Letter of Map Amendment – Out As Shown (LOMA-OAS)

While digital Flood Insurance Rate Maps (DFIRMs) have made it easier to determine if a structure is in the Special Flood Hazard Area (SFHA), many property owners continue to receive inaccurate flood hazard determinations from their lenders.

If the property owner has definitive visual evidence that the structure is “clearly” outside the SFHA there are two options available to dispute a flood hazard determination that the structure is in the SFHA.

Usually the quickest and easiest route for correcting an inaccurate flood hazard determination is for the property owner to inform the lender that they “dispute” the original determination: provide them with maps that clearly, visually show that the structure is not within the identified SFHA; and ask that the original determination be “reviewed”. The lender will typically provide this information to their flood hazard determination vendor for a re-evaluation.

However, many lenders will only accept official documents from FEMA. If the property owner has reliable documentation that clearly demonstrates that the structure lies outside the SFHA, a Letter of Map Amendment-Out As Shown (LOMA-OAS) request can be submitted to FEMA.

The LOMA-OAS is a document issued by FEMA that officially shows that a structure is not located in the SFHA. There is no fee for FEMA’s review of a LOMA-OAS request, but the applicant is responsible for providing all of the information needed for FEMA’s review.

Application for a LOMA-OAS is made using the FEMA Form MT-EZ
https://www.fema.gov/media-library/assets/documents/8001

Documents Needed to Submit with MT-EZ Form
1. Deed: A copy of the recorded Deed for the property.
2. FIRMette: A FIRMette is a printed portion of the community’s FIRM. Instructions on how to find and create a FIRMette
https://www.fema.gov/media-library/assets/documents/34930
3. Aerial Map: A GIS based aerial map of your property with property lines and flood zone delineated. This map can be obtained using RapidMap

LOMA "Out as Shown" Application Instructions