

# REGULATORY ALERT

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

**DATE: January 2009 NO: 09-RA-01**  
**TO: All Federally-Insured Credit Unions**  
**SUBJ: Standard Flood Hazard Determination Form**

Dear Board of Directors,

The Federal Emergency Management Agency (FEMA) recently released the revised FEMA Form 81-93, Standard Flood Hazard Determination Form (SFHDF). The effective date for mandatory use of the new form will be June 16, 2009.

In order to update their systems to the new version of the SFHDF, credit unions may continue to use the previous version, which expired October 31, 2008, until the mandatory effective date. SFHDFs completed on or after June 16, 2009 must be completed using the new SFHDF for compliance purposes.

FEMA's press release and the new SFHDF and instructions may be accessed at <http://www.fema.gov/business/nfip/sfhdf/sfhdfform.shtm>.

If you have any questions, please contact your regional director or state supervisory authority.

Sincerely,

/s/

Michael E. Fryzel  
Chairman