

LPS to Improve LOMA Application Assistance with eLOMA

As part of our value-added service and support, LPS National Flood provides assistance to our lender clients and their borrowers by facilitating submission of application materials for FEMA Letters of Map Amendment (LOMA).

A Letter of Map Amendment (LOMA) is an official amendment, by letter, to an effective NFIP map establishing a property's location in relation to the Special Flood Hazard Area (SFHA). A LOMA is usually issued because a property is inadvertently shown on the flood map as being located in the floodplain, but is actually on natural high ground above the base flood elevation. The issuance of the LOMA can result in a revision to the mandatory purchase of flood insurance requirement.

The current process for submitting LOMA applications involves compiling hard-copy map, survey and Elevation Certificate documentation, completion of FEMA's

LOMA application form and shipment of the document package via U.S. mail. FEMA's review process of these materials is entirely manual, and the issued LOMA can take 8 weeks or longer in some cases.

The National Flood Determination Association (NFDA), of which LPS National Flood is a charter member, has recently received approval for its qualified members to gain access to FEMA's eLOMA tool. Established in 2006, eLOMA has provided an electronic means for licensed land surveyors and professional engineers to submit LOMA applications and, in most cases, receive an online determination in minutes from FEMA that would have taken several weeks as a manual process.

With numerous staff members eligible for use of eLOMA according to standards agreed upon by NFDA and FEMA, LPS National Flood looks forward to undergoing the necessary training to gain access to the online program. Once LPS is actively using eLOMA, we will be able to provide more timely support of our customers' needs as well as contribute to the success of the eLOMA program and FEMA's ongoing efforts to improve efficiency and reduce paperwork.



NATIONAL FLOOD
A LENDER PROCESSING SERVICES COMPANY

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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

“Revolutionary” Flood Conference in Boston



It's that time of year again – FEMA's annual National Flood Conference is scheduled for April 19 – 22 in Boston. The conference theme this year is “Revolutionizing the NFIP”, which is fitting considering both the venue as well as the numerous near-term changes that the Program is expected to undergo.

LPS National Flood will be very active in the conference program this year, participating in workshops and hosting our exhibition. We look forward to meeting with our many valued customers at the event, and encourage you to stop by our booth to say “hello”! For more information about the National Flood Conference, visit <http://www.nfipbureau.fema.gov>.

If you are interested in scheduling a meeting with LPS National Flood, please contact us at [877.436.8353](tel:877.436.8353), option 4 or Floodinfo@lpsvcs.com.



New Look, Same Great Service

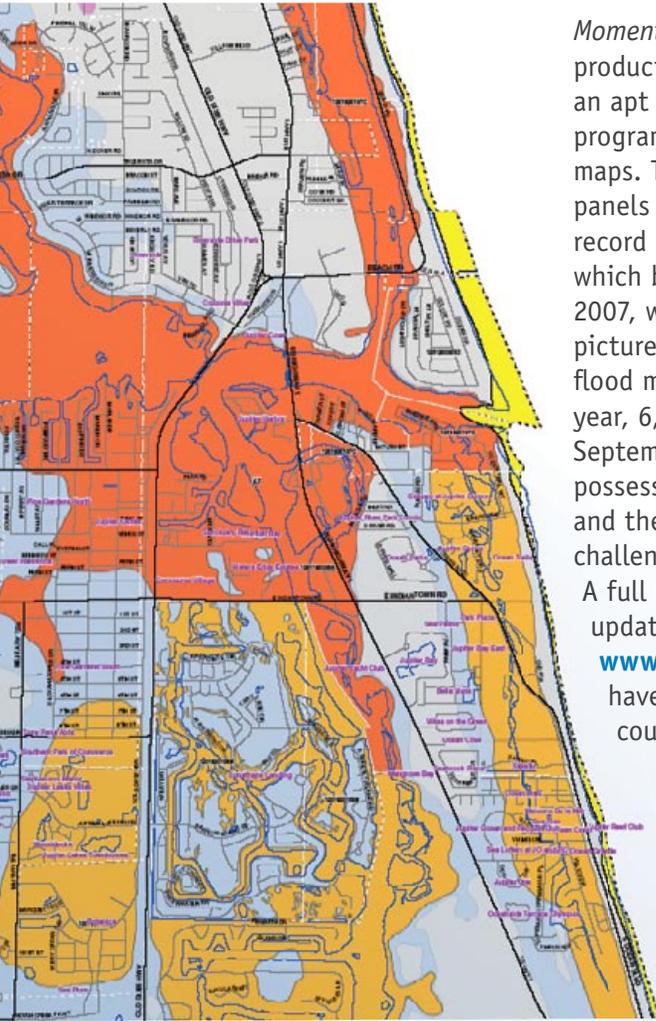
We continually ask our customers for feedback on the service we provide. You tell us you love our Flood Ordering Website (WebCert), Customer Service and response times. Our current website is undergoing a makeover to give it a fresh new look. Our updated site is designed to provide our customers with more comprehensive information about

our products and services, as well as news, information, and helpful resources to keep you in touch with the latest industry developments. The unveiling will occur later this month at www.lpsnationalflood.com. The ease of use and website functionality will remain unchanged. We think you will like what you see!

Standard Flood Hazard Determination Form Finalized

The SFHDF that was set to expire last October and was extended by FEMA, has recently been issued with an expiration date of December 13, 2011. The only changes to the form are the new expiration date and the effective date of June 16, 2009. LPS National Flood has already incorporated the new form into all systems. You can obtain more information on the SFHDF at [http://www.fema.gov/business/nfip/sfhdf.nsf](http://www.fema.gov/business/nfip/sfhdf/sfhdf.nsf).

Map Mod Gains *Momentum*



Momentum can be defined as the product of mass and velocity, which is an apt description of FEMA's ongoing program to revise the nation's flood maps. The numbers of flood map panels revised in 2009 will double the record number of revisions in 2008, which broke the record for revisions in 2007, which broke... well, you get the picture! Roughly 30,000 of the 110,000 flood map panels will be revised this year, 6,000 of which will be released in September alone. LPS National Flood possesses the technological capabilities and the economies of scale to meet the challenges of Map Modernization.

A full list of counties slated for map updates is available on our website, www.lpsnationalflood.com, but we have listed some of the high impact counties for 2009.

2/18/09	FRESNO COUNTY	CA
3/2/09	MECKLENBURG COUNTY	NC
3/2/09	PROVIDENCE COUNTY	RI
3/16/09	JACKSON COUNTY	MS
5/4/09	VIRGINIA BEACH COUNTY	VA
5/18/09	SANTA CLARA COUNTY	CA
6/2/09	COLLIN COUNTY	TX
6/16/09	CONTRA COSTA COUNTY	CA
6/16/09	HARRISON COUNTY	MS
7/7/09	NEW HAVEN COUNTY	CT
7/7/09	FAIRFIELD COUNTY	CT
7/20/09	SUMMIT COUNTY	OH
8/3/09	ALAMEDA COUNTY	CA
8/3/09	JOHNSON COUNTY	KS
8/3/09	TULSA COUNTY	OK
9/11/09	MIAMI-DADE COUNTY	FL
9/25/09	SUFFOLK COUNTY	NY
9/25/09	TARRANT COUNTY	TX
9/25/09	NASSAU COUNTY	NY
9/25/09	MONMOUTH COUNTY	NJ
9/25/09	YORK COUNTY	PA
9/25/09	GENESEE COUNTY	MI
9/25/09	MULTNOMAH COUNTY	OR
2009	CUYAHOGA COUNTY	OH
2009	WAYNE COUNTY	MI
2009	DALLAS COUNTY	TX
2009	HANCOCK COUNTY	MS

NFDA Officers Elected

Unlike another recent election, "Change" was not the theme for the recent election of officers for the National Flood Determination Association (NFDA). Leila Taha, Vice President at LPS National Flood, was re-elected for a second term as NFDA President and Mark Schnellinger,

Vice President at LPS, was also re-elected as a member of the NFDA's Board of Directors. LPS National Flood actively supports the efforts of the NFDA, which advocates for flood service providers and for best practices within the flood determination industry. We're

privileged to have two LPS staff members serve on the NFDA Board to contribute to the ongoing success of the National Flood Insurance Program. You can learn more about the NFDA and its' activities by visiting www.nfdaflood.com.

New Administrator for FEMA

President Obama recently announced his intention to nominate Craig Fugate as Administrator for Federal Emergency Management Agency (FEMA). DHS Secretary Janet Napolitano also announced that Jason R. McNamara will serve as the Chief of Staff for FEMA.

"These announcements represent a new chapter for FEMA. Both Craig and Jason

bring a tremendous amount of emergency management experience to these positions, and they are just the first of a dynamic new team that is being brought in to lead this agency. Together, we can make FEMA a vibrant agency and an effective and efficient partner for state and local first responders," said Napolitano.



Craig Fugate

Craig Fugate was appointed the Director of the Florida Division of Emergency Management in 2001.

A position he has held for eight years. In that time, he has presided over 23 Declared State Emergencies, 11 of which were Presidential Declared Disasters.

Levee Evaluations to Impact Flood Hazards

Levees are a hot topic these days amongst emergency management officials, floodplain managers, and homeowners. The stability and effectiveness of the nation's estimated 100,000+ miles of levee systems has become of great concern, especially since Hurricane Katrina in 2005. As a result, several initiatives have begun to inventory and evaluate levees, and propose programs and standards to help manage levee systems and ensure the safety and awareness of risk for the areas that they are intended to protect.

New FEMA Maps Reflect Levee Hazards

As part of FEMA's Map Modernization efforts, new flood studies include evaluation of each community's levees and whether they will protect the areas behind them from a 100-year flood event. These analyses will determine how the

flood hazards are depicted on the FEMA Flood Insurance Rate Maps (FIRMs) and whether federal flood insurance will be required for properties behind levees that have secured federally-backed loans. The impact of these studies is becoming evident as FEMA releases the updated FIRMs, a prime example being the December 2008 publication of new flood maps for the Natomas region of Sacramento, California that resulted in the expansion of flood hazards for over 26,000 homes.

Levees "Flunked" by Army Corps

Beyond FEMA's studies, the U.S. Army Corps of Engineers (USACE) is actively evaluating government-maintained levees and identifying those that require repair. In some cases, levees are identified as deficient but eligible for rehabilitation. If sufficiently repaired within a specified

grace period, they will be identified as providing acceptable protection for the areas behind them. In other cases, the USACE is finding some levee structures to be so severely degraded that they are "flunked" and marked as ineligible for federal rehabilitation aid. The USACE has identified 9% of the nearly 2000 levees that the USACE evaluates with unacceptable maintenance ratings which will impact future FEMA flood hazard designations and federal flood insurance purchase requirements for affected properties.

The National Flood Observer will continue to track and report new developments with respect to levees as they stand to impact the processes and customers of LPS National Flood. To access the January 15, 2009 draft of the "Recommendations for a National Levee Safety Program", visit the National Committee on Levee Safety public website at <http://www.iwr.usace.army.mil/ncls/>.