SUMMARY OF MAP ACTIONS What this means for communities and citizens

Letters of Map Revision (LOMR) and Letters of Map Amendment (LOMA), collectively called Letters of Map Change (LOMC), are a vital part of collaboration among FEMA, local government, and the private sector to correct and update Flood Insurance Rate Maps (FIRM) outside of the normal mapping process. A LOMC may be viewed as an exception to a FIRM for a limited geographic area. When FEMA issues a new map panel, these past exceptions are individually evaluated to determine their standing against the new maps, and a Summary of Map Action (SOMA) is created for each community having LOMCS associated with revised panels. The LOMCs associated with revised panels appear on the SOMA, under one of the four categories defined below.

Community officials and private citizens are encouraged to review the SOMA for accuracy and completeness as part of their review of the Preliminary FIRM and Flood Insurance Study products. With the issuance of new FIRM, circumstances with respect to structures in or near a flood zone may have changed and previous Letters of Map Changes may or may not still be valid. Communities may wish to notify affected members of the public, particularly those homeowners and businesses whose LOMRs and LOMAs will be superseded (see Category 3 description below) once new maps take effect. The four SOMA categories are:

1. LOMCs Incorporated

The modifications to previous maps affected by LOMRs and LOMAs will be incorporated into the new/revised maps panels. These LOMRs and LOMAs will remain in effect as exceptions to the previous map panel(s) until the new FIRM becomes effective (official).

2. LOMCs Not Incorporated

The modifications effected by the LOMRs and LOMAs will not be reflected on the newly revised FIRM panels because of map scale limitations (the geographic area represented by the LOMR or LOMA is too small to be viewed on the map panel) or because the LOMR or LOMA issued had determined that the lot(s) or structure(s) involved were outside the flood zone as shown on the revised map panel. These LOMRs and LOMAs will remain in effect until the revised FIRM becomes effective. One day after the effective date of the new FIRM the LOMRs and LOMAs will be **revalidated** free of charge through a single letter mailed to the community reaffirming the validity of the previous LOMC.

3. LOMRs and LOMAs Superseded

The modifications effected by the LOMRs and LOMAs have not been reflected on the final revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. These LOMRs and LOMAs will no longer be in effect when the new map panels become effective. Communities are encouraged to communicate with impacted homeowners to notify them that the LOMR/LOMA for their property has been superseded.

4. LOMCs to be Redetermined

The LOMCs in Category 2 above will be revalidated through a single letter to the community that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more lots or structures has changed, the LOMC cannot be revalidated through this administrative process. FEMA will review the data previously submitted for the LOMR or LOMA requests and issue to the community a new determination for the affected properties after the effective date of the revised FIRM.