



DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency

OMB Control No. 1660-0040

**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

**SECTION I - LOAN INFORMATION**

1. LENDER/SERVICER NAME AND ADDRESS  This section will contain the name and address of the lender/servicer who the certificate was ordered on behalf of.  Section will be left blank otherwise.		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property)  This section contains the property information for the insurable collateral, including, but not limited to: parcel numerical address, legal description, block lot, parcel ID, and/or any other pertinent attribute information.  <b>IMPORTANT: Make sure property is correct!</b>	
3. LENDER/SERVICER ID # <small>FDIC-insured lenders: FDIC Insurance Certificate # Federally-insured credit unions: Charter/Insurance # Farm credit institutions: UNIFORM # Other lenders: FNMA/FHLMC seller/service #</small>	4. LOAN IDENTIFIER  Used by lenders to conform with their individual method of identifying loans.	5. AMOUNT OF FLOOD INSURANCE REQUIRED  This box is typically not filled in by the flood provider.	

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name <small>The name of the community as indicated on the NFIP map: May be any State, political subdivision or area, Indian tribe, Alaska Native village, or authorized native or tribal organization.</small>	2. County(ies)  County property resides in.	3. State	4. NFIP Community Number  6-digit NFIP community number designated by FEMA.
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**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") <small>11-digit number shown on the NFIP map in which the property is located. Older maps may have a 9-digit number. None = the community may not participate in the NFIP or is in the emergency program.</small>	2. NFIP Map Panel Effective / Revised Date  The date on which the NFIP map became effective. This date can be found on the map itself.	3. Is there a Letter of Map Change (LOMC)?  <input type="radio"/> NO (If yes, and LOMC date/no. is available, enter date and case no. below). <input type="radio"/> YES  <small>A case number and effective date will appear here if a letter of map amendment or revision is attached to the end of the report. A LOMC can either confirm or change the flood status of the collateral.</small>	
4. Flood Zone <small>This box contains the letter designation of the FEMA flood zone(s) mapped on the property lot. SFHAS - Special Flood Hazard Area Zones A, AE, AH, AO AND VE Low Risk Flood Zones D, X AND X 0.2</small>	5. No NFIP Map <small>Used if the parcel is located in a non-participating community that has no NFIP panel, or if the community is only participating in the NFIP Emergency program.</small>	Date	Case No.

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)** This section identifies if flood insurance is available under an NFIP program.

1.  Federal Flood Insurance is available (community participates in the NFIP).  Regular Program  Emergency Program of NFIP

2.  Federal Flood Insurance is not available (community does not participate 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.  
Federal flood insurance is prohibited in areas 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.  
CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?**  YES  NO  
If any portion of the building/mobile home is in an identified SFHA (Special Flood Hazard Area), the YES box will be checked (Flood insurance IS required).  
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. Please note, the risk of flooding in this area is **only reduced, not removed.** Flooding can occur in EVERY flood zone (high risk and low risk)

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.

**E. COMMENTS (Optional)**

**Always check this section.**  
It may contain additional WTG comments that may include:

1. The WTG reference/file number	6. AO zones and the approximate base flood depth
2. The community base flood elevation	7. The community and NFIP participation
3. Notification of the presence of SFHA(s) on the property	8. The map panel number that the subject property is located in
4. Vacant land	9. Information about Zone A
5. Any secondary structures that may or may not be affected by SFHA(s)	

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  Flood provider who produced the official determination, ie: Western Technologies Group	DATE OF DETERMINATION  Date determination was completed.
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