



Planning Department

**TOWN OF ACTON**  
472 Main Street  
Acton, Massachusetts 01720  
Telephone (978) 264-9636  
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planning@acton-ma.gov

January 21, 2014

### Notice of Public Hearing on Proposed Zoning Changes

Please publish the following as a LEGAL NOTICE on *January 30, 2014* and *February 6, 2014*.

Acton Planning Board public hearing - 02/18/14, 7:45 PM, Town Hall – Faulkner Room (204), on proposed zoning map and bylaw changes: (A) Amend flood plain district and maps consistent with new FEMA Flood Insurance Rate Maps; (B) Establish requirement for bicycle parking. Proposals are available at the Planning Department in Town Hall. See proposed map changes for Part A (depicted as 2013 Draft) at [www.acton-ma.gov](http://www.acton-ma.gov), GIS/Mapping tool.

#### Distribution list (**do not include in advertisement**):

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**ARTICLE ZA**  
(Two-thirds vote)

**AMEND ZONING BYLAW – BICYCLE PARKING**

To see if the Town will vote to amend the Zoning Bylaw Section 6.3 – Minimum Parking Space Requirements by Use by inserting a new subsection 6.3.7 as follows:

6.3.7 Bicycle Parking –Off-street vehicle parking facilities shall provide bicycle parking spaces as follows:

- 6.3.7.1 Bicycle parking spaces shall be located as close as possible and within plain sight of the main BUILDING entrance or entrances without displacing required parking spaces for persons with disabilities. They shall be principally part of and accessible from the vehicle parking lot or facility rather than part of the sidewalk and walkway system.
- 6.3.7.2 Each bicycle parking space shall measure at least 2.5 feet in width by 6 feet in length with at least one 4-foot wide maneuvering aisle perpendicular to the length.
- 6.3.7.3 Each bicycle parking space shall feature a securely anchored rack (ground-mounted inverted-U with cross bar, or similar shape or functionality) high enough to support the entire height of a bicycle frame, to allow locking of the bicycle frame to the rack in more than one location, and to prevent the rack from being a tripping hazard when empty.
- 6.3.7.4 Bicycle parking spaces shall be protected from motor vehicles with solid barriers such as posts or bollards.
- 6.3.7.5 Bicycle parking spaces shall be provided for all USES, except single and two-FAMILY Dwellings, at a rate of not less than one (1) bicycle parking space for each twenty (20) motor vehicle parking spaces in the parking facility, but never less than two (2) bicycle parking spaces; and no parking facility shall be required to have more than thirty (30) bicycle parking spaces overall.
- 6.3.7.6 The first two (2) through (6) bicycle parking spaces provided in compliance with this section shall reduce by one space the minimum off-street motor vehicle parking requirement set forth in section 6.3.1 above, and each additional six (6) bicycle parking spaces so provided shall further reduce said motor vehicle parking requirement by one (1) space.

**MOTION**

Move that the Town adopt the zoning bylaw amendments as set forth in the Article.

**SUMMARY**

This article establishes formal bicycle parking requirements alongside the existing parking requirements for motor vehicles.

Direct inquiries to: Roland Bartl, Planning Director: [planning@acton-ma.gov](mailto:planning@acton-ma.gov) / (978) 929-6631  
Selectman assigned:

**Recommendations:**      Board of Selectmen      Finance Committee      Planning Board

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**ARTICLE ZB**  
(Two-thirds vote)

**AMEND ZONING BYLAW – FLOOD PLAIN ZONING MAP**

To see if the Town will vote to amend the zoning bylaw and zoning map, effective July 7, 2014, as follows:

A. Delete the 2<sup>nd</sup> bulleted paragraph in Section 2.2 (Zoning Map) and replace it with the following:

- “Flood Insurance Rate Map” (FIRM) for Middlesex County issued by the Federal Emergency Management Agency (FEMA) for the administration of the National Flood Insurance Program (NFIP), dated and effective beginning on July 7, 2014, Scale 1" = 500', consisting of the 14 map panels that are wholly or partially within the Town of Acton, designated herein as Map Number 2, and enumerated by FEMA as panels: 25017C0238F, 25017C0239F, 25017C0241F, 25017C0242F, 25017C0243F, 25017C0244F, 25017C0351F, 25017C0352F, 25017C0353F, 25017C0354F, 25017C0356F, 25017C0357F, 25017C0358F and 25017C0366F; and including the Middlesex County Flood Insurance Study (FIS) report dated July 7, 2014.

*[Note – this paragraph currently reads as follows:*

- “Flood Insurance Rate Map” (FIRM) for Middlesex County issued by the Federal Emergency Management Agency (FEMA) for the administration of the National Flood Insurance Program (NFIP), dated and effective beginning on June 4, 2010, Scale 1" = 500', consisting of the 14 map panels that are wholly or partially within the Town of Acton, designated herein as Map Number 2, and enumerated by FEMA as panels: 25017C0238E, 25017C0239E, 25017C0241E, 25017C0242E, 25017C0243E, 25017C0244E, 25017C0351E, 25017C0352E, 25017C0353E, 25017C0354E, 25017C0356E, 25017C0357E, 25017C0358E and 25017C0366E; and including the Middlesex County Flood Insurance Study (FIS) report dated June 4, 2010.]

B. Amend Section 4.1 (Flood Plain District) as follows:

1. At the end of the lead paragraph of section 4.1, change the date from “June 4, 2010” to “July 7, 2014”.
2. In both Subsections 4.1.3 and 4.1.3.1, change the date from “June 4, 2010 to “July 7, 2014”.
3. In subsection 4.1.9.2, delete “120.G” after “780 CMR”.

, or take any other action relative thereto.

**MOTION**

Move that the Town adopt the zoning bylaw amendments as set forth in the Article.

**SUMMARY**

The Federal Emergency Management Agency (FEMA) has updated the Flood Insurance Rate Map (FIRM, also commonly referred to as flood plain maps) for Massachusetts counties, including Middlesex County, in which Acton lies. The new FIRMs are scheduled to go into effect in July 7, 2014. This article adopts the FIRM panels for Acton as part of the Town of Acton Zoning Map together with the new Flood Insurance Study (FIS) for Middlesex County so far as applicable to Acton. Failure to adopt the new FIRM and FIS into the Acton zoning bylaw will result in the loss of flood insurance for Acton property owners.

The old (2010) and the new (shown as Draft 2013) FIRM delineations are depicted on the Town of Acton website’s ([www.acton-ma.gov](http://www.acton-ma.gov)) public interactive GIS/Mapping tool. Click on GIS/Mapping tool; Go Directly to Map; use Interactive Map tab; check Flood Zones; then click on  at the Flood

Zones check to expand the legend; then click refresh. Use the Zoom and the Hand tools to navigate the map for viewing details.

The last part of the article updates a Massachusetts Building Code reference to reflect the changes in the most recent (8<sup>th</sup>) edition of the building code.

Direct inquiries to: Roland Bartl, AICP, Town Planner – (978) 929-6631  
Selectman assigned:

**Recommendations:**      Board of Selectmen      Finance Committee      Planning Board

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DRAFT



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
115-I

January 7, 2014

Janet Adachi  
Chairperson, Board of Selectmen  
Town of Acton  
472 Main Street  
Acton, Massachusetts 01720

Community: Town of Acton,  
Middlesex County, Massachusetts  
Community No.: 250176  
Map Panels Affected: See FIRM Index

Dear Ms. Adachi:

On May 31, 2013, you were notified of proposed modified flood hazard determinations (FHDs) affecting the Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for the Town of Acton, Middlesex County, Massachusetts (All Jurisdictions). The statutory 90-day appeal period that was initiated on June 13, 2013, when the Department of Homeland Security's Federal Emergency Management Agency (FEMA) published a notice of proposed FHDs for your community in *The Beacon*, has elapsed.

FEMA received no valid requests for changes in the FHDs. Therefore, the determination of the Agency as to the FHDs for your community is considered final. The final FHDs will be published in the *Federal Register* as soon as possible. The modified FHDs and revised map panels, as referenced above, will be effective as of July 7, 2014, and revise the FIRM that was in effect prior to that date. For insurance rating purposes, the community number and new suffix code for the panels being revised are indicated above and on the maps and must be used for all new policies and renewals.

The modifications are pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (Public Law 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, Public Law 90-448), 42 U.S.C. 4001-4128, and 44 CFR Part 65. Because of the modifications to the FIRM and FIS report for your community made by this map revision, certain additional requirements must be met under Section 1361 of the 1968 Act, as amended, within 6 months from the date of this letter. Prior to July 7, 2014, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(d) of the NFIP regulations. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all the standards specified in Paragraph 60.3(d) of the NFIP regulations must be enacted in a legally enforceable document. This includes the adoption of the effective FIRM and FIS report to which the regulations apply and the modifications made by this map revision. Some of the standards should already have been enacted by your community. Any additional requirements can be met by taking one of the following actions:

1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(d);
2. Adopting all the standards of Paragraph 60.3(d) into one new, comprehensive set of regulations; or

3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(d).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the 1973 Act as amended.

A Consultation Coordination Officer (CCO) has been designated to assist your community with any difficulties you may be encountering in enacting the floodplain management regulations. The CCO will be the primary liaison between your community and FEMA. For information about your CCO, please contact:

Richard Verville  
Chief, Hazard Mitigation Assistance Branch  
Federal Emergency Management Agency, Region I  
99 High Street, Sixth Floor  
Boston, Massachusetts 02110  
(617) 956-7524

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment (LOMAs), Letters of Map Revision (LOMRs)) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories:

(1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the Special Flood Hazard Area as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based is being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

The FIRM panels have been computer-generated. Once the FIRM and FIS report are printed and distributed, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Copies of the digital files or paper copies of the FIRM panels may be obtained by calling our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If you have any questions regarding the necessary floodplain management measures for your community or the NFIP in general, we urge you to call the Director, Mitigation Division of FEMA Region I, in Boston, Massachusetts, at (617) 956-7506 for assistance. If you have any questions concerning mapping issues in general or the enclosed Summary of Map Actions, please call FMIX at the number shown above.

Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the NFIP*, *Use of Flood Insurance Study (FIS) Data as Available Data*, *Frequently Asked Questions Regarding the Effect that Revised Flood Hazards have on Existing Structures*, and *National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at <http://www.floodmaps.fema.gov/lfid>. Paper copies of these documents may also be obtained by calling FMIX.

Sincerely,



Luis Rodriguez, P.E., Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration

Enclosure:

Final Summary of Map Actions

cc: Community Map Repository  
Gail Sawyer, Deputy Directory, Emergency Management Agency, Town of Acton  
Mark Hald, Director, Emergency Management Agency, Town of Acton  
Corey York, PLS, Town Engineer and Director of Public Works, Town of Acton  
Roland Bartl, Director, Planning Department, Town of Acton  
Paul Campbell, Civil Engineer and Surveyor, Town of Acton  
Steven Ledoux, Town Manager, Town of Acton

## FINAL SUMMARY OF MAP ACTIONS

Community: ACTON, TOWN OF

Community No: 250176

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on July 7<sup>th</sup>, 2014.

### 1. LOMCs Incorporated

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

### 2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below will not be reflected on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	500003140R01	03/14/1997	7 CARRIAGE DRIVE	2501760006C	25017C0358F
LOMA	98-01-770A	07/29/1998	ACORN PARK CONDOMINIUM, UNIT 9 - EVA #13, 9 BEECHNUT STREET	2501760005C	25017C0243F
LOMA	00-01-0650A	06/20/2000	29 ROBINWOOD ROAD	2501760007C	25017C0358F
LOMA	02-01-0034A	12/05/2001	8 ROBINWOOD ROAD	2501760003C	25017C0358F
LOMA	02-01-0220A	12/07/2001	LOT 8-A, 14 KNOWLTON DRIVE	2501760001C	25017C0352F
LOMA	04-01-1626A	10/14/2004	LOT 34, PLAN OF LAND IN ACTON - 8 ARBORWOOD ROAD	2501760003C	25017C0358F
LOMR-F	05-01-0914A	10/13/2005	4 SWEENEY FARM LANE	2501760001C	25017C0353F
LOMA	06-01-B151A	02/07/2006	144 Great Road (MA)	2501760007C	25017C0356F

## FINAL SUMMARY OF MAP ACTIONS

Community: ACTON, TOWN OF

Community No: 250176

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	07-01-0003A	12/05/2006	40 ROBBINS STREET-- Lot 7, Carl C. Flint (MA)	2501760003C	25017C0354F
LOMR-FW	07-01-0063A	01/11/2007	PLAN 25398G, LOT 17 -- 29 KNOX TRAIL (MA)	2501760006C	25017C0358F
LOMA	06-01-B852A	01/16/2007	80 POWDER MILL ROAD (MA)	2501760006C	25017C0358F
LOMA	07-01-0496A	06/12/2007	875 MAIN STREET (MA)	2501760005C	25017C0244F
LOMA	07-01-1233A	10/25/2007	110 WILLOW STREET	2501760001C	25017C0353F
LOMA	09-01-0273A	12/09/2008	81 RIVER STREET	2501760003C	25017C0354F
LOMR-FW	08-01-1014A	01/22/2009	81 RIVER STREET	2501760003C	25017C0354F
LOMA	09-01-0539A	02/10/2009	ACRON PARK, LOT E.U.A. 19 -- 5 HAZELNUT STREET	2501760005C	25017C0243F
LOMA	09-01-0347A	03/03/2009	TAX MAP D-3, LOT 5-3 -- 200 NEWTOWN ROAD	2501760002C	25017C0343F
LOMA	10-01-1121A	05/04/2010	Lot 1 -- 436 Central Street	2501760002C	25017C0351F
LOMA	10-01-1759A	08/04/2010	Lot 8, Block 2, Brucewood Estates Subdivision - 30 Brucewood Rd.	25017C0358E	25017C0358F
LOMA	10-01-1793A	08/17/2010	LOT 39 -- 6 FERNWOOD ROAD	25017C0358E	25017C0358F
LOMA	10-01-1812A	09/09/2010	LOT 427, BRUCEWOOD ESTATES, SECTION IV -- 27 ROBINWOOD ROAD	25017C0358E	25017C0358F
LOMA	10-01-1967A	09/09/2010	4 NASH ROAD	25017C0353E	25017C0353F
LOMA	10-01-1827A	09/16/2010	LOT 12 -- 24 CONANT STREET	25017C0354E	25017C0354F
LOMA	10-01-2192A	10/29/2010	LOT E.U.A. 22, ACORN PARK CONDOMINIUM -- 11 HAZELNUT STREET	25017C0243E	25017C0243F
LOMA	10-01-2197A	10/28/2010	Lot 301, Patriots Hill, Section III -- 30 Washington Drive	25017C0352E	25017C0352F
LOMA	10-01-2204A	10/29/2010	LOT B -- 134 GREAT ROAD	25017C0356E	25017C0356F

## FINAL SUMMARY OF MAP ACTIONS

Community: ACTON, TOWN OF

Community No: 250176

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	11-01-0135A	12/02/2010	16 Martin Street	25017C0354E	25017C0354F
LOMA	11-01-0136A	12/02/2010	Lot 13, Wildwood Hills -- 4 Candida Lane	25017C0358E	25017C0358F
LOMA	11-01-0181A	11/30/2010	9 SANDY DRIVE	25017C0358E	25017C0358F
LOMA	11-01-0141A	12/16/2010	LOT 42 --- 9 DRIFTWOOD ROAD	25017C0358E	25017C0358F
LOMA	11-01-0577A	12/30/2010	LOT E.U.A. 21, ACORN PARK CONDOMINIUM -- 9 HAZELNUT STREET	25017C0243E	25017C0243F
LOMA	11-01-0306A	02/03/2011	LOT 307, PATRIOTS HILL, SECTION III --- 42 WASHINGTON DRIVE	25017C0352E	25017C0352F
LOMR-FW	11-01-0177A	02/15/2011	CONCORDIAN HEIGHTS, SECTION 2, LOT 92 --- 2 CLOVER HILL ROAD	25017C0358E	25017C0358F
LOMA	11-01-1230A	03/24/2011	LOT 2A---440 CENTRAL STREET	25017C0351E	25017C0351F
LOMA	11-01-0915A	03/29/2011	12 SUMMER STREET	25017C0351E	25017C0351F
LOMA	11-01-2077A	06/21/2011	PATRIOTS HILL SUBDIVISION, SECTION III, LOT 303 -- 34 WASHINGTON DRIVE	25017C0352E	25017C0352F
LOMA	11-01-2088A	06/28/2011	WILDWOOD HILLS, LOT 16 -- 5 SANDY DRIVE	25017C0358E	25017C0358F
LOMA	11-01-2629A	09/13/2011	LOT 6 --- 84 CENTRAL STREET	25017C0354E	25017C0354F
LOMR-F	12-01-0868A	02/28/2012	CFC CONDOMINIUM, BUILDING 2 --- 380 MASSACHUSETTS AVENUE	25017C0352E	25017C0352F
LOMA	12-01-1445A	04/17/2012	Lot 2 - 843 Main Street	25017C0244E	25017C0244F
LOMA	12-01-1766A	06/07/2012	Lot Lot 14, Wildwood Hills Subdivision - 2 Candida Lane	25017C0358E	25017C0358F
LOMA	12-01-1570A	06/21/2012	NEW VIEW CONDOMINIUM, UNITS 1-3 -- 2 HALF MOON HILL	25017C0351E	25017C0351F
LOMR-FW	12-01-1572A	08/23/2012	81 RIVER STREET	25017C0354E	25017C0354F
LOMA	13-01-0609A	12/04/2012	Lot 104 - 59 Flint Road	25017C0352E	25017C0352F

## FINAL SUMMARY OF MAP ACTIONS

Community: ACTON, TOWN OF

Community No: 250176

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	13-01-1503A	05/07/2013	LOT 22 - 4 Freedom Farme Road	25017C0352E	25017C0352F
LOMA	13-01-1746A	06/12/2013	LOT 4A -- 35 LIBERTY STREET	25017C0354E	25017C0354F
LOMA	14-01-0540A	11/13/2013	Lot 61 & 62 - 32 Brucewood Road	25017C0358E	25017C0358F

**3. LOMCs Superseded**

The modifications effected by the LOMCs listed below have not been reflected on the Final revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

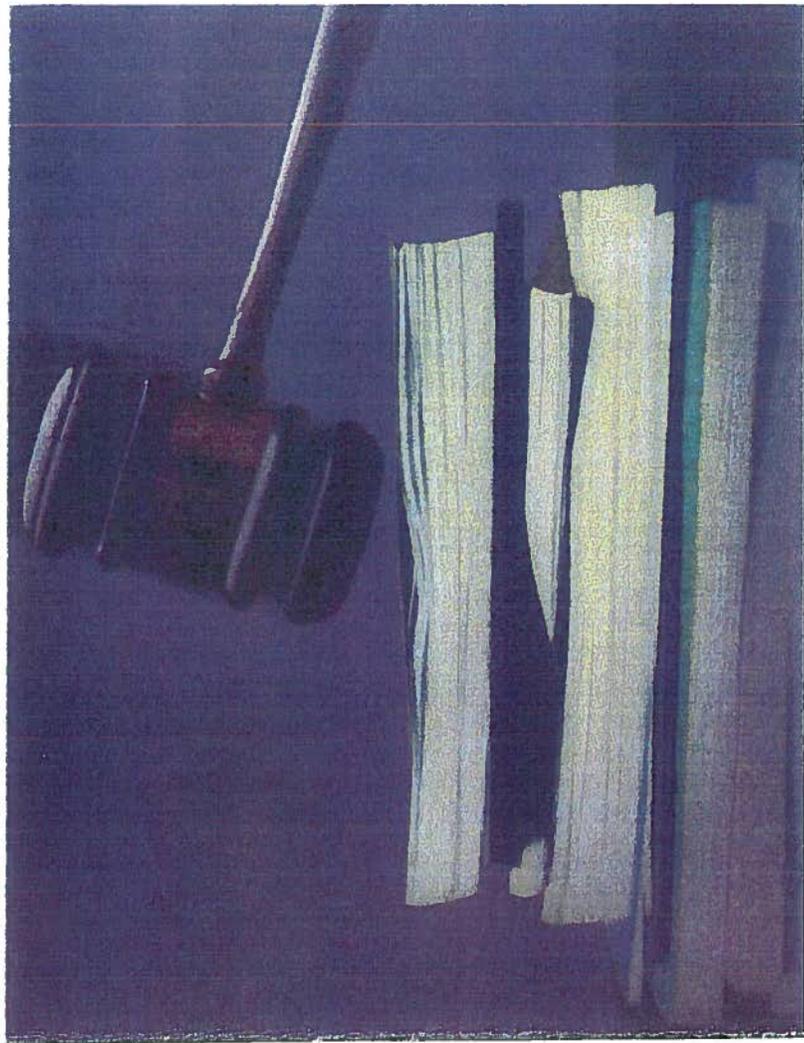
LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
			NO CASES RECORDED	

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.

**4. LOMCs To Be Redetermined**

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		



# National Flood Insurance Program Regulations

FEMA F-775 / June 2009



**FEMA**

FEMA F-775  
Catalog No. 09049-3



**FEMA**

The Government Accounting Office (GAO) site - <http://www.gao.gov/>  
 The FEMA Federal Register Notices and Rules Archives - [http://www.fema.gov/help/lib\\_arch.htm](http://www.fema.gov/help/lib_arch.htm)

FEMA acronyms, Abbreviations and Terms (FAAT) - [http://www.fema.gov/pdf/plan/prepare/faatist03\\_05.pdf](http://www.fema.gov/pdf/plan/prepare/faatist03_05.pdf)

## FEMA Laws and Regulations and the National Flood Insurance Program

### 1. Flood Insurance related laws and regulations

The FEMA regulations are set forth in 44 Code of Federal Regulations (CFR). This book of Federal regulations is updated yearly, the FEMA regulations are updated every October 1. A good link to find the full set of regulations and parts thereof, is:

<http://ectr.gpoaccess.gov/cgi/t/text/text?id?c=ect&Dl=%2findex.html>.  
 Once you are in the 44 CFR, go to the specific chapter title you are looking for (links to each chapter are listed below).

The National Flood Insurance Program (NFIP) regulations, a part of the FEMA Regulations, begins at 44 CFR 59, and runs through 44 CFR 80. Keep in mind that many of these parts are mitigation-related as well as being Flood insurance- related since much of the programs are intertwined, as you can see from the titles of each chapter below. The main area for flood insurance and the Standard Flood Insurance Policies are Chapter, or Part, 61 through 63.

44	CFR SUBCHAPTER B--INSURANCE AND HAZARD MITIGATION
59	59.1 To 59.30 General Provisions
60	60.1 To 60.26 Criteria For Land Management And Use
61	61.1 To 61.17 Insurance Coverage And Rates
62	62.1 To 62.24 Sale Of Insurance And Adjustment Of Claims
63	63.1 To 63.18 Implementation Of Section 1306(C) Of The National Flood Insurance Act Of 1968
64	64.1 To 64.6 Communities Eligible For The Sale Of Insurance
65	65.1 To 65.17 Identification And Mapping Of Special Hazard Areas

66	66.1 To 66.5	Consultation With Local Officials
67	67.1 To 67.12	Appeals From Proposed Flood Elevation Determinations
68	68.1 To 68.12	Administrative Hearing Procedures
69	[Reserved]	
70	70.1 To 70.9	Procedure For Map Correction
71	71.1 To 71.5	Implementation Of Coastal Barrier Legislation
72	72.1 To 72.7	Procedures And Fees For Processing Map Changes
73	73.1 To 73.4	Implementation Of Section 1316 Of The National Flood Insurance Act Of 1968
74	[Reserved]	
75	75.1 To 75.14	Exemption Of State-Owned Properties Under Self-Insurance Plan
76-77	[Reserved]	
78	78.1 To 78.14	Flood Mitigation Assistance
79	79.1 To 79.9	Flood Mitigation Grants
80	80.1 To 80.21	Property Acquisition And Relocation For Open Space

Then National Flood Insurance Program began in 1968 following a series of large hurricanes and storms, as noted in the initial law and those that followed. (42 U.S.C. 4001 et seq.). These laws became the regulations set forth above. The National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973, can be found at this site; <http://www.fema.gov/pdf/fhm/fhm Acts.pdf>; or [http://www.law.cornell.edu/ulc/uscode/hlm/uscode42/uscode42/uscode42\\_16\\_50.html](http://www.law.cornell.edu/ulc/uscode/hlm/uscode42/uscode42/uscode42_16_50.html).

**National Flood Insurance Reform Act of 1994** resulted in major changes to the National Flood Insurance Program (NFIP). The law amended the Flood Disaster Protection Act of 1973. It provides tools to make the NFIP more effective in achieving its goals of reducing the risk of flood damage

to properties and reducing Federal expenditures for uninsured properties that are damaged by floods. <http://www.fema.gov/pdf/nfip/riegle.pdf>. This Act can also be found through the FEMA Library. <http://www.fema.gov/library/viewRecord.do?id=2217>

In 2004, Congress amended the above laws by enacting the Flood Insurance Reform Act (FIRA) 2004 - <http://www.fema.gov/pdf/nfip/fira2004.pdf>

## 2. Disaster Relief and Emergency Management

Other laws and related material you may hear about include some of the mitigation laws, including the following:

The Stafford Disaster Relief and Emergency Assistance Act (Public Law 93-288) (Stafford Act) amended the Disaster Relief Act of 1974, PL 93-288. This Act constitutes the statutory authority for most Federal disaster response activities especially as they pertain to FEMA and FEMA programs. <http://www.fema.gov/about/stafact.shtml>.

The Pre-disaster Mitigation Grant program is authorized through the Disaster Mitigation Act (DMA) which amends the Stafford Act; [http://fwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=106\\_cong\\_public\\_laws&docid=f:publ390\\_106.pdf](http://fwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=106_cong_public_laws&docid=f:publ390_106.pdf)

The Mitigation Directorate has a regulations development page; [http://online.fema.net/res\\_regulation.htm](http://online.fema.net/res_regulation.htm)

## 3. Other useful sites

The site to find all regulations is at the National Archives, Federal Register site; <http://www.archives.gov/federal-register/cfr/>

If you are looking for daily Federal registers you can begin your search here - <http://www.archives.gov/federal-register/the-federal-register/>