

SERVICELINK FLOOD OBSERVER



BACK TO SCHOOL

For many of us, the end of August means summer is over and a return to our regular schedule. Our kids are back in school; no more juggling summer vacations, camps and family visits. We find a little more traffic on the way to work, and homework replaces the fun of summer.

All manual flood zone determinations are completed in-house at our Arlington, Texas location where, as a part of our production model, a fair percentage of ServiceLink Flood employees are students at the University of Texas at Arlington. The nature of the volume fluctuations within our industry has necessitated that our division adopt a business model that allows for extreme scalability. We are able to process a significant amount of additional units without any material increase in people or resources. Utilizing our proprietary mapping technology, MapMS, the flood researcher has a significant advantage in productivity and efficiency. Our business model gains efficiencies when volume increases.

As a thank you to all our wonderful employees, we invited them to attend the Texas Rangers vs Cleveland Indians baseball game at the Ballpark in Arlington. Our entire account management team visited the new office and enjoyed the Rangers game as well. Summer celebrations included our second annual ice cream social, shorts day, and drawings for Chili's gift certificates and Cowboys tickets. On the operations side, we continue to monitor a few proposed National Flood Insurance Program (NFIP) changes and the Standard Flood Hazard Determination Form (SFHDF) set to expire October 31, 2018. For more information regarding these topics and the removal of CBRA data from FIRMs, please refer to "Flood Industry Topics" on page 2.

News From ServiceLink Flood

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From left to right: Mike Hanson, Mark Reedy, and Laura Hosler

FLOOD INDUSTRY TOPICS

The current Standard Flood Hazard Determination Form (SFHDF) is set to expire on October 31, 2018. Per the Federal Register notice dated June 29, 2018, FEMA is seeking an extension without change to the current form. FEMA typically allows a grace period of 6 months to implement the new form. ServiceLink Flood will start utilizing the updated form when it is available. For more up to date information regarding this topic visit, <https://www.fema.gov/media-library/assets/documents/225>.

FEMA announced earlier this year that beginning in late 2018 (**anticipated November 16, 2018**), it will no longer provide Coastal Barrier Resources System (CBRS) boundaries on the Flood Insurance Rate Maps (FIRMS). Per information provided by FEMA on their website, The Coastal Barrier Resources Act (CBRA) was passed by Congress in 1982 to encourage conservation of hurricane-prone, biologically rich coastal barriers. CBRA prohibits most new federal expenditures that encourage development or modification of coastal barriers. Therefore, most new or substantially improved residences, businesses, or other developments in the CBRS are not eligible for certain federal funding and financial assistance, including coverage under the National Flood Insurance Program (NFIP). Development can still occur within the CBRS, as long as private developers or other non-federal parties bear the full cost. CBRS boundaries are shown on maps that were originally adopted by Congress, and with few exceptions, only Congress can change the CBRS boundaries. The official CBRS maps are maintained by the United States Fish and Wildlife Service (USFWS).

Given the Coastal Barrier Resources Act's (CBRA) restrictions on Federal flood insurance, the Federal Emergency Management Agency (FEMA) has historically shown CBRS boundaries on coastal FIRMS as a courtesy to users. When the CBRS maps are modified through an act of Congress, the Service updates the official maps within days and makes the new maps and digital data available through our website and the CBRS Mapper. However, due to the length of time required to perform a coastal study, it is not feasible for FEMA to update the FIRMS to coincide with the CBRS revisions in a timely and seamless manner. It can take years to reflect the changes to the CBRS on the FIRMS. Using out-of-date or incomplete CBRS information to find out whether a structure is eligible for flood insurance under the National Flood Insurance Program can have serious financial impacts.

FEMA and the Service are working collaboratively to update the delivery of CBRS data to the public. The most up-to-date CBRS boundaries and prohibition date data can be found on the Service's [CBRS Mapper](#) and via the data sources described above. While the CBRS boundaries and prohibition dates will be removed from FEMA's FIRMS in November (revised via Letter of Map Amendment), CBRS data will continue to be part of the National Flood Hazard Layer (NFHL) until February 2019. After that, the CBRS Web Map Service (WMS) published by the Service will be delivered alongside the NFHL WMS on the NFHL viewer and via the Map Service Center. Users that utilize FEMA data in other systems independent from the NFHL viewer are encouraged to incorporate either the Service's CBRS WMS or downloadable data into their systems.

For more information regarding CBRS boundaries visit <https://www.fws.gov/cbra/maps/index.html> or FEMA CBRS website: <https://www.fema.gov/coastal-barrier-resources-system>.

ServiceLink Flood is prepared to continue to provide the same data provided by US Fish and Wildlife Service when FEMA is no longer including the CBRS data.

MULTIPLE BUILDINGS

There are instances where one address contains multiple buildings and each building is in a different flood zone. In such cases, ServiceLink Flood provides its customers with the option to provide multiple Flood Zone Determinations, each referencing the appropriate buildings and flood zones. This process is managed by our Dispute Department.

Flood Zone Determination dispute resolution is a top priority for ServiceLink Flood and is managed by our most seasoned and experienced researchers. Any ServiceLink Flood Zone Determination can be submitted for review via our website, e-mail, fax or phone. Supporting documentation is encouraged and will greatly improve the response time. Any additional

information as to why the information provided is being disputed is significant and should be included. Once the dispute has been processed, the Dispute Resolution staff contacts the client with the results and supplies the necessary documentation. Once it has been determined that an address contains multiple buildings with different insurance requirements, the client is contacted to confirm the desire to receive multiple Flood Zone Determinations.

The Master Certificate with Schedule product (MCS) addresses complex properties with multiple structures and other large parcels. Depending on the property, the MCS product includes a schedule identifying each of the structures by number and listing its respective flood zone information, a structure map showing the location, and an exhibit to clarify the relationship between the flood zones and the structures.

For more information regarding this subject, contact us at (800) 833-6347 option 2 or speak with your Account Manager.



Future Flood Map Revisions

Our Life of Loan department has completed several hundred thousand map revision determinations so far this year. The below list represents the upcoming FEMA flood map revisions scheduled for November, 2018.

Effective Date	County	State
11/02/2018	Placer County	CA
	Alachua County	FL
	Bradford County	FL
	Columbia County	FL
	Union County	FL
11/16/2018	Summit County	CO
	Warren County	IA
	Cabarrus County	NC
	Iredell County	NC
	Mecklenburg County	NC
	Rowan County	NC
	Stanly County	NC
	Union County	NC
	Curry County	OR
	Newton County	TX

For a complete list of FEMA flood map revisions for 2018, visit the "Resources" tab at www.ServiceLinkNationalFlood.com.

For more information regarding your portfolio, please contact our Life of Loan department by emailing LOLServicing@svclnk.com or by calling customer service at 800.833.6347, option 2.

CONTACT SERVICELINK FLOOD FOR MORE INFORMATION:

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Lender Customer:
800.833.6347

Insurance Customer:
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Hours of Operation:
Monday – Friday,
7:00 a.m. – 9:00 p.m. Central

Customer Service:
Press 2 at voice prompt
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