2013
Happy New Year!

Every year around this time most of us take a look back and remember all things, good and bad, that happened during the previous year. 2012 was an election year, resulting in many interesting discussions and debates. Some of the top news stories include weather related super storm Sandy, mass-shootings, and the fiscal cliff. We also saw Facebook go public, witnessed the Penn State scandal and watched the Olympics in London while juggling the time difference.

From a Flood perspective, we attended the NFIP conference in Austin, FEMA introduced a new Form and the Biggert –Waters Flood Insurance Reform Act of 2012 was passed Here at LPS National Flood, we experienced

another busy and flood-filled fun year. From the Collier County revision, to the Federal Flood Portfolio acquisition, our staff has been tremendous and we are so grateful for all our wonderful employees. Some of which celebrated a big milestone in their career. Our Senior Vice President, **Mike Hanson**, Vice President of IT, **Tom Cannon**, **Carol Dzuibek** and **Judy Lesch** in our Business Development department and our Life of Loan Supervisor, **Eddie Puckett** all celebrated their 20th anniversary with the Flood division.

Whether you started with us in 2012 or have ordered from us all along, we wish you all Health and Happiness in 2013!

Diane Puckett and Doug Bashore with toys donated on one day of the drive.

Flood Toy and Food Drive

Diane Puckett, Account Manager and **Doug Bashore**, West Region Manager, organized our annual Food and Toy drive. For the past eight years, this drive has benefited Mission Arlington. Mission Arlington is a non-profit organization that helps people in our community with meals, household items, school supplies, clothing, medical and dental services, and many programs to help people find homes and jobs. They have a Christmas Store each year where people can 'shop' for toys and books for their kids or grandkids. This year's employee contributions generated over ten large boxes of toys and canned goods.

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A LENDER PROCESSING SERVICES COMPANY

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Technical Support:
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Product Information:
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Have a question or topic that you would like addressed in the *National Flood Observer*? Submit your suggestions to **floodinfo@lpsvcs.com**

www.lpsnationalflood.com

Hurricane Sandy

Hurricane Sandy started in Jamaica on October 22, 2012 as a tropical wave and was upgraded to a Tropical Storm Sandy six hours later. It hit the East side of the United States on Tuesday, October 29, 2012. What many predicted as the "perfect storm" ended up cancelling over 15,000 flights, closed down three main airports and stopped trading on Wall Street for two days. The list of facts is long, the devastation unimaginable and the images are plentiful. Instagram's Chief Executive Officer, **Kevin Systrom**, told the Associated Press that during the storm about ten pictures per second were being uploaded to Instagram with the hashtag #sandy. Other facts about Hurricane Sandy include:

• 131 reported deaths in the U.S.

• 8 million people without power, affecting people in 17 states

• $25 billion estimated lost business activity, according to financial analysis firm HIS Global Insight

• Cost estimates have ranged as high as $63 billion so far

• Over 80 homes burn down in Breezy Point, NY

• Nearly 7,000 people spent the night in emergency shelters

Although it will take years to understand the full effect of Hurricane Sandy, relief efforts started almost immediately. Organizations such as the American Red Cross, The United Nations and World Flood Program all have worked around the clock to ensure people displaced received emergency relief. Many communities have vowed to rebuild and will work together with community officials to ensure the latest technology is used to minimize future damage.

$25 billion in lost business activity

Rebuilding With the Help of Advisory Base Flood Elevations

A good example of putting the latest technology and data to use is the Advisory Base Flood Elevations (ABFEs). Prior to Hurricane Sandy, FEMA was restudying areas of the New York and New Jersey coastlines to update the Flood Insurance Rate Maps (FIRMs). The new maps were not scheduled to be delivered to community officials until mid 2013. With the existing FIRMS for this area being over 25 years old, and with the new FIRMs not yet finalized, FEMA realized it was vital to provide near term ABFEs to support reconstruction efforts.

The ABFEs provide the most accurate data available, identifying flood risk as it will likely be displayed on the next revision of the FIRMs. Since communities can use this new flood data now, they will be able to rebuild stronger, safer, and less vulnerable to future flood risks. They can build for the future before the actual FIRMs are finalized.

ABFEs are available to communities in the following areas:
• New Jersey Counties: Atlantic, Bergen, Burlington, Cape May,

Essex, Hudson, Middlesex, Monmouth, Ocean, and Union.

• New York Counties: Bronx, Kings, New York, Richmond, Queens, and Westchester.
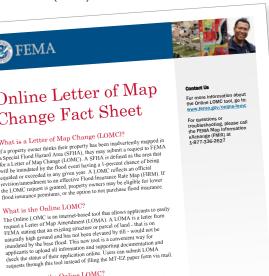
More details about FEMAs efforts to rebuild these communities with the help of ABFEs can be found at FEMA Region II's Coastal Website, **http://www. region2coastal.com/sandy/abfe**

Online Letter of Map Change (LOMC) Tool

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the Flood Insurance Rate Map (FIRM) may cause small areas that are at or above the flood elevation to be inadvertently shown within the Special Flood Hazard Area (SFHA) boundaries.

Also, the placement of fill may elevate small areas within the SFHA boundaries to an elevation at or above the flood elevation. When this happens, structures or parcels of land may be inadvertently included in the SFHA on the FIRM.

For such situations, the property owner may apply for a Letter of Map Change (LOMC). In December, 2012 FEMA announced release of their new online LOMC tool to request a Letter of Map Amendment (LOMA) online. This new online application allows users to submit LOMA requests online instead of via mail, track progress of the application, receive real-time updates and improves overall efficiency of the entire process. At this moment the online LOMC application only allows the submission of LOMA's, all other requests, including LOMR-F, CLOMA, or CLOMR-F will still have to be mailed. The issuance of a LOMA eliminates the Federal flood insurance purchase requirement as a condition of Federal or federally backed financing. For more information regarding the online tool or the LOMC process, visit **www.fema.gov/online-lomc**.

Mike Hanson elected as NFDA Vice President

The results of the National Flood Determination Association (NFDA) election are in and our own **Mike Hanson**, Senior Vice President has been elected to serve as Vice President of the NFDA. The NFDA is a national non-profit organization comprised of companies that make, distribute or have a vested interest in flood zone determinations. According to the NFDA website, the goals of the NFDA include:

- To promote Flood Zone Determination Industry guidelines of standards and ethics

- To increase awareness and understanding of the role of the Flood Zone Determination Industry

- To actively engage in the exchange of information and communication among stakeholders

- To deliver a collective member voice for legislative and regulatory issues

For more information regarding the NFDA, visit **www.nfdaflood.com**.

FEMA

Online Letter of Map Change Fact Sheet

What is a Letter of Map Change (LOMC)?
If a property owner thinks their property has been inadvertently mapped in a Special Flood Hazard Area (SFHA), they may submit a request to FEMA for a Letter of Map Change (LOMC). A SFHA is defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. A LOMC reflects an official revision/amendment to an effective Flood Insurance Rate Map (FIRM). If the LOMC request is granted, property owners may be eligible for lower flood insurance premiums, or the option to not purchase flood insurance.

What is the Online LOMC?
The Online LOMC is an internet-based tool that allows applicants to easily request a Letter of Map Amendment (LOMA). A LOMA is a letter from FEMA stating that an existing structure or parcel of land - that is on naturally high ground and has not been elevated by fill - would not be inundated by the base flood. This new tool is a convenient way for applicants to upload all information and supporting documentation and check the status of their application online. Users can submit LOMA requests through this tool instead of filing the MT-EZ paper form via mail.

Who can use the Online LOMC?
Anyone, including home or property owners, their representatives, and professional surveyors and engineers, may submit a LOMA request using the Online LOMC. Certification by licensed engineering or surveying professionals is required for some supporting documentation, which may be scanned and uploaded by the applicant.

What are the benefits?
- Applicants may save information online and finish applying at their convenience
- Clear and intuitive interface makes applying user-friendly
- Frequent applicants can manage multiple LOMA requests online
- Applicants can check their application status in real-time
- More efficient communications with LOMC processing staff
- Coming soon! Request all LOMC types via the Online LOMC

Contact Us
For more information about the Online LOMC tool, go to: www.fema.gov/online-lomc

For questions or troubleshooting, please call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627

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www.fema.gov/online-lomc   1-877-FEMA MAP