



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter
FIL-8-2009
January 30, 2009

Flood Insurance

Revised Flood Hazard Determination Form

Summary:

The Federal Emergency Management Agency (FEMA) has issued the attached revised Standard Flood Hazard Determination Form (SFHDF), which includes a new Office of Management and Budget (OMB) control number. The form's format and content have not changed. The updated form must be used beginning June 16, 2009.

Distribution:

FDIC-Supervised Banks (Commercial and Savings)

Suggested Routing:

Chief Executive Officer
Compliance Officer

Attachment:

[Updated Standard Flood Hazard Determination Form](#)

Contact:

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Note:

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2009/index.html.

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- The National Flood Insurance Reform Act of 1994 and FDIC regulations (12 CFR 339.6) require FDIC-supervised banks to use FEMA's SFHDF when determining whether a building or mobile home offered as security for a loan will be located in a Special Flood Hazard Area.
- The OMB conducted a periodic review of the SFHDF, as required by the Paperwork Reduction Act, and issued a revised form with a new control number.
- The updated SFHDF, with the new control number, must be used beginning June 16, 2009.
- The revised form and instructions are available on the FEMA Web site at <http://www.fema.gov/library/viewRecord.do?id=1394>.