

become effective at 12:01 a.m. on May 2.

(b) Where the initial purchase of flood insurance is in connection with the making, increasing, extension, or renewal of a loan, the coverage with respect to the property which is the subject of the loan shall be effective as of the time of the loan closing, provided the written request for the coverage is received by the NFIP and the flood insurance policy is applied for and the presentment of payment of premium is made at or prior to the loan closing.

(c) Except as provided by paragraphs (a) and (b) of this section, the effective date and time of any new policy or added coverage or increase in the amount of coverage shall be 12:01 a.m. (local time) on the 30th calendar day after the application date and the presentment of payment of premium; for example, a flood insurance policy applied for with the payment of the premium on May 1 will become effective at 12:01 a.m. on May 31.

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b. In paragraph (e), by removing, in the second sentence, the phrase "(P.O. Box 459, Lanham, Maryland 20706)".

c. By removing paragraphs (f) (1) and (2) and by redesignating paragraph (f)(3) as paragraph (g).

d. In newly redesignated paragraph (g), by removing the word "this" and after "(f)" add "of this section".

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

Dated: January 23, 1995.

Elaine A. McReynolds,
Administrator, Federal Insurance Administration.

[FR Doc. 95-2249 Filed 1-27-95; 8:45 am]

BILLING CODE 6718-05-P

44 CFR Part 65

[Docket No. FEMA-7123]

Changes in Flood Elevation Determinations

AGENCY: Federal Emergency Management Agency, FEMA.

ACTION: Interim rule.

SUMMARY: This interim rule lists communities where modification of the base (100-year) flood elevations is appropriate because of new scientific or technical data. New flood insurance premium rates will be calculated from the modified base (100-year) flood elevations for new buildings and their contents.

DATES: These modified base flood elevations are currently in effect on the dates listed in the table and revise the Flood Insurance Rate Map(s) (FIRMs) in effect prior to this determination for each listed community.

From the date of the second publication of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Associate Director reconsider the changes. The modified elevations may be changed during the 90-day period.

ADDRESSES: The modified base flood elevations for each community are available for inspection at the office of the Chief Executive Officer of each community. The respective addresses are listed in the following table.

FOR FURTHER INFORMATION CONTACT: Michael K. Buckley, P.E., Chief, Hazard Identification Branch, Mitigation Directorate, 500 C Street, SW., Washington, DC 20472, (202) 646-2756.

SUPPLEMENTARY INFORMATION: The modified base (100-year) flood elevations are not listed for each community in this interim rule. However, the address of the Chief Executive Officer of the community where the modified base flood elevation determinations are available for inspection is provided.

Any request for reconsideration must be based upon knowledge of changed conditions, or upon new scientific or technical data.

The modifications are made pursuant to section 201 of the Flood Disaster Protection Act of 1973, 42 U.S.C. 4105, and are in accordance with the National Flood Insurance Act of 1968, 42 U.S.C. 4001 et seq., and with 44 CFR part 65.

For rating purposes, the currently effective community number is shown and must be used for all new policies and renewals.

The modified base (100-year) flood elevations are the basis for the floodplain management measures that the community is required to either adopt or to show evidence of being already in effect in order to qualify or to remain qualified for participation in the National Flood Insurance Program.

These modified elevations, together with the floodplain management criteria required by 44 CFR 60.3, are the minimum that are required. They should not be construed to mean that the community must change any existing ordinances that are more stringent in their floodplain management requirements. The

community may at any time enact stricter requirements of its own, or pursuant to policies established by other Federal, state or regional entities.

The changes in base flood elevations are in accordance with 44 CFR 65.4.

National Environmental Policy Act

This rule is categorically excluded from the requirements of 44 CFR part 10, Environmental Consideration. No environmental impact assessment has been prepared.

Regulatory Flexibility Act

The Associate Director, Mitigation Directorate, certifies that this rule is exempt from the requirements of the Regulatory Flexibility Act because modified base flood elevations are required by the Flood Disaster Protection Act of 1973, 42 U.S.C. 4105, and are required to maintain community eligibility in the National Flood Insurance Program. No regulatory flexibility analysis has been prepared.

Regulatory Classification

This interim 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 rule involves no policies that have federalism implications under Executive Order 12612, Federalism, dated October 26, 1987.

Executive Order 12778, Civil Justice Reform

This rule meets the applicable standards of section 2(b)(2) of Executive Order 12778.

List of Subjects in 44 CFR Part 65

Flood insurance, Floodplains, Reporting and recordkeeping requirements.

Accordingly, 44 CFR part 65 is amended to read as follows:

PART 65—[AMENDED]

1. The authority citation for part 65 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.

§ 65.4 [Amended]

2. The tables published under the authority of § 65.4 are amended as follows:

State and county	Location	Dates and name of newspaper where notice was published	Chief executive officer of community	Effective date of modification	Community No.
Alabama: Tuscaloosa.	City of Tuscaloosa.	Nov. 25, 1994, Dec. 2, 1994, <i>The Tuscaloosa News</i> .	The Honorable Alvin P. DuPont, Mayor of the City of Tuscaloosa, P.O. Box 2089, Tuscaloosa, Alabama 35403.	Nov. 16, 1994 ...	010203
Connecticut: Fairfield county.	City of Stamford	Oct. 19, 1994, Oct. 26, 1994, <i>Stamford Advocate</i> .	The Honorable Stanley Esposito, Mayor of the City of Stamford, 888 Washington Boulevard, Stamford, Connecticut 06904-2152.	Sept. 30, 1994 ..	090015 D
Florida: Unincorporated areas.	Collier county ...	Oct. 28, 1994, Nov. 4, 1994, <i>Naples Daily News</i> .	Mr. Timothy Constantine, Chairman of the Collier County Commissioners, 3301 Tamiami Trail East, Building F, Naples, Florida 33962.	Oct. 21, 1994	120067 E
Georgia: Unincorporated areas.	Gwinnett county	Sept. 1, 1994, Sept. 8, 1994, <i>The Atlanta Journal-Constitution</i> .	Mr. Wayne Hill, Chairman of the Gwinnett County Board of Commissioners, 75 Langley Drive, Lawrenceville, Georgia 30245-6900.	Aug. 25, 1994 ...	130322 C
Indiana: Boone county.	City of Lebanon	Oct. 11, 1994, Oct. 18, 1994, <i>The Reporter</i> .	The Honorable James Acton, Mayor of the City of Lebanon, 201 East Main Street, Lebanon, Indiana 46052.	Oct. 3, 1994	180013 C
Minnesota: Hennepin county.	City of St. Louis Park.	Oct. 5, 1994, Oct. 12, 1994, <i>Sun Sailor</i> .	The Honorable Lyle Hanks, Mayor of the City of St. Louis Park, 505 Minnetonka Boulevard, St. Louis Park, Minnesota 55416-2290.	Sept. 28, 1994 ..	270184 B
Mississippi: Panola county.	City of Batesville	Oct. 26, 1994, Nov. 2, 1994, <i>The Panolian</i> .	The Honorable Bobby Baker, Mayor of the Town of Batesville, P.O. Box 689, Batesville, Mississippi 38606.	Sept. 19, 1994 ..	280126 C
New Jersey: Sussex county.	Township of Byram.	Mar. 23, 1994, Mar. 30, 1994, <i>The New Jersey Herald</i> .	The Honorable Richard A. Bowe, Mayor of the Township of Byram, 10 Mansfield Drive, Stanhope, New Jersey 07874.	Sept. 15, 1994 ..	340557
New York: Monroe county.	Town of Gates ..	Oct. 5, 1994, Oct. 12, 1994, <i>Gates Chili News</i> .	Mr. Ralph J. Esposito, Supervisor for the Town of Gates, 1605 Buffalo Road, Rochester, New York 14624.	Sept. 28, 1994 ..	360416 B
North Carolina: Unincorporated areas.	Granville county	Sept. 29, 1994, Oct. 6, 1994, <i>Oxford Public Ledger & Butner Creedmoor News</i> .	Mr. John W. Lewis, Jr., Granville County Manager, P.O. Box 906, Oxford, North Carolina 27565.	Sept. 23, 1994 ..	370325 C
North Carolina: Pitt county.	City of Greenville.	Nov. 23, 1994, Nov. 30, 1994, <i>Daily Reflector</i> .	The Honorable Nancy M. Jenkins, Mayor of the City of Greenville, P.O. Box 7207, Greenville, North Carolina 27835-7207.	Mar. 1, 1995	370191 B
North Carolina: Rockingham county.	City of Reidsville	Oct. 11, 1994, Oct. 18, 1994, <i>Reidsville Review</i> .	The Honorable W. Clark Turner, Mayor of the City of Reidsville, 230 West Morehead Street, Reidsville, North Carolina 27320.	Sept. 30, 1994 ..	370209 B
Ohio: Miami county	Unincorporated areas.	Nov. 23, 1994, Nov. 30, 1994, <i>Troy Daily News</i> .	Mr. Richard Adams, President of the Miami County Commissioners, 201 West Main Street, Troy, Ohio 45373.	May 16, 1995	390398 B
Pennsylvania: Dauphin county.	Township of Middle Paxton.	Oct. 6, 1994, Oct. 13, 1994, <i>The Patriot and Evening News</i> .	Mr. Richard Peffer, Chairman, Middle Paxton Township Board of Supervisors, P.O. Box 277, Dauphin, Pennsylvania 17018.	Jan. 11, 1995	420387 B
West Virginia: Putnam county.	Unincorporated areas of Putnam county.	May 12, 1994, May 19, 1994, <i>Putnam Democrat</i> .	Mr. Dave Alford, President of the Putnam County Commission, P.O. Box 149, Winfield, West Virginia 25213.	May 6, 1994	540164
Wisconsin: Dane county.	City of Madison .	Dec. 2, 1994, Dec. 9, 1994, <i>The Capital Times</i> .	The Honorable Paul Soglin, Mayor of the City of Madison, City-County Building, Room 403, 210 Martin Luther King, Jr. Boulevard, Madison, Wisconsin 53710.	Nov. 23, 1994 ...	550083

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

Dated: January 23, 1995.

Richard T. Moore,

Associate Director for Mitigation.

[FR Doc. 95-2201 Filed 1-27-95; 8:45 am]

BILLING CODE 6718-03-P

44 CFR Part 65

Changes in Flood Elevation Determinations

AGENCY: Federal Emergency Management Agency (FEMA).

ACTION: Final rule.

SUMMARY: Modified base (100-year) flood elevations are finalized for the communities listed below. These

modified elevations will be used to calculate flood insurance premium rates for new buildings and their contents.

EFFECTIVE DATES: The effective dates for these modified base flood elevations are indicated on the following table and revise the Flood Insurance Rate Map(s) (FIRMs) in effect for each listed community prior to this date.

ADDRESSES: The modified base flood elevations for each community are