

**FEMA Form 086-0-32, Standard Flood Hazard Determination Form**

Changes to FEMA Form 086-0-32 (this table has been updated to show all changes, including those made following the 60-day comment period):

LOCATION	CURRENT TEXT	REVISED TEXT	FEBRUARY CHANGES IN RESPONSE TO COMMENTS
			To maintain the form as 1-page, the Form has been moved to the back, behind information.
			The actual form becomes the last of three pages (page 3 of 3).
p.1. Section I, 1	1. LENDER NAME AND ADDRESS		Change text to: "Lender/Service Name and Address"
p. 1, Section I, 2.	COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER (See instructions section for more information)	COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)	This Box has been enlarged.
p. 1, Section I, 3.	LENDER ID NO.	LENDER ID NO. (Optional)	This Box has been enlarged.
p. 1, Section II, B.	LOMA/LOMR Number	[BOX] Is there a Letter of Map Change (LOMC)? If so, what is the: [BOX] Date [BOX] Case No.	The language has been clarified.
p. 1, Section II. C.	1. Federal flood Insurance is available (community participates in the NFIP).  Regular Program Emergency Program of NFIP  2. Federal flood insurance is not available because community is not participating in the NFIP.  3. Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.  CBRA/OPA Designation Date:	1. Federal flood Insurance is available (community participates in the NFIP).  Regular Program Emergency Program of NFIP  2. Federal flood insurance is not available because community is not participating in the NFIP.  3. Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.  CBRA/OPA Designation Date:	
			<b>INFORMATION SECTION</b>
PAGE 2 -3			The actual form has been moved

			to the back of the information section. Page 2 and 3 (Information), become Page 1 of 3 and 2 of 3 with this update.
p. 2, Section 1, 2.	<p><b>COLLATERAL (Building/Mobile Home/Personal Property)</b>  <b>PROPERTY ADDRESS:</b> 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. If other identifiers are available, such as Longitude/Latitude, please use any that will help describe the collateral location properly. Additional information may be attached.</p>	<p><b>COLLATERAL DESCRIPTION:</b> Preparer should coordinate with user to ensure the collateral is sufficiently identified. Suggested forms of collateral identification include, but are not limited to, property address, parcel or lot number and longitude/latitude. If needed, additional information may be attached to this form.</p>	
p. 2, Section 1, 3.	<p><b>LENDER ID NO:</b> 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 MUNINUM number. Other lenders who fund loans sold to or securitized by FNMA or FHLMC should enter FNMA or FHLMC seller/service number.</p>	<p><b>. LENDER ID NO.:</b> Optional. Preparer should coordinate with user to ensure the lender is sufficiently identified on the form. The lender name and address (Box 1. above) may be sufficient.</p>	Change title to: "LENDER/SERVICER ID NO:"
p.2, Section 1, 5.	<p><b><u>AMOUNT OF FLOOD INSURANCE REQUIRED:</u></b>  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</p>	<p><b><u>AMOUNT OF FLOOD INSURANCE REQUIRED:</u></b>  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. A lender retains the prerogative to require flood insurance in excess of the minimum federal requirements not by the</p>	

	coverage in excess of the insured value of the building/mobile home/personal property.	direction of FEMA. National Flood Insurance Program (NFIP) policies do not provide coverage in excess of the insured value of the building/mobile home/personal property.	
PAGE 3			Becomes Page 2 of 3.
p. 3, Section 2., B., 3.	<p>3.LOMA/LOMR. If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) has been issued by 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.</p> <p>Information on LOMAs and LOMRs is available from the following sources:</p> <ul style="list-style-type: none"> <li>* The community's official copy of its NFIP map should have a copy of all subsequently-issued LOMAs and LOMRs attached to it.</li> <li>* 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. This information is also available on FEMA's website at <a href="http://msc.fema.gov">http://msc.fema.gov</a>.</li> <li>* A subscription service providing digitized copies of these letters on CD-ROM is also available by calling 1-800-358-9616.</li> </ul>	<p><u>Is there a Letter of Map Change (LOMC)?</u> This field can remain blank if no Letter of Map Change (LOMC) (these include the Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR) or similar FEMA Map Letter(s)) applies to the subject property. If there is a LOMC, list the date and number. Information on the LOMC is available from the following sources:</p> <ul style="list-style-type: none"> <li>* The community's official copy of its NFIP map(s) should have a copy of all subsequently-issued FEMA Letters attached.</li> <li>* For a LOMC issued on or after October 1, 1994, FEMA publishes a list of these letters twice a year as a compendium in the Federal Register. This information is also available on FEMA's website at <a href="http://msc.fema.gov">http://msc.fema.gov</a>.</li> <li>* The FEMA Map Service Center website is <a href="https://msc.fema.gov/portal">https://msc.fema.gov/portal</a>.</li> </ul>	
p. 3, Section 2., B., 4.	<p><u>Flood Zone.</u> Enter the flood zone(s) covering the building or mobile home. (Examples: A, AE, A4, AR, AR/A, AR/AE, AR/AO, V, VE, V12, AH, AO, B, C, X, D) If any part of the building or mobile home is within the Special Flood Hazard Area (SFHA), the entire building or mobile home is considered to</p>	<p><u>Flood Zone.</u> Enter the flood zone(s) in which the building or mobile home is located. (Examples: A, AE, A4, AR, AR/A, AR/AE, AR/AO, V, VE, V12, AH, AO, B, C, X, D). If any part of the building or mobile home is within the Special Flood Hazard Area (SFHA), the entire building or mobile home is considered to</p>	

	<p>be in the SFHA. 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. If there is no NFIP map for the subject area, enter "none."</p>	<p>be in the SFHA. All flood zones beginning with the letter "A" or "V" are considered to be in the SFHA. Each flood zone is defined in the legend of the NFIP map on which it appears. If there is no NFIP map for the subject area, enter "none."</p>	
<p>p. 3, Section C.</p>	<p><u>FEDERAL FLOOD INSURANCE AVAILABILITY</u>. 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 Community Status Book, which is available from FEMA and at <a href="http://www.fema.gov/fema/csb.shtm">http://www.fema.gov/fema/csb.shtm</a>. The NFIP Community Status 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.</p> <p>Federal flood insurance is prohibited in designated Coastal Barrier Resources Areas (CBRA) and Otherwise Protected Areas (OPAs) for buildings or mobile homes built or substantially improved after the date of the CBRA or OPA designation. Information about the Coastal Barrier Resources System may be obtained on</p>	<p><u>FEDERAL FLOOD INSURANCE AVAILABILITY</u>. This is a review of community eligibility; it does not address individual building related eligibility, that is reviewed in the insurance process.</p> <p>Check all boxes that apply; Note that boxes 1 (Federal Flood Insurance is available ...) and 2 (Federal Flood Insurance is not available ...) are mutually exclusive. In most instances, Federal flood insurance is available to all residents with eligible property in a community that participates in the NFIP. Community participation status can be determined by consulting the NFIP Community Status Book, which is available from FEMA and at <a href="http://www.fema.gov/fema/csb.shtm">http://www.fema.gov/fema/csb.shtm</a>. The NFIP Community Status 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.</p> <p>Federal flood insurance is</p>	<p>We are inserting the word “area” that is missing from Section 2 C. (“Federal Flood Insurance Availability”) of the instructions: "Federal flood insurance is prohibited in <b>areas</b> designated by the Coastal Barrier Resources Act. .. “</p>

	FEMA's website at <a href="http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtm">http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtm</a>	prohibited in designated by the Coastal Barrier Resources Act to be in a Coastal Barrier Resources Area (CBRA) and Otherwise Protected Areas (OPA) for buildings or mobile homes built or substantially improved after the date of the CBRA or OPA designation. Information about the Coastal Barrier Resources System (CBRS) may be obtained by visiting the U.S. Fish and Wildlife Service's website at <a href="http://www.fws.gov/CBRA/index.html">http://www.fws.gov/CBRA/index.html</a> .	
p. 3., Section D.	<b>DETERMINATION.</b> If any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA), check yes (flood insurance is required). If no portion of the building/mobile home is in an identified SFHA, check no. If no NFIP map exists for the community, check no. If no NFIP map exists, Section B5 should also be checked.	<b>DETERMINATION.</b> If any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA), check yes (flood insurance is required). If no portion of the building/mobile home is in an identified SFHA, check no. If no NFIP map exists for the community, check no. If no NFIP map exists, Section B5 should also be checked.	
			Change to: E. Comments. Optional. Preparer may add additional pages/data as needed.
			Change to: Preparer's Information: Multiple Buildings –For guidance regarding multiple buildings, please contact your regulator, servicer, lender or other entity as applicable.
END BLOCK	<b>Date of Determination.</b> Enter date on which flood hazard determination was completed.	<b>Date of Determination.</b> Enter date on which flood zone determination was completed.	
END BLOCK	<b>FORM AVAILABILITY:</b> Copies of this form are available from the FEMA fax-on-demand line by calling (202) 646-FEMA and requesting form #23103. Guidance on using the form in a printed, computerized, or	<b>FORM AVAILABILITY.</b> The form is available online at <a href="http://www.fema.gov/plan/prevent/fhm/frm_form.shtm">http://www.fema.gov/plan/prevent/fhm/frm_form.shtm</a> . Copies of this form are available from the FEMA fax-on-demand line by calling (202) 646-FEMA and	

	<p>electronic format is contained in form #23110. This information is also available on FEMA's website <a href="http://www.fema.gov/plan/prevent/fhm/frm_form.shtm">http://www.fema.gov/plan/prevent/fhm/frm_form.shtm</a>.</p>	<p>requesting form #23103. Guidance on using the form in a printed, computerized, or electronic format is contained in form #23110. This information is also available on FEMA's website. See the resource record, for usability purposes. The URL is <a href="http://www.fema.gov/media-library/assets/documents/225?id=1394">http://www.fema.gov/media-library/assets/documents/225?id=1394</a>.</p>	
			<p>The following statement has been added to the information section: <u>FOR LENDING RELATED GUIDANCE REGARDING THIS FORM:</u> Implementation of the mandatory flood insurance purchase requirements of the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 94, as amended, is the responsibility of the various Federal agencies that regulate lenders. Please contact your regulator or lender to determine their requirements.</p>

Please note, the form is now in a different order. The two instructions pages are now at the front with the form at the back (page 3 of 3).

LOCATION	CURRENT TEXT (as of April 14, 2015)	REVISED TEXT	APRIL CHANGES IN RESPONSE TO COMMENTS
Instructions page 1	Page 1 of 3		(SFHDF – Instructions, Page 1 of 2)
Instructions page 2 and page 3, top right			Add OMB No. 1660-0040 and expiration date to all three pages
Instructions page 2	Page 2 of 3		(SFHDF – Instructions, Page 2 of 2)
Top center, FORM	<b>STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF) (continuation)</b>		<b>STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)</b>
FORM Section II. B. (title)	<b>B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE</b>		Add "HOME" after MOBILE
FORM Section II. B. 3.	<input type="checkbox"/> YES (if yes, enter date and case no. below.)		<input type="checkbox"/> YES (if yes, and LOMC date/No. is available, enter date and case no. below.)

FORM Section II. C. 2.	2. <input type="checkbox"/> Federal flood insurance is not available (community participates in the NFIP).		2. <input type="checkbox"/> Federal flood insurance is not available (community does not participate in the NFIP).
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