§ 60.25

§ 60.25 Designation, duties, and responsibilities of State Coordinating Agencies.

- (a) States are encouraged to demonstrate a commitment to the minimum flood plain management criteria set forth in §§ 60.3, 60.4, and 60.5 as evidenced by the designation of an agency of State government to be responsible for coordinating the Program aspects of flood plain management in the State.
- (b) State participation in furthering the objectives of this part shall include maintaining capability to perform the appropriate duties and responsibilities as follows:
- (1) Enact, whenever necessary, legislation enabling counties and municipalities to regulate development within flood-prone areas:
- (2) Encourage and assist communities in qualifying for participation in the Program:
- (3) Guide and assist county and municipal public bodies and agencies in developing, implementing, and maintaining local flood plain management regulations:
- (4) Provide local governments and the general public with Program information on the coordination of local activities with Federal and State requirements for managing flood-prone areas;
- (5) Assist communities in disseminating information on minimum elevation requirements for development within flood-prone areas;
- (6) Assist in the delineation of riverine and coastal flood-prone areas, whenever possible, and provide all relevant technical information to the Federal Insurance Administrator;
- (7) Recommend priorities for Federal flood plain management activities in relation to the needs of county and municipal localities within the State;
- (8) Provide notification to the Federal Insurance Administrator in the event of apparent irreconcilable differences between a community's local flood plain management program and the minimum requirements of the Program;
- (9) Establish minimum State flood plain management regulatory standards consistent with those established in this part and in conformance with other Federal and State environmental

and water pollution standards for the prevention of pollution during periods of flooding;

- (10) Assure coordination and consistency of flood plain management activities with other State, areawide, and local planning and enforcement agencies;
- (11) Assist in the identification and implementation of flood hazard mitigation recommendations which are consistent with the minimum flood plain management criteria for the Program;
- (12) Participate in flood plain management training opportunities and other flood hazard preparedness programs whenever practicable.
- (c) Other duties and responsibilities, which may be deemed appropriate by the State and which are to be officially designated as being conducted in the capacity of the State Coordinating Agency for the Program, may be carried out with prior notification of the Federal Insurance Administrator.
- (d) For States which have demonstrated a commitment to and experience in application of the minimum flood plain management criteria set forth in §§ 60.3, 60.4, and 60.5 as evidenced by the establishment and implementation of programs which substantially encompass the activities described in paragraphs (a), (b), and (c) of this section, the Federal Insurance Administrator shall take the foregoing into account when:
- (1) Considering State recommendations prior to implementing Program activities affecting State communities;
- (2) Considering State approval or certifications of local flood plain management regulations as meeting the requirements of this part.

[51 FR 30309, Aug. 25, 1986]

§ 60.26 Local coordination.

- (a) Local flood plain, mudslide (i.e., mudflow) and flood-related erosion area management, forecasting, emergency preparedness, and damage abatement programs should be coordinated with relevant Federal, State, and regional programs;
- (b) A community adopting flood plain management regulations pursuant to these criteria should coordinate with

the appropriate State agency to promote public acceptance and use of effective flood plain, mudslide, (i.e., mudflow) and flood-related erosion regulations:

(c) A community should notify adjacent communities prior to substantial commercial developments and large subdivisions to be undertaken in areas having special flood, mudslide (i.e., mudflow) and/or flood-related erosion hazards.

PART 61—INSURANCE COVERAGE AND RATES

Sec.

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AUTHORITY: 42 U.S.C. 4001 $et\ seq.$; Reorganization Plan No. 3 of 1978, 43 FR 41943, 3

CFR, 1978 Comp., p. 329; E.O. 12127 of Mar. 31, 1979, 44 FR 19367, 3 CFR, 1979 Comp., p. 376.

SOURCE: 43 FR 2570, Jan. 17, 1978, unless otherwise noted. Redesignated at 44 FR 31177, May 31, 1979.

§61.1 Purpose of part.

This part describes the types of properties eligible for flood insurance coverage under the Program, the limits of such coverage, and the premium rates actually to be paid by insureds. The specific communities eligible for coverage are designated by the Federal Insurance Administrator from time to time as applications are approved under the emergency program and as ratemaking studies of communities are completed prior to the regular program. Lists of such communities are periodically published under part 64 of this subchapter.

[43 FR 2570, Jan. 17, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 48 FR 39068, Aug. 29, 1983; 49 FR 4751, Feb. 8, 1984; 49 FR 5621, Feb. 14, 1984]

§61.2 Definitions.

The definitions set forth in part 59 of this subchapter are applicable to this part.

§ 61.3 Types of coverage.

Insurance coverage under the Program is available for structures and their contents. Coverage for each may be purchased separately.

[43 FR 2570, Jan. 17, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 48 FR 39068, Aug. 29, 1983; 50 FR 36025, Sept. 4, 1985; 51 FR 30309, Aug. 25, 1986; 58 FR 62424, Nov. 26, 1993]

$\S 61.4$ Limitations on coverage.

- All flood insurance made available under the Program is subject:
- (a) To the Act, the Amendments thereto, and the Regulations issued under the Act;
- (b) To the terms and conditions of the Standard Flood Insurance Policy, which shall be promulgated by the Federal Insurance Administrator for substance and form, and which is subject to interpretation by the Federal Insurance Administrator as to scope of coverage pursuant to the applicable statutes and regulations;