



LOMA / LOMR-F Tutorial Series

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Has your property been elevated by the placement of fill?

If the answer is "Yes", STOP!

You will need to complete the MT-1 application package and request a **Letter of Map Revision Based on Fill (LOMR-F)**. The [LOMR-F Tutorial](#) was designed to assist you with the LOMR-F request process.

This tutorial is designed to guide you through the Letter of Map Amendment (LOMA) application process and provide you with an online tool to complete the [MT-EZ form](#).

If you believe your property may be inadvertently shown in a **Special Flood Hazard Area (SFHA)**, the area subject to inundation by the **base (1-percent-annual-chance) flood**, you may submit certain property and elevation information to **FEMA** for a formal determination of the property's location relative to the SFHA. Owners of structures (or unimproved parcels of land) built on natural ground (not raised above the base flood by the placement of fill) may request a LOMA.

If FEMA determines the property is not in the SFHA, a LOMA may be issued. (The Federal flood insurance requirement applies to all structures located in SFHAs that carry a mortgage loan backed by a federally regulated lender or servicer.) You may send the LOMA removal determination to your lender to request that the Federal flood insurance requirement for the property be removed.

Please keep in mind that lenders may, as part of their standard business practices, require flood insurance as a condition of any loan. We encourage you to consult with your lender before requesting a LOMA to find out if the flood insurance requirement will be waived if a LOMA is issued.



Please note that, even if FEMA issues a LOMA or LOMR-F that removes your property from a flood zone in which flood insurance is federally required, it does not mean that the risk of flooding has been eliminated. Homeowners insurance does not provide any coverage for losses resulting from floods, which may occur outside the SFHA. Therefore, canceling or not renewing your flood insurance policy could have disastrous consequences, leaving you with no insurance protection from future flood losses.

Floods occur, with all too tragic frequency, in areas designated at moderate or minimal flood risk. In fact, 25 percent of all flood insurance claims occur in these areas. That is why FEMA encourages you to keep your coverage, even if you are no longer required to do so by law. The good news is that you may be eligible to pay much less for your flood insurance coverage if your property is removed from the SFHA. Contact your insurance agent to discuss the pricing benefits you may enjoy if FEMA issues a LOMA or LOMR-F. You may obtain additional information about flood insurance on the [NFIP Web site](#).

It is helpful, but not necessary, to complete every form field that appears in this tutorial. You will have an opportunity at the end of the tutorial to fill in any fields left blank. Additionally, you, or a registered professional engineer or licensed land surveyor hired by you, may hand-write answers directly on the printed MT-EZ form. * The information you submit during this tutorial is gathered for the sole purpose of populating the fields in your copy of the MT-EZ form, in accordance with our [privacy policy](#).

* Certain information must be certified by a registered professional engineer or licensed land surveyor.

At the end of this tutorial, you will be able to print a completed MT-EZ form ready for submittal to FEMA for processing. Before completing the form, you should gather all the necessary materials. The following screens provide details about the MT-EZ form and the materials that must be submitted with the form to support your request for a **LOMA**. For additional information about the materials that must be submitted with your request, please review the [Tutorial Requirements](#) page.

The MT-EZ Form: Overview

This form should be used by an individual property owner or property owner's agent to request that **FEMA** remove a single residential structure or a legally-recorded parcel of land, or portions thereof, described by metes and bounds certified by a registered professional engineer or licensed land surveyor, from a designated **SFHA** via a **LOMA**. It shall not be used for requests submitted by developers, requests involving multiple lots or structures, property in **alluvial fan** areas or coastal high hazard areas (**V Zones**), or requests involving the placement of **fill**. In addition, it shall not be used for requests involving changes to **base flood elevations (BFEs)**, **regulatory floodway** designations, or proposed projects. Please note that Section B of the MT-EZ form must be completed by a registered professional engineer or licensed land surveyor. Throughout the tutorial, you will have the opportunity to complete the appropriate portions of the form; and then



print, sign, and forward the form to your engineer or surveyor for completion before submitting your application package to FEMA for processing.

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Gathering Necessary Information: Section A - Property Information

If you have hired a registered professional engineer or licensed land surveyor to complete your elevation data, she/he may also be able to provide much of the necessary information. Would you like to see **examples** of a FIRM and its features?

This section may be completed by the property owner or the property owner's agent. To complete Section A, you will need to consult one of the following documents, which you may already have in your property files:

1. 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 city or county Recorder's seal and recordation date. (Plat maps are not usually available for properties outside a subdivision. For such cases, a copy of the deed and the tax map must be obtained. See below for additional information.)

or

2. 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 with respect to local streets and water courses.

Additionally, a certified site plan showing the location of the structure/property may be required, if items 1 or 2 above do not display a precise location of the structure/property.

If you do not have copies of these items, you may obtain them from the County Clerk, Recorder, or Register of Deeds for the community where the property is located.

You must also obtain a photocopy of the effective **FIRM** panel (including the Title Block), and/or **Flood Boundary and Floodway Map (FBFM)** that shows the location of the property. To determine which panel shows the property, consult the FIRM Index, which shows the outline of the mapped community and the numbers and layout of the individual FIRM panels. After locating the general area of the property by referring to major streets and streams in the vicinity, read the corresponding FIRM panel number from the Index. The FIRM should be available for viewing at the **community map repository** or from the community official or agency responsible for floodplain management. For additional information on interpreting the



information shown on a FIRM, we encourage you to view our tutorial, "*How to Read a FIRM*". Alternatively, you may go to FEMA's **Flood Map Store** to view a scanned copy of the map online, and purchase a variety of map products from FEMA's Map Service Center. You may also reproduce the section of the map that shows your property by creating a FIRMette at no cost. You may submit a copy of the FIRMette with your LOMA request to satisfy the requirement for a copy of the portion of the effective FIRM that shows the location of your property. For additional information about the FIRMette, including step-by-step instructions for creating one, please review the information provided via the notepad icon on the left.

Viewing or obtaining a copy of the Flood Insurance Rate Map (FIRM) for your area

FEMA provides copies of **NFIP** maps such as **FIRMs** through various sources, including the Internet and local **community map repositories**(typically planning and zoning offices). The latter are open to the public. Tax maps are usually found in the Tax Assessor's Office. If you need help with finding your map repository, call the FEMA Map Assistance Center (FMAC) at 1-877 FEMA MAP (336-2627). If you would like to view or purchase copies of the maps online, you may do so at the **FEMA Flood Map Store**. You may use this site to purchase several NFIP products, including paper maps and digitally scanned maps, which are available for purchase on CD-ROM or as on-line downloads. Also at the Flood Map Store, you may create a FIRMette at no cost. A FIRMette is a section of the map at 100-percent scale that can be printed on standard paper sizes - letter (8 1/2" x 11"), legal (8 1/2" x 14"), and tabloid (11" x 17"). A FIRMette is accepted by FEMA as a copy of the effective FIRM panel that shows the location on your property, as requested in Section A of the MT-EZ form. To create your own FIRMette, follow these **instructions**. For additional information about ordering NFIP map products, we encourage you to visit the FEMA Flood Map Store.

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Filling out the Form Section A: Legal Description and Street Address of Property

Please enter the legal description of the property and street address:

Street Address (if different from the mailing address):

Legal description of the property (lot, block, subdivision):

Warning!

You must use the MT-1 application package if fill has been placed on the property. If you need



help determining if fill has been placed on your property, we encourage you to review the introduction to this tutorial series for more information.

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 copy the lengthy description that appears on the deed.

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Filling out the Form Section A: Area included in determination

FEMA makes determinations on parcels of land or structures. Are you requesting that the flood zone (SFHA) designation be removed from (choose one from the list below):

Your entire legally recorded property?

A portion of your legally recorded property?
(Requires a metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor. **View** a sample property metes and bounds description to support a **LOMA**.)

A structure on your property?

If so, what is the date of construction?(mm/dd/yyyy)

FEMA makes determinations on parcels of land or structures. Are you requesting that the flood zone (SFHA) designation be removed from (choose one).

Unsure about the date of construction?

Date of construction information may usually 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.

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Filling out the Form Section A: Certification



Applicant's Name:

Company:

Mailing Address:

City, State and Zip Code:

Daytime Phone:

*Fax Number:

*E-mail Address:

Application Date:

(mm/dd/yyyy)

*Your e-mail address and fax number are optional, but helpful if we have questions about your case.

Congratulations! You have completed Section A. Please remember to sign this section when you print the form at the end of the tutorial.

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Gathering Information: Section B - Engineering/Survey Information

This section must be completed by a licensed land surveyor or registered professional engineer. If an Elevation Certificate has already been completed for this property, it may be submitted in addition to this form. You may leave these fields blank while working on the tutorial and give your partially completed MT-EZ form to your surveyor or engineer to complete and certify.

Before completing Section B, the surveyor or engineer must obtain a copy of the effective **FIRM** panel, effective **FBFM** panel (if printed), and effective **Flood Insurance Study (FIS)** report that cover the area where the property is located (if they do not already have that information readily available). These may be obtained from the **community map repository**.



You may also obtain copies of these documents from the **FEMA Flood Map Store**. Using the Flood Map Store's map search tool, you may find NFIP products for a specific address or area quickly, and view and print information from a specific map panel. You may also use the map search tool to identify and purchase effective flood data, including FIS reports and NFIP maps. For additional information, visit the FEMA Flood Map Store.

A) Crawlspace

The bottom floor is enclosed by solid or partial perimeter walls, and is above ground level (grade) on at least one side.

B) Slab on Grade

The bottom floor is at or above ground level (grade) on at least one side.

C) Basement/Enclosure

The bottom floor (basement or underground garage) is below ground level (grade) on all sides.

Types of Construction:

- Crawlspace
- Slab on Grade
- Basement/Enclosure
- Other (please explain)

Item to be Removed from the SFHA:

- Structure located on natural grade
- Undeveloped legally recorded parcel of land

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Filling out the Form Section B: Engineering/Survey Information

Flood Insurance Rate Map (FIRM) Info:

Please enter the information as it appears on the FIRM panel for the area of your property.

Building Street Address:



Property Description:

NFIP Community Number:

Map or Panel Number:

Base Flood Elevation:

 Feet Meters

(to the nearest tenth of a foot or meter*)

*Note: Meters only applicable to Puerto Rico.

You may also view a copy of the effective FIRM at your local **community map repository**. If you do not have a copy of the effective FIRM for your community, you may view and purchase a copy online at FEMA's **Flood Map Store**. The Flood Map Store also allows you to create a FIRMette, a section of the map at 100-percent scale that can be printed on standard paper sizes - letter (8 1/2" x 11"), legal (8 1/2" x 14"), and tabloid (11" x 17"), at no cost. For additional information on the FIRMette, including how to create one, please review the **FIRMette Details**.

For detailed information on how to read a FIRM, we encourage you to view the tutorial "**How to Read a FIRM**".

Important Note:

Remember that you may leave these fields blank while working on the tutorial and give your partially completed MT-EZ Form to a registered professional engineer or licensed land surveyor to complete and certify. The form must be completed and certified before it is submitted to FEMA for processing.

Note for engineers and/or surveyors: Additional guidance on determining **BFEs** is provided in the **MT-EZ instructions package**.

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Elevation Information

*This section must be completed by a surveyor or engineer.

To remove a structure built on natural ground, **FEMA** requires the **lowest adjacent grade** to the structure (the elevation of the lowest ground touching the structure) to be at or above the **BFE**. The lowest lot elevation is needed only if requesting that an entire property, or portion thereof,



be removed. In addition, please note that decks and/or garage, if attached to the structure, are considered part of the structure.

Lowest Adjacent Grade:

Feet Meters

(to the nearest tenth of a foot or meter)

Elevation of the lowest grade on the property; or, metes and bounds area:

Feet Meters

(to the nearest tenth of a foot or meter)

Indicate the **datum*** (and datum conversion if different from NGVD 29 or NAVD 88):

Has FEMA identified this area as subject to land **subsidence** or **uplift**?:

Yes No

If Yes, what is the data of the current releveling?

* Not all states allow architects to certify elevations.

* Horizontal datum information is not needed for LOMA requests.

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Certification Information

Once you print this form, the certification must be signed by a licensed land surveyor, registered professional engineer, or architect* certified by law to certify elevation information. If available, the certifier's seal should also be provided in the designated space.

Please provide information about the certifier.

Certifier's Name:

License Number:

Expiration Date (mm/dd/yyyy):



Company Name:

Telephone Number:

Fax Number:

Date of Certification (mm/dd/yyyy):

*Not all states allow architects to certify elevations.

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Final Steps: Reviewing your Application

On the following screens, please verify that the information you have provided is correct and make any necessary corrections or changes. If the information is correct, you may print the partially completed MT-EZ form, sign Section A, and provide it to your surveyor, engineer, or architect* for completion of Section B.

*Only in states that permit architects to certify elevation information.

At the end of the data verification screens, there will be a "**print**" button. Click on it to view and print your MT-EZ form.

Verification Page 1 of 3

Applicant's Name:

Company:

Mailing Address:

City, State and Zip Code:



FEMA

Daytime Phone:

*Fax Number:

E-mail Address:

Application Date:
(mm/dd/yyyy)

Street Address (if different from the mailing address):

Legal description of the property (lot, block, subdivision):

- Your entire legally recorded property?
- A portion of your legally recorded property?
- A structure on your property?

If so, what is the date of construction?(mm/dd/yyyy)

Verification Page 2 of 3

Types of Construction:

- Crawlspace
- Slab on Grade
- Basement/Enclosure
- Other (please explain)

Item to be Removed from the SFHA:

- Structure located on natural grade
- Undeveloped legally recorded parcel of land



Lowest Adjacent Grade:

Feet Meters

(to the nearest tenth of a foot or meter)

Elevation of the lowest grade on the property; or, metes and bounds area:

Feet Meters

(to the nearest tenth of a foot or meter)

Indicate the **datum*** (and datum conversion if different from NGVD 29 or NAVD 88) :

Has FEMA identified this area as subject to land **subsidence** or **uplift**?:

Yes No

If Yes, what is the date of the current releveling?

(mm/dd/yyyy)

Verification Page 3 of 3

Certifier's Name:

License Number:

Expiration Date (mm/dd/yyyy):

Company Name:

Telephone Number:

Fax Number:



Date of Certification (mm/dd/yyyy):

Building Street Address:

Property Description:

NFIP Community Number:

Map or Panel Number:

Base Flood Elevation:



Feet



Meters

(to the nearest tenth of a foot or meter*)

Once you have verified your information, click the link to create your MT-EZ form.

Create my MT-EZ Form!

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Final Steps: Submitting your Application

Don't forget to sign and date your application!

Look below to find out where to mail the application package.

The following documents must be submitted with your completed MT-EZ form, as applicable:

- A copy of the subdivision plat map (with recordation data and stamp of the Recorder's Office)

OR

- A copy of the recorded property deed (with recordation data and stamp of the Recorder's Office), accompanied by a copy of a tax assessor's map or other suitable map showing the property's surveyed location with respect to local streets and watercourses
- A copy of the effective **FIRM** panel and/or **FBFM**, if applicable



- A map scale and North Arrow must be included on all maps submitted

FEMA Regions VIII, IX, and X

States include: Alaska, American Samoa, Arizona, Colorado, California, Guam, Hawaii, Idaho, Montana, Nevada, North Dakota, Oregon, South Dakota, U.S. Trust Territory of the Pacific Islands, Utah, Washington, and Wyoming

FEMA Regions V, VI, and VII

States include: Arkansas, Illinois, Indiana, Iowa, Kansas, Louisiana, Michigan, Minnesota, Missouri, Nebraska, New Mexico, Ohio, Oklahoma, Texas, and Wisconsin

FEMA Regions I - IV

States include: Alabama, Connecticut, Delaware, District of Columbia, Florida, Georgia, Kentucky, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Tennessee, U.S. Virgin Islands, Vermont, Virginia, and West Virginia

Letters of Map Change (LOMCs) and External Data Requests should be sent to the MOD team for processing at the address listed below:

**FEMA Depot
3601 Eisenhower Avenue
Alexandria, VA 22304-6425
Phone: 703-960-8800**

To expedite processing, please address your request to the attention of the following processing specialists:

ATTENTION: LOMA DEPOT (Use for Letters of Map Revision-Based on Fill, Letters of Map Amendment, Conditional Letters of Map Revision-Based on Fill, and Conditional Letters of Map Amendment)

ATTENTION: LOMR DEPOT (Use for Letters of Map Revision and Conditional Letters of Map Revision)

ATTENTION: FEMA PROJECT LIBRARY (Use for External Data Requests)

To check on the status of your case, please contact the FEMA Map Assistance Center at 1-877-FEMA-MAP (1-877-336-2627) or check the Flood Hazard Mapping Web site for information about the **Status of Map Change requests**.



What happens next?

Your application will be processed once **FEMA** receives the completed MT-EZ form and all the appropriate supporting materials.

A determination will be issued within 30 to 60 days of receipt of all necessary materials.

Congratulations! You have completed the Applying for a Letter of Map Amendment Tutorial!

Enter your name in the box below and press the "go!" link to create your Certificate of Completion.

Enter Name

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