

REGULATORY ALERT

NATIONAL CREDIT UNION ADMINISTRATION
1775 DUKE STREET, ALEXANDRIA, VA 22314

DATE: April 2003 **NO:** 03-RA-05

TO: All Credit Unions

SUBJECT: Standard Flood Hazard Determination Form

ENCL: [FEMA Standard Flood Hazard Determination Form](#)

The Federal Emergency Management Agency (FEMA) has released a revised Standard Flood Hazard Determination Form, FEMA Form 81-93, OCT 02, which replaces FEMA Form 81-93, OCT 98. The form is used for determining whether real property offered as collateral on a loan is located in a special flood hazard area.

Notification was published on FEMA's website on November 11, 2002. The effective date of the form was October 2002, but FEMA's notice provided a reasonable implementation period, until February 28, 2003, for the industry to make changes in their automated systems. Use of the revised form became mandatory on March 1, 2003.

A copy of the form with instructions is attached. The form and instructions may be reproduced and are also available from the following sources:

FEMA Web Site <http://www.fema.gov/library/viewRecord.do?id=1394>
FEMA Warehouse 1-800-480-2520 (camera-ready copies)

If you have any questions, please contact FEMA or your regional office.

Sincerely,

/S/

Dennis Dollar
Chairman

Enclosure