



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON, D.C. 20551

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DIRECTOR  
DIVISION OF CONSUMER  
AND COMMUNITY AFFAIRS

CA 16-1

April 7, 2016

**TO THE OFFICERS AND MANAGERS IN CHARGE OF CONSUMER AFFAIRS  
SECTIONS:**

**Applicability to Community Banking Organizations:** This guidance applies to institutions supervised by the Federal Reserve with total consolidated assets of \$10 billion or less.

**SUBJECT: Revised Interagency Examination Procedures for the Flood Disaster Protection Act**

The Task Force on Consumer Compliance of the Federal Financial Institutions Examination Council recently developed the attached interagency examination procedures for the Flood Disaster Protection Act (FDPA). These revised procedures supersede the FDPA interagency examination procedures transmitted with CA 97-1.

The attached procedures reflect a July 2015 interagency rulemaking addressing force placement of flood insurance, escrow of flood insurance premiums and fees, and the exemption to the mandatory purchase of flood insurance requirement for certain detached structures. Additionally, these examination procedures also reflect edits to clarify requirements and improve readability.

If you have any questions, please contact Lanette Meister, Senior Supervisory Consumer Financial Services Analyst, at (202) 452-2705, or Amy Henderson, Managing Counsel, at (202) 452-3140. In addition, questions may be sent via the Board's public website.<sup>1</sup>

Sincerely,

Attachment: Interagency Examination Procedures for the Flood Disaster Protection Act

Supersedes: CA 97-1 "Revised examination procedures which reflect changes in Regulation H, the Flood Disaster Protection Act" (June 19, 1997)

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<sup>1</sup> See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.