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Following is a list of some bills in Congress that related to the National Flood Insurance Program (NFIP). This is a non-exhaustive list; most bills that have not yet been reported out of committee are not included, such as H.R. 879, H.R. 1401, H.R. 1422, H.R. 1423, H.R. 1929, H.R. 2170, S. 1058, and S. 1368. You may check on bills' status at www.govtrack.us and search for the bill number.

1. H.R. 1422: Private Flood Insurance Market Development Act of 2017. Passed out of committee and placed on House Union Calendar for consideration (7/14/17). Statutorily allows for private flood insurance that meets requirements of NFIP coverage. The bill also ensures that having private flood insurance qualifies as "continuous" coverage under the NFIP so that there is no risk to grandfathering.
2. H.R. 1558: Repeatedly Flooded Communities Preparation Act. Passed out of committee (6/21/17). This bill would require addition of new, stringent regulations that require communities with 50 or more repetitive loss or 5 or more severe repetitive loss properties to develop a community-specific plan to address identified areas of high flood risk. Communities would then be required to implement such plans, which may be incorporated into hazard mitigation plans under the NFIP or under the Stafford Act. Communities that fail to comply could be sanctioned by FEMA, including even possible suspension from the NFIP.
3. H.R. 2246: Taxpayer Exposure Mitigation Act of 2017. Passed out of committee and placed on the Union Calendar (7/25/17). The bill would repeal the mandatory flood insurance coverage requirement for commercial properties located in flood hazard areas. It also provides for greater transfer of risk under the National Flood Insurance Program to private capital and reinsurance markets. The Act would also provide developing and establishing a set of standards, guidelines and procedures to be used by State and local governments, Federally or State-recognized Metropolitan Planning Organizations, and federally or State-recognized Rural Transpiration Planning Organizations to use in mapping flood risks and developing alternative maps to the flood insurance rate maps produced by FEMA.
4. H.R. 2565: To require the use of replacement cost value in determining the premium rates for flood insurance coverage under the National Flood Insurance Act, and for other purposes. Passed out of committee to full House of Representatives for placement on House calendar (7/14/17). The bill requires the use of replacement cost value in determining the flood insurance premiums. Replacement cost value would be determined by a required study that evaluates insurance industry best practices for risk rating and

classification. This study would also develop a feasible implementation plan and projected timeline for including replacement cost value in the estimates risk premium rates for flood insurance. A study report would then be submitted to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate. The report would include an analysis of the recommendations and any potential impacts on the National Flood Insurance Program; a description of any actions taken by the Administrator to implement the study recommendations; and a description of any study recommendations that have been deferred or not acted upon, together with a statement explaining the reasons for such deferral or inaction.

5. H.R. 2548: FEMA Reauthorization Act of 2017. Latest Action: Amended and place on the Union Calendar No. 130 (06/23/17). As the name implies, this act would reauthorize the NFIP and also includes work of the National Advisory Council to evaluate disaster costs and losses and then make recommendations to decrease these costs.
6. H.R. 1684: Disaster Assistance Support for Communities and Homeowners Act of 2017. This bill focuses on FEMA providing technical assistance to and evaluating how to assist housing cooperatives—such as condominiums or homeowners’ associations—that have common areas providing essential services of a governmental nature.
7. H.R. 2875: National Flood Insurance Program Administrative Reform Act of 2017. Amended and place on the Union Calendar No. 166 (07/18/2017). This bill would make administrative reforms to the National Flood Insurance Program to increase fairness and accuracy and protect the taxpayer from program fraud and abuse. This includes several changes, such as:
 - i. Any work to a property accomplished through an NFIP claim must use materials approved by FEMA and designed to reduce the duration that flooding renders the property unusable or uninhabitable.
 - ii. Establishes a pilot program to force investigations into potentially insured properties to evaluate any pre-existing conditions that might lead to denial of claims.
 - iii. Establishes penalties for fraud or false statements in the NFIP.
 - iv. Creates an appeals process for insurer decisions on claims.
 - v. Sets a 90-day deadline for approval or denial of claims, with potential for extensions under extraordinary circumstances.
 - vi. Provides FEMA authority to monitor and oversee litigation by Write Your Own insurers to ensure that such litigation and its expenses are reasonable and appropriate.
8. H.R. 2868: National Flood Insurance Program Policyholder Protection Act of 2017. Amended and place on the Union Calendar No. 148 (07/11/2017). This bill amends the NFIP to cap premiums for residential properties with 4 or fewer residences and with a valid

NFIP Elevation Certificate to no more than \$10,000 per year. It also requires a study on providing NFIP coverage for units in cooperative housing.

9. H.R. 2874: 21st Century Flood Reform Act. Ordered to be reported (06/15/2017). This extensive bill includes language from of the other bills before the House. A non-exhaustive list of changes includes:
 - i. Reducing maximum annual rate increases for primary residences from 18% to 15% and imposing a \$10,000 risk premium cap with inflation adjustments every 5 years.
 - ii. Creates a voluntary program that would allow States to create flood affordability programs for low-income households. Financial assistance to low-income households would be offset by annually calculated, equal surcharges to all other policyholders.
 - iii. Removes requirement that commercial properties purchase flood insurance.
 - iv. Requires annual publication by FEMA of the methodology used for determining NFIP premiums.
 - v. Requires use of current replacement costs by structure as basis for setting each property's premium.
 - vi. Allows for monthly installment payments for premiums.
 - vii. Requires FEMA to clearly communicate full flood risks of a property to all policy holders. They also must communicate the dollar value of claims that have been filed on the property and the effect of filing any future claims would have on insurance cost.
 - viii. States that FEMA must make available for properties, upon request, data and information about a property or structure, including historical information, payments of claims, flood damages, and whether the property may be required to purchase coverage under the NFIP due to previous of Federal disaster assistance.
 - ix. Includes language from the H.R. 1422: Private Flood Insurance Market Development Act of 2017 to promote development of private flood insurance markets and requires private flood insurance policies to include the same fee for mapping as applies to NFIP policies.
 - x. Seeks to further mapping fairness by recommending creation of standards for additional, alternative flood maps.
 - xi. Incorporates language similar to H.R. 1558: Repeatedly Flooded Communities Preparation Act that would create more stringent local government requirements for addressing repetitive loss and severe repetitive loss properties.
 - xii. Creates a pilot program to encourage States and communities to acquire properties substantially damaged by a flood event. This includes creating an incentive to property owners to participate by offering reduced NFIP coverage.
 - xiii. Requires annual, independent actuarial review of the NFIP.
 - xiv. Requires that FEMA annually cede part of its risk to reinsurers or private capital markets.

- xv. Sets policy surcharges ranging from \$40 to \$275 (higher for non-residential properties and non-residential that are not primary residences of the owner).
- xvi. Creates a minimum \$5,000 annual deductible for repetitive loss properties and limits ability of FEMA to provide insurance to some repetitive loss properties unless the owner provides data and information necessary to calculate current flood risk.
- xvii. Prohibits NFIP coverage for properties with aggregate claims exceeding twice the replacement value of the property; for properties newly added to flood hazard zones or for high-value replacement cost structures.
- xviii. Limits the allowance to Write Your Own insurer to 25% of the chargeable premium for each policy.

10. S. 563: Flood Insurance Market Parity and Modernization Act. Same as H.R.1422

11. S.1368: Sustainable, Affordable, Fair, and Efficient (SAFE)- National Flood Insurance Program Reauthorization Act. S.1368. Latest action- Read Twice and Referred to the Committee on Banking, Housing, and Urban Affairs (06/15/2017). No summary of this reauthorization is provided here due to its length and status as still in committee. For further information please consult the full text of Sustainable, Affordable, Fair and Efficient (SAFE) National Flood Insurance Program Reauthorization Act. Found at:
<https://www.congress.gov/bill/115th-congress/senate-bill/1368/text?q=%7B%22search%22%3A%5B%22S.1368%22%5D%7D&r=1>.

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