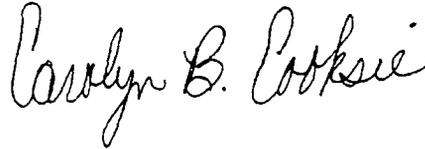


**For:** State and County Offices

**Use of Standard Flood Hazard Determination Form (SFHDF) (FEMA Form 81-93)**

**Approved by:** Acting Deputy Administrator, Farm Credit Programs



**1 Overview**

**A**

**NFIRA Changes**

The National Flood Insurance Reform Act of 1994 (NFIRA) made changes to the National Flood Insurance Program. The following changes affect Farm Credit programs.

- Federal agency lender is defined as a Federal agency that makes direct loans secured by improved real estate or a mobile home.
- Lender is defined as a regulated lending institution or Federal agency lender.
- Federal bank regulators and Federal agency lenders shall:
  - require flood insurance for properties securing loans that have buildings or mobile homes located in special flood hazard areas
  - develop regulations requiring the use of FEMA Form 81-93 (Exhibit 1)
  - develop regulations and provide for escrowing flood insurance payments
  - develop regulations to provide a purchaser or lessee written notice of the special flood hazard area and require flood insurance before signing the documents related to the transaction.

Continued on the next page

<b>Disposal Date</b>	<b>Distribution</b>
June 1, 1997	State Offices; State Offices relay to County Offices and Ag Credit Teams

## Notice FC-70

### 1 Overview (Continued)

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#### B

#### Purpose

The regulations on flood insurance are found in FmHA Instruction 426.2, National Flood Insurance, which is being revised to implement the changes in subparagraph A.

This notice:

- provides guidance on the use of FEMA Form 81-93
  - is to be used until the revised FmHA Instruction 426.2 is published.
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### 2 Implementation Responsibilities

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#### A

#### Guaranteed Loans

Effective January 2, 1996, the Federal bank regulators published regulations mandating the use of FEMA Form 81-93 when real estate is proposed for security. FSA will not act as a monitoring agent for the regulators and will not request copies of these forms.

For loans where real estate is to be taken as security, the FSA credit officer shall include statements similar to the following on the Conditional Commitment.

- "The lender must comply with 60 Fed.Reg.35286, which requires the use of a Standard Flood Hazard Determination Form."
  - "Flood insurance will be obtained if it is available on structures that are or will be located on a floodplain."
- 

#### B

#### Direct Loans

FEMA Form 81-93 shall be completed for all applications submitted, subsequent to the date of this notice, for loans to be secured by real estate. The form may be completed either by an FSA employee or a technical consultant who will guarantee the accuracy of the information provided.

The attached copy of FEMA Form 81-93 may be reproduced as needed. Additional copies may be requested from FEMA at 1-800-611-6125.

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**3 Importance of Information**

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**A**

**Flood Insurance**

Exhibit 1 provides specific information on the need for and availability of flood insurance. This information is necessary for a determination of program eligibility.

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**B**

**Floodplain  
Identification**

Exhibit 1 provides specific information on floodplain identification that is pertinent to the accurate completion of FSA's environmental review.

The completed form should be attached to Form FmHA 1940-22, or included as an exhibit to a Class I or Class II Environmental Assessment.

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**C**

**Contacts**

Questions on this notice or on floodplain insurance issues, including access to floodplain maps, should be directed to Don Lander, PDEED, at 202-720-9656, through the Area Office.

Questions on this notice may also be directed to Kathleen Miller, LMD, at 202-720-1643, through the Area Office.

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Copy of Standard Flood Hazard Determination Form

Following is a copy of Standard Flood Hazard Determination Form.

FEDERAL EMERGENCY MANAGEMENT AGENCY <b>STANDARD FLOOD HAZARD DETERMINATION</b>		<i>See The Attached Instructions</i>	O.M.B. No. 3067-0264 Expires April 30, 1998
<b>SECTION I - LOAN INFORMATION</b>			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)	
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$	
<b>SECTION II</b>			
<b>A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION</b>			
NFIP Community Name	County(ies)	State	NFIP Community Number
<b>B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME</b>			
NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	NFIP Map Panel Effective/ Revised Date	LOMA/LOMR Yes      Date	Flood Zone Map
<b>C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)</b>			
<input type="checkbox"/> Federal Flood insurance is available (community participates in NFIP). <input type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP			
<input type="checkbox"/> Federal Flood insurance is not available because community is not participating in the NFIP			
<input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA). Federal Flood insurance may not be available. CBRA designation date: _____			
<b>D. DETERMINATION</b>			
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES BEGINNING WITH LETTERS "A" OR "V")? <input type="checkbox"/> YES <input type="checkbox"/> NO			
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.			
<b>E. COMMENTS (Optional):</b>			
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.			
<b>F. PREPARER'S INFORMATION</b>			
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)		DATE OF DETERMINATION	

FEMA Form 81-93, JUN 95

This form may be locally reproduced.

## Copy of Standard Flood Hazard Determination Form (Continued)

Following is a copy of Standard Flood Hazard Determination Form, page 1 of instructions.

## STANDARD FLOOD HAZARD DETERMINATION FORM INSTRUCTIONS

## PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for FEMA Form 81-93 is estimated to average 20 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472; and to the Office of Management and Budget, Paperwork Reduction Project (30676-0264), Washington, DC 20503.

**NOTE:** The 1-800 number referred to in these instructions is not available as of June 1995. FEMA is in the process of establishing this service and will have this number in place by December 1995. A notice will be published in the Federal Register announcing this service. In the meantime, community status information can be obtained by faxing a request to (202) 646-3445. Mapping information can be obtained by faxing a request to (202) 646-4596.

SECTION I

**1. LENDER NAME AND ADDRESS:** Enter lender name and address.

**2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS:**

Enter property address for the insurable collateral. In rural areas, a postal address may not be sufficient to locate the property. In these cases, legal property descriptions may be used and may be attached to the form if space provided is insufficient.

**3. LENDER ID. NO.:** The lender funding the loan should identify itself as follows: FDIC-insured lenders should indicate their FDIC Insurance Certificate Number; Federally-insured credit unions should indicate their charter/insurance number; Farm Credit institutions should indicate their UNINUM number. Other lenders who fund loans sold to or securitized by FNMA or FHLMC should enter the FNMA or FHLMC seller/servicer number.

**4. LOAN IDENTIFIER:** Optional. May be used by lenders to conform with their individual method of identifying loans.

**5. AMOUNT OF FLOOD INSURANCE REQUIRED:** Optional. The minimum federal requirement for this amount is the lesser of: the outstanding principal loan balance; the value of the improved property, mobile home and/or personal property used to secure the loan; or the maximum statutory limit of flood insurance coverage. Lenders may exceed the minimum federal requirements. National Flood Insurance Program (NFIP) policies do not provide coverage in excess of the value of the building/mobile home/personal property.

SECTION IIA. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION:

**NFIP Community Name.** Enter the complete name of the community (as indicated on the NFIP map) in which the building or mobile home is located. Under the NFIP, a community is any State or area or political subdivision thereof, or any Indian tribe or authorized tribal organization, or Alaska Native village or authorized native organization, which has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. (Examples: Brewer, City of; Blue Springs, Town of; Washington, Borough of; Worcester, Township of; Baldwin County; Jefferson Parish.) For a building or mobile home that may have been annexed by one community but is shown on another community's NFIP map, enter the Community Name for the community with land-use jurisdiction over the building or mobile home.

**County(ies).** Enter the name of the county or counties in which the community is located. For unincorporated areas of a county, enter "unincorporated areas." For independent cities, enter "independent city."

**State.** Enter the two-digit state abbreviation. (Examples: VA, TX, CA.)

**NFIP Community Number.** Enter the 6-digit NFIP community number. This number can be determined by consulting the NFIP Eligibility Book or can be found on the NFIP map; copies of either can be obtained by calling 1-800-xxx-xxxx. If no NFIP Community Number exists for the community, enter "none".

B. NFIP DATA AFFECTING BUILDING/MOBILE HOME:

The information in this section (excluding the LOMA/LOMR information) is obtained by reviewing the NFIP map on which the building/mobile home is located. The current NFIP map, and a pamphlet titled "Guide to Flood Maps," may be obtained by calling 1-800-xxx-xxxx. Note that even when an NFIP map panel is not printed, it may be reflected on a community's NFIP map index with its proper number, date, and flood zone indicated; enter these data accordingly.

## Copy of Standard Flood Hazard Determination Form (Continued)

Following is a copy of Standard Flood Hazard Determination Form, page 2 of instructions.

**NFIP Map Number or Community-Panel Number.** Enter the 11-digit number shown on the NFIP map that covers the building or mobile home. (Examples: 480214 0022 C; 5810C0075 F.) Note that the first six digits will not match the NFIP Community Number when the sixth digit is a "C" or when one community has annexed land from another but the NFIP map has not yet been updated to reflect this annexation. When the sixth digit is a "C", the NFIP map is in countywide format and shows the flood hazards for the geographic areas of the county on one map, including flood hazards for incorporated communities and for any unincorporated county contained within the county's geographic limits. Such countywide maps will list an NFIP Map Number. For maps not in such countywide format, the NFIP map will list a Community-Panel Number on each panel. If no NFIP map is in effect for the location of the building or mobile home, enter "none".

**NFIP Map Panel Effective/Revised Date.** Enter the map effective date or the map revised date shown on the NFIP map. (Example: 6/15/93.) This will be the latest of all dates shown on the map.

**LOMA/LOMR.** If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) has been issued by the Federal Emergency Management Agency (FEMA) since the current Map Panel Effective/Revised Date that revises the flood hazards affecting the building or mobile home, check "yes" and specify the date of the letter; otherwise, no entry is required. Information on LOMAs and LOMRs is available from the following sources:

1. The community's official copy of its NFIP map should have a copy of all subsequently-issued LOMAs and LOMRs attached to it.
2. For LOMAs and LOMRs issued on or after October 1, 1994, FEMA publishes a list of these letters twice a year as a compendium in the Federal Register; a subscription service providing actual copies of these letters semi-monthly is also available. To inquire about these two services, call 1-800-xxx-xxxx.
3. Most LOMAs and LOMRs issued since 1983 nationwide are contained in FEMA's Community Information System. An electronic listing may be requested, and may be limited to specific communities or states, if desired. For information on this service, call 1-800-xxx-xxxx.

**Flood Zone.** Enter the flood zone covering the building or mobile home. (Examples: A, AE, A1-30, V, VE, V1-30, AH, AO, B, C, X, D.) If the building or mobile home straddles the dividing line between two flood zones, list both. All flood zones beginning with the letter "A" or "V" are considered Special Flood Hazard Areas (SFHAs). Each flood zone is defined in the legend of the NFIP map on which it appears.

**No NFIP Map.** If no NFIP map covers the area where the building or mobile home is located, check this box.

#### **C. FEDERAL FLOOD INSURANCE AVAILABILITY:**

Check all boxes that apply; however, note that boxes 1 (Federal Flood Insurance is available...) and 2 (Federal Flood Insurance is not available...) are mutually exclusive. Federal flood insurance is available to all residents of a community that participates in the NFIP. Community participation status can be determined by consulting the NFIP Eligibility Book, which can be obtained by calling 1-800-xxx-xxxx. The NFIP Eligibility book will indicate whether or not the community is participating in the NFIP and whether participation is in the Emergency or Regular Program. If the community participates in the NFIP, check either Regular Program or Emergency Program. To obtain Federal flood insurance, a copy of this completed form may be provided to an insurance agent.

Federal flood insurance is prohibited in designated Coastal Barrier Resources Areas (CBRA) areas for buildings or mobile homes built or substantially improved after the date of the CBRA designation. An information sheet explaining CBRA areas may be obtained by calling 1-800-xxx-xxxx.

**D. DETERMINATION:** If any portion of the building/mobile home is in an identified SFHA, check yes (flood insurance is required). If no portion of the building/mobile home is in an identified SFHA, check no.

**E. COMMENTS:** Optional. Persons completing the form may use this portion in any manner.

**F. PREPARER'S INFORMATION:** If other than the lender, enter the name, address, and telephone number of the company or organization performing the flood hazard determination. An individual's name may be included, but is not required.

**Date of Determination.** Enter date on which the flood hazard determination was completed.

#### **OTHER INFORMATION**

**MULTIPLE BUILDINGS:** If the loan collateral includes more than one building, a schedule for the additional building(s)/mobile home(s) indicating the determination for each may be attached. Otherwise, a separate form must be completed for each building or mobile home. Any attachment(s) should be noted in the comment section. A separate flood insurance policy is required for each building or mobile home.

**GUARANTEES REGARDING INFORMATION:** Determinations on this form made by persons other than the lender are acceptable only to the extent that the accuracy of the information is guaranteed.