

APPENDIX E
STANDARD DOCUMENTS USED IN
CONVERSION/COMPLIANCE PROCESS
AND FOR NEWLY ELIGIBLE COMMUNITIES

<u>Document No.</u>	<u>Description</u>	<u>Page</u>
405	Notification letter to community Chief Executive Officer (CEO) announcing community's eligibility to purchase flood insurance under Emergency Phase of National Flood Insurance Program (NFIP)	E-3
406	Notification letter to CEO announcing community's eligibility to purchase flood insurance under Regular Phase of NFIP; community converted by standard conversion procedures 5	E-
406-D	Notification letter to CEO announcing community's eligibility to purchase flood insurance under Regular Phase of NFIP; community converted by special conversion procedures; community all in Zone D	E-9
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ELIGIBLE	Final Rule, published monthly in FEDERAL REGISTER, listing communities eligible for sale of flood insurance	E-21
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SUSPEND	Final Rule, published monthly in FEDERAL REGISTER, announcing suspension of community eligibility for sale of flood insurance	E-31

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CERTIFIED MAIL
RETURN RECEIPT REQUESTED

(CEO Name and Address)

Dear _____:

I am happy to announce that the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) has approved your community's application to participate in the National Flood Insurance Program (NFIP). In accordance with Section 1336 of the National Flood Insurance Act of 1968, the **(Full Community Name)** is a participant in the Emergency Phase of the NFIP. Flood insurance is now available to local property owners and may be purchased from any property insurance agent or broker licensed to do business in the area in which the property to be insured is located.

I am sending you the enclosed news release announcing your community's eligibility to participate in the NFIP. I hope it assists you in your efforts to publicize the availability of this important coverage. Property owners in your community will want to know about this opportunity to obtain insurance protection against losses from future flooding. Coverage for buildings and their contents is available at reasonable rates for both building owners and tenants.

There is a 30-day waiting period before a newly purchased flood insurance policy takes effect, or for any additional coverage or endorsement that increases policy limits. The waiting period ends and the policy takes effect at 12:01 a.m. on the 30th calendar day after the insurance policy application date and the payment of premium.

There are 10 exceptions to the 30-day waiting period. The two most common exceptions are described in this letter for your information. First, when the initial purchase of flood insurance is in connection with making, increasing, extending, or renewing a loan, there is no waiting period and coverage is effective immediately. Second, when the purchase of flood insurance is related to the revision of a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM), there is a 1-day waiting period. The flood insurance coverage takes effect at 12:01 a.m. on the day after the coverage is purchased for a structure located in a Special Flood Hazard Area (SFHA), an area subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base, or 100-year, flood), before the revision. This exception is



Federal Emergency Management Agency
Washington, D.C. 20472

limited to a 13-month period that starts on the date the revised FHBM or FIRM is issued. Information concerning the remaining exceptions is detailed in the enclosed document, "Policy Issuance 5-98", dated October 1, 1998, issued by the NFIP.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be obtained by those seeking any form of Federal financial assistance for construction or acquisition of buildings in SFHAs. Such assistance includes Federal Housing Administration insured and Department of Veterans Affairs and Rural Economic and Community Development Services guaranteed mortgages and direct loans, Federal disaster relief loans and grants, and other types of similarly described assistance from Federal agencies.

In addition, all loans obtained from federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in the identified SFHAs also are conditioned on the borrower obtaining flood insurance coverage on the building used to secure the loan. I recommend that interested parties purchase and maintain flood insurance coverage for properties located in SFHAs.

If you require additional assistance or information, I recommend that you contact (**State NFIP Coordinator's Name**), the State NFIP Coordinator, by telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by e-mail at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. Our Regional Office staff can be reached by telephone, at (**RO Telephone Number**), or by mail. Please send written inquiries to the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), (**RO Address**).

Sincerely,

David I. Maurstad
Director
Mitigation Division

Enclosures

DM: (**Originator's Initials**)

cc: (**Community Floodplain Administrator**)

State NFIP Coordinator

(**FEMA Regional Director's Name**), Director, FEMA Region (**Region Numeral**)

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

(CEO Name and Address)

Dear _____:

I am happy to announce that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has approved your community's application to participate in the National Flood Insurance Program (NFIP). In accordance with Section 1336 of the National Flood Insurance Act of 1968, the **(Full Community Name)** is a participant in the Regular Phase of the NFIP. Flood insurance is now available to local property owners and may be purchased from any property insurance agent or broker licensed to do business in the area in which the property to be insured is located.

I am sending you the enclosed news release announcing your community's eligibility to participate in the NFIP. I hope it assists you in your efforts to publicize the availability of this important coverage. Property owners in your community will want to know about this opportunity to obtain insurance protection against losses from future flooding. Coverage for buildings and their contents is available for both building owners and tenants.

There is a 30-day waiting period before a newly purchased flood insurance policy takes effect, or for any additional coverage or endorsement that increases policy limits. The waiting period ends and the policy takes effect at 12:01 a.m. on the 30th calendar day after the insurance policy application date and the payment of premium.

There are 10 exceptions to the 30-day waiting period. The two most common exceptions are described in this letter for your information. First, when the initial purchase of flood insurance is in connection with making, increasing, extending, or renewing a loan, there is no waiting period and coverage is effective immediately. Second, when the purchase of flood insurance is related to the revision of a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM), there is a 1-day waiting period. The flood insurance coverage takes effect at 12:01 a.m. on the day after the coverage is purchased for a structure located in a Special Flood Hazard Area (SFHA), an area subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base, or 100-year, flood), before the revision. This exception is limited to a 13-month period that starts on the date the revised FHBM or FIRM is issued. Information concerning the remaining exceptions is detailed in the enclosed document, "Policy Issuance 5-98", dated October 1, 1998, issued by the NFIP.

The FIRM, which shows the Base Flood Elevations established for your community, became effective on **(Effective Date of FIRM)**. This date indicates the effective date for the authorization of the sale of first- and second-layer flood insurance coverage at actuarial rates for all new construction and substantial improvements to existing structures within your community. First-layer coverage on structures built before **(Effective Date of FIRM)**, will be made available at subsidized rates, unless improvements are made.

[USE THE FOLLOWING PARAGRAPH IN PLACE OF PREVIOUS PARAGRAPH IF COMMUNITY ADOPTS COUNTY FIRM]

The **(Community Name)** has adopted by reference **(County Name)** FIRM Panel **(Panel Number and Suffix)**, which became effective on **(County FIRM Effective Date)**. This date indicates the effective date for the authorization of the sale of first- and second-layer flood insurance coverage at actuarial rates for all new construction and substantial improvements to existing structures within your community. First-layer coverage on structures built before **(Initial County FIRM Date)**, will be made available at subsidized rates, unless improvements are made.

The cost for flood insurance on a structure will decrease the higher the structure's first floor is above the Base Flood Elevations established for your community. In addition, on the effective date of the FIRM, the FIRM supersedes all previous maps for the purpose of determining whether individual properties are located inside or outside the SFHA. After the effective date of the FIRM, new construction will be charged actuarial rates that may be higher if the structures are not built in compliance with the floodplain management requirements of the NFIP.

In the event of property damage caused by floods greater than the base flood, which can occur with devastating results, the purchase of flood insurance will provide substantial financial protection for community residents. If authoritative information becomes available at a later date showing that additional areas of your community would be inundated by the base flood, FEMA will issue a revised FIRM to identify those areas in accordance with Section 201(c) of the Flood Disaster Protection Act of 1973, as amended.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be obtained by those seeking any form of Federal financial assistance for construction or acquisition of buildings in SFHAs. Such assistance includes Federal Housing Administration insured and Department of Veterans Affairs and Rural Economic and Community Development Services guaranteed mortgages and direct loans, Federal disaster relief loans and grants, and other types of similarly described assistance from Federal agencies.

In addition, all loans obtained from federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in the identified SFHAs also are conditioned on the borrower obtaining flood insurance coverage on the building used to secure the loan. I recommend that interested parties purchase and maintain flood insurance coverage for properties located in SFHAs.

If you require additional assistance or information, I recommend that you contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator, by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State**

NFIP Coordinator's E-Mail Address). Our Regional Office staff in **(RO City and State)**, also is available to assist you. Our Regional Office staff can be reached by telephone, at **(RO Telephone Number)**, or by mail. Please send written inquiries to the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, **(RO Address)**..

Sincerely,

David I. Maurstad
Director
Mitigation Division

Enclosures

DM: **(Originator's Initials)**

cc: **(Community Floodplain Administrator)**

State NFIP Coordinator

(FEMA Regional Director's Name), Director, FEMA Region **(Region Numeral)**

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Federal Emergency Management Agency
Washington, D.C. 20472

406-D

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

(CEO Name and Address)

Dear _____:

I am happy to announce that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has approved your community's application to participate in the National Flood Insurance Program (NFIP). In accordance with Section 1336 of the National Flood Insurance Act of 1968, the **(Full Community Name)** is a participant in the Regular Phase of the NFIP. Flood insurance is now available to local property owners and may be purchased from any property insurance agent or broker licensed to do business in the area in which the property to be insured is located.

I am sending you the enclosed news release announcing your community's eligibility to participate in the NFIP. I hope it assists you in your efforts to publicize the availability of this important coverage. Property owners in your community will want to know about this opportunity to obtain insurance protection against losses from future flooding. Coverage for buildings and their contents is available for both building owners and tenants.

There is a 30-day waiting period before a newly purchased flood insurance policy takes effect, or for any additional coverage or endorsement that increases policy limits. The waiting period ends and the policy takes effect at 12:01 a.m. on the 30th calendar day after the insurance policy application date and the payment of premium.

There are 10 exceptions to the 30-day waiting period. The two most common exceptions are described in this letter for your information. First, when the initial purchase of flood insurance is in connection with making, increasing, extending, or renewing a loan, there is no waiting period and coverage is effective immediately. Second, when the purchase of flood insurance is related to the revision of a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM), there is a 1-day waiting period. The flood insurance coverage takes effect at 12:01 a.m. on the day after the coverage is purchased for a structure located in a Special Flood Hazard Area (SFHA), an area subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base, or 100-year, flood), before the revision. This exception is limited to a 13-month period that starts on the date the revised FHBM or FIRM is issued.

Information concerning the remaining exceptions is detailed in the enclosed document, "Policy Issuance 5-98", dated October 1, 1998, issued by the NFIP.

FEMA has determined that your community does have SFHAs. However, because existing conditions indicate these areas are remote and uninhabited and have minimal risk from flood damage, FEMA did not perform a detailed study to determine Base Flood Elevations and delineate the SFHAs. Where no immediate study or delineation of SFHAs is necessary, a community is eligible to participate in the Regular Phase of the NFIP.

FEMA issued a FIRM for your community, and it became effective on **(Effective Date)**. The FIRM does not delineate SFHAs, but places your entire community in Zone D. Zone D areas are areas of undetermined but possible flood hazards. In the event that your community anticipates or experiences development activity, community officials should request that FEMA revise the FIRM to identify SFHAs and consider conducting a detailed study to establish Base Flood Elevations and other flood risk information

Because the entire community is designated as Zone D, the Flood Disaster Protection Act of 1973, as amended, will not apply. If, in the future, SFHAs are identified in your community and a revised FIRM is issued, you will be notified regarding the provisions of the Act.

In the event of property damage caused by floods greater than the base flood, which can occur with devastating results, the purchase of flood insurance will provide substantial financial protection for community residents. If authoritative information becomes available at a later date showing that additional areas of your community would be inundated by the base flood, FEMA will issue a revised FIRM to identify those areas in accordance with Section 201(c) of the Flood Disaster Protection Act of 1973, as amended.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be obtained by those seeking any form of Federal financial assistance for construction or acquisition of buildings in SFHAs. Such assistance includes Federal Housing Administration insured and Department of Veterans Affairs and Rural Economic and Community Development Services guaranteed mortgages and direct loans, Federal disaster relief loans and grants, and other types of similarly described assistance from Federal agencies.

In addition, all loans obtained from federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in the identified SFHAs also are conditioned on the borrower obtaining flood insurance coverage on the building used to secure the loan. I recommend that interested parties purchase and maintain flood insurance coverage for properties located in SFHAs.

If you require additional assistance or information, I recommend that you contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator, by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. Our Regional Office staff can be reached by telephone, at **(RO**

Telephone Number), or by mail. Please send written inquiries to the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), (**RO Address**)..

Sincerely,

David I. Maurstad
Director
Mitigation Division

Enclosures

DM: (**Originator's Initials**)

cc: (**Community Floodplain Administrator**)

State NFIP Coordinator

(**FEMA Regional Director's Name**), Director, FEMA Region (**Region Numeral**)

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CERTIFIED MAIL
RETURN RECEIPT REQUESTED

(CEO Name and Address)

Dear _____:

I am happy to announce that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has approved your community's application to participate in the National Flood Insurance Program (NFIP). In accordance with Section 1336 of the National Flood Insurance Act of 1968, the **(Full Community Name)** is a participant in the Regular Phase of the NFIP. Flood insurance is now available to local property owners and may be purchased from any property insurance agent or broker licensed to do business in the area in which the property to be insured is located.

I am sending you the enclosed news release announcing your community's eligibility to participate in the NFIP. I hope it assists you in your efforts to publicize the availability of this important coverage. Property owners in your community will want to know about this opportunity to obtain insurance protection against losses from future flooding. Coverage for buildings and their contents is available for both building owners and tenants.

There is a 30-day waiting period before a newly purchased flood insurance policy takes effect, or for any additional coverage or endorsement that increases policy limits. The waiting period ends and the policy takes effect at 12:01 a.m. on the 30th calendar day after the insurance policy application date and the payment of premium.

There are 10 exceptions to the 30-day waiting period. The two most common exceptions are described in this letter for your information. First, when the initial purchase of flood insurance is in connection with making, increasing, extending, or renewing a loan, there is no waiting period and coverage is effective immediately. Second, when the purchase of flood insurance is related to the revision of a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM), there is a 1-day waiting period. The flood insurance coverage takes effect at 12:01 a.m. on the day after the coverage is purchased for a structure located in a Special Flood Hazard Area (SFHA), an area subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base, or 100-year, flood), before the revision. This exception is limited to a 13-month period that starts on the date the revised FHBM or FIRM is issued.

Information concerning the remaining exceptions is detailed in the enclosed document, "Policy Issuance 5-98", dated October 1, 1998, issued by the NFIP.

FEMA has determined that your community has SFHAs, but existing conditions indicate these areas have minimal potential for future development and are, therefore, at minimal risk from flood damage. The entire community is designated as Zone A or Zone X. Areas designated Zone A are the areas subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). Areas designated Zone X are areas of minimal flood hazards. FEMA has not performed a detailed study to determine Base Flood Elevations.

FEMA has issued a FIRM, which shows the SFHAs for your community. The FIRM became effective on **(Effective Date of FIRM)**. This date is the effective date for the authorization of the sale of first- and second-layer flood insurance coverage at actuarial rates for all new construction and substantial improvements to existing structures within your community. First-layer coverage on structures built before **(Effective Date of FIRM)**, will be made available at subsidized rates, unless improvements are made.

In the event of property damage caused by floods greater than the base flood, which can occur with devastating results, the purchase of flood insurance will provide substantial financial protection for community residents. If authoritative information becomes available at a later date showing that additional areas of your community would be inundated by the base flood, FEMA will issue a revised FIRM to identify those areas in accordance with Section 201(c) of the Flood Disaster Protection Act of 1973, as amended.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be obtained by those seeking any form of Federal financial assistance for construction or acquisition of buildings in SFHAs. Such assistance includes Federal Housing Administration insured and Department of Veterans Affairs and Rural Economic and Community Development Services guaranteed mortgages and direct loans, Federal disaster relief loans and grants, and other types of similarly described assistance from Federal agencies.

In addition, all loans obtained from federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in the identified SFHAs also are conditioned on the borrower obtaining flood insurance coverage on the building used to secure the loan. I recommend that interested parties purchase and maintain flood insurance coverage for properties located in SFHAs.

If you require additional assistance or information, I recommend that you contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator, by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. Our Regional Office staff can be reached by telephone, at **(RO**

Telephone Number), or by mail. Please send written inquiries to the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), (**RO Address**).

Sincerely,

David I. Maurstad
Director
Mitigation Division

Enclosures

DM: (**Originator's Initials**)

cc: (**Community Floodplain Administrator**)

State NFIP Coordinator

(**FEMA Regional Director's Name**), Director, FEMA Region (**Region Numeral**)

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Federal Emergency Management Agency
Washington, D.C. 20472

406-NON

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

(CEO Name and Address)

Dear _____:

I am happy to announce that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has approved your community's application to participate in the National Flood Insurance Program (NFIP). In accordance with Section 1336 of the National Flood Insurance Act of 1968, the **(Full Community Name)** is a participant in the Regular Phase of the NFIP. Flood insurance is now available to local property owners and may be purchased from any property insurance agent or broker licensed to do business in the area in which the property to be insured is located.

I am sending you the enclosed news release announcing your community's eligibility to participate in the NFIP. I hope it assists you in your efforts to publicize the availability of this important coverage. Property owners in your community will want to know about this opportunity to obtain insurance protection against losses from future flooding. Coverage for buildings and their contents is available for both building owners and tenants.

There is a 30-day waiting period before a newly purchased flood insurance policy takes effect, or for any additional coverage or endorsement that increases policy limits. The waiting period ends and the policy takes effect at 12:01 a.m. on the 30th calendar day after the insurance policy application date and the payment of premium.

There are 10 exceptions to the 30-day waiting period. The two most common exceptions are described in this letter for your information. First, when the initial purchase of flood insurance is in connection with making, increasing, extending, or renewing a loan, there is no waiting period and coverage is effective immediately. Second, when the purchase of flood insurance is related to the revision of a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM), there is a 1-day waiting period. The flood insurance coverage takes effect at 12:01 a.m. on the day after the coverage is purchased for a structure located in a Special Flood Hazard Area (SFHA), an area subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base, or 100-year, flood), before the revision. This exception is limited to a 13-month period that starts on the date the revised FHBM or FIRM is issued.

Information concerning the remaining exceptions is detailed in the enclosed document, "Policy Issuance 5-98", dated October 1, 1998, issued by the NFIP.

Because there are no known areas in your community that are subject to inundation by the base flood, your entire community is designated as Zone X (area of minimal flood hazard where the purchase of flood insurance is not mandatory). Flood insurance is available on a voluntary basis at low actuarial premium rates.

In the event of property damage caused by floods greater than the base flood, which can occur with devastating results, the purchase of flood insurance will provide substantial financial protection for community residents. If authoritative information becomes available at a later date showing that additional areas of your community would be inundated by the base flood, FEMA will issue a FIRM to identify those areas in accordance with Section 201(c) of the Flood Disaster Protection Act of 1973, as amended.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be obtained by those seeking any form of Federal financial assistance for construction or acquisition of buildings in SFHAs. Such assistance includes Federal Housing Administration insured and Department of Veterans Affairs and Rural Economic and Community Development Services guaranteed mortgages and direct loans, Federal disaster relief loans and grants, and other types of similarly described assistance from Federal agencies.

In addition, all loans obtained from federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in the identified SFHAs also are conditioned on the borrower obtaining flood insurance coverage on the building used to secure the loan. I recommend that interested parties purchase and maintain flood insurance coverage for properties located in SFHAs.

If you require additional assistance or information, I recommend that you contact (**State NFIP Coordinator's Name**), the State NFIP Coordinator, by telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by e-mail at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. Our Regional Office staff can be reached by telephone, at (**RO Telephone Number**), or by mail. Please send written inquiries to the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), (**RO Address**).

Sincerely,

David I. Maurstad
Director
Mitigation Division

Enclosures

DM: (**Originator's Initials**)

cc: (**Community Floodplain Administrator**)

State NFIP Coordinator
(FEMA Regional Director's Name), Director, FEMA Region **(Region Numeral)**

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Billing Code 6718-04-P

FEDERAL EMERGENCY MANAGEMENT AGENCY

44 CFR Part 64

[Docket No. FEMA-_____]

List of Communities Eligible for the Sale of Flood Insurance

AGENCY: Federal Emergency Management Agency (FEMA).

ACTION: Final Rule.

SUMMARY: This Final Rule identifies communities participating in the National Flood Insurance Program (NFIP). These communities have applied to the NFIP and agreed to enact certain floodplain management measures. The communities' participation in the NFIP authorizes the sale of flood insurance to owners of property located in the communities listed.

EFFECTIVE DATE: The dates listed in the third column of the tables below.

ADDRESSES: Flood insurance policies for property located in the communities listed can be obtained from any licensed property insurance agent or broker serving the eligible community or from the NFIP at Post Office Box 6464, Rockville, Maryland 20849; (800) 638-6620.

FOR FURTHER INFORMATION CONTACT: William H. Lesser, Mitigation Division, 500 C Street SW., Room 411, Washington, DC 20472, (202) 646-2807.

SUPPLEMENTARY INFORMATION: The NFIP enables property owners to purchase flood insurance, which is generally not available otherwise. In return, communities agree to adopt and administer local floodplain management measures aimed at protecting lives and new construction from future flooding. Because the communities listed below have entered the NFIP

recently, subsidized flood insurance is available now for property in these communities.

In addition, the Mitigation Division Director, to whom authority has been delegated by the Secretary of the Department of Homeland Security, has identified the Special Flood Hazard Areas (SFHAs) in these communities by publishing Flood Hazard Boundary Maps (FHBM)s or Flood Insurance Rate Maps (FIRMs). The date of the FHBM or FIRM for each community, if one has been published, is indicated in the fourth column of the table below. In the communities where an FHBM or FIRM has been published, Section 102 of the Flood Disaster Protection Act of 1973, 42 U.S.C. 4012(a), requires the purchase of flood insurance as a condition of receiving Federal or federally related financial assistance for acquisition or construction of buildings in the SFHAs shown on the FHBM or FIRM.

The Mitigation Division Director finds that delayed effective dates would be contrary to the public interest. The Mitigation Division Director also finds that notice and public comment under 5 U.S.C. 553(b) are impracticable and unnecessary.

National Environmental Policy Act. This Final Rule is categorically excluded from the requirements of 44 CFR Part 10, Environmental Considerations. No environmental impact assessment has been prepared.

Regulatory Flexibility Act. The Mitigation Division Director, to whom authority has been delegated by the Secretary of the Department of Homeland Security, certifies that this Final Rule will not have a significant economic impact on a substantial number of small entities in accordance with the Regulatory Flexibility Act, 5 U.S.C. 601 et seq., because this Final Rule creates no additional burden, but lists those communities eligible for the sale of flood insurance.

Regulatory Classification. This Final Rule is not a significant regulatory action under the criteria of Section 3(f) of Executive Order 12866 of September 30, 1993, Regulatory Planning and Review, 58 FR 51735.

Paperwork Reduction Act. This Final Rule does not involve any collection of information for purposes of the Paperwork Reduction Act, 44 U.S.C. 3501 et seq.

Executive Order 12612, Federalism. This Final Rule involves no policies that have federalism implications under Executive Order 12612, Federalism, dated October 26, 1987, 3 CFR, 1987 Comp., p. 252.

Executive Order 12778, Civil Justice Reform. This Final Rule meets the applicable standards of Section 2(b)(2) of Executive Order 12778, October 25, 1991, 56 FR 55195, 3 CFR, 1991 Comp., p. 309.

List of Subjects in 44 CFR Part 64

Flood insurance, Floodplains.

Accordingly, 44 CFR Part 64 is amended to read as follows:

PART 64--[AMENDED]

1. The authority citation for Part 64 continues to read as follows:

Authority: 42 U.S.C. 4001 et seq.; Reorganization Plan No. 3 of 1978, 3 CFR, 1978 Comp., p. 329; E.O. 12127, 44 FR 19367, 3 CFR, 1979 Comp., p. 376.

Part 64.6 [Amended]

2. The tables published under the authority of Part 64.6 are amended as follows:

State/Location

Community Number

Effect Date of Eligibility

Current Effective Map Date

NEW ELIGIBLES--Emergency Phase

NEW ELIGIBLES--Regular Phase

REINSTATEMENTS

REGULAR PROGRAM CONVERSIONS

Code for reading third column: Emerg.-Emergency; Reg.-Regular; Rein.-Reinstatement; Susp.-Suspension; With-Withdrawn.

(Catalog of Federal Domestic Assistance No. 83.100, "Flood Insurance.")

Issued:

David I. Maurstad,

Director,

Mitigation Division,

Federal Emergency Management Agency,

Department of Homeland Security.

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**FEDERAL FLOOD INSURANCE NOW AVAILABLE IN
(COMMUNITY NAME, EXCLUDING COUNTY)**

Washington, DC--The **(Community Name)** has joined over 20,000 communities nationwide that are allowed to purchase federally backed flood insurance. This availability follows the community's adoption and enforcement of ordinances to reduce flood losses and acceptance by the National Flood Insurance Program (NFIP).

The **(Community Name)** is now a participant in the NFIP. Residents of the **(Community Name)** will be able to purchase flood insurance coverage up to the limits under the Emergency Phase of the NFIP. However, there is a 30-day waiting period before the flood insurance coverage goes into effect. For single-family dwellings, the building coverage limit is \$35,000 and the contents coverage limit is \$10,000. Renters also can protect their belongings by purchasing contents coverage. For commercial properties, the contents coverage limit is \$100,000. After the initial Emergency Phase, higher limits of coverage will be available.

Lenders must require borrowers whose property is located in a designated Special Flood Hazard Area to purchase flood insurance as a condition of receiving a federally backed mortgage loan in accordance with the Flood Disaster Protection Act of 1973.

The NFIP is implemented through the Federal Emergency Management Agency. Over 4 million flood insurance policies are in effect in the more than 20,000 participating communities nationwide.

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**FEDERAL FLOOD INSURANCE NOW AVAILABLE IN
(COMMUNITY NAME, EXCLUDING COUNTY)**

Washington, DC--The **(Community Name)** has joined over 20,000 communities nationwide that are allowed to purchase federally backed flood insurance. This availability follows the community's adoption and enforcement of ordinances to reduce flood losses and acceptance by the National Flood Insurance Program (NFIP).

The **(Community Name)** is now a participant in the NFIP. Residents of the **(Community Name)** will be able to purchase flood insurance coverage up to the limits under the Regular Phase of the NFIP. However, there is a 30-day waiting period before the flood insurance coverage goes into effect. For single-family dwellings, the building coverage limit is \$250,000 and the contents coverage limit is \$100,000. Renters also can protect their possessions by purchasing contents coverage. For commercial properties, the building and contents coverage limits are both \$500,000.

Lenders must require borrowers whose property is located in a designated Special Flood Hazard Area to purchase flood insurance as a condition of receiving a federally backed mortgage loan in accordance with the Flood Disaster Protection Act of 1973.

The NFIP is implemented through the Federal Emergency Management Agency. Over 4 million flood insurance policies are in effect in the more than 20,000 participating communities nationwide.

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Billing Code 6718-04-P

FEDERAL EMERGENCY MANAGEMENT AGENCY

44 CFR Part 64

[Docket No. FEMA-_____]

Suspension of Community Eligibility

AGENCY: Federal Emergency Management Agency (FEMA).

ACTION: Final Rule.

SUMMARY: This Final Rule identifies communities, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP), that are suspended on the effective dates listed within this Final Rule because of noncompliance with the floodplain management requirements of the NFIP. If the Federal Emergency Management Agency (FEMA) receives documentation that a particular community has adopted the required floodplain management measures prior to the effective suspension date given in this rule, the suspension will be withdrawn by publication in the FEDERAL REGISTER.

EFFECTIVE DATE: The effective date of each community's suspension is the third date ("Susp.") listed in the third column of the tables below.

ADDRESSES: If you want to determine whether a particular community was suspended on the suspension date, you may contact the appropriate FEMA Regional Office or the NFIP servicing contractor.

FOR FURTHER INFORMATION CONTACT: William H. Lesser, Mitigation Division, 500 C Street SW., Room 411, Washington, DC 20472, (202) 646-2807.

SUPPLEMENTARY INFORMATION: The NFIP enables property owners to purchase flood insurance, which is generally not available otherwise. In return, communities agree to adopt and administer local floodplain management measures aimed at protecting lives and new construction from future flooding. Section 1315 of the National Flood Insurance Act of 1968, as amended, 42 U.S.C. 4022, prohibits flood insurance coverage as authorized under the NFIP, 42 U.S.C. 4001 et seq., unless an appropriate public body adopts adequate floodplain management measures with effective enforcement measures.

The communities listed in this document no longer meet that statutory requirement for compliance with NFIP regulations, 44 CFR Part 59 et seq. Accordingly, the communities will be suspended on the effective date shown in the third column of the tables below. As of that date, flood insurance will no longer be available in these communities. However, some of these communities may adopt and submit the required documentation of legally enforceable floodplain management measures after this Final Rule is published, but before the actual suspension date. These communities will not be suspended and will continue to be eligible for the sale of flood insurance. A notice withdrawing the suspension of the communities will be published in the *Federal Register*.

In addition, FEMA has identified the Special Flood Hazard Areas (SFHAs) in these communities by publishing Flood Insurance Rate Maps (FIRMs). The date of the FIRM for each community, if one has been published, is indicated in the fourth column of the tables below. No direct Federal financial assistance (except assistance pursuant to the Robert T. Stafford Disaster Relief and Emergency Act not in connection with a flood) may be provided legally for construction or acquisition of buildings in the identified SFHAs of communities not participating

in the NFIP and identified for more than 1 year, on the initial FIRM for the community, as having floodprone areas (Section 202(a) of the Flood Disaster Protection Act of 1973, 42 U.S.C. 4106(a), as amended). This prohibition against certain types of Federal assistance becomes effective for the communities listed on the tables below on the date shown in the last column.

The Mitigation Division Director, to whom authority has been delegated by the Secretary of the Department of Homeland Security, finds that notice and public comment under 5 U.S.C. 553(b) are impracticable and unnecessary because the communities listed in this final rule have been notified adequately. Each community receives a 6-month, 90-day, and 30-day notification addressed to the Chief Executive Officer that the community will be suspended unless the required floodplain management measures are implemented before the effective suspension date.

Because these notifications were made, this Final Rule may take effect within less than 30 days. National Environmental Policy Act. This Final Rule is categorically excluded from the requirements of 44 CFR Part 10, Environmental Considerations. No environmental impact assessment has been prepared.

Regulatory Flexibility Act. The Mitigation Division Director, to whom authority has been delegated by the Secretary of the Department of Homeland Security, has determined that this rule is exempt from the requirements of the Regulatory Flexibility Act because the National Flood Insurance Act of 1973, 42 U.S.C. 4022, prohibits flood insurance coverage unless an appropriate public body adopts adequate floodplain management measures with effective enforcement measures. The communities listed below no longer comply with the statutory requirements and, after the effective date, flood insurance will no longer be available in these communities unless they take remedial action.

Regulatory Classification. This Final Rule is not a significant regulatory action under the criteria of Section 3(f) of Executive Order 12866 of September 30, 1993, Regulatory Planning and

Review, 58 FR 51735.

Executive Order 12612, Federalism. This Final Rule involves no policies that have federalism implications under Executive Order 12612, Federalism, dated October 26, 1987, 3 CFR, 1987 Comp., p. 252.

Executive Order 12778, Civil Justice Reform. This Final Rule meets the applicable standards of Section 2(b)(2) of Executive Order 12778, October 25, 1991, 56 FR 55195, 3 CFR, 1991 Comp., p. 309.

List of Subjects in 44 CFR Part 64

Flood insurance, Floodplains.

Accordingly, 44 CFR Part 64 is amended to read as follows:

PART 64--[AMENDED]

1. The authority citation for Part 64 continues to read as follows:

Authority: 42 U.S.C. 4001 et seq.; Reorganization Plan No. 3 of 1978, 3 CFR, 1978 Comp., p. 329; E.O. 12127, 44 FR 19367, 3 CFR, 1979 Comp., p. 376.

Part 64.6 [Amended]

2. The tables published under the authority of Part 64.6 are amended as follows:

<u>State/Location</u>	<u>Community Number</u>	<u>Effective Date of Eligibility</u>	<u>Current Effective Map Date</u>	<u>Date Certain Federal Assistance No Longer Available in Special Flood Hazard Area</u>
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Code for reading third column: Emerg.-Emergency; Reg.-Regular; Rein.-Reinstatement; Susp.-Suspension.

(Catalog of Federal Domestic Assistance No. 83.100, "Flood Insurance.")

Issued:

David I. Maurstad,

Director,

Mitigation Division,

Federal Emergency Management Agency,

Department of Homeland Security.