**Letter template for properties listed on the Summary of Map Actions (SOMA) in Category 3 Only**

Use this letter template to send to properties that have a Letter of Map Amendment (LOMA) or Letter of Map Change Based on Fill (LOMR-F) included in your community’s SOMA in Category 3 (Superseded).

[Use community letterhead for this letter, if possible]

[Date]

Re: FEMA Letter of Map Amendment (LOMA) [Case number from SOMA]

Property: **[Property address or tax lot #]**

Dear Property Owner,

Updated FEMA flood maps that show a more accurate picture of flood risk in [name of community] become effective on [effective date]. The pending maps can be viewed using FEMA’s Flood Map Changes Viewer (<https://msc.fema.gov/fmcv>) or through FEMA’s Map Service Center website ([msc.fema.gov](https://msc.fema.gov/portal/home)).

As part of the map update process, FEMA has re-evaluated each Letter of Map Change in the area (including the LOMA for the property listed above) to determine if it should remain in effect based on the changes to flood zones and Base Flood Elevations on the new maps. LOMAs are official FEMA documents that remove a property from the FEMA flood zone, allowing lenders to remove the mandatory flood insurance requirement for a building with a federally-backed mortgage.

FEMA recently provided us with the results of their evaluation called a *Summary of Map Actions* (SOMA) which among other things, identifies LOMAs that will remain in effect and those that will be superseded when the new maps become effective. LOMAs that will remain valid will be included on a FEMA Revalidation Letter that will be effective on [day after the effective date].

The SOMA (copy enclosed) lists the LOMA for your property in **Category 3: Superseded.** This means that FEMA has determined that the LOMA will be superseded by the new maps on [day after the effective date] for the reason listed. As a result, moving forward, flood insurance may now be required if there is a federally-backed mortgage on the property.

We highly encourage you to contact your insurance agent, at your earliest convenience, to learn about your flood insurance options. There may be cost-saving options available for insurance which need to be in place before the maps become effective.

Enclosed in a copy of FEMA’s fact sheet about SOMAs and Revalidation Letters which contains more details. Should you have questions about the new flood maps, LOMAs, SOMAs, or Revalidation Letters, we encourage you to contact the FEMA Mapping and Insurance eXchange helpline at 1-877-336-2627 or by e-mail at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov). For questions about flood insurance and specific options available for your property, please contact your local insurance agent.

Additional, [Community name] is a participant of the National Flood Insurance Program (NFIP) and has floodplain development regulations that helps to protect lives and property from future flooding. Proposed development in high-risk areas, as shown on the flood maps, must meet applicable requirements in the ordinance. To learn more, contact [community contact name and phone number or email address].

Sincerely,

[Name/title of community official, name of community]

Enclosures:

Summary of Map Actions for [name of community]

*Understanding FEMA’s Summary of Map Actions and Revalidation Letter*