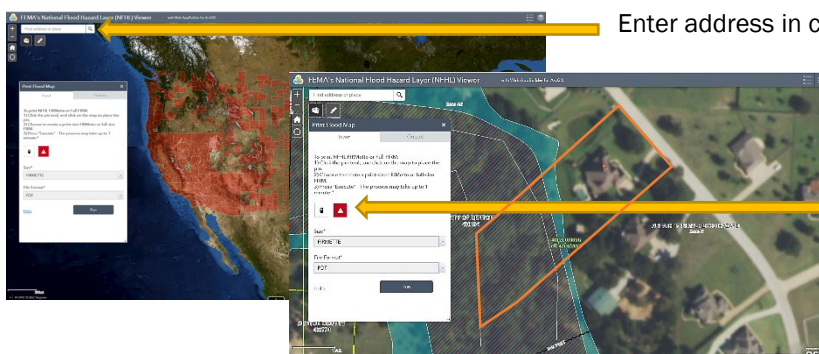
**Step 1.** Obtain MT-EZ form and instructions (available in English and Spanish) from FEMA's website at: <https://go.usa.gov/xsGGT>.

**Step 2.** Obtain necessary documents to submit Letter of Map Amendment for the structure in question.

**Property Deed.** A copy of your property deed will provide the legal description of the property. Your local community will be able to provide you contact information and identify any costs required to obtain a copy of your property deed.


**Flood Map for the Property in question.** Use FEMA's Map Service Center (MSC) to locate available Flood Insurance Rate Maps (FIRM) data in your area. There is no cost for the use of the FIRMette tool.

- Visit <https://msc.fema.gov/nfhl>, an interactive online portal that will provide you access to FEMA's free flood data viewer. All digital data is accessible at this location.




Enter address in cell at top left.


The tool will zoom in to the location provided. Locate the structure of interest.

Click the "pin" button.   
Click on the roof of the structure.  
Select **FIRMette** and **PDF**, then click **RUN**.

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The tool will take a moment to produce the report; you will see this icon  in the window. Once the report is prepared, it will be issued in the window as a hyperlink. When you click it, the FIRMette for the area will be available to download to your computer.

**Paper FIRMs (create FIRMette).** Your address search may show your structure in an area that is covered with green dots . The dotted coverage on the NFHL indicates counties that have paper FIRM maps that have not yet been upgraded to a digital format. There may be flood hazard data near your structure. To review the current FIRM in your area, visit <https://msc.fema.gov>.

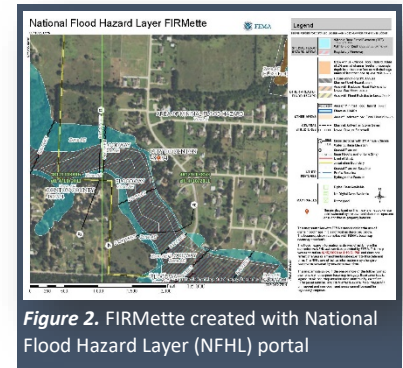





Figure 2. FIRMette created with National Flood Hazard Layer (NFHL) portal

Looking for a Flood Map? 

Enter an address, a place, or longitude/latitude coordinates:



- Make a note of the map panel number
- Click **View/Print FIRM** above the dynamic map 
- A new window will open with the paper map
- On the left, click the **Make a FIRMette**. Move the pink square that appears to the project area. Click **Adobe PDF** 

**No FIRM coverage.** Your address search may show your structure in an area with cross-hatching . This hatching indicates that no FIRMs are available in the search area. You will need to review additional options below to find flood hazard mapping for your area. Additionally, you will want to inquire with your lender to find the source of their flood hazard information.

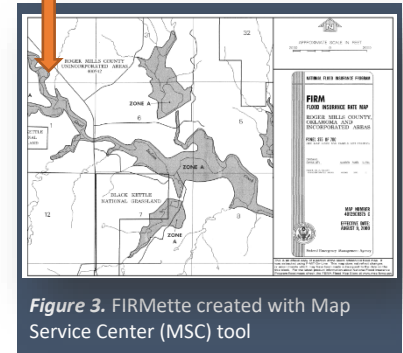
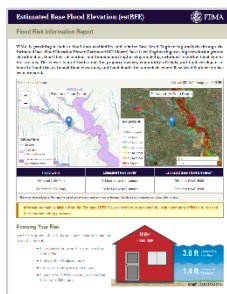
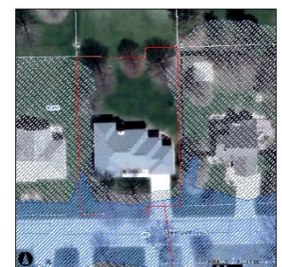


Figure 3. FIRMette created with Map Service Center (MSC) tool



**Base Level Engineering.** FEMA has prepared watershed wide engineering and flood results to assist local communities in advance of a FIRM update. Check the free portal, called the Estimated Base Flood Elevation (estBFE) Viewer at <https://webapps.usgs.gov/infrm/estBFE/> for additional flood hazard information. A site-specific report can be prepared with a street address. The estBFE viewer also provides estimated Base Flood Elevations (BFEs) for the 1% and 0.2% annual chance storm events.

**Local Mapping Resources.** Your local community may have local knowledge, local study and/or local flood mapping data. Some communities have online mapping portals or may be able prepare a flood map for your property location.



The Federal Emergency Management Agency (FEMA) employs a variety of standards for engineering modeling and mapping when preparing Flood Insurance Rate Maps (FIRMs) to assure that the information shown on FIRMs is based on technically credible, reproducible information. FIRMs are intended to review flood risk across a watershed, producing flood hazard information for natural drainage areas that move storm water through our nation's communities. The scale at which the FIRMs are produced (1" = 500', 1" = 1000' or 1" = 2000') may show small areas of natural high ground as within the 1% annual chance floodplain.



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**Step 3.** Complete the MT-EZ form with the data collected, see detailed form entry data below.

## MT-EZ Form, Page 1

- Where the orange box is located – add **“OAS”** after LOMA.
  - Question 1 – check **NO** box
  - Question 2 – **“see attached”**
  - Question 3 – check the third box ([A structure on your property](#))
  - Include **"NA LOMA-OAS"** within the construction date
- 
- Fill out the information at the bottom of the page (name, email, address, daytime telephone)
  - Sign and date form

## MT-EZ Form, Page 2

## Section – Determination Requested For (check one)

- Indicate **"OAS"** after "Structure located on natural grade (LOMA)" in the box labeled

## 1 – Property Information

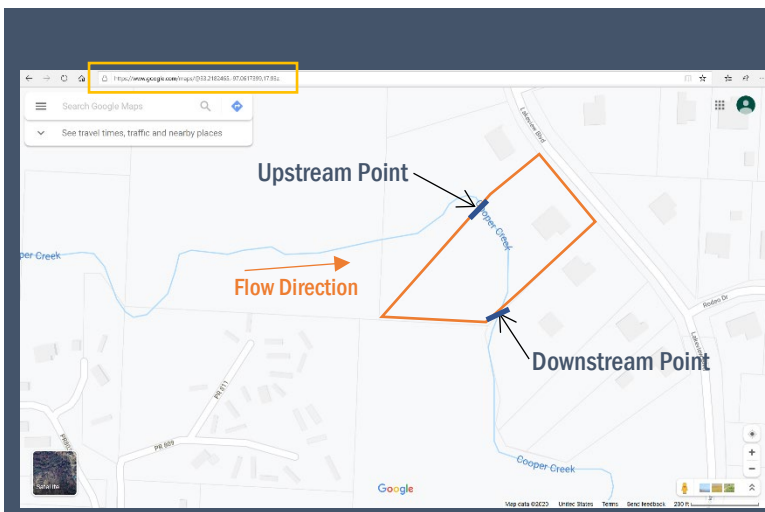
- Include property description from the property deed (lot, block, tax parcel number, etc.)

## 2 – Property Information

- Enter property address
- Include "NA LOMA-OAS" after "Other (explain)"

### 3 – Geographic Coordinate Data

- Provide Latitude and Longitude of the upstream and downstream limits of the property.
- A search of address on Google Maps can provide this information, see instructions below to assist this task.



Use Google Maps or other Mapping software to locate the address of the property in question.

- 1 Locate the boundaries of the property (orange)
- 2 Find where boundaries and stream line intersect.
- 3 With your mouse, hover on the upstream point.
- 4 Write down two numbers included in the website address (ie. @33.2182465,-97.0617399,17.93z). The first number is the Latitude (after @ symbol), the second (negative in US) is the Longitude. Third number is not needed.
- 5 Hover on the downstream side, denote the numbers again.

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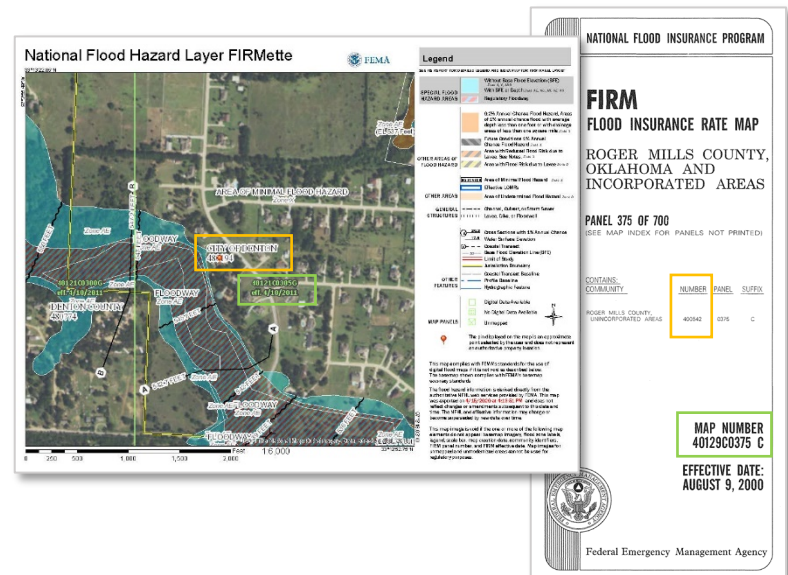
## Documentation & Submittal Process

### 4 – Flood Insurance Rate Map (FIRM) Information

- Locate NFIP Community Number, enter 6-digit number in form. Indicated on FIRMs to the right, yellow.
- Locate Map Panel/Number, include number and suffix on form. Indicated on the FIRMs to the right, green.
- Indicate "NA LOMA-OAS" in boxes labeled "Base Flood Elevation" and "Source of BFE"

### 5– Elevation Information

- Include property owner name in Certifier's Name
- Indicate "NA LOMA-OAS" in Company Name



**Step 4.** Mail the completed MT-EZ form with a copy of the recorded Deed, with property map highlighting subject property with floodplain delineated (FIRMette) and send forms to the address located on the third page of the MT-EZ form.

### Consider Flood Insurance

Did you know that flooding is not covered under your home insurance policy? It is an additional coverage that you can add to your insurance portfolio.

Properties removed from the mandatory purchase requirement may benefit from the purchase of flood insurance.

See just how much flooding can cost you, and review potential renovations costs with FEMA's Cost of Flooding Tool at:

<https://www.floodsmart.gov/flood-insurance-cost/calculator>

Property owners with flood insurance recover far quicker than those without the flood coverage.

THE COST OF  
**FLOOD  
INSURANCE**  
IS A DROP  
IN THE BUCKET  
COMPARED TO THE  
COST OF  
**FLOOD  
DAMAGE**



\$700/YEAR  
AVERAGE FLOOD  
INSURANCE POLICY | \$43,000  
AVERAGE FLOOD  
INSURANCE CLAIM

