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(Original Signature of Member)

116TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To reform and reauthorize the National Flood Insurance Program, and for other purposes.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Ms. WATERS introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To reform and reauthorize the National Flood Insurance Program, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE; TABLE OF CONTENTS.**

4 (a) SHORT TITLE.—This Act may be cited as the  
5 “National Flood Insurance Program Reauthorization Act  
6 of 2019”.

7 (b) TABLE OF CONTENTS.—The table of contents for  
8 this Act is as follows:

Sec. 1. Short title; table of contents.  
Sec. 2. Congressional findings.

TITLE I—REAUTHORIZATION AND AFFORDABILITY

- Sec. 101. Program extension.
- Sec. 102. Demonstration program for policy affordability.
- Sec. 103. Premium and fees relief for families and small businesses.
- Sec. 104. Monthly installment payment of premiums.
- Sec. 105. State revolving loan funds for low-interest loans.

TITLE II—MAPPING

- Sec. 201. Reauthorization of appropriations for National Flood Mapping Program.
- Sec. 202. National Flood Mapping Program.
- Sec. 203. Flood mapping modernization and homeowner empowerment pilot program.
- Sec. 204. Mapping improvements and reach.
- Sec. 205. Appeals regarding existing flood maps.
- Sec. 206. Appeals and publication of projected special flood hazard areas.
- Sec. 207. Communication and outreach regarding map changes.
- Sec. 208. Adoption of partial flood maps.
- Sec. 209. New zone for levee-impacted areas.
- Sec. 210. Agricultural structures in special flood hazard zones.
- Sec. 211. Technical Mapping Advisory Council.

TITLE III—MITIGATION

- Sec. 301. Increased cost of compliance coverage.
- Sec. 302. Multiple-loss properties.
- Sec. 303. Premium rates for certain mitigated properties.
- Sec. 304. Coverage for cooperatives.
- Sec. 305. Voluntary community-based flood insurance pilot program.
- Sec. 306. Mitigation funding.
- Sec. 307. Community Rating System Improvements.
- Sec. 308. Community assistance program for effective floodplain management.

TITLE IV—MODERNIZATION

- Sec. 401. Effect of Private Flood Insurance Coverage on Continuous Coverage Requirements.
- Sec. 402. Optional coverage for umbrella policies.
- Sec. 403. Annual independent actuarial study.

**1 SEC. 2. CONGRESSIONAL FINDINGS.**

2 The Congress finds that—

3 (1) since 2016, communities and families across  
4 the United States have suffered over \$300 billion in  
5 losses as a result of flooding;

6 (2) flooding disasters in the United States  
7 present a threat to people, property, and taxpayers;

1           (3) the National Flood Insurance Program  
2           (NFIP) is a key component of the Federal Govern-  
3           ment’s efforts to minimize the damage and financial  
4           impact of floods;

5           (4) the NFIP is the principal provider of flood  
6           insurance in the United States, covering over 5 mil-  
7           lion households and businesses across the country;

8           (5) affordability of flood insurance coverage re-  
9           mains a serious concern;

10          (6) investment in mitigation is a cost-effective  
11          means of reducing risk;

12          (7) a policyholder’s ability to pay for flood in-  
13          surance coverage should be considered for premium  
14          rate discounts; and

15          (8) in the absence of widespread private insur-  
16          ance industry participation, and as a matter of na-  
17          tional policy, the Federal Government must ensure  
18          the availability and affordability of flood insurance.

## 19           **TITLE I—REAUTHORIZATION** 20           **AND AFFORDABILITY**

### 21           **SEC. 101. PROGRAM EXTENSION.**

22           (a) FINANCING.—Subsection (a) of section 1309 of  
23           the National Flood Insurance Act of 1968 (42 U.S.C.  
24           4016(a)) is amended by striking “September 30, 2019”  
25           and inserting “September 30, 2024”.

1 (b) PROGRAM EXPIRATION.—Section 1319 of the Na-  
2 tional Flood Insurance Act of 1968 (42 U.S.C. 4026) is  
3 amended by striking “September 30, 2019” and inserting  
4 “September 30, 2024”.

5 (c) RETROACTIVE EFFECTIVE DATE.—If this Act is  
6 enacted after September 30, 2019, the amendments made  
7 by subsections (a) and (b) shall take effect as if enacted  
8 on September 30, 2019.

9 **SEC. 102. DEMONSTRATION PROGRAM FOR POLICY AF-**  
10 **FORDABILITY.**

11 (a) AUTHORITY.—

12 (1) IN GENERAL.—The Administrator of the  
13 Federal Emergency Management Agency shall estab-  
14 lish and carry out a demonstration program under  
15 this section to demonstrate the effectiveness of pro-  
16 viding means-tested discounted rates for flood insur-  
17 ance coverage made available under the National  
18 Flood Insurance Act of 1968 for eligible households.

19 (2) CONSULTATION.—The Administrator may  
20 consult with the Secretary of the Treasury and the  
21 Secretary of Housing and Urban Development about  
22 the implementation of the program established pur-  
23 suant to paragraph (1).

1 (b) ELIGIBLE HOUSEHOLDS AND PROPERTIES.—The  
2 Administrator may provide discounted premium rates pur-  
3 suant to this section only for properties that are—

- 4 (1) 1- to 4-family residential properties; and  
5 (2) the primary residence of a household whose  
6 income does not exceed 80 percent of the area me-  
7 dian income, as determined by the Administrator in  
8 consultation with the Secretary of Housing and  
9 Urban Development.

10 (c) INCOME DETERMINATIONS.—For purposes of the  
11 program under this section, the Administrator shall make  
12 determinations of household income on an annual basis.

13 (d) PREMIUM DISCOUNTS.—Notwithstanding any  
14 provision of the National Flood Insurance Act of 1968,  
15 the chargeable premium rate for flood insurance coverage  
16 made available under the program under this section shall  
17 be an amount that does not exceed 2 percent of annual  
18 area median income for the area within which is located  
19 the property for which the coverage is provided.

20 (e) DISCLOSURE OF FULL-RISK RATE.—The Admin-  
21 istrator shall provide to each policyholder purchasing flood  
22 insurance coverage under the program under this section  
23 for a property, not later than the commencement of the  
24 period of such coverage, a written statement setting forth  
25 the full actuarial premium rate for coverage for such prop-

1 erty determined in accordance with section 1307(a)(1) of  
2 the National Flood Insurance Act of 1968 (42 U.S.C.  
3 4014(a)(1)), the amount of the premium discount for such  
4 coverage, and any other information the Director con-  
5 siders helpful to policyholders in understanding flood in-  
6 surance coverage and costs.

7 (f) GUIDANCE.—Not later than the expiration of the  
8 12-month period beginning on the date of the enactment  
9 of this Act, the Administrator shall issue guidance pro-  
10 viding for the establishment of the demonstration program  
11 under this section, which shall include—

12 (1) an estimation of the cost of the program  
13 stated in terms of the aggregate of premium dis-  
14 counts to be made available under the program;

15 (2) a description of how the Administrator will  
16 determine eligibility for households to participate in  
17 the program; and

18 (3) any new requirements to which policy-  
19 holders participating in the program will be subject;  
20 and

21 (4) the results of any consultation with the Sec-  
22 retary of the Treasury or the Secretary of Housing  
23 and Urban Development.

24 (g) REPORT TO CONGRESS.—

1           (1) COLLECTION OF INFORMATION.—The Ad-  
2           ministrators shall collect by survey or other means,  
3           for each participating community in the national  
4           flood insurance program and regarding each year  
5           during the period beginning 5 years before imple-  
6           mentation of the demonstration program under this  
7           section and ending upon the termination date under  
8           subsection (j), the following information:

9                   (A) The demographic characteristics of  
10           households purchasing flood insurance coverage  
11           under such program.

12                   (B) The average median income of such  
13           households.

14                   (C) The number of properties located in  
15           areas for which a major disaster related to  
16           flooding was declared pursuant to the Robert T.  
17           Stafford Disaster Relief and Emergency Assist-  
18           ance Act.

19                   (D) The number of policies made available  
20           under the national flood insurance program and  
21           the number and aggregate amount of claims  
22           submitted under such program.

23                   (E) For all properties in such community  
24           receiving discounted coverage under the dem-  
25           onstration program under this section, the ag-

1            aggregate amount of the full actuarial premium  
2            rate for coverage that is determined in accord-  
3            ance with section 1307(a)(1) of the National  
4            Flood Insurance Act of 1968 (42 U.S.C.  
5            4014(a)(1)) and the aggregate amount of pre-  
6            mium discounts provided under the demonstra-  
7            tion program.

8            (F) For all properties in such community,  
9            any changes to such full actuarial premium  
10           rates due to mapping changes or other factors.

11           (2) REPORT TO CONGRESS.— Not later than  
12           the expiration of the 5-year period beginning upon  
13           the implementation of the demonstration program  
14           under this section, the Administrator shall submit to  
15           the Congress a report evaluating the effectiveness of  
16           the assistance provided under the program, which  
17           shall include—

18                    (A) a statement of the number of house-  
19                    holds participating in the program and the  
20                    rates of participation by communities partici-  
21                    pating in the national flood insurance program,  
22                    including whether such rates of participation  
23                    have changed by year; and

24                    (B) an estimate of the cost of the program  
25                    to the National Flood Insurance Fund under



1 section 1310 of the National Flood Insurance  
2 Act of 1968 (42 U.S.C. 4017).

3 (h) DEFINITIONS.—For purposes of this section, the  
4 following definitions shall apply:

5 (1) ADMINISTRATOR.—The term “Adminis-  
6 trator” means the Administrator of the Federal  
7 Emergency Management Agency.

8 (2) PREMIUM DISCOUNT.—The term “premium  
9 discount” means, with respect to a policy for flood  
10 insurance coverage under the national flood insur-  
11 ance program made available under the program  
12 under this section, the amount by which the full ac-  
13 tuarial premium rate for coverage for such property  
14 that is determined in accordance with section  
15 1307(a)(1) of the National Flood Insurance Act of  
16 1968 (42 U.S.C. 4014(a)(1)) exceeds the chargeable  
17 premium rate for the coverage made available under  
18 the program under this section.

19 (i) TERMINATION.—The authority under this section  
20 to provide discounted premium rates for flood insurance  
21 coverage shall terminate on May 31, 2024.

22 **SEC. 103. PREMIUM AND FEES RELIEF FOR FAMILIES AND**  
23 **SMALL BUSINESSES.**

24 (a) REPEAL OF SURCHARGE.—

1 (1) REPEAL.—Section 1308A of the National  
2 Flood Insurance Act of 1968 (42 U.S.C. 4015a) is  
3 hereby repealed.

4 (2) CONFORMING AMENDMENTS.—The National  
5 Flood Insurance Act of 1968 is amended—

6 (A) in section 1308(m) (42 U.S.C.  
7 4015(m))—

8 (i) in paragraph (1), by striking “and  
9 the surcharges required under  
10 section1308A’ ”; and

11 (ii) in paragraph (2), by striking “or  
12 surcharges”; and

13 (B) in section 1310A(c) (42 U.S.C.  
14 4017a(c)), by striking paragraph (4).

15 (b) SMALL LOAN EXCEPTION TO MANDATORY PUR-  
16 CHASE REQUIREMENT.—Subparagraph (A) of section  
17 102(c)(2) of the Flood Disaster Protection Act of 1973  
18 (42 U.S.C. 4012a(c)(2)(A)) is amended by striking  
19 “\$5,000” and inserting “\$25,000”.

20 **SEC. 104. MONTHLY INSTALLMENT PAYMENT OF PRE-**  
21 **MIUMS.**

22 (a) AUTHORITY.—Subsection (g) of section 1308 of  
23 the National Flood Insurance Act of 1968 (42 U.S.C.  
24 4015(g)) is amended—

1           (1) by striking the subsection designation and  
2           all that follows through “With respect” and insert-  
3           ing the following:

4           “(g) FREQUENCY OF PREMIUM COLLECTION.—

5           “(1) OPTIONS.—With respect”; and

6           (2) by adding at the end the following:

7           “(2) MONTHLY INSTALLMENT PAYMENT OF  
8           PREMIUMS.—

9           “(A) EXEMPTION FROM RULEMAKING.—

10           Until such time as the Administrator promul-  
11           gates regulations implementing paragraph (1)  
12           of this subsection, the Administrator may adopt  
13           policies and procedures, notwithstanding any  
14           other provisions of law and in alignment and  
15           consistent with existing industry escrow and  
16           servicing standards, necessary to implement  
17           such paragraph without undergoing notice and  
18           comment rulemaking and without conducting  
19           regulatory analyses otherwise required by stat-  
20           ute, regulation, or Executive order.

21           “(B) PILOT PROGRAM.—The Adminis-  
22           trator may initially implement paragraph (1) of  
23           this subsection as a pilot program that provides  
24           for a gradual phase-in of implementation.

1           “(C) POLICYHOLDER PROTECTION.—The  
2 Administrator may—

3           “(i) during the 12-month period be-  
4 ginning on the date of the enactment of  
5 this subparagraph, charge policyholders  
6 choosing to pay premiums in monthly in-  
7 stallments a fee for the total cost of the  
8 monthly collection of premiums not to ex-  
9 ceed \$25 annually; and

10           “(ii) after the expiration of the 12-  
11 month period referred to in clause (i), ad-  
12 just the fee charged annually to cover the  
13 total cost of the monthly collection of pre-  
14 miums as determined by the report sub-  
15 mitted pursuant to subparagraph (D).

16           “(D) ANNUAL REPORTS.—On an annual  
17 basis, the Administrator shall report to the  
18 Committee on Financial Services of the House  
19 of Representatives and the Committee on Bank-  
20 ing, Housing, and Urban Affairs of the Senate  
21 the ongoing costs associated with the monthly  
22 payment of premiums.”.

23           (b) IMPLEMENTATION.—Clause (ii) of section  
24 1307(a)(1)(B) of the National Flood Insurance Act of  
25 1968 (42 U.S.C. 4014(a)(1)(B)(ii)) is amended by insert-

1 ing before “any administrative expenses” the following:  
2 “the costs associated with the monthly collection of pre-  
3 miums provided for in section 1308(g) (42 U.S.C.  
4 4015(g)), but only if such costs exceed the operating costs  
5 and allowances set forth in clause (i) of this subparagraph,  
6 and”.

7 **SEC. 105. STATE REVOLVING LOAN FUNDS FOR LOW-INTER-**  
8 **EST LOANS.**

9 Chapter I of the National Flood Insurance Act of  
10 1968 (42 U.S.C. 4011 et seq.) is amended by adding at  
11 the end the following new section:

12 **“SEC. 1326. STATE REVOLVING LOAN FUNDS FOR LOW-IN-**  
13 **TEREST LOANS.**

14 “(a) DEFINITIONS.—In this section—

15 “(1) the term ‘Community Rating System’  
16 means the community rating system carried out  
17 under section 1315(b);

18 “(2) the term ‘eligible State’ means a State, the  
19 District of Columbia, and the Commonwealth of  
20 Puerto Rico;

21 “(3) the term ‘insular area’ means—

22 “(A) Guam;

23 “(B) American Samoa;

24 “(C) the Commonwealth of the Northern  
25 Mariana Islands;

1 “(D) the Federated States of Micronesia;

2 “(E) the Republic of the Marshall Islands;

3 “(F) the Republic of Palau; and

4 “(G) the United States Virgin Islands;

5 “(4) the term ‘intended use plan’ means a plan  
6 prepared under subsection (d)(1);

7 “(5) the term ‘low-income geographic area’  
8 means an area described in paragraph (1) or (2) of  
9 section 301(a) of the Public Works and Economic  
10 Development Act of 1965 (42 U.S.C. 3161(a));

11 “(6) the term ‘low-income homeowner’ means  
12 the owner of a primary residence, the household in-  
13 come of which in a taxable year is not more than 80  
14 percent of the median income for the area in which  
15 the residence is located;

16 “(7) the term ‘participating State’ means an el-  
17 igible State that—

18 “(A) has entered into an agreement under  
19 subsection (b)(1); and

20 “(B) agrees to comply with the require-  
21 ments of this section;

22 “(8) the term ‘pre-FIRM building’ means a  
23 building for which construction or substantial im-  
24 provement occurred before the effective date of the  
25 initial Flood Insurance Rate Map published by the

1 Administrator under section 1360 for the area in  
2 which the building is located;

3 “(9) the term ‘repetitive loss structure’ has the  
4 meaning given the term in section 1370(a);

5 “(10) the term ‘severe repetitive loss property’  
6 has the meaning given the term in section 1307(h);

7 “(11) the term ‘State loan fund’ means a flood  
8 mitigation assistance revolving loan fund established  
9 by an eligible State under this section; and

10 “(12) the term ‘tribal government’ means the  
11 recognized government of an Indian tribe, or the  
12 governing body of an Alaska Native regional or vil-  
13 lage corporation, that has been determined eligible  
14 to receive services from the Bureau of Indian Af-  
15 fairs.

16 “(b) GENERAL AUTHORITY.—

17 “(1) IN GENERAL.—The Administrator may  
18 enter into an agreement with an eligible State to  
19 provide a capitalization grant for the eligible State  
20 to establish a revolving fund that will provide fund-  
21 ing assistance to help homeowners, businesses, non-  
22 profit organizations, and communities reduce flood  
23 risk in order to decrease—

24 “(A) the loss of life and property;

25 “(B) the cost of flood insurance; and

1                   “(C) Federal disaster payments.

2                   “(2) TIMING OF DEPOSIT AND AGREEMENTS  
3 FOR DISTRIBUTION OF FUNDS.—

4                   “(A) IN GENERAL.—Not later than the  
5 last day of the fiscal year following the fiscal  
6 year in which a capitalization grant is made to  
7 a participating State under paragraph (1), the  
8 participating State shall—

9                   “(i) deposit the grant in the State  
10 loan fund of the State; and

11                   “(ii) enter into one or more binding  
12 agreements that provide for the State to  
13 distribute the grant funds for purposes au-  
14 thorized under subsection (c) such that—

15                   “(I) in the case of the initial  
16 grant made under this section to a  
17 State, not less than 75 percent of the  
18 amount of the grant funds shall be  
19 distributed before the expiration of  
20 the 24-month period beginning upon  
21 deposit of such funds in the State  
22 loan fund of the State; and

23                   “(II) in the case of any subse-  
24 quent grant made under this section  
25 to a State, not less than 90 percent of



1 the amount of the grant funds made  
2 under the capitalization grant shall be  
3 distributed before the expiration of  
4 the 12-month period beginning upon  
5 deposit of such funds in the State  
6 loan fund of the State.

7 “(B) NONCOMPLIANCE.—Except as pro-  
8 vided in subparagraph (C), if a participating  
9 State does not comply with subparagraph (A)  
10 with respect to a grant, the Administrator shall  
11 reallocate the grant in accordance with para-  
12 graph (3)(B).

13 “(C) EXCEPTION.—The Administrator  
14 may not reallocate any funds under subpara-  
15 graph (B) to a participating State that violated  
16 subparagraph (A) with respect to a grant made  
17 during the same fiscal year in which the funds  
18 to be reallocated were originally made available.

19 “(3) ALLOCATION.—

20 “(A) IN GENERAL.—The Administrator  
21 shall allocate amounts made available to carry  
22 out this section to participating States—

23 “(i) for the participating States to de-  
24 posit in the State loan funds established by  
25 the participating States; and

1           “(ii) except as provided in paragraph  
2           (6), in accordance with the requirements  
3           described in subparagraph (B).

4           “(B) REQUIREMENTS.—The requirements  
5           described in this subparagraph are as follows:

6           “(i) Fifty percent of the total amount  
7           made available under subparagraph (A)  
8           shall be allocated so that each partici-  
9           pating State receives the percentage  
10          amount that is obtained by dividing the  
11          number of properties that were insured  
12          under the national flood insurance pro-  
13          gram in that State in the fiscal year pre-  
14          ceding the fiscal year in which the amount  
15          is allocated by the total number of prop-  
16          erties that were insured under the national  
17          flood insurance program in the fiscal year  
18          preceding the fiscal year in which the  
19          amount is allocated.

20          “(ii) Fifty percent of the total amount  
21          made available under subparagraph (A)  
22          shall be allocated so that each partici-  
23          pating State receives a percentage of funds  
24          that is equal to the product obtained under  
25          clause (iii)(IV) with respect to that partici-

1                   pating State after following the procedures  
2                   described in clause (iii).

3                   “(iii) The procedures described in this  
4                   clause are as follows:

5                   “(I) Divide the total amount col-  
6                   lected in premiums for properties in-  
7                   sured under the national flood insur-  
8                   ance program in each participating  
9                   State during the previous fiscal year  
10                  by the number of properties insured  
11                  under the national flood insurance  
12                  program in that State for that fiscal  
13                  year.

14                  “(II) Add together each quotient  
15                  obtained under subclause (I).

16                  “(III) For each participating  
17                  State, divide the quotient obtained  
18                  under subclause (I) with respect to  
19                  that State by the sum obtained under  
20                  subclause (II).

21                  “(IV) For each participating  
22                  State, multiply the amount that is 50  
23                  percent of the total amount made  
24                  available under subparagraph (A) by

1 the quotient obtained under subclause  
2 (III).

3 “(iv) Except as provided in paragraph  
4 (5), in a fiscal year—

5 “(I) a participating State may  
6 not receive more than 15 percent of  
7 the total amount that is made avail-  
8 able under subparagraph (A) in that  
9 fiscal year; and

10 “(II) if a participating State,  
11 based on the requirements under  
12 clauses (i) through (iii), would, but  
13 for the limit under subclause (I) of  
14 this clause, receive an amount that is  
15 greater than the amount the State is  
16 authorized to receive under that sub-  
17 clause, the difference between the au-  
18 thorized amount and the amount oth-  
19 erwise due to the State under clauses  
20 (i) through (iii) shall be allocated to  
21 other participating States—

22 “(aa) that, in that fiscal  
23 year, have not received an  
24 amount under subparagraph (A)  
25 that is more than the authorized

1 amount under subclause (I) of  
2 this clause; and

3 “(bb) by using the require-  
4 ments under clauses (i) through  
5 (iii), except that a participating  
6 State may receive an allocation  
7 under this subclause only if the  
8 allocation does not result in the  
9 State receiving a total amount  
10 for the fiscal year under subpara-  
11 graph (A) that is greater than  
12 the authorized amount under  
13 subclause (I).

14 “(4) NO REVOLVING FUND REQUIRED.—

15 “(A) IN GENERAL.—Notwithstanding any  
16 other provision of this section, and subject to  
17 subparagraph (B), a participating State that  
18 receives less than \$4,000,000 under paragraph  
19 (3)(B) in a fiscal year may distribute the funds  
20 directly in the form of grants or technical as-  
21 sistance for a purpose described in subsection  
22 (c)(2), without regard to whether the State has  
23 established a State loan fund.

24 “(B) STATE MATCHING.—A participating  
25 State that exercises the authority under sub-

1 paragraph (A) in a fiscal year shall provide  
2 matching funds from non-Federal sources in an  
3 amount that is equal to 15 percent of the  
4 amount that the State receives under paragraph  
5 (3)(B) in that fiscal year for purposes described  
6 in subparagraph (A).

7 “(5) ALLOCATION OF REMAINING FUNDS.—  
8 After allocating amounts made available to carry out  
9 this section for a fiscal year in accordance with  
10 paragraph (3), the Administrator shall allocate any  
11 remaining amounts made available for that fiscal  
12 year to participating States, using the procedures  
13 described in clauses (i) through (iii) of paragraph  
14 (3)(B).

15 “(6) ALLOCATION FOR TRIBAL GOVERNMENTS  
16 AND INSULAR AREAS.—The Administrator shall re-  
17 serve not less than 5.0 percent of the amount made  
18 available to carry out this section in a fiscal year to  
19 enter into grant agreements with tribal governments  
20 and insular areas, with the grant funds to be distrib-  
21 uted—

22 “(A) according to criteria established by  
23 the Administrator; and

24 “(B) for a purpose described in subsection  
25 (c)(2).

1           “(7) ADMINISTRATIVE COSTS; TECHNICAL AS-  
2           SISTANCE.—The Administrator shall reserve not  
3           more than 2.5 percent of the amount made available  
4           to carry out this section in a fiscal year—

5                   “(A) for administrative costs incurred in  
6                   carrying out this section; and

7                   “(B) to provide technical assistance to re-  
8                   cipients of grants under this section.

9           “(c) USE OF FUNDS.—

10                   “(1) IN GENERAL.—Amounts deposited in a  
11                   State loan fund, including repayments of loans made  
12                   from the fund and interest earned on the amounts  
13                   in the fund, shall be used—

14                           “(A) consistent with paragraphs (2) and  
15                           (3) and subsection (g), to provide financial as-  
16                           sistance for—

17                                   “(i) homeowners, businesses, and non-  
18                                   profit organizations that are eligible to  
19                                   participate in the national flood insurance  
20                                   program; and

21                                   “(ii) any local government that par-  
22                                   ticipates in the national flood insurance  
23                                   program;

1           “(B) as a source of revenue and security  
2           for leveraged loans, the proceeds of which shall  
3           be deposited in the State loan fund; or

4           “(C) for the sale of bonds as security for  
5           payment of the principal and interest on rev-  
6           enue or general obligation bonds issued by the  
7           participating State to provide matching funds  
8           under subsection (g), if the proceeds from the  
9           sale of the bonds are deposited in the State  
10          loan fund.

11          “(2) PURPOSES.—A recipient of financial as-  
12          sistance provided through amounts from a State  
13          loan fund—

14                 “(A) shall use the amounts to reduce—

15                         “(i) flood risk; or

16                         “(ii) potential flood claims submitted  
17                         under the national flood insurance pro-  
18                         gram;

19                 “(B) shall use the amounts in a cost-effec-  
20                 tive manner under requirements established by  
21                 the State, which may require an applicant for  
22                 financial assistance to submit any information  
23                 that the State considers relevant or necessary  
24                 before the date on which the applicant receives  
25                 the assistance;



1           “(C) shall use the amounts for projects  
2           that—

3                   “(i) meet design and construction  
4                   standards established by the Adminis-  
5                   trator;

6                   “(ii) are located in communities  
7                   that—

8                           “(I) participate in the national  
9                           flood insurance program; and

10                           “(II) have developed a State,  
11                           local, or tribal government hazard  
12                           mitigation plan that has been ap-  
13                           proved by the Administrator under  
14                           section 1366;

15                           “(iii)(I) address a repetitive loss  
16                           structure or a severe repetitive loss prop-  
17                           erty; or

18                           “(II) address flood risk in the 500-  
19                           year floodplain, areas of residual flood risk,  
20                           or other areas of potential flood risk, as  
21                           identified by the Administrator; and

22                           “(iv) address current risk and antici-  
23                           pate future risk, such as sea-level rise;

24                   “(D) may use the amounts—

25                           “(i) for projects relating to—

1 “(I) structural elevation;

2 “(II) floodproofing;

3 “(III) the relocation or removal  
4 of buildings from the 100-year flood-  
5 plain or other areas of flood risk, in-  
6 cluding the acquisition of properties  
7 for such a purpose;

8 “(IV) environmental restoration  
9 activities that directly reduce flood  
10 risk;

11 “(V) any eligible activity de-  
12 scribed in subparagraphs (A) through  
13 (G) of section 1366(e)(3); or

14 “(VI) other activities determined  
15 appropriate by the Administrator;

16 “(ii) with respect to a project de-  
17 scribed in clause (i), only for expenditures  
18 directly related to a project described in  
19 that clause, including expenditures for  
20 planning, design, and associated pre-con-  
21 struction activities; and

22 “(iii) to acquire, for the purposes of  
23 permanent protection, land, buildings, or a  
24 conservation easement from a willing seller  
25 or grantor;

1 “(E) may not use the amounts—

2 “(i) to construct buildings or expand  
3 existing buildings unless the activity is for  
4 the purpose of flood mitigation;

5 “(ii) to improve any structure, unless  
6 the recipient has obtained flood insurance  
7 coverage in an amount at least equal to the  
8 lesser of the eligible project costs or the  
9 maximum insurable limit for the structure  
10 under the national flood insurance pro-  
11 gram coverage for the structure, which  
12 coverage shall be maintained for the useful  
13 life of the structure;

14 “(iii) to improve a residential property  
15 with an appraised value that is not less  
16 than 125 percent of the limitation on the  
17 maximum original principal obligation of a  
18 conventional mortgage that may be pur-  
19 chased by the Federal National Mortgage  
20 Association or the Federal Home Loan  
21 Mortgage Corporation in the area in which  
22 the property is located, as established  
23 under section 302(b)(2) of the Federal Na-  
24 tional Mortgage Association Charter Act  
25 (12 U.S.C. 1717(b)(2)) and section

1                   305(a)(2) of the Federal Home Loan  
2                   Mortgage Corporation Act (12 U.S.C.  
3                   1454(a)(2));

4                   “(iv) for the direct benefit of a home-  
5                   owner if the annual household adjusted  
6                   gross income of the homeowner during the  
7                   previous fiscal year was not less than  
8                   \$200,000, as annually adjusted by the Ad-  
9                   ministrators to reflect changes in the Con-  
10                  sumer Price Index for All Urban Con-  
11                  sumers, as published by the Bureau of  
12                  Labor Statistics of the Department of  
13                  Labor and rounded to the nearest \$25; or

14                  “(v) to acquire real property or an in-  
15                  terest in real property unless the property  
16                  is purchased from a willing seller; and

17                  “(F) shall, in the use of such amounts,  
18                  give priority to the maximum extent practicable  
19                  to projects that assist low-income homeowners  
20                  and low-income geographical areas.

21                  “(d) INTENDED USE PLANS.—

22                  “(1) IN GENERAL.—After providing the oppor-  
23                  tunity for public review and comment, each partici-  
24                  pating State shall annually prepare a plan that iden-  
25                  tifies, for the year following the date of issuance of

1 the intended use plan, the intended uses of the  
2 amounts available in the State loan fund of the par-  
3 ticipating State.

4 “(2) CONSULTATION DURING PREPARATION.—  
5 Each participating State, in preparing an intended  
6 use plan, shall ensure that the State agency with  
7 primary responsibility for floodplain management—

8 “(A) provides oversight with respect to the  
9 preparation of the intended use plan; and

10 “(B) consults with any other appropriate  
11 State agency, including agencies responsible for  
12 coastal and environmental management.

13 “(3) CONTENTS.—A participating State shall,  
14 in each intended use plan—

15 “(A) include—

16 “(i) an explanation of the mitigation  
17 and resiliency benefits the State intends to  
18 achieve, including by—

19 “(I) reducing future damage and  
20 loss associated with flooding;

21 “(II) reducing the number of se-  
22 vere repetitive loss properties and re-  
23 petitive loss structures in the State;

1                   “(III) decreasing the number of  
2 flood insurance claims in the State;  
3 and

4                   “(IV) increasing the rating under  
5 the Community Rating System for  
6 communities in the State;

7                   “(ii) information with respect to the  
8 availability of, and the application process  
9 for receiving, financial assistance from the  
10 State loan fund of the State;

11                   “(iii) the criteria and methods estab-  
12 lished for the distribution of amounts from  
13 the State loan fund of the State;

14                   “(iv) the amount of financial assist-  
15 ance that the State anticipates allocating  
16 to—

17                   “(I) local government projects;  
18 and

19                   “(II) projects for homeowners,  
20 business, or nonprofit organizations;

21                   “(v) the expected terms of the assist-  
22 ance provided under clause (iv); and

23                   “(vi) a description of the financial sta-  
24 tus of the State loan fund and the short-

1 term and long-term goals of the State loan  
2 fund; and

3 “(B) provide, to the maximum extent prac-  
4 ticable, that priority for the use of amounts  
5 from the State loan fund shall be given to  
6 projects that—

7 “(i) address severe repetitive loss  
8 properties and repetitive loss structures;

9 “(ii) assist low-income homeowners  
10 and low-income geographic areas; and

11 “(iii) address flood risk for pre-FIRM  
12 buildings.

13 “(4) PUBLICATION.—Each participating State  
14 shall publish and periodically update a list of all  
15 projects receiving funding from the State loan fund  
16 of the State, which shall include identification of—

17 “(A) the community in which the project is  
18 located;

19 “(B) the type and amount of assistance  
20 provided for each project; and

21 “(C) the expected funding schedule and  
22 date of completion of each project.

23 “(e) FUND MANAGEMENT.—Amounts in a State loan  
24 fund shall—

1           “(1) remain available for providing financial as-  
2           sistance under this section until distributed;

3           “(2) if the amounts are not required for imme-  
4           diate distribution or expenditure, be invested in in-  
5           terest-bearing obligations; and

6           “(3) except as provided in subsection (i), in-  
7           clude only—

8                   “(A) amounts received from capitalization  
9                   grants made under this section;

10                   “(B) repayments of loans made from the  
11                   fund; and

12                   “(C) interest earned on amounts in the  
13                   fund.

14           “(f) MATCHING FUNDS.—

15                   “(1) FULL GRANT.—On or before the date on  
16                   which a participating State receives a capitalization  
17                   grant, the State shall deposit into the State loan  
18                   fund of the State, in addition to the amount of the  
19                   capitalization grant, an amount from non-Federal  
20                   sources that is not less than 10 percent of the total  
21                   amount of the capitalization grant.

22                   “(2) REDUCED GRANT.—Notwithstanding para-  
23                   graph (1), if a State deposits in the State loan fund  
24                   of the State in connection a capitalization grant an  
25                   amount from non-Federal sources that is less than



1       10 percent of the total amount of the capitalization  
2       grant that would otherwise be received by the State,  
3       the Administrator shall reduce the amount of the  
4       capitalization grant received by the State to the  
5       amount that is 10 times the amount so deposited  
6       and shall allocate such remaining grant amounts  
7       under subsection (b)(5) together with the amounts  
8       allocated under such subsection.

9       “(g) TYPES OF ASSISTANCE.—Unless otherwise pro-  
10      hibited by State law, a participating State may use the  
11      amounts deposited into a State loan fund under this sec-  
12      tion only—

13             “(1) to make a loan, on the condition that—

14                     “(A) the interest rate for the loan is not  
15                     more than the market interest rate;

16                     “(B) the recipient of the loan will begin  
17                     making principal and interest payments on the  
18                     loan not later than 1 year after the date on  
19                     which the project for which the loan was made  
20                     is completed;

21                     “(C) the loan will be fully amortized not  
22                     later than 20 years after the date on which the  
23                     project for which the loan was made is com-  
24                     pleted, except that, in the case of a loan made  
25                     for a project in a low-income geographic area or

1 to a low-income homeowner, the State may pro-  
2 vide a longer amortization period for the loan if  
3 that longer period—

4 “(i) ends on a date that is not later  
5 than 30 years after the date on which the  
6 project is completed; and

7 “(ii) is not longer than the expected  
8 design life of the project;

9 “(D) the recipient of the loan dem-  
10 onstrates, based on verified and documented in-  
11 formation that, at the time the loan is con-  
12 summated, that the recipient has a reasonable  
13 ability to repay the loan, according to its terms,  
14 except that this subparagraph may not be con-  
15 strued to authorize any reduction or limitation  
16 in efforts to comply with the requirements of  
17 subsection (c)(2)(E) (relating to priority for as-  
18 sistance for low-income homeowners and low-in-  
19 come geographical areas); and

20 “(E) payments of principal and interest  
21 with respect to the loan will be deposited into  
22 the State loan fund;

23 “(2) to buy or refinance the debt obligation of  
24 a local government related to flood mitigation or re-

1       siliency activities, at an interest rate that is not  
2       more than the market interest rate;

3           “(3) to guarantee, or purchase insurance for, a  
4       local obligation, the proceeds of which finance a  
5       project eligible for assistance under this section, if  
6       the guarantee or purchase, as applicable, would—

7           “(A) improve credit market access; or

8           “(B) reduce the interest rate with respect  
9       to the obligation;

10       “(4) as a source of revenue or as security for  
11       the payment of principal and interest on revenue or  
12       general obligation bonds issued by the State if the  
13       proceeds of the sale of the bonds will be deposited  
14       into the State loan fund; or

15       “(5) to earn interest on those amounts.

16       “(h) ASSISTANCE FOR LOW-INCOME HOMEOWNERS  
17       AND LOW-INCOME GEOGRAPHIC AREAS.—

18       “(1) IN GENERAL.—Notwithstanding any other  
19       provision of this section, if a participating State uses  
20       amounts from a State loan fund to provide financial  
21       assistance under subsection (c) in a low-income geo-  
22       graphic area or to a low-income homeowner, the  
23       State may provide additional subsidization to the re-  
24       cipient of the assistance, including forgiveness of the  
25       principal of a loan.

1           “(2) LIMITATION.—For each fiscal year, the  
2           total amount of additional subsidization provided by  
3           a participating State under paragraph (1) may not  
4           exceed 30 percent of the amount of the capitaliza-  
5           tion grant allocated to the State for that fiscal year.

6           “(i) ADMINISTRATION OF FUND.—

7           “(1) IN GENERAL.—A participating State may  
8           combine the financial administration of a State loan  
9           fund with the financial administration of any other  
10          revolving fund established by the State if—

11                  “(A) combining the administration of the  
12          funds would—

13                          “(i) be convenient and avoid adminis-  
14                          trative costs; and

15                          “(ii) not violate the law of the State;  
16                          and

17                  “(B) the Administrator determines that—

18                          “(i) amounts obtained from a grant  
19                          made under this section, amounts obtained  
20                          from the repayment of a loan made from  
21                          a State loan fund, and interest earned on  
22                          amounts in a State loan fund will be—

23                                  “(I) accounted for separately  
24                                  from amounts from other revolving  
25                                  funds; and

1                   “(II) used only for purposes au-  
2                   thorized under this section; and

3                   “(ii) after consulting with the appro-  
4                   priate State agencies, the authority to es-  
5                   tablish assistance priorities and carry out  
6                   oversight and related activities, other than  
7                   financial administration, with respect to  
8                   flood assistance remains with the State  
9                   agency with primary responsibility for  
10                  floodplain management.

11                  “(2) ADMINISTRATIVE AND TECHNICAL  
12                  COSTS.—

13                  “(A) IN GENERAL.—For each fiscal year, a  
14                  participating State may use the amount de-  
15                  scribed in subparagraph (B) to—

16                  “(i) pay the reasonable costs of ad-  
17                  ministration of the programs under this  
18                  section, including the recovery of reason-  
19                  able costs incurred in establishing a State  
20                  loan fund;

21                  “(ii) provide appropriate oversight of  
22                  projects authorized under this section; and

23                  “(iii) provide technical assistance and  
24                  outreach to recipients in the State of  
25                  amounts under this section, including with

1           respect to updating hazard mitigation  
2           plans and participating in the Community  
3           Rating System, in an amount that is not  
4           more than 4 percent of the funds made  
5           available to the State under this section.

6           “(B) DESCRIPTION.—The amount de-  
7           scribed in this subparagraph is an amount  
8           equal to the sum of—

9                   “(i) any fees collected by a partici-  
10                  pating State to recover the costs described  
11                  in subparagraph (A)(i), regardless of the  
12                  source; and

13                   “(ii) the greatest of—

14                           “(I) \$400,000;

15                           “(II) 0.2 percent of the value of  
16                          the State loan fund of a State, as of  
17                          the date on which the valuation is  
18                          made; and

19                           “(III) an amount equal to 7 per-  
20                          cent of all grant awards made to a  
21                          participating State for the State loan  
22                          fund of the State under this section  
23                          for the fiscal year.

24           “(3) AUDIT AND REPORT.—

1           “(A) AUDIT REQUIREMENT.—Not less fre-  
2           quently than biennially, each participating State  
3           shall conduct an audit of the State loan fund of  
4           the State.

5           “(B) REPORT.—Each participating State  
6           shall submit to the Administrator a biennial re-  
7           port regarding the activities of the State under  
8           this section during the period covered by the re-  
9           port, including—

10                   “(i) the result of any audit conducted  
11                   by the State under subparagraph (A); and

12                   “(ii) a review of the effectiveness of  
13                   the State loan fund of the State with re-  
14                   spect to—

15                           “(I) the intended use plans of the  
16                           State; and

17                           “(II) meeting the objectives de-  
18                           scribed in subsection (b)(1).

19           “(4) OVERSIGHT.—In conducting oversight with  
20           respect to State loan funds established under this  
21           section, the Administrator—

22                   “(A) shall—

23                           “(i) periodically audit the funds in ac-  
24                           cordance with procedures established by

1 the Comptroller General of the United  
2 States; and

3 “(ii) not less frequently than once  
4 every 4 years, review each State loan fund  
5 to determine the effectiveness of the fund  
6 in reducing flood risk; and

7 “(B) may, at any time—

8 “(i) make recommendations to a par-  
9 ticipating State with respect to the admin-  
10 istration of the State loan fund of the  
11 State; or

12 “(ii) require specific changes with re-  
13 spect to a State loan fund in order to im-  
14 prove the effectiveness of the fund.

15 “(j) LIABILITY PROTECTIONS.—The Federal Govern-  
16 ment shall not be liable for any claim based upon the exer-  
17 cise or performance of, or the failure to exercise or per-  
18 form, a discretionary function or duty on the part of the  
19 Federal agency, or an employee of the Federal Govern-  
20 ment, in carrying out the provision of this section.

21 “(k) REGULATIONS.—The Administrator shall pro-  
22 mulgate such guidance or regulations as may be necessary  
23 to carry out this section, including guidance or regulations  
24 that—





1 **SECTION 202. NATIONAL FLOOD MAPPING PROGRAM.**

2 (a) INCLUSION OF CADASTRAL FEATURES IN RATE  
3 MAPS.—Section 100216(b)(3) of the Biggert-Waters  
4 Flood Insurance Reform Act of 2012 (42 U.S.C.  
5 4101b(b)(3)) is amended—

6 (1) in subparagraph (D), by striking “and” at  
7 the end;

8 (2) in subparagraph (E), by striking the period  
9 at the end and inserting “; and”; and

10 (3) by adding at the end the following:

11 “(F) cadastral features, including, for each  
12 cadastral feature—

13 “(i) the associated parcel identifica-  
14 tion data for such cadastral feature; and

15 “(ii) to the maximum extent prac-  
16 ticable, using public and private sector ad-  
17 dress data, the address of such cadastral  
18 feature.”.

19 (b) FORMAT OF RATE MAPS.—Section 100216(c)(2)  
20 of the Biggert-Waters Flood Insurance Reform Act of  
21 2012 (42 U.S.C. 4101b(c)(2)) is amended—

22 (1) in subparagraph (B), by striking “and” at  
23 the end;

24 (2) in subparagraph (C), by striking the period  
25 at the end and inserting “; and”; and

26 (3) by adding at the end the following:

1           “(D) spatially accurate in accordance with  
2           the common protocols for geospatial data under  
3           section 757 of the Geospatial Data Act of 2018  
4           (43 U.S.C. 2806).”.

5           (c) ADDITIONAL CONSIDERATIONS.—Section 100216  
6 of the Biggert-Waters Flood Insurance Reform Act of  
7 2012 (42 U.S.C. 4101b) is amended—

8           (1) by redesignating subsection (f) as sub-  
9           section (m); and

10           (2) by inserting after subsection (e) the fol-  
11           lowing:

12           “(g) STREAM FLOW NETWORKS.—

13           “(1) IN GENERAL.—The Administrator shall co-  
14           ordinate with the United States Geological Survey  
15           for the sharing of data from stream flow networks  
16           critical to the National Flood Insurance Program,  
17           flood risk mapping, and flood risk assessments, to  
18           ensure that—

19           “(A) the stream gage stations in such  
20           stream flow networks are operational and use  
21           modern hardware;

22           “(B) such stream flow networks are suffi-  
23           ciently densified by adding new stream gage  
24           stations in high-risk areas;

1           “(C) inactive critical stream gage stations  
2           in such stream flow networks are reactivated;  
3           and

4           “(D) the speed of the geospatial real-time  
5           data feeds from such stream gage stations is in-  
6           creased.

7           “(2) DEFINITIONS.—In this subsection:

8           “(A) STREAM FLOW NETWORK.—The term  
9           ‘stream flow network’ means a network of  
10           stream flow gages maintained under the direc-  
11           tion of the United States Geological Survey and  
12           its partners that is used to measure or record  
13           the flow of water down a stream or river, or  
14           through an entire watershed system, and trans-  
15           mit such information using a geospatial real-  
16           time data feed.

17           “(B) STREAM GAGE STATION.—The term  
18           ‘stream gage station’ means a device installed  
19           at the edge of a river or stream that measures  
20           or records the flow of water down the stream  
21           and additional information such as water  
22           height, water chemistry, and water tempera-  
23           ture.

24           “(3) RULE OF CONSTRUCTION.—The purpose  
25           of this subsection is to require cooperation between

1 the Federal Emergency Management Agency and  
2 United States Geological Survey and nothing in this  
3 subsection may be construed to require or obligate  
4 funding expenditures.

5 “(h) AVAILABILITY OF DATA TO PUBLIC.—The Ad-  
6 ministrator shall make available to the public on the  
7 website of the Federal Emergency Management Agency a  
8 national geospatial data repository that—

9 “(1) provides access to the raw data used to in-  
10 clude the cadastral features and parcel identification  
11 data in National Flood Insurance Program rate  
12 maps;

13 “(2) to the extent that such data is available,  
14 allows users to view, query, and obtain such data at  
15 multiple levels of detail, including down to the prop-  
16 erty level;

17 “(3) allows users to view flood risks, flood in-  
18 surance zones, and flood elevations;

19 “(4) provides access to flood mapping and re-  
20 lated information such as—

21 “(A) hydrologic and hydraulic models used  
22 in determining flood risk;

23 “(B) structure footprints where available  
24 as part of a national structure inventory;

25 “(C) flood depth grids;

1 “(D) flood risk reports;

2 “(E) flood risk assessments (Hazus anal-  
3 yses);

4 “(F) hazard mitigation plans; and

5 “(G) other flood risk products at the dis-  
6 cretion of the Administrator; and

7 “(5) maintains and disseminates such data in a  
8 consistent manner.

9 “(i) ENSURING CURRENT DATA.—Not less fre-  
10 quently than once every 5 years, the Administrator shall  
11 verify that each National Flood Insurance Program rate  
12 map contains data that is current and credible.

13 “(j) QUALIFICATIONS-BASED SELECTION CON-  
14 TRACTING.—

15 “(1) IN GENERAL.—With respect to a contract  
16 awarded by the Administrator under this Act, or by  
17 an entity receiving a grant under this Act, for pro-  
18 gram management, architectural and engineering  
19 services, or surveying and mapping, such a contract  
20 shall be awarded to a contractor selected in accord-  
21 ance with the procedures described in section 1103  
22 of title 40, United States Code (or an applicable  
23 equivalent State qualifications-based statute). The  
24 Administrator, or entity, as the case may be, shall  
25 require such contractor, as a condition of such con-

1       tract, to award any subcontract for program man-  
2       agement, architectural and engineering services, or  
3       surveying and mapping in accordance with the pro-  
4       cedures described in the previous sentence, or the  
5       applicable equivalent State statute.

6               “(2) RELATIONSHIP TO STATE LAW.—Nothing  
7       in this subsection shall supersede any applicable  
8       State licensing law governing professional licensure.

9               “(3) DEFINITIONS.—In this subsection:

10               “(A) ARCHITECTURAL AND ENGINEERING  
11       SERVICES.—The term ‘architectural and engi-  
12       neering services’ has the meaning given that  
13       term in section 1102 of title 40, United States  
14       Code.

15               “(B) SURVEYING AND MAPPING.—The  
16       term ‘surveying and mapping’ includes  
17       geospatial activities associated with measuring,  
18       locating, and preparing maps, charts, or other  
19       graphical or digital presentations depicting nat-  
20       ural and man-made physical features, phe-  
21       nomena, and legal boundaries of the earth, in-  
22       cluding the following:

23               “(i) Topographic Engineering Sur-  
24       veying, including acquisition of topographic  
25       oriented surveying and mapping data for

1 design, construction, master planning, op-  
2 erations, as-built conditions, precise struc-  
3 ture stability studies using conventional  
4 and electronic instrumentation, photo-  
5 grammetric, LiDAR, remote sensing, iner-  
6 tial, satellite, and other manned and un-  
7 manned survey methods as applicable.

8 “(ii) Hydrographic Engineering Sur-  
9 veying, including acquisition of hydro-  
10 graphic oriented surveying and mapping  
11 data for design, construction, dredging,  
12 master planning, operations, and as-built  
13 conditions using conventional and elec-  
14 tronic instrumentation, and photo-  
15 grammetric, remote sensing, inertial, sat-  
16 ellite, side scan sonar, subbottom profiling,  
17 and other surveying methods, as applica-  
18 ble.

19 “(iii) Land Surveying, including prop-  
20 erty and boundary surveys,  
21 monumentation, marking and posting, and  
22 preparation of tract descriptions, using  
23 conventional, electronic instrumentation,  
24 photogrammetric, inertial, satellite, and  
25 other survey methods, as applicable.



1           “(iv) Geodetic Surveying, including  
2           first, second, and third order horizontal  
3           and vertical control surveys, geodetic as-  
4           tronomy, gravity and magnetic surveys  
5           using conventional, electronic instrumenta-  
6           tion, photogrammetric, inertial, satellite,  
7           and other survey methods, as applicable.

8           “(v) Cartographic Surveying, includ-  
9           ing acquisition of topographic and hydro-  
10          graphic oriented surveying and mapping  
11          data for construction of maps, charts, and  
12          similar products for planning, flood anal-  
13          ysis, and general use purposes using con-  
14          ventional and electronic instrumentation,  
15          photogrammetric, inertial, satellite, mobile,  
16          terrestrial, and other survey methods, as  
17          applicable.

18          “(vi) Mapping, charting, and related  
19          geospatial database development, including  
20          the design, compilation, digitizing, attrib-  
21          uting, scribing, drafting, printing and dis-  
22          semination of printed or digital map,  
23          chart, and related geospatial database  
24          products associated with planning, engi-  
25          neering, operations, and related real estate

1 activities using photogrammetric, geo-  
2 graphic information systems, and other  
3 manual and computer assisted methods, as  
4 applicable.

5 “(k) DEFINITIONS.—In this section:

6 “(1) CADASTRAL FEATURE.—The term ‘cadas-  
7 tral feature’ means the geographic elements and fea-  
8 tures—

9 “(A) that are independent of elevation,  
10 such as roads, structure footprints, and rivers  
11 and lakes;

12 “(B) which are represented on maps to  
13 show the true location and size of the elements  
14 in relationship to each other, as they are seen  
15 from the air; and

16 “(C) that are mapped from LiDAR or aer-  
17 ial photography by employing basic photo-  
18 grammetry.

19 “(2) PARCEL IDENTIFICATION DATA.—The  
20 term ‘parcel identification data’ means the informa-  
21 tion associated with a parcel of land, including the  
22 geographic location, unique parcel identifier, bound-  
23 aries, structures contained within the parcel, zoning  
24 classification, and owner.”.



1           (6) To make the information described in this  
2 subsection publicly available on the internet through  
3 a web-based portal so as to increase transparency re-  
4 garding homeowner flood risks.

5           (c) ELIGIBLE RECIPIENTS.—

6           (1) IN GENERAL.—Grants under the pilot pro-  
7 gram under this section may be made only to units  
8 of general local government located in urbanized  
9 areas, as such term is used by the Bureau of the  
10 Census of the Department of Commerce, having  
11 populations exceeding 50,000 or to stormwater man-  
12 agement authorities of such units of general local  
13 government.

14           (2) ONE-TIME GRANTS.—A grant under the  
15 pilot program under this section may not be made  
16 to—

17                   (A) any unit of general local governmental,  
18 or stormwater management authority of a unit  
19 of general government, that has previously re-  
20 ceived a grant under the pilot program;

21                   (B) any unit of general local government if  
22 the stormwater management agency for such  
23 unit has previously received a grant under the  
24 pilot program; or

1 (C) any stormwater management agency of  
2 a unit of general local government if such unit  
3 has previously received a grant under the pilot  
4 program.

5 (3) TREATMENT OF STORMWATER MANAGE-  
6 MENT AUTHORITIES.—In the case of a stormwater  
7 management authority that operates with respect to  
8 more than one unit of general local government, the  
9 application of such authority shall be considered for  
10 purposes of paragraph (2) of this subsection and  
11 subsections (e), (f), and (g)(1) to be made for the  
12 largest unit of general local government for which  
13 such authority operates. The preceding sentence  
14 shall not limit the ability of such authority to carry  
15 out activities under the demonstration project in any  
16 other jurisdictions or unit of local government with  
17 respect to which the authority operates.

18 (d) APPLICATIONS.—To be eligible for a grant under  
19 this section a unit of general local government or  
20 stormwater management agency shall submit to the Ad-  
21 ministrator an application in such form and containing  
22 such information as the Administrator shall require.

23 (e) SELECTION OF RECIPIENTS.—

24 (1) ANNUAL SELECTION.—Subject to para-  
25 graph (2) and to the submission of approvable appli-

1 cations, in each fiscal year for which amounts are  
2 made available for grants under the pilot program  
3 under this section the Administrator shall select,  
4 from among applications submitted under subsection  
5 (d) for such fiscal year, 3 units of general govern-  
6 ment or stormwater management authorities to re-  
7 ceive grants under the pilot program under this sec-  
8 tion.

9 (2) AGGREGATE LIMIT.—Subject only to the  
10 submission of approvable applications, the Adminis-  
11 trator shall select, in the aggregate over the entire  
12 duration of the pilot program under this section, 12  
13 units of general government or stormwater manage-  
14 ment authorities to receive grants under the pilot  
15 program, as follows:

16 (A) TIER 1.—Three of the applicants se-  
17 lected shall be units of general local govern-  
18 ment, or stormwater management authorities  
19 for such units, having a population exceeding  
20 800,000, as follows:

21 (i) PELAGIC COASTAL CITY.—One  
22 shall be a unit of general local government,  
23 or stormwater authority for such a unit,  
24 that is a pelagic unit.

1 (ii) NON-PELAGIC COASTAL CITY.—

2 One shall be unit of general local govern-  
3 ment, or stormwater authority for such a  
4 unit, that is a coastal unit, but not a pe-  
5 lagic unit.

6 (iii) NON-COASTAL CITY.—One shall  
7 be unit of general local government, or  
8 stormwater authority for such a unit, that  
9 is not a coastal unit.

10 (B) TIER 2.—Six of the applicants selected  
11 shall be units of general local government, or  
12 stormwater management authorities for such  
13 units, having a population exceeding 200,000  
14 but not exceeding 800,000, as follows:

15 (i) COASTAL CITIES.—Three shall be  
16 units of general local government, or  
17 stormwater management authorities for  
18 such units, that are coastal units.

19 (ii) NON-COASTAL CITIES.—Three  
20 shall be units of general local government,  
21 or stormwater management authorities for  
22 such units, that are not coastal units.

23 (C) TIER 3.—Three of the applicants se-  
24 lected shall be units of general local govern-  
25 ment, or stormwater management authorities

1           for such units, having a population exceeding  
2           50,000 but not exceeding 200,000.

3       (f) PRIORITY.—

4           (1) IN GENERAL.—The Administrator shall se-  
5       lect applicants for grants under the pilot program  
6       under this section based on the extent to which their  
7       applications will achieve the objectives set forth in  
8       subsection (b).

9           (2) TIERS 2 AND 3.—In selecting applicants to  
10      receive grants under the pilot program under this  
11      section pursuant to subparagraphs (B) and (C) of  
12      subsection (e)(2), the Administrator shall give pri-  
13      ority to applicants—

14           (A) that are highly vulnerable to sea level  
15      rise;

16           (B) within which are located a military in-  
17      stallation or other facility relating to national  
18      security concerns; or

19           (C) that have a population that is highly  
20      vulnerable to urban flooding and have an un-  
21      even capacity for flood mitigation and response  
22      efforts resulting from socioeconomic factors.

23      (g) AMOUNT.—

24           (1) CONSIDERATIONS.—In determining the  
25      amount of grant under the pilot program under this



1 section, the Administrator shall consider the popu-  
2 lation of the grant recipient, which may be consid-  
3 ered in terms of the tier under subsection (e)(2) of  
4 the recipient.

5 (2) FEDERAL SHARE.—The amount of a grant  
6 under the pilot program under this section may not  
7 exceed 75 percent of the total cost of the activities  
8 under subsection (b) to be carried out using the  
9 grant amounts.

10 (h) DURATION.—The Administrator shall require  
11 each recipient of a grant under the pilot program under  
12 this section to complete the activities under subsection (b)  
13 to be carried out using the grant amounts before the expi-  
14 ration of the 18-month period beginning upon the initial  
15 receipt of grant amounts under the pilot program.

16 (i) USE OF CENSUS DATA.—The Administrator shall  
17 make all determinations under the pilot program regard-  
18 ing population using the most recent available data from  
19 the decennial census.

20 (j) GRANTEE REPORTS TO FEMA.—Each recipient  
21 of a grant under the pilot program under this section  
22 shall, not later than the expiration of the 30-month period  
23 beginning upon the initial receipt of any such grant  
24 amounts, submit to the Administrator a report that de-  
25 scribes—

1           (1) the activities carried out with amounts from  
2           the grant;

3           (2) how the activities carried out with such  
4           grant amounts have met the objectives described in  
5           subsection (b); and

6           (3) any lessons learned in carrying out such ac-  
7           tivities and any recommendations for future map-  
8           ping modernization efforts by the Federal Emer-  
9           gency Management Agency.

10          (k) BIENNIAL REPORTS BY FEMA.—Not later than  
11          the expiration of the 24-month period beginning on the  
12          date of the enactment of this Act, and not later than the  
13          expiration of each successive 24-month period thereafter  
14          until the completion of all activities carried out with  
15          amounts from grants under the pilot program under this  
16          section, the Administrator shall submit to the Congress  
17          and make available to the public on an internet website  
18          a report that—

19                (1) describes—

20                    (A) the progress of the activities carried  
21                    out with amounts from such grants; and

22                    (B) the effectiveness of technology-based  
23                    mapping tools used in carrying out the activi-  
24                    ties described in subparagraph (A); and

1           (2) with respect to the final report that the Ad-  
2           ministrator is required to submit under this sub-  
3           section, includes recommendations to the Congress  
4           and the executive branch of the Federal Government  
5           for implementing strategies, practices, and tech-  
6           nologies to mitigate the effects of urban flooding.

7           (1) SENSE OF CONGRESS.—It is the sense of the Con-  
8           gress that, because the pilot program is limited with re-  
9           spect to scope and resources, communities that participate  
10          in the pilot program should acknowledge that the most  
11          successful efforts to mitigate the effects of urban flood-  
12          ing—

13           (1) take a structural-based mitigation approach  
14          with respect to construction, which includes—

15                   (A) recognizing any post-storm damage  
16                   that may occur; and

17                   (B) pursuing designs that proactively mini-  
18                   mize future flood damage;

19           (2) make individuals in the community aware,  
20          through any cost-effective and available means of  
21          education, of the best approaches regarding the con-  
22          struction of properties that are able to survive  
23          floods, which reduces the cost of future repairs; and

24           (3) encourage home and property owners to  
25          consider the measures described in paragraphs (1)

1 and (2), which are the most cost-effective and pru-  
2 dent ways to reduce the impact of flooding, when  
3 constructing or renovating building components.

4 (m) DEFINITIONS.—For purposes of this section, the  
5 following definitions shall apply:

6 (1) ADMINISTRATOR.—The term “Adminis-  
7 trator” means the Administrator of the Federal  
8 Emergency Management Agency.

9 (2) COASTAL.—The term “coastal” means, with  
10 respect to a unit of general local government, that  
11 the unit borders a body of water that—

12 (A) exceeds 2,000 square miles in size; and

13 (B) is not a river.

14 (3) PELAGIC.—The term “pelagic” means, with  
15 respect to a unit of general local government, that  
16 the unit is a coastal unit and the body of water that  
17 the unit borders is an ocean or other large, open  
18 body of water (including bays and gulfs) that  
19 empties into an ocean.

20 (4) URBAN FLOODING.—

21 (A) IN GENERAL.—The term “urban flood-  
22 ing” means the inundation of property in a  
23 built environment, particularly in more densely  
24 populated areas, caused either by falling rain  
25 collecting on impervious surfaces or increasing

1 the levels of nearby water bodies and over-  
2 whelming the capacity of drainage systems,  
3 such as storm sewers, including—

4 (i) situations in which stormwater en-  
5 ters buildings through windows, doors, or  
6 other openings;

7 (ii) water backup through sewer pipes,  
8 showers, toilets, sinks, and floor drains;

9 (iii) seepage through walls and floors;

10 (iv) the accumulation of water on  
11 property or public rights-of-way; and

12 (v) the overflow from water bodies,  
13 such as rivers, lakes, and oceans.

14 (B) EXCLUSION.—Such term does not in-  
15 clude flooding in undeveloped or agricultural  
16 areas.

17 (n) FUNDING.—There is authorized to be appro-  
18 priated for grants under the pilot program under this sec-  
19 tion—

20 (1) \$1,200,000 for fiscal year 2020; and

21 (2) \$4,300,000 for fiscal year 2021, to remain  
22 available through 2023.

23 **SEC. 204. MAPPING IMPROVEMENTS AND REACH.**

24 (a) EXPANDING MAPPING TO ALL AREAS OF THE  
25 UNITED STATES.—Subparagraph (A) of section

1 100216(b)(1) of the Biggert-Waters Flood Insurance Re-  
2 form Act of 2012 (42 U.S.C. 4101b(b)(1)(A)) is amend-  
3 ed—

4 (1) in clause (v), by striking “and” at the end;

5 (2) by redesignating clause (vi) as clause (vii);

6 and

7 (3) by inserting after clause (v) the following:

8 “(vi) all areas of the United States;  
9 and”.

10 (b) USE OF OTHER FEDERAL AGENCIES AND  
11 LIDAR.—Section 100216 of the Biggert-Waters Flood  
12 Insurance Reform Act of 2012 (42 U.S.C. 4101b) is  
13 amended—

14 (1) in subsection (b)(1)—

15 (A) by redesignating subparagraphs (B)  
16 and (C) as subparagraphs (C) and (D), respec-  
17 tively; and

18 (B) by inserting after subparagraph (A)  
19 the following:

20 “(B) as soon as practicable—

21 “(i) modernize the flood mapping in-  
22 ventory for communities for which the Na-  
23 tional Flood Insurance Program rate maps  
24 have not been modernized; and

1           “(ii) in coordination with commu-  
2           nities, utilize the digital display environ-  
3           ment established under subsection  
4           (f)(1)(A) to produce, store, and dissemi-  
5           nate any flood hazard data, models, and  
6           maps generated under clause (i) while en-  
7           suring that the flood mapping inventory  
8           described in that clause may be printed in  
9           order to carry out—

10                   “(I) floodplain management pro-  
11                   grams under the National Flood In-  
12                   surance Act of 1968 (42 U.S.C. 4001  
13                   et seq.); and

14                   “(II) other purposes of the Na-  
15                   tional Flood Insurance Program;”;

16                   (i) in subparagraph (C), as so redesis-  
17                   gnated, by striking “and” at the end;

18                   (ii) in subparagraph (D), as so redesis-  
19                   gnated, by striking the period at the end  
20                   and inserting “, including the most current  
21                   and most appropriate remote sensing or  
22                   other geospatial mapping technology; and”;  
23                   and

24                   (iii) by adding at the end the fol-  
25                   lowing:

1           “(E) when appropriate, partner with other  
2           Federal agencies, States, communities, and pri-  
3           vate entities in order to meet the objectives of  
4           the program.”;

5           (2) by inserting after subsection (e) the fol-  
6           lowing new subsection:

7           “(f) DIGITAL DISPLAY ENVIRONMENT AND BUILD-  
8           ING-SPECIFIC FLOOD HAZARD AND RISK INFORMA-  
9           TION.—

10           “(1) ESTABLISHMENT.—

11           “(A) IN GENERAL.—Not later than 5 years  
12           after the date of enactment of the National  
13           Flood Insurance Program Reauthorization Act  
14           of 2019, the Administrator, in consultation with  
15           the Technical Mapping Advisory Council, shall  
16           establish, as part of a national structure inven-  
17           tory, a dynamic, database-derived digital dis-  
18           play environment for flood hazard and risk  
19           data, models, maps, and assessments.

20           “(B) CONSULTATION WITH STATES AND  
21           COMMUNITIES.—In designing and constructing  
22           the digital display environment under subpara-  
23           graph (A), the Administrator shall—



1           “(i) leverage and partner with States  
2           and communities that have successfully im-  
3           plemented the same approach; and

4           “(ii) consider adopting the techniques  
5           and technologies used by the States and  
6           communities described in clause (i) and ap-  
7           plying those techniques and technologies  
8           nationwide.

9           “(2) DIGITAL DISPLAY SYSTEM.—

10           “(A) IN GENERAL.—In carrying out para-  
11           graph (1), the Administrator, in consultation  
12           with the Technical Mapping Advisory Council,  
13           shall establish a national digital display system  
14           that shall—

15           “(i) be prompted through dynamic  
16           querying of a spatial, relational flood haz-  
17           ard and risk database;

18           “(ii) as permissible under law, be  
19           made available to the public;

20           “(iii) to the extent feasible, and where  
21           sufficient data is available, provide infor-  
22           mation, with respect to individual struc-  
23           tures, regarding—

24           “(I) flood hazard and risk assess-  
25           ment determinations;

1 “(II) flood insurance; and

2 “(III) flood risk mitigation ef-  
3 forts;

4 “(iv) be constructed in a manner that  
5 facilitates coordination with digital display  
6 systems that—

7 “(I) have been developed by  
8 State and community partners; and

9 “(II) the Administrator finds are  
10 acceptable;

11 “(v) include the capability to print  
12 physical copies of maps; and

13 “(vi) where feasible, allow for the  
14 maintenance and storage of elevation cer-  
15 tificates.

16 “(B) PRIVACY REQUIREMENTS.—The Ad-  
17 ministrator may not disseminate the database  
18 described in subparagraph (A)(i), including any  
19 data used to create that database, to the public  
20 or to a private company in a manner that vio-  
21 lates section 552a of title 5, United States  
22 Code, or any regulation implementing that sec-  
23 tion.”;

24 (3) by inserting after subsection (k) as added  
25 by the preceding provisions of this Act:

1           “(1) ANNUAL REPORT.—The Administrator, in co-  
2 ordination with the Technical Mapping Advisory Council  
3 established under section 100215 of this Act, shall submit  
4 to the Committee on Financial Services of the House of  
5 Representatives and the Committee on Banking, Housing,  
6 and Urban Affairs of the Senate an annual report regard-  
7 ing progress achieved in the mapping program under this  
8 section, including the digital display and structure-specific  
9 information required under subsection (f), which shall in-  
10 clude recommendations to reduce the cost and improve the  
11 implementation of that subsection.”.

12           (c) FUTURE FLOOD RISK.—Section 100216(d) of the  
13 Biggert-Waters Flood Insurance Reform Act of 2012 (42  
14 U.S.C. 4101b) is amended by adding at the end the fol-  
15 lowing:

16           “(3) FUTURE FLOOD RISK.—The Administrator  
17 shall, in consultation with the Technical Mapping  
18 Council established under section 100215, provide fi-  
19 nancial and technical assistance to communities to  
20 incorporate future flood hazard conditions as an in-  
21 formational layer on their Flood Insurance Rate  
22 Maps.”.

1 **SEC. 205. APPEALS REGARDING EXISTING FLOOD MAPS.**

2 (a) IN GENERAL.—Section 1360 of the National  
3 Flood Insurance Act of 1968 (42 U.S.C. 4101) is amended  
4 by adding at the end the following new subsection:

5 “(k) APPEALS OF EXISTING MAPS.—

6 “(1) RIGHT TO APPEAL.—Subject to paragraph  
7 (6), a State or local government, or the owner or les-  
8 see of real property, who has made a formal request  
9 to the Administrator to update a flood map that the  
10 Administrator has denied may at any time appeal  
11 such a denial as provided in this subsection.

12 “(2) BASIS FOR APPEAL.—The basis for appeal  
13 under this subsection shall be the possession of  
14 knowledge or information that—

15 “(A) the base flood elevation level or des-  
16 ignation of any aspect of a flood map is sci-  
17 entifically or technically inaccurate; or

18 “(B) factors exist that mitigate the risk of  
19 flooding, including ditches, banks, walls, vegeta-  
20 tion, levees, lakes, dams, reservoirs, basin, re-  
21 tention ponds, and other natural or manmade  
22 topographical features.

23 “(3) APPEALS PROCESS.—

24 “(A) ADMINISTRATIVE ADJUDICATION.—  
25 An appeal under this subsection shall be deter-  
26 mined by a final adjudication on the record,

1 and after opportunity for an administrative  
2 hearing.

3 “(B) RIGHTS UPON ADVERSE DECISION.—  
4 If an appeal pursuant to subparagraph (A) does  
5 not result in a decision in favor of the State,  
6 local government, owner, or lessee, such party  
7 may appeal the adverse decision to the Sci-  
8 entific Resolution Panel provided for in section  
9 1363A, which shall recommend a non-binding  
10 decision to the Administrator.

11 “(4) RELIEF.—

12 “(A) WHOLLY SUCCESSFUL APPEALS.—In  
13 the case of a successful appeal resulting in a  
14 policyholder’s property being removed from a  
15 special flood hazard area, such policyholder may  
16 cancel the policy at any time within the current  
17 policy year, and the Administrator shall provide  
18 such policyholder a refund in the amount of any  
19 premiums paid for such policy year, plus any  
20 premiums paid for flood insurance coverage  
21 that the policyholder was required to purchase  
22 or maintain during the 2-year period preceding  
23 such policy year.

24 “(B) PARTIALLY SUCCESSFUL APPEALS.—  
25 In the case of any appeal in which mitigating

1 factors were determined to have reduced, but  
2 not eliminated, the risk of flooding, the Admin-  
3 istrator shall reduce the amount of flood insur-  
4 ance coverage required to be maintained for the  
5 property concerned by the ratio of the success-  
6 ful portion of the appeal as compared to the en-  
7 tire appeal. The Administrator shall refund to  
8 the policyholder any payments made in excess  
9 of the amount necessary for such new coverage  
10 amount, effective from the time when the miti-  
11 gating factor was created or the beginning of  
12 the second policy year preceding the determina-  
13 tion of the appeal, whichever occurred later.

14 “(C) ADDITIONAL RELIEF.—The Adminis-  
15 trator may provide additional refunds in excess  
16 of the amounts specified in subparagraphs (A)  
17 and (B) if the Administrator determines that  
18 such additional amounts are warranted.

19 “(5) RECOVERY OF COSTS.—When, incident to  
20 any appeal which is successful in whole or part re-  
21 garding the designation of the base flood elevation  
22 or any aspect of the flood map, including elevation  
23 or designation of a special flood hazard area, the  
24 community, or the owner or lessee of real property,  
25 as the case may be, incurs expense in connection

1 with the appeal, including services provided by sur-  
2 veyors, engineers, and scientific experts, the Admin-  
3 istrator shall reimburse such individual or commu-  
4 nity for reasonable expenses to an extent measured  
5 by the ratio of the successful portion of the appeal  
6 as compared to the entire appeal, but not including  
7 legal services, in the effecting of an appeal based on  
8 a scientific or technical error on the part of the Fed-  
9 eral Emergency Management Agency. No reimburse-  
10 ment shall be made by the Administrator in respect  
11 to any fee or expense payment, the payment of  
12 which was agreed to be contingent upon the result  
13 of the appeal. The Administrator may use such  
14 amounts from the National Flood Insurance Fund  
15 established under section 1310 as may be necessary  
16 to carry out this paragraph.

17 “(6) GUIDANCE.—The Administrator shall  
18 issue guidance to implement this subsection, which  
19 shall not be subject to the notice and comment re-  
20 quirements under section 553 of title 5, United  
21 States Code.”.

22 (b) DEADLINE.—The Administrator of the Federal  
23 Emergency Management Agency shall issue the guidance  
24 referred to section 1360(k)(6) of the National Flood In-  
25 surance Act of 1968 (42 U.S.C. 4101(k)(7)), as added by

1 the amendment made by subsection (a) of this section, not  
2 later than the expiration of the 6-month period beginning  
3 on the date of the enactment of this Act.

4 **SEC. 206. APPEALS AND PUBLICATION OF PROJECTED SPE-**  
5 **CIAL FLOOD HAZARD AREAS.**

6 (a) APPEALS.—Section 1363 of the National Flood  
7 Insurance Act of 1968 (42 U.S.C. 4104) is amended—

8 (1) in subsection (b), by striking the second  
9 sentence and inserting the following: “Any owner or  
10 lessee of real property within the community who be-  
11 lieves the owner’s or lessee’s rights to be adversely  
12 affected by the Administrator’s proposed determina-  
13 tion may appeal such determination to the local gov-  
14 ernment no later than 90 days after the date of the  
15 second publication.”;

16 (2) in subsection (d), by striking “subsection  
17 (e)” and inserting “subsection (f)”;

18 (3) by redesignating subsections (e), (f), and  
19 (g) as subsections (f), (g), and (h), respectively; and

20 (4) by inserting after subsection (d) the fol-  
21 lowing new subsection:

22 “(e) DETERMINATION BY ADMINISTRATOR IN THE  
23 ABSENCE OF APPEALS.—If the Administrator has not re-  
24 ceived any appeals, upon expiration of the 90-day appeal  
25 period established under subsection (b) of this section the



1 Administrator’s proposed determination shall become  
2 final. The community shall be given a reasonable time  
3 after the Administrator’s final determination in which to  
4 adopt local land use and control measures consistent with  
5 the Administrator’s determination.”.

6 (b) PUBLICATION.—Subsection (a) of section 1363 of  
7 the National Flood Insurance Act of 1968 (42 U.S.C.  
8 4104(a)) is amended by striking “in the Federal Reg-  
9 ister”.

10 **SEC. 207. COMMUNICATION AND OUTREACH REGARDING**  
11 **MAP CHANGES.**

12 Paragraph (1) of section 100216(d) of the Biggert-  
13 Waters Flood Insurance Reform Act of 2012 (42 U.S.C.  
14 4101b(d)(1)) is amended—

15 (1) in subparagraph (B), by inserting “max-  
16 imum” before “30-day period”; and

17 (2) in subparagraph (C), by inserting “max-  
18 imum” before “30-day period”.

19 **SEC. 208. ADOPTION OF PARTIAL FLOOD MAPS.**

20 Subsection (f) of section 1360 of the National Flood  
21 Insurance Act of 1968 (42 U.S.C. 4101(f)) is amended  
22 by adding at the end the following new flush matter:  
23 “Panels of the revised flood insurance rate maps for which  
24 no appeal has been submitted during the 90-day period  
25 referred to in subsection (b) shall be considered final.”.

1 **SEC. 209. NEW ZONE FOR LEVEE-IMPACTED AREAS.**

2 Section 1360 of the National Flood Insurance Act of  
3 1968 (42 U.S.C. 4101), as amended by section 4 of this  
4 Act, is further amended by adding at the end the fol-  
5 lowing:

6 “(1) LEVEE-IMPACTED AREAS.—

7 “(1) IN GENERAL.—Subject to full implementa-  
8 tion of subparagraphs (A)(iii) and (B) of section  
9 100216(b)(1) of the Biggert-Waters Flood Insur-  
10 ance Reform Act of 2012 (42 U.S.C. 4101b(b)(1))  
11 and notwithstanding any other provision of law, if a  
12 community applies to the Administrator for the re-  
13 mapping of a levee-impacted area in which the perti-  
14 nent levee system fails to meet the minimum design,  
15 operation, and maintenance standards of the Na-  
16 tional Flood Insurance Program required for levee  
17 accreditation on a flood insurance rate map in ac-  
18 cordance with the Levee Analysis Mapping Proce-  
19 dure initiated by the Administrator to replace the  
20 ‘without levees’ approach to a Flood Insurance  
21 Study, the Administrator shall—

22 “(A) establish flood risk zones for those  
23 levee-impacted areas on such maps, to be  
24 known as ‘AL-E zones’, that have an estab-  
25 lished elevation for community floodplain man-  
26 agement; and

1           “(B) make flood insurance available to  
2           properties located within those levee-impacted  
3           areas.

4           “(2) TRANSITION.—During the period begin-  
5           ning on the date of enactment of this subsection and  
6           ending on the date on which the Administrator de-  
7           velops rates for the various AL-E zones, a structure  
8           located in a portion of a community that is located  
9           within a levee-impacted area described in paragraph  
10          (1) shall be eligible for rates associated with areas  
11          of moderate flood hazards.”.

12 **SEC. 210. AGRICULTURAL STRUCTURES IN SPECIAL FLOOD**  
13                                   **HAZARD ZONES.**

14          (a) REQUIREMENTS FOR STATE AND LOCAL LAND  
15          USE CONTROLS.—Subsection (a) of section 1315 of the  
16          National Flood Insurance Act of 1968 (42 U.S.C.  
17          4022(a)) is amended by adding at the end the following  
18          new paragraph:

19                           “(3) ALLOWABLE LOCAL VARIANCES FOR CER-  
20                           TAIN AGRICULTURAL STRUCTURES.—

21                           “(A)        REQUIREMENT.—Notwithstanding  
22                           any other provision of this Act—

23   “(i) the land use and control meas-  
24   ures adopted pursuant to paragraph (1)  
25   may not, for purposes of such paragraph,

1 be considered to be inadequate or incon-  
2 sistent with the comprehensive criteria for  
3 land management and use under section  
4 1361 because such measures provide that,  
5 in the case of any agricultural structure  
6 that is located in an area having special  
7 flood hazards, a variance from compliance  
8 with the requirements to elevate or  
9 floodproof such a structure and meeting  
10 the requirements of subparagraph (B) may  
11 be granted; and

12 “(ii) the Administrator may not sus-  
13 pend a community from participation in  
14 the national flood insurance program, or  
15 place such a community on probation  
16 under such program, because such land  
17 use and control measures provide for such  
18 a variance.

19 This subparagraph shall not limit the ability of  
20 the Administrator to take enforcement action  
21 against a community that does not adopt ade-  
22 quate variance criteria or establish proper en-  
23 forcement mechanisms.

1           “(B) VARIANCE; CONSIDERATIONS.—The  
2 requirements of this subparagraph with respect  
3 to a variance are as follows:

4           “(i) The variance is granted by an of-  
5 ficial from a duly constituted State or local  
6 zoning authority, or other authorized pub-  
7 lic body responsible for regulating land de-  
8 velopment or occupancy in flood-prone  
9 areas.

10           “(ii) In the case of new construction,  
11 such official has determined—

12           “(I) that neither floodproofing  
13 nor elevation of the new structure to  
14 the base flood elevation is practicable;  
15 and

16           “(II) that the structure is not lo-  
17 cated in—

18           “(aa) a designated regu-  
19 latory floodway;

20           “(bb) an area riverward of a  
21 levee or other flood control struc-  
22 ture; or

23           “(cc) an area subject to high  
24 velocity wave action or seaward  
25 of flood control structures.

1           “(iii) In the case of existing struc-  
2           tures—

3                   “(I) if such structure is substan-  
4                   tially damaged or in need of substan-  
5                   tial repairs or improvements, such of-  
6                   ficial has determined that neither  
7                   floodproofing nor elevation to the base  
8                   flood elevation is practicable; and

9                   “(II) if such structure is located  
10                  within a designated regulatory flood-  
11                  way, such official has determined that  
12                  the repair or improvement does not  
13                  result in any increase in base flood  
14                  levels during the base flood discharge.

15                  “(iv) Such official has determined  
16                  that the variance will not result in in-  
17                  creased flood heights, additional threats to  
18                  public safety, extraordinary public expense,  
19                  create nuisances, cause fraud on or victim-  
20                  ization of the public, or conflict with exist-  
21                  ing local laws or ordinances.

22                  “(v) Not more than one claim pay-  
23                  ment exceeding \$1,000 has been made for  
24                  the structure under flood insurance cov-  
25                  erage under this title within any period of

1           10 consecutive years at any time prior to  
2           the granting of the variance.

3           “(C) DEFINITIONS.—For purposes of this  
4           paragraph, the following definitions shall apply:

5                   “(i) AGRICULTURAL STRUCTURE.—  
6           The term ‘agricultural structure’ has the  
7           meaning given such term in paragraph  
8           (2)(D).

9                   “(ii) FLOODPROOFING.—The term  
10          ‘floodproofing’ means, with respect to a  
11          structure, any combination of structural  
12          and non-structural additions, changes, or  
13          adjustments to the structure, including at-  
14          tendant utilities and equipment, that re-  
15          duce or eliminate potential flood damage to  
16          real estate or improved real property,  
17          water and sanitary facilities, structures, or  
18          their contents.”.

19          (b) PREMIUM RATES.—Section 1308 of the National  
20          Flood Insurance Act of 1968 (42 U.S.C. 4015) is amended  
21          by adding at the end the following new subsection:

22                   “(n) PREMIUM RATES FOR CERTAIN AGRICULTURAL  
23          STRUCTURES WITH VARIANCES.—Notwithstanding any  
24          other provision of this Act, the chargeable premium rate  
25          for coverage under this title for any structure provided a

1 variance pursuant to section 1315(a)(3) shall be the same  
2 as the rate that otherwise would apply to such structure  
3 if the structure had been dry floodproofed or a comparable  
4 actuarial rate based upon the risk associated with struc-  
5 tures within the applicable AL-E zone established under  
6 section 1360(l).”.

7 **SEC. 211. TECHNICAL MAPPING ADVISORY COUNCIL.**

8 Paragraph (1) of section 100215(b) of the Biggert-  
9 Waters Flood Insurance Reform Act of 2012 (42 U.S.C.  
10 4101a(b)(1)) is amended—

11 (1) by redesignating subparagraphs (A) through  
12 (E) as subparagraphs (B) through (F), respectively;

13 (2) by inserting before subparagraph (B), as so  
14 redesignated by subparagraph (A) of this paragraph,  
15 the following new subparagraph:

16 “(A) the Director of the United States Ge-  
17 ological Survey;”;

18 (3) in subparagraph (F), as so redesignated by  
19 subparagraph (A) of this paragraph—

20 (A) in the matter preceding clause (i), by  
21 striking “16” and inserting “17”;

22 (B) in clause (xiii), by striking “and” at  
23 the end;

24 (C) in clause (xiv), by striking the period  
25 at the end and inserting “; and”; and



1 (D) by adding at the end the following new  
2 clause:

3 “(xv) a member of a recognized pro-  
4 fessional real estate brokerage associa-  
5 tion.”.

## 6 **TITLE III—MITIGATION**

### 7 **SEC. 301. INCREASED COST OF COMPLIANCE COVERAGE.**

8 Section 1304(b) of the National Flood Insurance Act  
9 of 1968 (42 U.S.C. 4011(b)) is amended—

10 (1) in paragraph (4), by redesignating subpara-  
11 graphs (A) through (D) as clauses (i) through (iv),  
12 respectively;

13 (2) by redesignating paragraphs (1) through  
14 (3) as subparagraphs (A) through (C), respectively;

15 (3) in subparagraph (C) as so redesignated, by  
16 striking the period at the end and inserting a semi-  
17 colon;

18 (4) by redesignating paragraph (4) as subpara-  
19 graph (E);

20 (5) by inserting after subparagraph (C), as so  
21 redesignated, the following:

22 “(D) properties identified by the Adminis-  
23 trator as priorities for mitigation activities be-  
24 fore the occurrence of damage to or loss of

1 property which is covered by flood insurance;  
2 and”;

3 (6) by inserting before “The national flood in-  
4 surance program” the following: “(1) IN GEN-  
5 ERAL.—”;

6 (7) by striking “The Administrator” and insert-  
7 ing the following:

8 “(2) PREMIUM.—The Administrator”; and

9 (8) by adding at the end the following new  
10 paragraphs:

11 “(3) AMOUNT OF COVERAGE.—Each policy for flood  
12 insurance coverage made available under this title shall  
13 provide coverage under this subsection having an aggre-  
14 gate liability for any single property of \$60,000.

15 “(4) ELIGIBLE MITIGATION ACTIVITIES.—

16 “(A) IN GENERAL.—Eligible mitigation meth-  
17 ods the cost of which is covered by coverage provided  
18 under this subsection shall include—

19 “(i) alternative methods of mitigation iden-  
20 tified in the guidelines issued pursuant to sec-  
21 tion 1361(d);

22 “(ii) pre-disaster mitigation projects for el-  
23 igible structures (as such term is defined in  
24 subparagraph (C)); and

1           “(iii) costs associated with the purchase,  
2           clearing, and stabilization of property that is  
3           part of an acquisition or relocation program  
4           that complies with subparagraph (B).

5           “(B) ACQUISITION AND RELOCATION PROJECT  
6           ELIGIBILITY AND REQUIREMENTS.—

7           “(i) IN GENERAL.—An acquisition or relo-  
8           cation project shall be eligible to receive assist-  
9           ance pursuant to subparagraph (A)(iii) only  
10          if—

11           “(I) any property acquired, accepted,  
12           or from which a structure will be removed  
13           shall be dedicated and maintained in per-  
14           petuity for a use that is compatible with  
15           open space, recreational, or wetlands man-  
16           agement practices; and

17           “(II) any new structure erected on  
18           such property will be—

19           “(aa) a public facility that is  
20           open on all sides and functionally re-  
21           lated to a designated open space;

22           “(bb) a restroom; or

23           “(cc) a structure that the Admin-  
24           istrator approves in writing before the

1 commencement of the construction of  
2 the structure.

3 “(ii) FURTHER ASSISTANCE.—If an acqui-  
4 sition or relocation project is assisted pursuant  
5 to subparagraph (A)(iii)—

6 “(I) no person may apply to a Federal  
7 entity for disaster assistance with regard  
8 to any property acquired, accepted, or  
9 from which a structure was removed as  
10 part of such acquisition or relocation  
11 project; and

12 “(II) no Federal entity may provide  
13 disaster assistance for such property.

14 “(iii) REQUIREMENT TO MAINTAIN FLOOD  
15 INSURANCE COVERAGE.—

16 “(I) IN GENERAL.—Notwithstanding  
17 any other provision of law, any assisted  
18 structure (as such term is defined in sub-  
19 clause (III)) shall, at all times, maintain  
20 insurance against flood damage, in accord-  
21 ance with Federal law, for the life of such  
22 structure.

23 “(II) TRANSFER OF PROPERTY.—

24 “(aa) DUTY TO NOTIFY.—If any  
25 part of a property on which an as-

1           sisted structure is located is trans-  
2           ferred, the transferor shall, not later  
3           than the date on which such transfer  
4           occurs, notify the transferee in writ-  
5           ing, including in all documents evi-  
6           dencing the transfer of ownership of  
7           the property of the requirements, that  
8           such transferee is required to—

9                     “(AA) obtain flood insur-  
10                    ance in accordance with applica-  
11                    ble Federal law with respect to  
12                    such assisted structure, if such  
13                    structure is not so insured on the  
14                    date on which the structure is  
15                    transferred; and

16                    “(BB) maintain flood insur-  
17                    ance in accordance with applica-  
18                    ble Federal law with respect to  
19                    such structure.

20                    “(bb) FAILURE TO NOTIFY.—If a  
21                    transferor fails to make a notification  
22                    in accordance with item (aa) and such  
23                    assisted structure is damaged by a  
24                    flood disaster, the transferor shall pay  
25                    the Federal Government an amount

1 equal to the amount of any disaster  
2 relief provided by the Federal govern-  
3 ment with respect to such assisted  
4 structure.

5 “(III) ASSISTED STRUCTURE DE-  
6 FINED.—For the purposes of this clause,  
7 the term ‘assisted structure’ means a  
8 structure on property that is part of an ac-  
9 quisition or relocation project assisted pur-  
10 suant to subparagraph (A) that was, as  
11 part of such acquisition or relocation  
12 project—

13 “(aa) altered;

14 “(bb) improved;

15 “(cc) replaced;

16 “(dd) repaired; or

17 “(ee) restored.

18 “(C) ELIGIBLE STRUCTURE DEFINED.—For  
19 purposes of this paragraph, the term ‘eligible struc-  
20 ture’ means any structure that—

21 “(i) was constructed in compliance with  
22 the Flood Insurance Rate Map and local build-  
23 ing and zoning codes in effect at the date of  
24 construction of the structure; and

1                   “(ii) has not previously been altered, im-  
2                   proved, replaced, or repaired using assistance  
3                   provided under this subsection.

4           “(5) TREATMENT OF COVERAGE LIMITS.—Any  
5 amount of coverage for a property provided pursuant to  
6 this subsection shall not be considered or counted for pur-  
7 poses of any limitation on coverage applicable to such  
8 property under section 1306(b) (42 U.S.C. 4013(b)) and  
9 any claim on such coverage shall not be considered a claim  
10 for purposes of section 1307(h) or subsection (a)(3) or  
11 (h)(3) of section 1366.

12           “(6) IMPLEMENTATION.—Notwithstanding any other  
13 provision of law, the Administrator may implement this  
14 subsection by adopting one or more standard endorse-  
15 ments to the Standard Flood Insurance Policy by publica-  
16 tion of such standards in the Federal Register, or by com-  
17 parable means.”.

18 **SEC. 302. MULTIPLE-LOSS PROPERTIES.**

19           (a) FINANCIAL ASSISTANCE.—Section 1361 of the  
20 National Flood Insurance Act of 1968 (42 U.S.C. 4102)  
21 is amended by adding at the end the following new sub-  
22 section:

23           “(e) MULTIPLE-LOSS PROPERTIES.—In making de-  
24 terminations regarding financial assistance under the au-  
25 thorities of this Act, the Administrator may consider the

1 extent to which a community is working to remedy prob-  
2 lems with addressing multiple-loss properties.

3 “(1) DEFINITIONS.—For purposes of this sub-  
4 section, the following definitions shall apply:

5 “(A) MULTIPLE-LOSS PROPERTY.—The  
6 term ‘multiple-loss property’ means any prop-  
7 erty that is a repetitive-loss property, a severe  
8 repetitive-loss property, or an extreme repet-  
9 itive-loss property.

10 “(B) REPETITIVE-LOSS PROPERTY.— The  
11 term ‘repetitive-loss property’ means a struc-  
12 ture that has incurred flood-related damage for  
13 which 2 or more separate claims payments of  
14 any amount have been made under flood insur-  
15 ance coverage under this title.

16 “(C) SEVERE REPETITIVE-LOSS PROP-  
17 erty.—The term ‘severe repetitive-loss prop-  
18 erty’ means a structure that has incurred flood-  
19 related damage described in subparagraph (B)  
20 of section 1307(h)(1).

21 “(D) EXTREME REPETITIVE-LOSS PROP-  
22 erty.—The term ‘extreme repetitive-loss prop-  
23 erty’ means a structure that has incurred flood-  
24 related damage for which at least 2 separate  
25 claims have been made under flood insurance



1 coverage under this title, with the cumulative  
2 amount of such claims payments exceeding 150  
3 percent of the maximum coverage amount avail-  
4 able for the structure.”.

5 (b) DEFINITIONS.—Subsection (a) of section 1370 of  
6 the National Flood Insurance Act of 1968 (42 U.S.C.  
7 4121) is amended—

8 (1) by redesignating paragraphs (8) through  
9 (15) as paragraphs (11) through (18), respectively;  
10 and

11 (2) by striking paragraph (7) and inserting the  
12 following new paragraphs:

13 “(7) MULTIPLE-LOSS PROPERTY.—The term  
14 ‘multiple-loss property’ means any property that is a  
15 repetitive-loss property, a severe repetitive-loss prop-  
16 erty, or an extreme repetitive-loss property.

17 “(8) REPETITIVE-LOSS PROPERTY.— The term  
18 ‘repetitive-loss property’ means a structure that has  
19 incurred flood-related damage for which 2 or more  
20 separate claims payments of any amount have been  
21 made under flood insurance coverage under this  
22 title.

23 “(9) SEVERE REPETITIVE-LOSS PROPERTY.—  
24 The term ‘severe repetitive-loss property’ means a

1 structure that has incurred flood-related damage de-  
2 scribed in subparagraph (B) of section 1307(h)(1).

3 “(10) EXTREME REPETITIVE-LOSS PROP-  
4 ERTY.—The term ‘extreme repetitive-loss property’  
5 means a structure that has incurred flood-related  
6 damage for which at least 2 separate claims have  
7 been made under flood insurance coverage under  
8 this title, with the cumulative amount of such claims  
9 payments exceeding 150 percent of the maximum  
10 coverage amount available for the structure.”.

11 (c) CONFORMING AMENDMENTS.—The National  
12 Flood Insurance Act of 1968 is amended—

13 (1) in section 1304(b)(1) (42 U.S.C.  
14 4011(b)(1)), by striking “repetitive loss structures”  
15 and inserting “repetitive-loss properties”;

16 (2) in section 1307 (42 U.S.C. 4014)—

17 (A) in subsection (a)(2)(B), by striking  
18 “repetitive loss property” and inserting “repet-  
19 itive-loss property”;

20 (B) in subsection (g)(2)(B), by striking  
21 “repetitive loss property” each place such term  
22 appears and inserting “repetitive-loss prop-  
23 erty”; and

24 (C) by striking subsection (h);

1           (3) in section 1315(a)(2)(A)(i) (42 U.S.C.  
2           4022(a)(2)(A)(i)), by striking “repetitive loss struc-  
3           ture” and inserting “repetitive-loss property”; and

4           (4) in section 1366 (42 U.S.C. 4104c)—

5           (A) in subsection (a)(2), by striking “re-  
6           petitive loss structures” and inserting “repetitive-loss  
7           properties”;

8           (B) in subsection (c)(2)(A)(ii), by striking  
9           “repetitive loss structures” and inserting “repetitive-loss  
10          properties”;

11          (C) in subsection (d)—

12           (i) in paragraph (1)—

13           (I) in the paragraph heading, by  
14           striking “REPETITIVE LOSS STRUC-  
15           TURES” and inserting “REPETITIVE-  
16           LOSS PROPERTIES”; and

17           (II) in the matter preceding sub-  
18           paragraph (A), by striking “repetitive  
19           loss structures” and inserting “repetitive-loss  
20           properties”; and

21          (ii) in paragraph (2)—

22           (I) in the paragraph heading, by  
23           striking “REPETITIVE LOSS STRUC-  
24           TURES” and inserting “REPETITIVE-  
25           LOSS PROPERTIES”; and

1 (II) by striking “repetitive loss  
2 structures” and inserting “repetitive-  
3 loss properties”; and

4 (D) in subsection (h), by striking para-  
5 graphs (2) and (3).

6 **SEC. 303. PREMIUM RATES FOR CERTAIN MITIGATED PROP-**  
7 **ERTIES.**

8 (a) MITIGATION STRATEGIES.—Paragraph (1) of sec-  
9 tion 1361(d) of the National Flood Insurance Act of 1968  
10 (42 U.S.C. 4102(d)(1)) is amended—

11 (1) in subparagraph (A), by striking “and” at  
12 the end;

13 (2) in subparagraph (B), by striking “and” at  
14 the end; and

15 (3) by inserting after subparagraph (B) the fol-  
16 lowing new subparagraphs:

17 “(C) with respect to buildings in dense  
18 urban environments, methods that can be de-  
19 ployed on a block or neighborhood scale; and

20 “(D) elevation of mechanical or other crit-  
21 ical systems; and”.

22 (b) MITIGATION CREDIT.—Subsection (k) of section  
23 1308 of the National Flood Insurance Act of 1968 (42  
24 U.S.C. 4015(k)) is amended—

1 (1) by striking “shall take into account” and  
2 inserting the following: “shall—

3 “(1) take into account”;

4 (2) in paragraph (1), as so designated by the  
5 amendment made by paragraph (1) of this sub-  
6 section, by striking the period at the end and insert-  
7 ing “; and”; and

8 (3) by adding at the end the following new  
9 paragraph:

10 “(2) offer a reduction of the risk premium rate  
11 charged to a policyholder, as determined by the Ad-  
12 ministrator, if the policyholder implements any miti-  
13 gation method described in paragraph (1).”.

14 **SEC. 304. COVERAGE FOR COOPERATIVES.**

15 (a) EQUAL TREATMENT WITH CONDOMINIUMS.—  
16 Section 1306 of the National Flood Insurance Act of 1968  
17 (42 U.S.C. 4013) is amended by adding at the end the  
18 following:

19 “(e) COOPERATIVE BUILDINGS.—Notwithstanding  
20 any other provision of law, the Administrator shall make  
21 flood insurance coverage available to any individual with  
22 a membership interest and occupancy agreement in a co-  
23 operative housing project on the same terms as any owner  
24 of a condominium.”.

1 (b) PAYMENT OF CLAIMS.—Section 1312 of the Na-  
2 tional Flood Insurance Act of 1968 (42 U.S.C. 4019) is  
3 amended—

4 (1) in subsection (c)—

5 (A) by striking “flood insurance to condo-  
6 minium owners” and inserting the following:

7 “flood insurance—

8 “(1) to condominium owners”; and

9 (B) by striking the period at the end and  
10 inserting “; or”; and

11 (C) by adding at the end the following:

12 “(2) to individuals with a membership interest  
13 and occupancy agreement in a cooperative housing  
14 project who purchased such flood insurance separate  
15 and apart from the flood insurance purchased by the  
16 cooperative association in which such individual is a  
17 member, based solely, or in any part, on the flood  
18 insurance coverage of the cooperative association or  
19 others on the overall property owned by the coopera-  
20 tive association.”; and

21 (2) by adding at the end the following:

22 “(d) DEFINITIONS.—For purposes of this section and  
23 section 1306(e), the terms ‘cooperative association’ and  
24 ‘cooperative housing project’ shall have such meaning as  
25 the Secretary shall provide.”.

1 **SEC. 305. VOLUNTARY COMMUNITY-BASED FLOOD INSUR-**  
2 **ANCE PILOT PROGRAM.**

3 (a) ESTABLISHMENT.—The Administrator of the  
4 Federal Emergency Management Agency (in this section  
5 referred to as the “Administrator”) shall carry out a com-  
6 munity-based flood insurance pilot program to make avail-  
7 able, for purchase by participating communities, a single,  
8 community-wide flood insurance policy under the National  
9 Flood Insurance Program that—

10 (1) covers all residential and non-residential  
11 properties within the community; and

12 (2) satisfies, for all such properties within the  
13 community, the mandatory purchase requirements  
14 under section 102 of the Flood Disaster Protection  
15 Act of 1973 (42 U.S.C. 4012a).

16 (b) PARTICIPATION.—Participation by a community  
17 in the pilot program under this section shall be at the sole  
18 discretion of the community.

19 (c) REQUIREMENTS FOR COMMUNITY-WIDE POLI-  
20 CIES.—The Administrator shall ensure that a community-  
21 wide flood insurance policy made available under the pilot  
22 program under this section incorporates the following re-  
23 quirements:

24 (1) A mapping requirement for properties cov-  
25 ered by the policy.

26 (2) A deductible.

1           (3) Certification or accreditation of mitigation  
2 infrastructure when available and appropriate.

3           (4) A community audit.

4           (5) A method of preventing redundant claims  
5 payments by the National Flood Insurance Program  
6 in the case of a claim by an individual property  
7 owner who is covered by a community-wide flood in-  
8 surance policy and an individual policy obtained  
9 through the Program.

10          (6) Coverage for damage arising from flooding  
11 that complies with the standards under the National  
12 Flood Insurance Program appropriate to the nature  
13 and type of property covered.

14          (d) **TIMING.**—The Administrator may establish the  
15 demonstration program under this section not later than  
16 the expiration of the 180-day period beginning on the date  
17 of the enactment of this Act and the program shall termi-  
18 nate on September 30, 2022.

19          (e) **DEFINITION OF COMMUNITY.**—For purposes of  
20 this section, the term “community” means any unit of  
21 local government, within the meaning given such term  
22 under the laws of the applicable State.

23 **SEC. 306. MITIGATION FUNDING.**

24          For each of the first 5 fiscal years beginning after  
25 following the date of the enactment of this Act, there is



1 authorized to be appropriated \$200,000,000 to carry out  
2 the flood mitigation assistance grant program under sec-  
3 tion 1366 of the National Flood Insurance Act of 1968  
4 (42 U.S.C. 4104c).

5 **SEC. 307. COMMUNITY RATING SYSTEM IMPROVEMENTS.**

6 (a) PROVISION OF COMMUNITY RATING SYSTEM  
7 PREMIUM CREDITS TO MAXIMUM NUMBER OF COMMU-  
8 NITIES PRACTICABLE.—Subsection (b) of section 1315 of  
9 the National Flood Insurance Act of 1968 (42 U.S.C.  
10 4022(b)) is amended—

11 (1) in paragraph (2), by striking “may” and in-  
12 serting “shall”; and

13 (2) in paragraph (3), by inserting “, and the  
14 Administrator shall provide credits to the maximum  
15 number of communities practicable” after “under  
16 this program”.

17 (b) GRANTS FOR COMMUNITY RATING SYSTEM PRO-  
18 GRAM COORDINATORS.—Section 1315 of the National  
19 Flood Insurance Act of 1968 (42 U.S.C. 4022) is amended  
20 by adding at the end the following new subsection:

21 “(c) GRANTS FOR COMMUNITY RATING SYSTEM PRO-  
22 GRAM COORDINATORS.—

23 “(1) AUTHORITY.—The Administrator shall  
24 carry out a program to make grants to consortia of  
25 States and communities for use only for costs of em-

1       employing or otherwise retaining an individual or indi-  
2       viduals to coordinate and carry out responsibilities  
3       relating to participation in the community rating  
4       system program under subsection (b) for States and  
5       communities that are members of such consortia.

6               “(2) ELIGIBILITY.—The Administrator shall es-  
7       tablish such criteria as the Administrator considers  
8       appropriate for a consortium of States and commu-  
9       nities to be eligible for grants under this subsection,  
10       which shall include requiring a consortium to provide  
11       evidence to the Administrator that the consortium  
12       has sufficient authority and administrative capability  
13       to use grant amounts in accordance with this sub-  
14       section on behalf of its member jurisdictions.

15               “(3) TIMING.—A consortium receiving a grant  
16       under this section shall establish the position or po-  
17       sitions described in paragraph (1), and employ or  
18       otherwise retain an individual or individuals to fill  
19       such position or positions, not later than the date  
20       that all such grant amounts are expended.

21               “(4) APPLICATIONS.—The Administrator shall  
22       provide for consortia of States and communities to  
23       submit applications for grants under this subsection,  
24       which shall include—

1           “(A) the evidence referred to in paragraph  
2           (2);

3           “(B) such assurances as the Administrator  
4           shall require to ensure compliance with the re-  
5           quirement under paragraph (3);

6           “(C) such assurances as the Administrator  
7           shall require to ensure that the consortia will  
8           provide funding sufficient to continue the posi-  
9           tion or positions funded with the grant  
10          amounts, in the same annual amount as under  
11          such grant funding, after such grant funds are  
12          expended; and

13          “(D) such other information as the Admin-  
14          istrator may require.

15          “(5) SELECTION.—From among eligible con-  
16          sortia of States and communities submitting applica-  
17          tions pursuant to paragraph (3), the Administrator  
18          shall select consortia to receive grants under this  
19          subsection in accordance with such competitive cri-  
20          teria for such section as the Administrator shall es-  
21          tablish.

22          “(6) DEFINITION OF COMMUNITY.—For pur-  
23          poses of this section, the term ‘community’ has the  
24          meaning given such term in section 1366(h) (42  
25          U.S.C. 4104e(h)), except that such term includes

1 counties and regional planning authorities that do  
2 not have zoning and building code jurisdiction.

3 “(7) AUTHORIZATION OF APPROPRIATIONS.—

4 There is authorized to be appropriated for grants  
5 under this subsection—

6 “(A) \$7,000,000 for the first fiscal year  
7 commencing after the expiration of the 4-month  
8 period beginning on the date of the enactment  
9 of this Act; and

10 “(B) \$7,000,000 for each of the four con-  
11 secutive fiscal years thereafter.”.

12 **SEC. 308. COMMUNITY ASSISTANCE PROGRAM FOR EFFEC-**  
13 **TIVE FLOODPLAIN MANAGEMENT.**

14 (a) IN GENERAL.—Chapter I of the National Flood  
15 Insurance Act of 1968 (42 U.S.C. 4011 et seq.) is amend-  
16 ed by adding at the end the following:

17 **“SEC. 1326. COMMUNITY ASSISTANCE PROGRAM FOR EF-**  
18 **FECTIVE FLOODPLAIN MANAGEMENT.**

19 “(a) IN GENERAL.—The Administrator shall estab-  
20 lish a community assistance program under this section  
21 to increase the capacity and capability of States, Indian  
22 tribes, and communities to effectively manage flood risk  
23 and participate in the national flood insurance program,  
24 including the community rating system program under

1 section 1315(b), by providing financial and technical as-  
2 sistance to States, tribes and communities.

3 “(b) COMPONENTS.—The community assistance pro-  
4 gram under this program shall include—

5 “(1) making community assistance grants  
6 under subsection (c) to States;

7 “(2) conducting periodic assessments, not less  
8 often than once every 5 years, of the technical as-  
9 sistance and training needs of States, Indian tribes,  
10 and communities;

11 “(3) providing technical assistance and training  
12 to States, Indian tribes, and communities in accord-  
13 ance with the needs identified by such assessments;

14 “(4) conducting periodic reviews of State, In-  
15 dian tribe, and community floodplain management  
16 standards by the Administrator to promote contin-  
17 uous improvement in building and maintaining effec-  
18 tive State floodplain management programs (as such  
19 term is defined in subsection (d));

20 “(5) conducting periodic estimates of the losses  
21 avoided nationally due to the adoption of qualifying  
22 floodplain management standards by States, Indian  
23 tribes and communities;

1           “(6) in coordination with each State receiving a  
2           grant under subsection (c), developing and executing  
3           a strategy to—

4                   “(A) provide technical and financial assist-  
5                   ance to communities, including small and rural  
6                   communities, and Indian tribes within the  
7                   State; and

8                   “(B) encourage greater participation in the  
9                   community rating system program; and

10           “(7) establishing goals for States participating  
11           in the program and incentives for exceeding such  
12           goals.

13           “(c) COMMUNITY ASSISTANCE GRANTS TO  
14           STATES.—

15                   “(1) IN GENERAL.—Under the program under  
16                   this section the Administrator may award grants to  
17                   States, which shall be used only—

18                           “(A) to increase the capacity and capa-  
19                           bility of the State and communities and Indian  
20                           tribes in the State to effectively manage flood  
21                           risk and to fully participate in the national  
22                           flood insurance program, including the commu-  
23                           nity rating system program; and

24                           “(B) for activities related to implementa-  
25                           tion, administration, oversight, and enforcement

1 of the national flood insurance program at the  
2 State and local and tribal levels.

3 “(2) GUIDELINES.—The Administrator shall es-  
4 tablish guidelines governing the use of grant funds  
5 under this subsection, including setting forth activi-  
6 ties eligible to be funded with such amounts.

7 “(3) ELIGIBILITY.—To be eligible to receive a  
8 grant under this subsection, a State shall—

9 “(A) demonstrate, to the satisfaction of  
10 the Administrator, that the State has in effect  
11 qualifying State floodplain management stand-  
12 ards for the State;

13 “(B) agree to submit such reports, certifi-  
14 cations, and information to the Administrator  
15 as the Administrator shall require, including  
16 those required under paragraph (5); and

17 “(C) meet any additional eligibility require-  
18 ments as the Administrator may require.

19 “(4) APPLICATION; SELECTION CRITERIA.—The  
20 Administrator shall provide for States to submit ap-  
21 plications for grants under this subsection, which  
22 shall include such information, assurances, and cer-  
23 tifications as the Administrator may require, and  
24 may establish criteria for selection of qualifying ap-

1        plications to be selected for grants under this sub-  
2        section.

3            “(5) ONGOING REVIEW OF FLOODPLAIN MAN-  
4        AGEMENT STANDARDS.—Each State that is awarded  
5        funds under this section shall provide periodic re-  
6        ports, certifications, and information regarding the  
7        floodplain management standards of such State as  
8        the Administrator may require for the duration of  
9        the use of grant amounts.

10       “(d) DEFINITIONS.—For purposes of this section:

11           “(1) INDIAN TRIBE.—The term ‘Indian tribe’  
12        has the meaning given such term in section 4 of the  
13        Native American Housing Assistance and Self-De-  
14        termination Act of 1996 (25 U.S.C. 4103).

15           “(2) QUALIFYING STATE FLOODPLAIN MANAGE-  
16        MENT STANDARDS.—The term ‘qualifying State  
17        floodplain management standards’ means the flood-  
18        plain management standards of a State that—

19           “(A) are specifically authorized under  
20        State law and do not conflict with or inhibit the  
21        implementation of the National Flood Insur-  
22        ance Act of 1968;

23           “(B) designate an entity responsible for co-  
24        ordinating the national flood insurance program  
25        in the State;



1           “(C) identify State resources and programs  
2 to manage floodplains and reduce flood risk;

3           “(D) address on a long-term basis—

4               “(i) integration of floodplain manage-  
5 ment activities with other State functions  
6 and activities;

7               “(ii) identification of flood hazards;

8               “(iii) management of natural flood-  
9 plain functions and resources;

10              “(iv) elimination of adverse impacts of  
11 development on the floodplain;

12              “(v) flood mitigation and recovery  
13 strategies for the State;

14              “(vi) strategies for informing commu-  
15 nities and citizens about flood risk and  
16 mitigation options; and

17              “(vii) measures for evaluating the ef-  
18 fectiveness of State floodplain management  
19 efforts;

20           “(E) include a long-term plan that will fa-  
21 cilitate the prioritization and provision of train-  
22 ing and technical assistance to communities and  
23 Indian tribes in the State to increase local and  
24 tribal capacity and capability for floodplain  
25 management, including the capacity and capa-

1           bility to participate in the national flood insur-  
2           ance program and the community rating system  
3           program;

4           “(F) provide for oversight, administration  
5           and enforcement of the national flood insurance  
6           program at the State and community levels;  
7           and

8           “(G) meet such other requirements as the  
9           Administrator may establish.

10          “(e) FUNDING.—

11           “(1) AUTHORIZATION OF APPROPRIATIONS.—

12          There is authorized to be appropriated \$20,000,000  
13          for each of fiscal years 2019 through 2024 for the  
14          National Flood Insurance Fund for carrying out this  
15          section. Any amounts appropriated pursuant to this  
16          subsection shall remain available until expended.

17           “(2) SET-ASIDES.—From any amounts made  
18          available for grants under this section, the Adminis-  
19          trator may reserve such amount as the Adminis-  
20          trator considers appropriate—

21           “(A) for community assistance grants  
22          under subsection (c) to States; and

23           “(B) for additional assistance only for  
24          States exceeding the goals established pursuant  
25          to subsection (b)(8).”.

1 (b) USE OF NATIONAL FLOOD INSURANCE FUND  
2 AMOUNTS.—Subsection (a) of section 1310 of the Na-  
3 tional Flood Insurance Act of 1968 (42 U.S.C. 4017(a))  
4 is amended—

5 (1) in paragraph (7), by striking “and” at the  
6 end;

7 (2) in paragraph (8), by striking the period at  
8 the end and inserting “; and”; and

9 (3) by adding at the end the following:

10 “(9) for carrying out the community assistance  
11 program for effective floodplain management under  
12 section 1326.”.

## 13 **TITLE IV—MODERNIZATION**

### 14 **SECTION 401. EFFECT OF PRIVATE FLOOD INSURANCE**

#### 15 **COVERAGE ON CONTINUOUS COVERAGE RE-** 16 **QUIREMENTS.**

17 Section 1308 of the National Flood Insurance Act of  
18 1968 (42 U.S.C. 4015) is amended by adding at the end  
19 the following:

20 “(n) **EFFECT OF PRIVATE FLOOD INSURANCE COV-**  
21 **ERAGE ON CONTINUOUS COVERAGE REQUIREMENTS.—**

22 For purposes of applying any statutory, regulatory, or ad-  
23 ministrative continuous coverage requirement, including  
24 under section 1307(g)(1), the Administrator shall consider  
25 any period during which a property was continuously cov-

1 ered by a flood insurance policy, either offered through  
2 the national flood insurance program or private market,  
3 that was used to satisfy the requirements under section  
4 102(a) of the Flood Disaster Protection Act of 1973 (42  
5 U.S.C. 4012a(a)) to be a period of continuous coverage.”.

6 **SEC. 402. OPTIONAL COVERAGE FOR UMBRELLA POLICIES.**

7 Subsection (b) of section 1306 of the National Flood  
8 Insurance Act of 1968 (42 U.S.C. 4013(b)), is amended—

9 (1) in paragraph h(4), by striking “and” at the  
10 end;

11 (2) in paragraph (5), by striking the period at  
12 the end and inserting “; and”; and

13 (3) by adding at the end the following new  
14 paragraph:

15 “(5) the Administrator may provide that, in the  
16 case of any commercial property or other residential  
17 property, including multifamily rental property and  
18 agricultural property, one umbrella policy be made  
19 available to every insured upon renewal and every  
20 applicant with multiple structures on the same prop-  
21 erty, except that—

22 “(A) purchase of such coverage shall be at  
23 the option of the insured; and

24 “(B) any such coverage shall be made  
25 available only at chargeable rates that are not

1           less than the estimated premium rates for such  
2           coverage determined in accordance with section  
3           1307(a)(1).”.

4 **SEC. 403. ANNUAL INDEPENDENT ACTUARIAL STUDY.**

5           Part C of chapter 2 of the National Flood Insurance  
6 Act of 1968 (42 U.S.C. 4081 et seq.) is amended by add-  
7 ing at the end the following new section:

8 **“SEC. 1349. ANNUAL INDEPENDENT ACTUARIAL STUDY.**

9           “? The Administrator shall provide for an inde-  
10 pendent actuarial study of the National Flood Insurance  
11 Program to be conducted annually, which shall analyze the  
12 financial position of the Program. The Administrator shall  
13 submit a report annually to the Congress describing the  
14 results of such study and assessing the financial status  
15 of the Program. The report shall recommend adjustments  
16 to underwriting standards, program participation, or pre-  
17 miums, if necessary, to ensure that the Program remains  
18 financially sound. The report shall also include an evalua-  
19 tion of the quality control procedures and accuracy of in-  
20 formation utilized in the process of underwriting National  
21 Flood Insurance Program policies. Such evaluation shall  
22 include a review of the risk characteristics of policies.”.