

## Letter of Map Amendment – Out as Shown (LOMA-OAS) Instructions

For structures or land located in a Special Flood Hazard Area (SFHA, or “100-year floodplain”), the Federal Emergency Management Agency (FEMA) provides several options for removing the property from the flood zone, which also eliminates the federal mandatory flood insurance purchase requirement. Collectively, these options are known as “Letters of Map Change” (LOMC), the most common of which is the “Letter of Map Amendment” (LOMA).

While a property owner may need a full elevation survey to obtain a LOMA, two options should be considered if the owner has definitive visual evidence that the structure is “*clearly*” outside the SFHA. Typically, to be considered clearly outside the SFHA, the structure needs to be 10% of the map scale distance away from the SFHA. For example, a map that has a scale of 1”=500’, means the structure should be at least 50 feet away from the SFHA boundary in order to be considered “clearly” outside the SFHA.

The first option should always be to contact the lender and ask what documentation was used to make the determination. Most lenders hire a flood zone determination company to do this work. Companies which belong to the National Flood Determination Association (NFDA) adhere to a code of ethics that requires them to determine if the insurable structure is in the SFHA. However some firms only determine whether any portion of the lot is in the SFHA. In those cases, the structure may actually be well outside the SFHA, but the lender will require flood insurance as a condition of making the loan unless you provide clear visual evidence to prove that the structure is not in the SFHA.

In some cases, even if you provide definitive evidence, the lender will still require a letter from FEMA verifying the information you provided. This leads to the second option which is applying for a LOMA – Out As Shown (LOMA –OAS) and provide the visual evidence demonstrating that your property is “out as shown.” If you apply for the LOMA-OAS, you still need to submit all the normal documentation required for a standard LOMA with the exception of elevation information.

LOMA-OAS is a determination made by FEMA for the property and/or buildings as to whether it is located within the SFHA. Since no elevation data is required, the property owner can apply for this free service directly to FEMA. You will need to carefully follow these steps to ensure that your LOMA application is speedily reviewed and processed:

- Download the MT-EZ form from the FEMA website (easiest to just google “MT-EZ”)
- Fill out the first page and provide the property address and legal description
- Provide a copy of the effective Flood Insurance Rate Map for the property or do a “FIRMette” on the FEMA Map Service Center website ([www.msc.fema.gov](http://www.msc.fema.gov))
- Provide a copy of a plat, parcel or tax map for your property
- Provide a copy of the property deed or plat map; make sure it is dated, signed and stamped from the office of the recorder, auditor or register of deeds from the county.
- Provide an aerial photo, survey or other data showing the structure is clearly outside of the SFHA.
- Provide a note requesting that your case be processed as a LOMA-OAS and state the reason why you believe the structure is not in the SFHA.

Send this data to the LOMA processing center at the address provided on the MT-EZ application. FEMA has 60 days to make a determination; however, the average processing time is around 45 days.

Alternatively, if all of the documentation is in a digital format, you can submit the data electronically by using the FEMA On-Line LOMA process.

**Remember, even if FEMA approves the LOMA, your lender can still require flood insurance if they determine there is still a flood risk for your structure.**

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### Resources and support:

- **FEMA**

- Tom Birney – National Flood Insurance Program State Specialist
  - 303-235-4802
- Sean McNabb – Risk Analysis Mapping Coordinator
  - 303-235-4303
- FEMA Mapping Information eXchange Center (FMIX)
  - 1-877-336-2627
  - The FMIX supports the general public and other FEMA stakeholders with inquiries pertaining to the flood hazard mapping and floodplain management activities of the NFIP. Map Specialists at the FMIX assist customers with locating and reading flood maps, applying for Letters of Map Change and obtaining and understanding Elevation Certificates. The FMIX also serves to connect stakeholders with a wide range of technical subject matter experts.
- MT-EZ forms
  - <http://www.fema.gov/media-library/assets/documents/8001#>
- Map Service Center
  - <http://www.msc.fema.gov>

- **City and County**

- City of Sioux Falls Resources
  - Jeff Schmitt – City of Sioux Falls Floodplain Administrator
    - 605-367-8254
  - City of Sioux Falls Floodplain Resource Page
    - <https://www.siouxfalls.org/planning-building/zoning/flood-mgmt.aspx>
  - City of Sioux Falls GIS Maps
    - <http://cityofsfgis.maps.arcgis.com/apps/Solutions/s2.html?appid=c9dcf67386574fdea510bb0a0de35d3a>
- Lincoln County Resources
  - John Peters – Lincoln County Floodplain Administrator
    - 605-764-0101
  - Lincoln County Floodplain Resource Page
    - <https://lincolncountysd.org/Page.cfm/Departments/8/Floodplain-Management>
  - Lincoln County GIS Maps
    - <http://lincolncountysd.org/Page.cfm/Departments/91/Lincoln-County-GIS-Disclamier>
- Minnehaha County Resources
  - Scott Anderson – Minnehaha County Floodplain Administrator
    - 605-367-4204
  - Minnehaha County Floodplain Resource Page
    - <http://www.minnehahacounty.org/dept/pl/floodplainManagement/floodplainManagement.php>
  - Minnehaha County GIS Maps
    - <http://gis.minnehahacounty.org/dept/pl/gis/interactiveGIS/interactiveGISDisclaimer.php>

- **State**

- Marc Macy – South Dakota State NFIP Coordinator
  - 605-773-2199
  - [https://dps.sd.gov/emergency\\_services/emergency\\_management/national\\_flood\\_insurance\\_program.aspx](https://dps.sd.gov/emergency_services/emergency_management/national_flood_insurance_program.aspx)