

# A Season of Severe Storms and Record Floods



Severe storms in the spring of 2011 throughout the Mississippi River basin produced floods among the largest and most damaging ever recorded, comparable to the major floods of 1927 and 1993. Several major storm systems deposited huge rainfall totals on the Mississippi River watershed. Some areas received nearly a year's worth of rainfall in the last half of May alone. The rains combined with a particularly large spring snowmelt caused the river and many of its tributaries to swell to historic levels by the beginning of May. Rivers crested at record or near record levels from the Canadian border to the Gulf of Mexico in May and June.

Flooding prompted evacuation orders for tens of thousands of homes from North Dakota to Louisiana, with major flooding throughout the Mississippi basin. Ironically, Louisiana which experienced some of the worst of the flooding was actually in a major drought. Powerful storms also produced some of the most violent weather seen in the U.S. in nearly a century, including massive tornado outbreaks in Alabama and Missouri.

In the first half of the year alone there have been at least 1,140 confirmed tornadoes.

The Great Mississippi Flood of 1927 was the largest river flood in the history of the United States with the river swelling to 80 miles wide in spots. To prevent a repeat of the Great Flood of 1927 and better control River flooding in general, Congress passed the Flood Control Act of 1928. The U. S. Army Corps of Engineers was authorized to build massive flood control projects including the Bonnet Carre Spillway in 1931 and the Morganza Spillway in 1954 to divert water from the Mississippi's main channel helping to relieve stress on levees and other flood control structures both upstream and down.

The Bonnet Carre Spillway, near New Orleans, diverts water from the Mississippi River to Lake Pontchartrain and from there to the Gulf of Mexico. 330 of this structure's 350 bays were opened in May 2011 due to rising water levels which jeopardized levees protecting New Orleans. Spillway gates began closing on



NATIONAL FLOOD  
A LENDER PROCESSING SERVICES COMPANY

1521 N Cooper St | 4th Floor  
Arlington, TX 76011

Lender Customer Phone Number:  
(800) 833-6347

Insurance Customer Phone Number:  
(877) 436-8353

Hours of Operation:  
M-F 7:00am to 9:00pm, Central

Customer Service:  
Press "2" at voice prompt  
[flood@lpsvcs.com](mailto:flood@lpsvcs.com)

Technical Support:  
Press "3" at voice prompt  
[floodsupport@lpsvcs.com](mailto:floodsupport@lpsvcs.com)

Product Information:  
Press "4" at voice prompt  
[floodinfo@lpsvcs.com](mailto:floodinfo@lpsvcs.com)

Have a question or topic that you would like addressed in the *National Flood Observer*? Submit your suggestions to [floodinfo@lpsvcs.com](mailto:floodinfo@lpsvcs.com)

[www.lpsnationalflood.com](http://www.lpsnationalflood.com)

## October 2011 Flood Insurance Manual Changes

On April 1, FEMA released bulletin **W-11020** that outlines the Flood Insurance Manual changes that will become effective on October 1, 2011. In addition to changes that include an average increase in flood insurance premium rates of 4% and new obstruction codes for buildings with elevators, the bulletin contains the following new requirements:

- Elevation rating requirements are being expanded to Post-FIRM buildings in zones AH, AO and unnumbered A zones that have not previously required the additional elevation documentation. While a letter from a community official can satisfy this new requirement for buildings in zone AO, buildings in zones AH and unnumbered A will require an official Elevation Certificate in order to properly rate the policy.
- LPS National Flood offers a free online tool for requesting Elevation Certificate quotes for buildings nationwide. Visit [www.lpsnationalflood.com](http://www.lpsnationalflood.com) for more information.**
- For buildings identified on FEMA flood maps that contain areas designated as Coastal Barrier Resource System (CBRS) or Otherwise Protected Areas (OPAs), FEMA provides clarification for acceptable documentation to prove that buildings are not in these areas and therefore eligible for NFIP flood insurance – insurers must provide one of the following:
    - o A copy of the most recent flood map panel marked to show the exact location of the building;
    - o A letter indicating that the building is not located in a CBRS area or OPA, signed and dated by a local community official;
    - o An EC indicating that the building is not located in a CBRS area or OPA, signed and dated by a surveyor, an engineer, an architect, or a local community official;
    - o A flood zone determination certification indicating that the building is not located in a CBRS area or OPA, that guarantees the accuracy of the information; or
    - o A letter from the U.S. Fish and Wildlife Service stating that the building is not located in a CBRS area or OPA.

**LPS National Flood offers guaranteed flood zone determinations that include indication of whether buildings are found to be located within CBRS/OPA areas. For more information about LPS' determination services, contact us at [800.833.6347](tel:800.833.6347) option 4 or [floodinfo@lpsvcs.com](mailto:floodinfo@lpsvcs.com).**

## Cape Cod Flood Maps Rescinded

Revised Flood Insurance Rate Maps for communities in Barnstable county Massachusetts that were scheduled to be effective on June 16, 2011 were rescinded by letter from FEMA on June 10, 2011. FEMA notified the communities in Barnstable County directly but did not communicate this action to flood map users prior to the scheduled effective date. The 1992 flood maps are the currently effective flood maps for these communities. For more information regarding Barnstable county maps and life of loan tracking, e-mail [flood@lpsvcs.com](mailto:flood@lpsvcs.com).

If you'd like to know which community's flood maps will be revised in 2011, go to [www.lpsnationalflood.com](http://www.lpsnationalflood.com) and click on the Resources tab for a full list.



## Clock Ticking on NFIP Reauthorization

Legislation that would extend and fiscally strengthen the National Flood Insurance Program was passed by the House of Representatives on July 12, 2011 by a margin of 406-22. The Flood Insurance Reform Act, H.R. 1309, seeks to reauthorize and reform the NFIP, including decreasing the program's losses by allowing rate increases and by cutting subsidies. The final text of the bill as passed by the full House will be made available via Thomas.gov by searching by bill number, "HR 1309".

"This program is too important to let lapse, and too in debt to continue without reform," said Representative Judy Biggert, who is leading the effort to fix the NFIP. "We need to put the National Flood Insurance Program back on stable financial footing so that it can provide homeowners with reliable coverage without putting taxpayers on the line for billions in losses. This legislation will give the program long-term stability, help draw better flood maps, and initiate actuarially sound pricing," Biggert said.

The Senate is considering its own five-year version of NFIP reauthorization and reform, so it remains to be seen what the final bill will look like. The NFIP is currently only authorized through September, 2011, so there is pressure for Congress to take action in order to avoid another lapse in the Program.

Stay tuned.



---

## *Severe Storms and Record Floods* Continued from Page 1.

June 12 as the river level began to fall and the last of the gates were closed on June 20.

The Morganza Spillway and Floodway in south central Louisiana stands between the Mississippi and the Atchafalaya Basin. Its purpose is to divert water from the River during major flood events by releasing water into the Atchafalaya Basin, including the Atchafalaya River and the Atchafalaya Swamp. The spillway and adjacent levees also help prevent the Mississippi from changing

its course through the major port cities of Baton Rouge and New Orleans, to a new course down the Atchafalaya River to the Gulf of Mexico. The Morganza Spillway began opening its floodgates on May 14, 2011 for the first time in 37 years, deliberately flooding 4,600 square miles of rural Louisiana to save most of Baton Rouge and New Orleans.

While the highly engineered flood control systems put in place more than 50 years ago have worked as well as can be expected in 2011, it has not been

without major stress to the system. The process of channeling flood flows between the levees removes millions of acres of floodplains from the river that were historically covered with water. In each major flood, the river, of course, tries to reclaim its floodplain. Can we expect large Flood Control Systems to continue to manage extreme events in light of changes in the watershed and greatly increased rainfall intensity we are experiencing? Only time will tell.

# LPS's Property Condition Adjusted AVM

*Increase Accuracy. Adjust for Condition.*



Factor economic and local market conditions in your property valuations with a fast turnaround. You can benefit from LPS' ValueSure Condition Adjusted (CAVM) valuation model – the first of its kind to be created by a nationally recognized automated valuation model (AVM) provider.

The ValueSure CAVM is one of the first AVM products to comply with the Department of the Treasury's Interagency Appraisal and Evaluation Guidelines (IAG).

This valuation model is unique to the market. Upon receipt of an order for a valuation, a licensed real estate agent physically

reviews the property to determine whether or not its condition is consistent with neighborhood norms. Only when the licensed agent has made a judgment as to the property's relative condition can the AVM be processed, and that information is taken into consideration to create a condition-adjusted valuation. In some cases, the property condition can be judged so poor as to discontinue the valuation process.

LPS Applied Analytics delivers complete, fully detailed valuations for virtually any property — across town or across the country. LPS AVMs leverage our own industry-leading property database and sophisticated underlying technology to help you make the most informed decision from a single, affordable source.

Whether you use our AVMs as your primary or secondary valuations, expect a tremendous boost in your efficiency with the following:

- Accelerated valuation process
- Increased productivity
- Improved risk management
- Maximized cost savings

For more information, call **866.964.8343** or e-mail [lpsAAsales@lpsvcs.com](mailto:lpsAAsales@lpsvcs.com).

## DID YOU KNOW?

That the answers to your FEMA/NFIP questions are just a click away in the online version of the *Mandatory Purchase of Flood Insurance Guidelines* booklet?

It's so easy... all you have to do is browse to:

[http://www.fema.gov/good\\_guidance/download/10040](http://www.fema.gov/good_guidance/download/10040)

Type your topic or key word in the "FIND" box and hit "enter". The search results will direct you to either the first iteration of your key word or the page that the information is located on.

Not what you're looking for? Simply click the right or left arrow next to the "FIND" box and continue searching.