

APPLICATION FORM FOR SINGLE RESIDENTIAL STRUCTURE OR LOT AMENDMENTS TO NATIONAL FLOOD INSURANCE PROGRAM MAPS

eLOMA

A faster alternative to using the MT-EZ application is eLOMA. eLOMA is a web-based application that provides licensed land surveyors and professional engineers a system to submit simple LOMA requests to FEMA. Most requests that qualify for the MT-EZ application can be submitted to FEMA using eLOMA. You can find additional information about eLOMA at <https://hazards.fema.gov>.

Online LOMC

For requests that cannot be processed by eLOMA, FEMA has developed the Online LOMC tool to allow applicants to submit their requests electronically. This tool is a convenient way for applicants to upload all information and supporting documentation and check the status of their request online. Users can submit requests through this tool instead of filing the paper form via mail. You can find additional information about FEMA's Online LOMC Tool at <https://hazards.fema.gov/onlinelomc/ext/Help/loadInstructions>.

General Background Information

In 1968, the U.S. Congress passed the National Flood Insurance Act, which created the National Flood Insurance Program (NFIP). The NFIP was designed to reduce future flood losses through the adoption of local floodplain management regulations and to provide protection for property owners against potential losses through an insurance mechanism that allows a premium to be paid for the protection of those who need it most. The creation of the NFIP represented a major shift in Federal strategy from previous structural flood-control and disaster relief programs.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management ordinances that meet certain minimum requirements intended to reduce future flood losses. The community official or agency responsible for floodplain management in a community may be able to provide information that would be useful to a requester. This official or agency usually is responsible for engineering, public works, flood control, or planning in the community as well.

Use of Application Forms

The Department of Homeland Security's Federal Emergency Management Agency (DHS-FEMA) implemented the use of application forms for requesting revisions or amendments to NFIP maps for two reasons. First, the forms provide requesters with a comprehensive, step-by-step process to follow. This process provides the requester with assurance that all necessary information to support their request is being submitted to DHS-FEMA at one time, thus avoiding the need to go through an iterative process of providing additional information in a piecemeal fashion, which can result in a time-consuming and cost-intensive process. Second, use of the forms assures that the requesters' submissions are complete and more logically structured, and generally allows DHS-FEMA to complete its review in a shorter timeframe.

This form should be used to request that DHS-FEMA remove a single structure or a legally recorded parcel of land or a portion of a parcel, described by metes and bounds, certified by a Registered Professional Engineer or Licensed Land Surveyor, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1-percent-annual-chance of being equaled or exceeded in any given year (base flood), via Letter of Map Amendment (LOMA). A LOMA is a letter from DHS-FEMA stating that an **existing** structure or parcel of land that has not been elevated by fill (i.e., the existing structure or parcel of land is on natural grade) would not be inundated by the base flood. **Fill** is defined as material from any source (including the subject property) placed that raises the ground to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural ground) elevation, which is at or above the BFE. **Fill placed before the date of the first NFIP map showing the area in an SFHA is considered natural ground.** You may consult with the community map repository or the community official or agency responsible for floodplain management to obtain previous editions of the NFIP map. In addition, digital copies of historic

maps may be available on DHS-FEMA's Map Service Center (MSC). Interested parties may visit the MSC website at <https://msc.fema.gov/portal>. For additional information regarding historic maps, interested parties may contact the DHS-FEMA Mapping and Insurance eXchange (FMIX) toll free, at 1-877-FEMA MAP (1-877-336-2627).

The MT-EZ form shall not be used for requests submitted by developers, for requests involving multiple structures or lots, for property in alluvial fan areas, for property located within the regulatory floodway, for requests involving the placement of fill, or for conditional requests—for such requests, requesters should use the MT-1 or MT-2 application forms, as appropriate. The MT-1 and MT-2 forms packages may be downloaded from the DHS-FEMA Flood Maps website at <https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms/mt-1> and <https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms/mt-2>.

For additional assistance in completing this form, interested parties may consult the LOMA Tutorial, available on DHS-FEMA's Flood Maps website at: <https://www.fema.gov/flood-maps/tutorials/letter-map-amendment>.

Data Submission Requirements

In accordance with NFIP regulations, DHS-FEMA will use the information provided in the MT-EZ form to determine whether property (i.e., structure, parcel of land) should be removed from a designated SFHA. In certain instances, additional data not referenced on the MT-EZ form may be required. A DHS-FEMA representative will notify the requester of any additional data requirements.

DHS-FEMA encourages the submission of the required data in digital format (e.g., scanned documents on a CD). This may help expedite the processing of your request.

Applicable Regulations

The regulations pertaining to LOMAs are presented in Title 44, Chapter I, Code of Federal Regulations (CFR), Part 70, which are available at <https://www.govinfo.gov/app/details/CFR-2011-title44-vol1/CFR-2011-title44-vol1-part70>. The purpose of Part 70 is to provide an administrative procedure whereby DHS-FEMA will review information submitted by an owner or lessee of property who believes that their property has been inadvertently included in a designated SFHA. Part 70 provides information about the technical difficulty of accurately delineating the SFHA boundaries on the NFIP map for a community. Part 70 procedures shall not apply if the topography has been altered to raise the original ground to or above the BFE since the effective date of the first NFIP map [i.e., a Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM)] showing the property to be within the SFHA.

Basis of Determination

If no fill has been placed, DHS-FEMA's determination as to whether a structure or legally recorded parcel of land, or a portion of a parcel, described by metes and bounds, may be removed from the SFHA will be based on a comparison of the BFE with certain elevation information. The elevation information required will depend on whether a structure or a legally recorded parcel of land is to be removed from the SFHA. For LOMA requests involving property located in Zone A, with no BFEs determined, interested parties should refer to DHS-FEMA-265, *Managing Floodplain Development in Approximate Zone A Areas, A Guide for Obtaining and Developing Base (100-Year) Flood Elevations*, available on DHS-FEMA's website at https://www.fema.gov/sites/default/files/documents/fema_approx-zone-a-guide.pdf.

The following special considerations may affect DHS-FEMA's determination:

- In areas of shallow/sheet flooding (Zone AO), the elevation of the Lowest Adjacent Grade (including deck posts) of the structure(s) must be above the surrounding grade by an amount equal to or greater than the depth shown on the NFIP map. In addition, adequate drainage paths are required to guide floodwaters around and away from the structure(s); the structure(s) should be on an elevated pad within the Zone AO area. With your application package, in addition to elevation information regarding the structure(s), provide a map showing the topographic data of the property and the immediate surrounding area, and the location of any structure(s) existing on the property (certified by a registered professional engineer or licensed land surveyor) to demonstrate that the above criteria have been met.

- If the lowest floor of a building has been elevated on posts, piers, or pilings above the BFE and any portion of the structure (i.e., posts, pilings, or piers) is still below the BFE, the building will not be removed from the SFHA.

Response Timeframe

In accordance with Section 70.4 of the NFIP regulations, DHS-FEMA will notify the requester of the determination in writing within 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 DHS-FEMA's Mapping Information Platform (MIP) at <https://hazards.fema.gov>. The MIP allows requesters to search Open LOMCs by entering their Project (Case) Number and Project Type to find out the status of their request. From the MIP Home Page requesters should click on Tools & Links, Public Reports and select Public Reports from the Report Category dropdown. Information about the status of LOMA requests and other Letter of Map Change (LOMC) requests is also available from DHS-FEMA's Flood Maps website at <https://www.fema.gov/flood-maps/change-your-flood-zone/status>. The FHM site allows requesters to search LOMCs by entering their Project (Case) Number or Community Name.

As mentioned previously, submitting the MT-EZ form and required supporting documents in digital format may help expedite the processing of your request.

Effect on Insurance Purchase Requirements

Although DHS-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. Historically, about 25% of all flood claims occur in areas outside of the SFHA.

If the lender agrees to waive the flood insurance purchase requirement, the property owner is eligible for a pro-rata 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. To initiate processing of the refund, the property owner should provide the LOMA and evidence of the waiver of the flood insurance requirement from the lender to the insurance agent or broker who sold the policy.

General Instructions – Section A

The property owner, a Licensed Land Surveyor, or a Registered Professional Engineer may complete Section A to support a request for a LOMA for a single structure or lot.

Before completing Section A, the requester must obtain one of the following documents from the County/Parish Clerk, Recorder, or Register of Deeds for the community:

- A copy of the Deed for the property, showing the recordation information (e.g., Book/Volume and Page numbers or Document/Instrument number) containing the recorder's seal and recordation date, accompanied by a tax assessor's or other suitable 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.
- A copy of the Plat Map for the property, showing the recordation information (e.g., Book/Volume and Page numbers or Document/Instrument number) and containing the recorder's seal and recordation date.

The requester must also obtain a photocopy of the effective FIRM panel (including the Title Block) that shows the area in which the property is located. This map should be available at the community map repository or from the community official or agency responsible for floodplain management. However, digital copies of the FIRM Index and FIRM panels may be available on the DHS-FEMA Map Service Center (MSC). Interested parties may visit the MSC website at <https://msc.fema.gov/portal>. A FIRMette, which can be printed free of charge from the MSC website, may be submitted in lieu of a photocopy of the FIRM. (For some communities, the effective NFIP map may be a Flood Hazard Boundary Map (FHBM), not a FIRM. In such cases, the requester should obtain and use the FHBM.)

Requesters without Internet access should contact the FMIX by calling 1-877-FEMA MAP (1-877-336-2627).

Specific Instructions – Section A

Number 1 - Fill Placement

Regardless of the type of LOMC being requested, the requester must clearly state, to the best of his or her knowledge, whether fill has been placed on the property. The requester must answer “yes” or “no” to this question. (See “Use of Application Forms” for additional information about fill.) If fill has been placed on the property, the requester must submit a request for a Letter of Map Revision Based on Fill (LOMR-F) using the MT-1 application forms so that DHS-FEMA may determine whether the structure or property should be removed from the SFHA. To obtain a copy of the MT-1 application forms package, interested parties should visit DHS-FEMA’s Flood Maps website at <https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms/mt-1> or call the DHS-FEMA Mapping and Insurance eXchange, toll free, at 1-877-FEMA MAP (1-877-336-2627).

Number 2 - Legal Description of Property

The requester must describe the property by referring to the recorded deed or plat map. 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. It is not necessary to reproduce a lengthy description of the property as it appears in the Deed. In addition, the requester should enter the street address (911 type) for the property if one is available.

Number 3 - Structure or Property That Is Subject of Request

DHS-FEMA will make a LOMA determination for a structure or a parcel of land. The requester must select the one for which they would like DHS-FEMA to make a determination. If the request is for a structure, the requester must provide the date of construction in this section. Date of construction information usually may be obtained from real estate settlement documents, the property developer, or the local government office where real estate and/or land development transactions are recorded. If the request is for a portion of a parcel, a certified metes and bounds description and map of the area to be removed, certified by a licensed land surveyor or registered professional engineer, are **required**. The metes and bounds description must cover the specific area to be removed, and it must be tied to an identifiable starting point. If the description is for a legally recorded lot or parcel, the metes and bounds description should commence or begin at the lot or parcel corner. Metes and bounds descriptions must not intersect or coincide with the footprint of an existing structure. Please see the example below for the preferred format of metes and bounds descriptions.

BEGINNING at the northeast lot corner; thence S16°42'22"E, 100.00 feet; thence S33°14'40"W, 145.92 feet; thence S89°13'29"W, 156.01 feet; thence N16°42'22"W, 223.14 feet; thence 210.49 feet along a curve to the left having a radius of 542.00 feet to the POINT OF BEGINNING

DHS-FEMA encourages the submission of metes and bounds descriptions in digital format on a CD. This may help expedite the processing of your request.

Signature

The requester must provide his or her name, mailing address, and telephone number in the space provided. The requester also must sign and date, where indicated, to certify the accuracy of the information provided in Section A of the form. A Licensed Land Surveyor, Registered Professional Engineer, or other designated agent may sign this form for the requester when submitting on behalf of the requester. Providing an email address is optional, however, providing one will make it easier for DHS-FEMA to contact you if necessary and may facilitate the processing of your request.

General Instructions – Section B

A Licensed Land Surveyor or Registered Professional Engineer (authorized by law to certify the information requested) must complete Section B unless an NFIP Elevation Certificate has already been completed for the property. If the request is to remove the structure, and an Elevation Certificate has been completed, the Elevation Certificate may be submitted in lieu of Section B of the MT-EZ form. If the request is to remove the entire legally recorded property, the lowest lot elevation must be provided in Section B. If the request is to remove a portion of the legally recorded property, the lowest elevation within the described portion must be provided in Section B.

Before completing Section B, the surveyor or engineer must obtain the effective FIRM panel, effective Flood Boundary and Floodway Map (FBFM) panel (if printed), and Flood Insurance Study (FIS) report that cover the area in which the property is located. These can be obtained from the community map repository, or digital copies may be available on the MSC. The engineer or surveyor should visit <https://msc.fema.gov/portal>. (For some communities, the effective NFIP map may be an FHBM, not a FIRM. In such cases, the engineer or surveyor should obtain and use the FHBM.)

Surveyors and engineers who do not have Internet access should contact the FMIX by calling 1-877-FEMA MAP (1-877-336-2627).

Specific Instructions – Section B

Determination Requested For

The surveyor or engineer must identify what is to be removed from the SFHA. The surveyor or engineer must provide the required elevation information as described on the form.

Number 1 – Property Information

The surveyor or engineer must provide a brief description of the property by referring to the recorded deed or plat map. 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. It is not necessary to reproduce a lengthy description of the property as it appears in the Deed.

Number 2 - Structure Information

The surveyor or engineer must provide the street address for the property (911 type), if one is available, or the name of road providing access.

If the request involves or will involve a structure, the surveyor or engineer must provide the type of construction.

- **Crawl Space** – The bottom floor is below the first floor, is enclosed by solid and partial perimeter walls, and may be above ground level (grade) on one or more sides. Spaces below ground level on all sides must meet the requirements of FEMA Technical Bulletin 11-01. Spaces with a bottom floor elevation more than 2.0 feet below the Lowest Adjacent Exterior Grade (LAG) elevation will be classified as a basement.
- **Slab on Grade** – The bottom floor is at or above ground level (grade) on at least one side.
- **Basement/Enclosure** – The bottom floor (basement or underground garage) is below ground level (grade) on all sides. See Crawl Space above.
- **Other** – All other structure types not listed above including, but not limited to split levels, structures on piers, mobile homes, etc. Please be as detailed as possible.

Number 3 – Geographic Coordinate Data

The surveyor or engineer must provide the latitude and longitude of the property in decimal degrees to the nearest fifth decimal place (00.00000), and indicate the appropriate horizontal datum, WGS 84, NAD 83 or NAD 27.

Number 4 - Flood Insurance Rate Map Information

In the first box, the surveyor or engineer must provide the six-digit NFIP community number as it appears in the Title Block of the FIRM (or FHBM) panel that shows the area where the property is located. In the second box, the surveyor or engineer must provide the map panel number. For additional information on reading FIRM panels interested parties may consult the tutorial “How to Read a FIRM” on DHS-FEMA’s Flood Maps website at <https://www.fema.gov/sites/default/files/2020-07/how-to-read-flood-insurance-rate-map-tutorial.txt>.

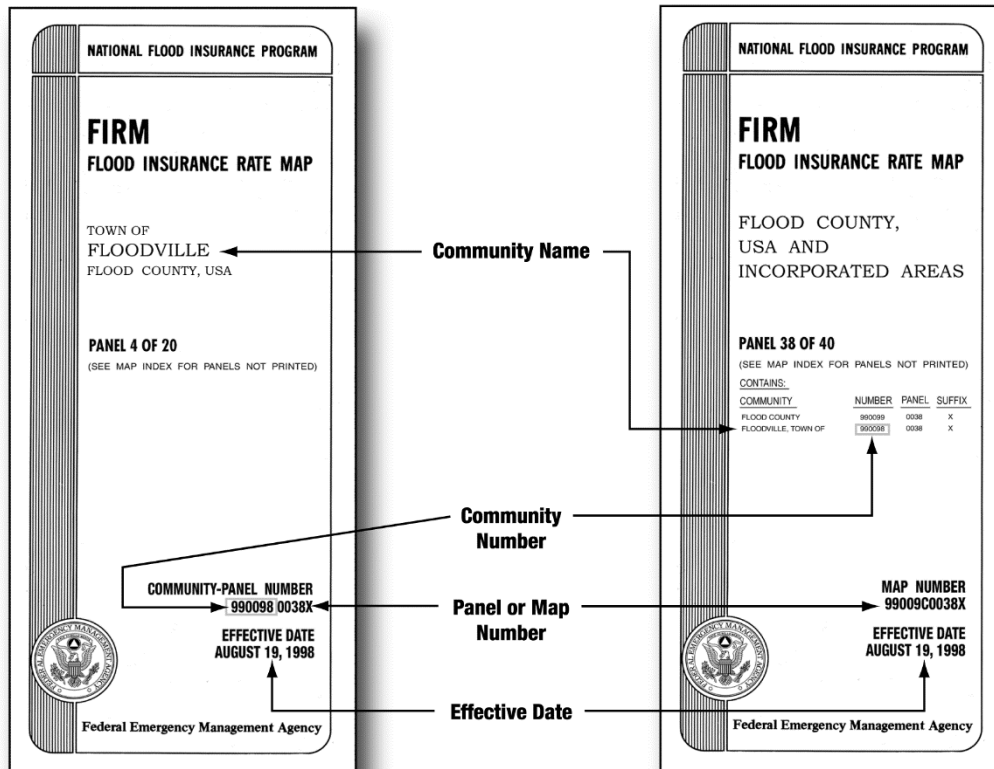


Figure 1. Sample FIRM Panel (Single Community)

Figure 2. Sample FIRM Panel (Countywide)

In the third box, the surveyor or engineer should provide the BFE, if available. FEMA will verify the BFE during the review process. In the fourth box, the surveyor or engineer must provide the source of the BFE. The surveyor or engineer may obtain the BFE by locating the property on the effective FIRM for the community in which the property is located. Upon locating the property on the FIRM, the engineer or surveyor should determine the type of flooding and the flood zone where the property is located. The summary below provides guidance as to how to determine the BFE as a result of the flooding type and flood zone determination.

- **Riverine Flooding Systems (Zones AE or A1-A30)** – Consult the FIS report for the community in which the property is located. Locate the flood profile for the flooding source by name. Estimate the property’s location along the flood profile and interpolate the BFE using the 100-year flood profile line.
- **Lacustrine (Stillwater) Flooding Systems** – Consult the FIS report for the community in which the property is located. Locate the Summary of Stillwater Elevations table. Locate the flooding source, by name, and use the BFE listed in the table. The flooding source’s BFE is normally shown to the nearest 0.1 foot. If the flooding source is not listed in the Summary of Stillwater Elevations table, use the BFE as shown on the FIRM.
- **Coastal Flooding Systems (Zones AE or A1-A30 and VE or V1-V30)** – Obtain and use the whole foot BFE from the effective FIRM Panel. **(Any structure/parcel of land located seaward of the landward toe of the primary frontal dune may not be removed from a Zone VE or V1-V30.)**

- **Zone A Flooding** – If the property is located in Zone A, an area of approximate flooding with no BFEs determined, determine a BFE. Consult with a Federal, State, or local government agency to determine if that agency has developed a BFE. Such agencies include the U.S. Army Corps of Engineers; the U.S. Geological Survey; the State’s Department of Natural Resources, Department of Environmental Quality, or Department of Transportation; or the local Planning and Zoning Department. If one has been developed, all supporting data and calculations used to develop the BFE must be submitted. If a BFE has not previously been developed, consult DHS-FEMA 265, *Managing Floodplain Development in Approximate Zone A Areas, A Guide for Obtaining and Developing Base (100-Year) Flood Elevations*, available on the DHS-FEMA website https://www.fema.gov/sites/default/files/documents/fema_approx-zone-a-guide.pdf. This publication is an excellent resource that details the appropriate methods for determining BFEs in SFHAs designated Zone A. To obtain additional information about developing BFEs, contact the DHS-FEMA Map Information eXchange, toll free, at 1-877-FEMA MAP (1-877-336-2627). If the property is greater than 50 lots or 5 acres, whichever is the lesser, the engineer or surveyor must determine a BFE in accordance with Paragraph 60.3(b)(3) of the NFIP regulations, available online at <https://www.govinfo.gov/content/pkg/CFR-2012-title44-vol1/pdf/CFR-2012-title44-vol1-sec60-3.pdf>.
- **Shallow Flooding (Zone AH)** – For a property located in Zone AH, locate the Summary of Stillwater Elevations table in the FIS report. Identify the flooding source, by name, and use the BFE listed in the table. If no Summary of Stillwater Elevations table exists, use the BFE shown on the FIRM. If different elevations appear within the same SFHA, the BFE is obtained by linear interpolation between two adjacent BFE lines.
- **Shallow/Sheet Flooding (Zone AO)** – For a property located in Zone AO, the characteristics of the Zone AO area shown on the NFIP map will determine the appropriate methodology to be used to develop the BFE for the property. If the flooding is conveyed by the street, provide the highest top of curb or crown of street elevation (whichever is higher) along the property line and add this to the depth of flooding. The lowest adjacent grade elevation must be above the curb or street elevation by an amount equal to or greater than the depth of flooding shown on the NFIP map. If the entire property is inundated by the SFHA and the flow is not conveyed by the street, add the depth of flooding to the average surrounding grade. If the property is partially inundated by the SFHA and the street does not convey the flow, add the depth of flooding to the lowest lot elevation. Along with the information required for one of the above-mentioned methods, provide sufficient certified topographic information, including flow paths, to show that the structure is located on high ground relative to the depth indicated on the NFIP map.

Number 5 – Elevation Information

Lowest Adjacent Grade (LAG) to the Structure – For requests involving a structure, provide the LAG elevation (the elevation of the lowest ground touching the structure including attached patios, stairs, deck supports or garages), to the nearest 0.1 foot. If the FIRM shows BFEs in meters, the accuracy of the LAG elevation must be to the nearest 0.1 meter.

Lowest Lot Elevation – For requests involving property, or a portion thereof, not a structure, provide the lowest lot elevation to the nearest 0.1 foot. If the FIRM shows BFEs in meters, the accuracy of the lowest lot elevation must be to the nearest 0.1 meter. If the BFE varies across the property, please provide a certified site plan showing the range of elevations across the property.

Elevation Datum – Provide the elevation datum (e.g., National Geodetic Vertical Datum of 1929, North American Vertical Datum of 1988 or other specified) for which the property elevations shown on the form are referenced. If the datum being referenced is different than the datum used to produce the effective FIS, provide the datum conversion. Please note that Mean Sea Level Datum is used within the Commonwealth of Puerto Rico and Local Tidal Datum is used within the U.S. Virgin Islands.

Subsidence or Uplift – Land subsidence is the lowering of the ground as a result of water, oil, gas extraction, as well as other phenomena such as soil compaction, decomposition of organic material, and tectonic movement. Periodically, the National Geodetic Survey relevels some benchmarks to determine new elevations above the National Geodetic Vertical Datum of 1929 or above the North American Vertical Datum of 1988; however, not all benchmarks are relevelled each time.

Check “yes” if the area of the property is in an area of subsidence or uplift, and provide the date of the current releveling; check “no” if the area of the property is not in an area of subsidence or uplift. In areas experiencing ground subsidence (e.g., Harris County, Texas, and Incorporated Areas); the most recently adjusted Elevation Reference Mark (ERM) must be used for accurate ground and structure elevations. Consult the effective FIS report for the community where the property is located or the local floodplain administrator for the most current ERM data.

In general, the effects of subsidence can be accounted for by determining ground and structure elevations using benchmark elevations with the same releveling date as the benchmarks used to develop the BFEs on the FIRM. Benchmark releveling dates may be different for different flooding sources. No adjustment is necessary to the BFEs on the FIRM.

Certification (by a Licensed Land Surveyor, Registered Professional Engineer, or Architect)

The certifier must provide his or her name, license number and expiration date, his or her company name, telephone number and, if applicable, his or her fax number and email address. The certifier’s seal, if available, may be provided here. The certifier must sign and date the Elevation Form, where indicated, to certify the accuracy of the information provided. Not all states authorize architects and engineers to certify elevation information. Consult the state board of registration for more information.

Submitting the Package to DHS-FEMA

In addition to the completed MT-EZ form, all requests must include one 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 suitable map showing the surveyed location of the property with respect to local streets and watercourses; a copy of the effective FIRM panel; and a map scale and North arrow for all maps submitted. Please do not submit original documents. Please retain a copy of all submitted documents for your records.

DHS-FEMA encourages electronic submissions through the Online LOMC Tool at <https://hazards.fema.gov>. This new tool is a convenient way for applicants to upload all information and supporting documentation and check the status of their request online. Users can submit requests through this tool instead of filing the paper form via mail.

However, for requests submitted via mail, DHS-FEMA encourages the submission of all required data in digital format (e.g., scanned documents on a CD). Please submit all application forms and data to support a request for a flood zone determination to the address listed below. **Incomplete submissions will result in processing delays.**

**LOMC CLEARINGHOUSE
3601 EISENHOWER AVENUE, SUITE 500
ALEXANDRIA, VA 22304-6426**

Interested parties who have any additional questions about the LOMA request process may consult the DHS-FEMA Flood Maps website at <https://www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f> or call the DHS-FEMA Mapping and Insurance eXchange, toll free, at 1-877-FEMA MAP (1-877-336-2627). For information on the status of a particular LOMA request, interested parties may also consult DHS-FEMA’s Mapping Information Platform (MIP) at <https://hazards.fema.gov>.