



Notification of Letter of Map Amendment (LOMA) Revalidated

August 31, 2016

Property Owner Name
Property Address
Edina, MN Zip

Dear Property Owner:

A multiyear project by the Federal Emergency Management Agency (FEMA) to re-examine Edina's flood risks and develop detailed digital flood hazard maps is nearing completion. The updated maps will become effective on November 4, 2016, replacing the current maps that were adopted in 2004.

The parcel and/or structure identified at the top of this letter had been removed from the flood hazard map, also known as a Flood Insurance Rate Map (FIRM), through a Letter of Map Amendment (LOMA) submitted by the property owner. The LOMA that had previously been issued is still valid when compared to the updated maps. FEMA will automatically revalidate the LOMA, free of charge, one day after the updated maps become effective through a single revalidation letter. Once the revalidation letter is received by the City of Edina, a copy will be made available online at www.edinamn.gov/engineering_flood_resources or you may contact the City or visit FEMA's Map Service Center website at <https://msc.fema.gov/portal>.

How will these changes affect you?

If you have a mortgage from a federally regulated or insured lender, you are not required by Federal law to maintain flood insurance when the flood maps become effective, though your lender still retains the right to require flood insurance as a condition of your loan. In an area at lower risk, the rate you pay for flood insurance may be lower. Your mortgage or insurance lender may ask for a copy of your LOMA and/or revalidation letter.

Although flood insurance may be optional, the City of Edina recommends that you review your insurance coverage to ensure that your property and contents are protected, as the risk of flooding may be reduced, but *not removed*. Normal home hazard insurance *does not* cover flood damage.

Flood insurance is available through FEMA's National Flood Insurance Program (NFIP). More than 20 percent of all NFIP flood claims are filed from property owners living outside mapped high-risk areas, similar to the area in which your home is located. Contact your insurance agent to see if you are eligible for the lower-cost Preferred Risk Policy (PRP). For more information on flood insurance, or to find an insurance agent, visit FloodSmart.gov.

ENGINEERING DEPARTMENT

7450 Metro Boulevard • Edina, Minnesota 55439
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Here's where to go for more information.

Flood resources, including a map of changes since the last Flood Insurance Rate Map (FIRM), are available on the City of Edina website at www.edinamn.gov/engineering_flood_resources .

You may also view the changes by visiting the Interactive Water Resources Map at <https://www.barr.com/maps/edina/index.html#/-93.3600/44.8918/13> .

Regards,

A handwritten signature in cursive script that reads "Jessica V. Wilson".

Jessica V. Wilson, CFM
Water Resources Coordinator
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952-826-0445

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