



Letter of Map Amendment Out-As-Shown Process

The Federal Emergency Management Agency (FEMA) publishes maps, called Flood Insurance Rate Maps (FIRMs). The purpose of a FIRM is to show the areas in your community that have a 1% or greater chance of flooding in any given year, known as Special Flood Hazard Areas (SFHAs). FIRMs are the result of engineering studies that are performed by engineering companies, other Federal agencies, or the community and are reviewed and approved by FEMA.

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps may make SFHA determinations difficult. When floodplain determination companies make a Flood Hazard Determination for a lending institution, sometimes a determination will show a structure to be located in the SFHA because a portion of the property is located in the SFHA.

For such situations, the property owner or lessee may apply for a Letter of Map Amendment Out-As-Shown (LOMA-OAS). LOMA-OAS is a document issued by FEMA that officially shows that a property and/or structure is not located in the SFHA. To obtain a LOMA-OAS, the applicant must submit mapping and survey data for the property, much of which is available from the municipality in which the property is located (e.g., the City Hall, County Courthouse, etc.).

Applying for a LOMA-OAS

For a LOMA-OAS to be issued showing the property and/or structure is not in the SFHA, the applicant must provide information to locate the property and/or structure on the FIRM. There is no fee for FEMA's review of a LOMA-OAS request, but the requester of a LOMA-OAS is responsible for providing all the information needed for FEMA's review of the request.

The following items should be submitted in support of all LOMA applications:

1. A copy of a recorded Plat Map for the property or a copy of the recorded deed for the property and a copy of the local tax assessor's map of the neighborhood in question (or other map which shows both property lines and local roads and watercourses).
2. A completed MT-EZ application form w/ Out-As-Shown written at the top.

The issuance of a LOMA-OAS eliminates the Federal flood insurance purchase requirement as a condition of Federal or federally backed financing; however, the mortgage lender retains the prerogative to require flood insurance as a condition of providing financing, regardless of the location of the structure.