

# NEW YORK STATE DEPARTMENT OF ENVIRONMENTAL CONSERVATION

Division of Water, Bureau of Flood Protection and Dam Safety  
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www.dec.ny.gov

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

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A LOMA-OAS is an official determination made by the Federal Emergency Management Agency (FEMA) as to whether the property or building is located within the Special Flood Hazard Area (SFHA). The SFHA is an area that would be inundated by the flood having a 1-percent-annual-chance of being equaled or exceeded in any given year. The LOMA-OAS determination should only be used if it is clear on the FEMA Flood Insurance Rate Map (FIRM) that the structure or property is not in the SFHA. There is no cost associated with applying for a LOMA-OAS since there is no FEMA review fee or need to hire a surveyor.

The issuance of a LOMA-OAS eliminates the federal flood insurance purchase requirement as a condition of obtaining 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. The property owner also needs to be reminded that there is still a risk of the property being flooded; it has just been reduced, not removed.

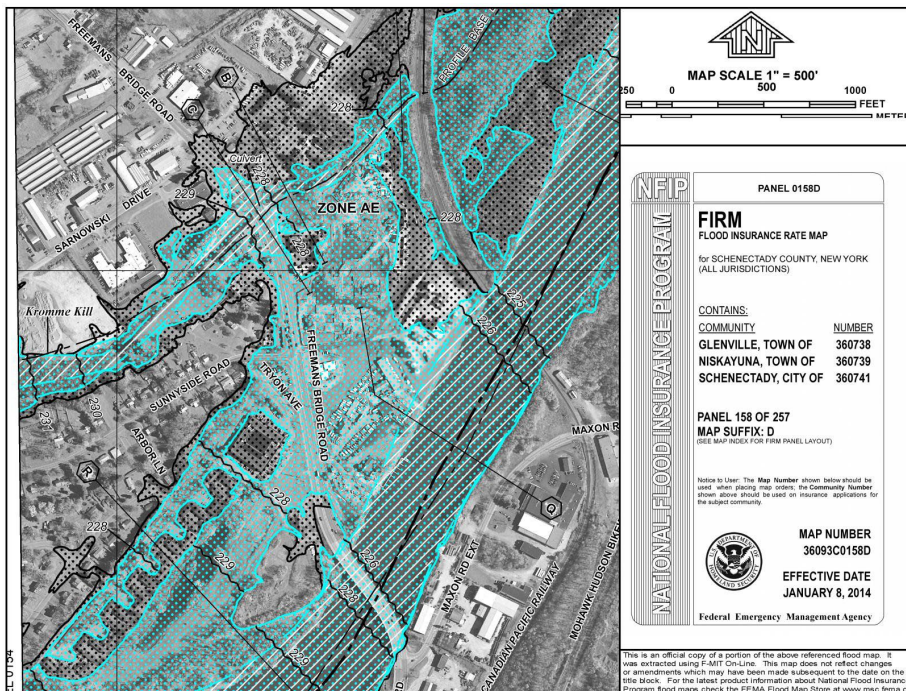
This document will aid in the process of completing a LOMA-OAS application through the following sections:

- Documents Needed for LOMA-OAS Application
- Property Mapping
- Filling out the MT-EZ Form
- Completing the LOMA-OAS Application

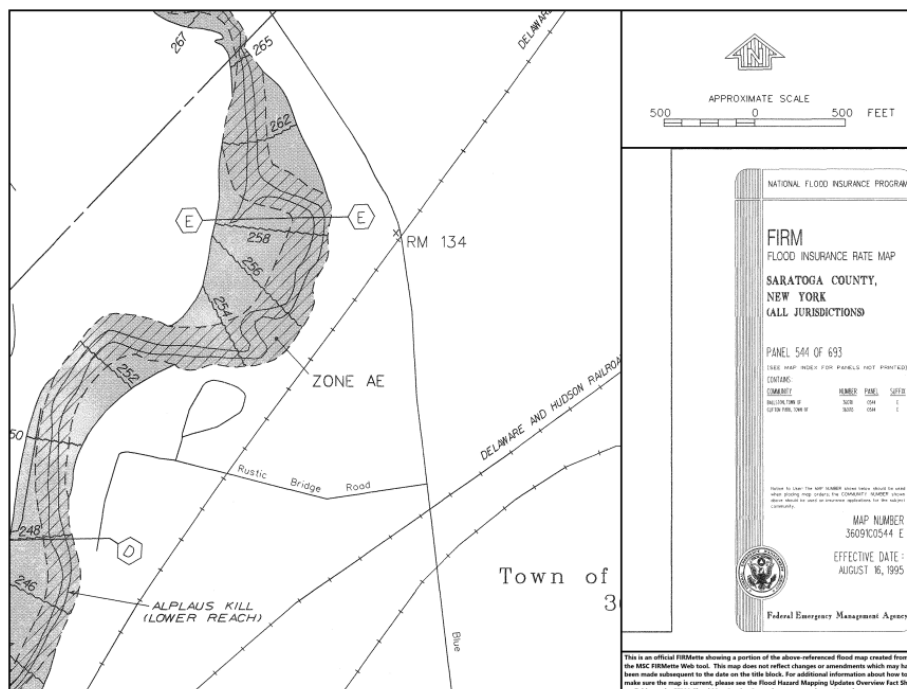
### **Documents Needed for LOMA-OAS Application**

1. The FEMA MT-EZ form found here: <https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms/mt-ez>  
(See **Filling out the MT-EZ Form** section below for instructions)
2. Copy of the Property Deed (This can be obtained from the county Register of Deeds or Office of Taxation & Records, etc.)

3. A FIRMette, which is a full-scale section of a FEMA Flood Rate Insurance Map (FIRM). A FIRMette can be created by visiting <https://msc.fema.gov/portal/home>. For a tutorial on how to find your FIRM and create a FIRMette you can visit the following website: <https://www.fema.gov/flood-maps/tutorials>. The tutorial can be found in the link “How to Find Your FIRM and Make a FIRMette” in the Other Tutorials section. Your community’s Floodplain Administrator or the Floodplain Management Section at the New York State Department of Environmental Conservation (NYSDEC) may be able to help prepare a FIRMette for you. All FIRMs are present on the Map Service Center, but FIRMettes may vary in appearance depending on whether a community has digital FIRM maps available (see examples below).



An example of a FIRMette for a community with a digital FIRM available.



An example of a FIRMette for a community with an original paper FIRM.

4. A map of the property and structure with SFHA boundaries shown and the property highlighted. This can be obtained from the county or community GIS department. You can also contact the Floodplain Management Section at the NYSDEC.
  - a. The process of mapping the parcel and SFHA boundaries may look different for each community, depending on the maps available. (See **Property Mapping** section below)



## Property Mapping

As mentioned, a property map is one of the required documents to be included when submitting a LOMA-OAS application to FEMA. The map should display the property and structure with SFHA boundaries, and the property parcel should be highlighted. It can be created by using one of the methods listed in this section. There are different approaches to creating a property map depending on FIRMs available to the community. Some communities have access to digital FIRMs and digital SFHA layers, while others that do not have digital maps will need to obtain the necessary data from original paper FIRMs.

The county or community GIS department may be able to provide mapping assistance. You can also contact the Floodplain Management Section at the NYSDEC with any mapping questions:

### **NYSDEC Floodplain Management Section Contact Information:**

New York State Department of Environmental Conservation  
Bureau of Flood Protection and Dam Safety  
625 Broadway, 4<sup>th</sup> Floor, Albany, NY 12233-3504  
(518) 402-8185  
Floodplain@dec.ny.gov

# Communities with Digital FIRMs

A property map can be created in a community with a digital FIRM using one of the following methods:

- 1. GIS and the digital SFHA layers - available for download from the National Flood Hazard Layer (NFHL) Viewer, or



Property map created using GIS and a digital SFHA layer.

- 2. Google Earth



Property map created using a digital SFHA layer in Google Earth.

## Communities with original paper FIRMs (without digital FIRMs)

It can be more difficult to access SFHA boundaries when a community does not have digital FIRMs. Below are some options for obtaining this information to create the required property maps:

### 1) Using the FIRM

- For communities that use paper FIRMs and do not have digital FIRMs available to them, a property's location relative to the SFHA boundaries can be determined by georeferencing the paper FIRMs in GIS. Your local county or community GIS department may be able to provide you with a georeferenced map. You can also contact the Floodplain Management Section at the NYSDEC.



Property map created  
using the FIRM in GIS

### 2) Base Level Engineering (BLE) Viewer, if available

- An easier way to create a map when a digital FIRM is not available is by using the BLE Viewer. Base level engineering can also be a source of the best available information. BLE studies have been completed in the following NY counties: Allegany, Cattaraugus, Chautauqua, Franklin, Livingston (a portion of the county), St. Lawrence, and Wyoming. Therefore, this mapping method is only available to these counties currently. The link for the BLE Viewer: <https://region2-fema.opendata.arcgis.com/apps/base-level-engineering-ble-western-new-york/explore>



Property map created  
using the BLE Viewer

For detailed instructions on creating a property map  
using the BLE Viewer, refer to the  
**NYSDEC BLE Viewer Guide for LOMA-OAS**

Please contact the Floodplain Management Section at NYSDEC for  
access to this guidance document.

# Filling out the MT-EZ Form

Instructions for filling out the required application for a LOMA-OAS.

Write “Out As Shown” on the top of the form.

## Page 1 Section A:

Write “OAS” after the word LOMA in the box as shown in red below.

LOMA:	OAS	A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood.
A – This section may be completed by the property owner or by the property owner’s agent. In order to process your request, all information on this form must be completed <i>in its entirety</i> , unless stated as optional. <b>Incomplete submissions will result in processing delays.</b>		
1. Has fill been placed on your property to raise ground that was previously below the BFE?		
<input type="checkbox"/> No <input type="checkbox"/> Yes – If Yes, <b>STOP!!</b> – You must complete the MT-1 application forms; visit <a href="http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm">http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm</a> or call the FEMA Map Information eXchange toll free: (877-FEMA MAP) (877-336-2627)		
2. Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed) <b>and</b> street address of the Property (required):		
[Redacted]		
3. Are you requesting that a flood zone determination be completed for (check one):		
<input type="checkbox"/> A structure on your property? What is the date of construction? [Redacted] (MM/YYYY)		
<input type="checkbox"/> A portion of your legally recorded property? (A certified metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor, are <b>required</b> . For the preferred format of metes and bounds descriptions, please refer to the MT-EZ Instructions.)		
<input type="checkbox"/> Your entire legally recorded property?		

1. If completing a LOMA-OAS and no fill has been placed on the property to raise the ground elevation above the Base Flood Elevation (BFE), then check “No” for question 1. You will need to complete a different form (the MT-1) if fill has been placed on the property. A LOMA-OAS may not be applicable if fill was placed. If selecting “Yes”, refer to the MT-1 form and instructions for the LOMR-F process found at this link: <https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms/mt-1>
2. Fill in the address and legal description of the property for question 2. You can also write “see attached,” if you have the GIS or tax assessor’s map with your tax parcel highlighted (as seen under number 3 of Documents Needed for Application).
3. Check the box that applies to your situation for question 3. Is the entire property outside of the SFHA, a portion of the property, or just the structure outside of the SFHA? Flood insurance is only mandatory if a portion of the structure is in the mapped SFHA. Write “OAS” after the box you checked. We recommend for LOMA-OAS purposes, the applicant check the box for the structure on the property unless it is readily apparent your entire property is outside of the mapped SFHA.

## Applicant Information:

Complete section A by filling out your contact information.

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.	
Applicant's Name (required): [Redacted]	E-mail address (optional) <input type="checkbox"/> By checking here you may receive correspondence electronically at the email address provided): [Redacted]
Mailing Address (include Company name if applicable) (required): [Redacted] [Redacted]	Daytime Telephone No. (required): [Redacted]
	Fax No. (optional): [Redacted]
Signature of Applicant (required) [Redacted]	Date (required) [Redacted]
End of Section A	

## Page 2 Section B:

Write "OAS" after "Structure located on natural grade" and "Legally recorded parcel of land or portion thereof (LOMA)" (as shown below).

Provide the property description for box number 1 and the address in the address box number 2. Write N/A LOMA-OAS in the lower box (as shown below).

Determination Requested For: (check one)	Elevation Information Required: (complete Item 5)
<input type="checkbox"/> Structure located on natural grade (LOMA) <span style="border: 1px solid red; padding: 2px;">OAS</span>	Lowest Adjacent Grade to the structure (the elevation of the lowest ground touching the structure including attached patios, stairs, deck supports or garages)
<input type="checkbox"/> Legally recorded parcel of land, or portion thereof (LOMA) <span style="border: 1px solid red; padding: 2px;">OAS</span>	Elevation of the lowest ground on the parcel or within the portion of land to be removed from the SFHA
<b>1. PROPERTY INFORMATION</b>	
Property Description (Lot and Block Number, Tax Parcel Number, or Abbreviated Description from the Deed, etc.): [Redacted] <span style="border: 1px solid red; padding: 2px;">Provide Description</span>	
<b>2. STRUCTURE INFORMATION</b>	
Street Address (including Apt. Unit, Suite, and/or Bldg. No.): [Redacted] <span style="border: 1px solid red; padding: 2px;">Provide Address</span>	
What is the type of construction? (check one) <input type="checkbox"/> crawl space <input type="checkbox"/> slab on grade <input type="checkbox"/> basement/enclosure	
<input type="checkbox"/> other (explain): [Redacted] <span style="border: 1px solid red; padding: 2px;">N/A LOMA-OAS</span>	



Geographic coordinate data must be provided for the most upstream edge of the structure and the property. The latitude and longitude can be determined by using a hand-held GPS unit, Google Earth, or a survey. Check the appropriate box for the horizontal datum for the latitude and longitude provided. If you need any assistance with this portion of the application, please contact your floodplain administrator or the NYSDEC Floodplain Management Section.

3. GEOGRAPHIC COORDINATE DATA						
Please provide the Latitude and Longitude of the most upstream edge of the <b>structure</b> (in decimal degrees to nearest fifth decimal place)						
Indicate Datum:		<input type="checkbox"/> WGS84	<input type="checkbox"/> NAD83	<input type="checkbox"/> NAD27	Lat. [ ] . [ ]	Long. [ ] . [ ]
Please provide the Latitude and Longitude of the most upstream edge of the <b>property</b> (in decimal degrees to nearest fifth decimal place)						
Indicate Datum:		<input type="checkbox"/> WGS84	<input type="checkbox"/> NAD83	<input type="checkbox"/> NAD27	Lat. [ ] . [ ]	Long. [ ] . [ ]

Provide the Flood Insurance Rate Map (FIRM) information in the appropriate boxes. For the “Base Flood Elevation (BFE)” and the “Source of BFE”, write “N/A LOMA-OAS”. The BFE is not required for an Out-As-Shown application.

4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION			
NFIP Community Number:	Map Panel Number:	Base Flood Elevation (BFE):	Source of BFE:
360738	36093C0158D	N/A LOMA-OAS	N/A LOMA-OAS

The NFIP Community Number and the Map Panel Number can be found on the FIRMette (see below).

The six-digit number, starting with 36 in New York, is the NFIP Community Number (in the red box below). The Map Panel Number is in the green box below.

**NFIP**

**PANEL 0158D**


**FIRM**  
FLOOD INSURANCE RATE MAP  
for SCHENECTADY COUNTY, NEW YORK  
(ALL JURISDICTIONS)

CONTAINS:

<u>COMMUNITY</u>	<u>NUMBER</u>
<b>GLENVILLE, TOWN OF</b>	<b>360738</b>
<b>NISKAYUNA, TOWN OF</b>	<b>360739</b>
<b>SCHENECTADY, CITY OF</b>	<b>360741</b>

**PANEL 158 OF 257**  
**MAP SUFFIX: D**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

Notice to User: The **Map Number** shown below should be used when placing map orders; the **Community Number** shown above should be used on insurance applications for the subject community.



**MAP NUMBER**  
**36093C0158D**

**EFFECTIVE DATE**  
**JANUARY 8, 2014**

**Federal Emergency Management Agency**

NATIONAL FLOOD INSURANCE PROGRAM

NFIP Community Number

Map Panel Number

## Elevation Information:

5. ELEVATION INFORMATION (SURVEY REQUIRED)			N/A LOMA-OAS	
<ul style="list-style-type: none"> <li>• Lowest Adjacent Grade (LAG) to the structure (to the nearest 0.1 foot or meter) _____ ft. (m)</li> <li>• Elevation of the lowest grade on the property, or within metes and bounds area (to the nearest 0.1 foot or meter) _____ ft. (m)</li> <li>• Indicate the datum (if different from NGVD 29 or NAVD 88 attach datum conversion) <input type="checkbox"/> NGVD 29 <input type="checkbox"/> NAVD 88 <input type="checkbox"/> Other (add attachment)</li> <li>• Has FEMA identified this area as subject to land subsidence or uplift? <input type="checkbox"/> No <input type="checkbox"/> Yes (provide date of current releveling): _____</li> </ul> <p>This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.</p>				
Certifier's Name: _____	License No.: _____	LOMA-OAS	Expiration Date: _____	LOMA-OAS
Company Name: _____	LOMA-OAS	Telephone No.: _____	Fax No.: _____	Seal (optional)
Email: _____				
Signature: _____	Date: _____			

For a LOMA-OAS, cross out box 5 (Section B Page 2 of 3) and write N/A LOMA-OAS in the box. Fill in the name of the property owner in the "Certifier's Name" box. Write LOMA-OAS in the "License No.," "Expiration Date," and "Company Name" boxes. Fill in your phone number, fax number, email, the date, and sign the application.

The MT-EZ form and additional instructions for filling it out can be found at:

<https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms/mt-ez>

## Completing the LOMA-OAS Application

This application can be submitted by mail or online.

### 1) Letter of Map Change (LOMC) Application by Mail

Mail a copy of the MT-EZ form, a copy of the Property Deed, the property map with the floodplain, and the FIRMette to the address listed on page 3 of the MT-EZ form:

**LOMC CLEARINGHOUSE**  
**3601 Eisenhower Avenue, Suite 500**  
**Alexandria, VA 22304-6426**  
**Attn.: LOMA MANAGER**

Make a copy of all documents for your own records. Do not submit original documents. FEMA will review the application and respond within 60 days. Submitting the form in digital format (scanned and saved to a CD) may expedite the process.

## 2) Online LOMC Application

The online application for a LOMC, such as a LOMA-OAS, can be found at the following link: [www.fema.gov/online-lomc](http://www.fema.gov/online-lomc). This tool allows for you to submit the required documents with the LOMA-OAS request and check the application status once it has been submitted. It also allows for more efficient communication with LOMC processing staff.

If you have any questions about filling out the MT-EZ form or completing the application, you can contact the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center. The FMIX can be reached at 1-877-FEMAMAP (1-877-336-2627) or by email at [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com).