



FEMA OKs Use of Standard Flood Hazard Determination Forms Until Updated

With flood waters come muck and mire. And, determining which is the appropriate version of the Standard Flood Hazard Determination Form (SFHDF) to be used in documenting a flood zone determination is no less murky. However, a recent post on FEMA's website regarding the approaching expiration of the SFHDF might help to clear away some of the murkiness.

By way of background, currently FEMA Standard Flood Hazard Determination Form FEMA Form 086-0-32 (4/12) is set to expire on May 30, 2015. FEMA Form 086-0-32 was issued in April 2012 and was meant to replace SFHDF FEMA Form 81-93 (12/08), which expired in December 2011. However, shortly after FEMA issued the current Form 086-0-32, it provided a three-year transition period which allowed lenders to use the older FEMA Form 81-93 while working with their vendors in updating their systems to implement use of current FEMA Form 086-0-32. This three-year transition period essentially extended use of the old form to May 2015.

Recently, FEMA posted the following notice on its website advising that until an updated SFHDF is made available, lenders and their vendors can use either form:

"The existing Standard Flood Hazard Determination Form (FEMA form 086-0-32) expires on May 30, 2015. Until the new form becomes available, please continue to use the existing form or the prior version of the form (FEMA form 81-93) whichever you are currently using. Once the new form is published, this [web] page will be updated with the new form and with additional information on transitioning to the new form."

Thus, lenders and their flood determination vendors may continue to use either version of the SFHDF until FEMA issues a brand new version.