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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.



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

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.

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 guestion. 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 III 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? @



be able prepare a flood map for your property location.

- 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.

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



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.



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





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
DEPARTMENT OF HOMELAND SECUR APPLICATION FORM FOR SINGLE RI NATIONAL FLOC	ESIDE	EDERAL EMERGENCY MANAGEMENT AGE NTIAL LOT OR STRUCTURE AMENDMENTS JRANCE PROORAM MAPS		3.B. ND. 1653-0015 Xiros February 28, 2014	11	• Whe
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Legal description of Property (Lot, Block, Sub	division	or abbreviated description from the Deed) and str	eet address of t	he Froperty (require	1):	addı
Are you requesting that a floot zone determ						
A structure on your property? What is t A section of your levely recorded areas			The area to be	removed, certified b		 Sign
registe ed professional engineer or licer picase reforts the MT-F2 instructions.)	noed ler	rentified meters and bounds description and map of of surveyor, and required. For the preferred format	o' metes and b	nuncs descriptions.		
70ur entire legally recorded property?						
All documents submitted in support of this require punishable by fine or imprisonment under Title 1	est are 18 of th	correct to the bast of my knowledge. I understand e United States Code, Section 1002.	that any false s	tatement may be		
Applicant's Name (required):		E-mail address (optional) (11 By p	hecking here w	iu may receive		
Mailing Address (include Company name if appli		B – This section must be completed by a registered pr NOTE: If the request is to have a flood zone dete	ofessional engine rmination compl	er or licensed land sun roed for the structure,	revor. Incomplete submissions wi and an Elevation Certificate has b	II result in processing delays. een completed for this property, i
		NOTE: If the request is to have a flood zone dete may be submitted in lieu of Section B. If the requ thereof, the lowest elevation on the lot or descr Applicable Regulations	est is to have a f bed portion mus	lood zone determination t be provided in Section	on completed for the entire legal 1 B.	y recorded property, or a portion
Signature of Applicant (required)			he National Floor de an administrat	I Insurance Program (N ve procedure whereby	FIP) regulations under Title 44, Ch DHS-FEMA will review informatio	spher I, Parts 70 and 72, Code of n submitted by an owner or lessee
		Ine regulations percaning to LOWAX are presented in 1 Federal Regulations. The purpose of Part 20 is to provi property who believes that his or her property has bee accurately delineating the SFIA boundary on an NFP r above the BE is since the effective date of the first NIP be within the SFIA.	n inadvertently in nap. Part 70 proc man (n.e., a Flore	cluded in a designated dures shall not apply if I insurance Bate Man if	SFHA. The necessity of Part 70 is o the topography has been altered URMI or Flood Hazard Roundary h	ue in part to the technical difficulty to raise the original ground to or fan (EHRMI) showing the property
DHS - FEMA Form 085-8-22, FEB 11		DRF FDMX's distermination as to herbite a structure or legally recorded pared of land, or portion hereod, described by metes and bounds, may be removed from SPMA will be based upon a comparison of the Base (12) similar based (1906 Elymain (18) with certain described by metes and bounds, may be ensured information. The elevation information requires dependent upon what is to be removed from the SPMA. For Zones A and AD, plasse refer to Page 7 of the MT-EZ form Instructions for information regarding BFE devicepment in these removed from the SPMA. For Zones A and AD, plasse refer to Page 7 of the MT-EZ form Instructions for information regarding BFE devicepment in these removed provides and the second s				
		development in those areas and supporting data requir Determination Requested For: (check one)	rements.		ion Required: (complete Item	
		Structure located on natural grade (LOMA)		Lowest Adjacent Gr touching the struct	ade to the structure (the elev- ure including attached patios.	ation of the lowest ground stairs, deck supports or garage:
		Legally recorded parcel of land, or portion the	ereof (LOMA)		vest ground on the parcel or w	ithin the portion of land to be
		1. PROPERTY INFORMATION		Tempred Hom the		
	1	Property Description (Lot and Block Number, Tac	Parcel Numbe	r, or Abbreviated Des	cription from the Deed, etc.):	
		2. STRUCTURE INFORMATION				-
	2	Street Address (including Apt. Unit, Suite, and/or				
		What is the type of construction? (check one) other (explain):	Craw	space	slab on grade	asement/enclosure
	3	3. GEOGRAPHIC COORDINATE DATA				
	2	Please provide the Latitude and Longitude of the Indicate Datum: WGS8	most upstream 4 🗌 NAD83	edge of the structur		
		Please provide the Latitude and Longitude of the Indicate Datum: WGS8	most upstream	edge of the propert	(in decimal degrees to neare	st fifth decimal place)
	4	4. FLOOD INSURANCE RATE MAP (FIRM) INFOR	MATION			
	2	NFIP Community Number: Map Panel Number	r.	Base Flood Eleva	tion (BFE): Source of BFE	
	5	 ELEVATION INFORMATION (SURVEY REQUIR Lowest Adjacent Grade (LAG) to the structure 		0.1 feet or mater)	. ft. (m)	
	Covert ragisferri cuate (Loka) to the structure (to the fearers (L. 160 or meter)) Covert ragisferri cuate (Loka) to the structure (to the fearers (L. 160 or meter)) Covert ragisferri cuate (Loka) to the structure (to the fearers (L. 160 or meter)) isolicate the datum (if different from NVD2 2 or NAVD 88 attach datum corression) NVD2 2 or NAVD 88 a Covert Fearers Hos (KMA) detribution that are as subjects to any MAND 88 attach datum corression) NVD 2 or (Loka) detribution that are as subjects to any MAND 88 attach datum corression)					
		 Has FEMA identified this area as subject to lan This certification is to be signed and sealed by a liverue 	d subsidence or d land survey	uplift? No	Yes (provide date of curr	ent releveling): av law to certify elevation informat
		This certification is to be signed and sealed by a license All documents submitted in support of this request are imprisonment under Title 18 of the United States Code	correct to the be Section 1001.	st of my knowledge. I u	nderstand that any false statemer	t may be punishable by fine or
		Certifier's Name:	License No.:		Expiration Date:	
		Company Name:	Telephone No.		Fax No.:	Seal (optional)
		Email: Signature:			Date:	-
		DHS - FEMA Form 086-0-22, FEB 11		MT-EZ Form		Page 2 of

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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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.



