

<https://www.atssa.com/resource/quality-guidelines/>. Similar guidelines are available from various State highway agencies.

§ 630.1102 Compliance Date.

States shall update their policy no later than December 31, 2025, and implement the policy no later than December 31, 2026. For projects that are in the later stages of development at or about the compliance date, and if it is determined that the delivery of those projects would be significantly impacted as a result of this rule's provisions, States may request variances for those projects from FHWA on a project-by-project basis.

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DEPARTMENT OF HOMELAND SECURITY

Coast Guard

33 CFR Part 165

[USCG-2024-0996]

Safety Zone; Claytor Lake, Dublin, VA

AGENCY: Coast Guard, DHS.

ACTION: Notification of enforcement of regulation.

SUMMARY: The Coast Guard will enforce a safety zone in Virginia for portions of Claytor Lake to protect personnel, vessels, and the marine environment from potential hazards created by hazardous debris within the waterway due to a tropical storm. Any vessel in the regulated area must comply with directions from the Coast Guard Patrol Commander or his representative, including a Federal, State, and local officer designated by or assisting the Captain of the Port Virginia (COTP) in the enforcement of the safety zone.

DATES: The regulations in 33 CFR 165.520 will be enforced for Claytor Lake from October 30th, 2024 through January 31st, 2025.

FOR FURTHER INFORMATION CONTACT: If you have questions about this rule, call or email LCDR Justin Strassfield, Sector Virginia, Waterways Management Division, U.S. Coast Guard, Telephone: 757-668-5580, email: VirginiaWaterways@uscg.mil.

SUPPLEMENTARY INFORMATION: The Coast Guard will enforce a safety zone for Hurricanes, Tropical Storms, and other Storms with High Wind for portions of Claytor Lake from October 30th, 2024, through January 31st, 2025, to protect personnel, vessels, and the marine environment from potential hazards

created by hazardous debris within the waterway due to tropical storm Helene. The safety zone is now in Port Condition RECOVERY. This action is being taken to provide for the safety of life on navigable waterways while cleanup operations are conducted. The safety zone encompasses Claytor Lake.

It is bound by the following positions: Claytor Lake: 37°02'2.4" N, 80°39'40.7" W; 37°04'31.5" N 80°35'06.8" W.

During enforcement periods, the operator of a vessel in the regulated area must comply with directions from the Coast Guard Patrol Commander, including a Coast Guard coxswain, petty officer, or other officer operating a Coast Guard vessel and a Federal, State, and local officer designated by or assisting the Captain of the Port Virginia (COTP) in the enforcement of the safety zone. To seek permission to enter, contact the COTP or the COTP's representative by VHF-FM Channel 16.

In addition to this notification of enforcement in the **Federal Register**, the Coast Guard plans to provide notification of this enforcement period via the Local Notice to Mariners and marine information broadcasts.

Dated: October 28, 2024.

P.M. Britton,

Captain, U.S. Coast Guard, Captain of the Port Sector Virginia.

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DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency

44 CFR Parts 61 and 62

[Docket ID FEMA-2024-0030]

RIN 1660-AB16

National Flood Insurance Program Installation Payment Plan

AGENCY: Federal Emergency Management Agency, Department of Homeland Security (DHS).

ACTION: Final rule.

SUMMARY: The National Flood Insurance Program (NFIP) is a voluntary program in which interested persons can purchase flood insurance for their property, if it is located in a community that participates in the NFIP by adopting and enforcing a set of minimum floodplain management requirements to reduce future flood damages. FEMA is revising the NFIP's regulations to offer NFIP policyholders the option of paying their annual flood

insurance premium in monthly installments.

DATES: This rule is effective December 31, 2024.

ADDRESSES: The docket for this rulemaking is available for inspection using the Federal eRulemaking Portal at <https://www.regulations.gov> and can be viewed by following that website's instructions.

FOR FURTHER INFORMATION CONTACT:

Kelly Bronowicz, Director, Policyholder Services Division, Federal Insurance Directorate, Resilience, Federal Emergency Management Agency, (202) 557-9488, Kelly.Bronowicz@fema.dhs.gov.

SUPPLEMENTARY INFORMATION:

I. Background

A. The National Flood Insurance Program

Congress created the National Flood Insurance Program (NFIP) through enactment of the National Flood Insurance Act of 1968 (NFIA) (title XIII of Pub. L. 90-448, 82 Stat. 572), 42 U.S.C. 4001 *et seq.* The NFIP is a Federal program enabling property owners in participating communities that adopt and enforce floodplain management regulations to purchase insurance as a protection against flood losses. A consumer may purchase an NFIP federally-backed flood insurance policy either: (1) directly from the Federal Government through a direct servicing agent (referred to as "NFIP Direct"); or (2) from a participating private insurance company through the Write Your Own (WYO) Program. The Standard Flood Insurance Policy (SFIP) sets out the terms and conditions of insurance. *See* 44 CFR part 61, appendix A. FEMA establishes terms and conditions of coverage and sets premiums for coverage. The terms, coverage limits, and flood insurance premiums are the same whether a policy is purchased from the NFIP Direct or a private WYO insurance company in the WYO Program. *See* 44 CFR 62.23(a). Under the regulations in place prior to this rule change, FEMA required policyholders to pay their applicable SFIP annual premium in full at the time of application.¹ 44 CFR 61.4(b). Requiring payment of the annual premium in full at the time of application reduced administrative costs to the program, and because of the seasonal nature of flooding, ensured the receipt of premium and exposure to risk

¹ Policyholders must also pay policy fees and statutory surcharges at the time of application or policy renewal. *See* 44 CFR 61.10.