



# National Flood Insurance Program Regulations

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**FEMA**

# 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.

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 also alternate NFIA of 1968 and FDPA of 1973

**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. View the National Flood Insurance Reform Act of 1994 NFIRA thru the FEMA Library.

In 2004, Congress amended the above laws by enacting the Flood Insurance Reform Act (FIRA) 2004

## **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.

The Pre-disaster Mitigation Grant program is authorized through the Disaster Mitigation Act (DMA) which amends the Stafford Act;

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  
Daily Federal Registers

The Government Accounting Office (GAO)

The FEMA Federal Register Notices and Rules Archives

FEMA acronyms, Abbreviations and Terms (FAAT)



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