

Suspend the Rules and Pass the Bill, H.R. 3370, with an Amendment

(The amendment strikes all after the enacting clause and inserts a new text)

113TH CONGRESS
2D SESSION

H. R. 3370

To delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 29, 2013

Mr. GRIMM (for himself, Ms. WATERS, Mr. RICHMOND, Mr. OLSON, Mr. PALAZZO, Mr. CASSIDY, Ms. MATSUI, Mr. CRAMER, Mr. KEATING, Ms. ROS-LEHTINEN, Ms. BROWN of Florida, Mr. HINOJOSA, Mr. MEEKS, Mr. MCINTYRE, Mr. NADLER, Mr. NUGENT, Mr. SCOTT of Virginia, Mr. LANGEVIN, Mr. CROWLEY, Ms. MOORE, Mr. THOMPSON of Pennsylvania, Mr. JONES, Mr. WELCH, Mr. ENYART, Mr. LOBIONDO, Mr. LYNCH, Mr. CARNEY, Mr. SCALISE, Mr. CULBERSON, Ms. CASTOR of Florida, Mr. GARCIA, Ms. FRANKEL of Florida, Ms. VELÁZQUEZ, Ms. SCHAKOWSKY, Mr. KING of New York, Mr. PASCARELL, Mrs. CAROLYN B. MALONEY of New York, Ms. WILSON of Florida, Mr. VELA, Mr. STOCKMAN, Mr. BOUSTANY, Mr. FITZPATRICK, Mr. RODNEY DAVIS of Illinois, Mr. PERLMUTTER, Mr. WHITFIELD, Mr. MCNERNEY, Mr. MURPHY of Florida, Mr. ELLISON, Mr. DIAZ-BALART, Mrs. ELLMERS, Mr. GENE GREEN of Texas, Mr. BUCHANAN, Mr. ANDREWS, Mr. CLEAVER, Mr. DEUTCH, Mr. GARAMENDI, Ms. JACKSON LEE, Mr. JEFFRIES, Mr. CLAY, Mrs. MCCARTHY of New York, Ms. PINGREE of Maine, Ms. TSONGAS, Ms. WASSERMAN SCHULTZ, Mr. DAVID SCOTT of Georgia, Mr. HARPER, Mr. MAFFEI, Mr. SIRES, Mr. CONNOLLY, Mr. POLIS, Mr. PALLONE, Mr. KENNEDY, Ms. LORETTA SANCHEZ of California, Mr. SCHRADER, Mr. BISHOP of New York, Ms. SLAUGHTER, Mr. GUTIÉRREZ, Ms. DEGETTE, Mr. DANNY K. DAVIS of Illinois, Mr. AL GREEN of Texas, and Mr. HOLT) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on Rules, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012, 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 AND TABLE OF CONTENTS.**

4 (a) **SHORT TITLE.**—This Act may be cited as the
5 “Homeowner Flood Insurance Affordability Act of 2014”.

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

- Sec. 1. Short title and table of contents.
- Sec. 2. Definitions.
- Sec. 3. Repeal of certain rate increases.
- Sec. 4. Restoration of grandfathered rates.
- Sec. 5. Requirements regarding annual rate increases.
- Sec. 6. Clarification of rates for properties newly mapped into areas with special flood hazards.
- Sec. 7. Premiums and reports.
- Sec. 8. Annual premium surcharge.
- Sec. 9. Draft affordability framework.
- Sec. 10. Risk transfer.
- Sec. 11. Monthly installment payment for premiums.
- Sec. 12. Optional high-deductible policies for residential properties.
- Sec. 13. Exclusion of detached structures from mandatory purchase requirement.
- Sec. 14. Accounting for flood mitigation activities in estimates of premium rates.
- Sec. 15. Home improvement fairness.
- Sec. 16. Affordability study and report.
- Sec. 17. Flood insurance rate map certification.
- Sec. 18. Funds to reimburse homeowners for successful map appeals.
- Sec. 19. Flood protection systems.
- Sec. 20. Quarterly reports regarding Reserve Fund ratio.
- Sec. 21. Treatment of floodproofed residential basements.
- Sec. 22. Exemption from fees for certain map change requests.
- Sec. 23. Study of voluntary community-based flood insurance options.
- Sec. 24. Designation of flood insurance advocate.
- Sec. 25. Exceptions to eserow requirement for flood insurance payments.
- Sec. 26. Flood mitigation methods for buildings.
- Sec. 27. Mapping of non-structural flood mitigation features.
- Sec. 28. Clear communications.

Sec. 29. Protection of small businesses, non-profits, houses of worship, and residences.

Sec. 30. Mapping.

Sec. 31. Disclosure.

1 **SEC. 2. DEFINITIONS.**

2 For purposes of this title, the following definitions
3 shall apply:

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

7 (2) NATIONAL FLOOD INSURANCE PROGRAM.—
8 The term “National Flood Insurance Program”
9 means the program established under the National
10 Flood Insurance Act of 1968 (42 U.S.C. 4001 et
11 seq.).

12 **SEC. 3. REPEAL OF CERTAIN RATE INCREASES.**

13 (a) REPEAL.—

14 (1) IN GENERAL.—Section 1307(g) of the Na-
15 tional Flood Insurance Act of 1968 (42 U.S.C.
16 4014(g)) is amended—

17 (A) by striking paragraphs (1) and (2);

18 (B) in paragraph (3), by striking “as a re-
19 sult of the deliberate choice of the holder of
20 such policy” and inserting “, unless the decision
21 of the policy holder to permit a lapse in flood
22 insurance coverage was as a result of the prop-

1 erty covered by the policy no longer being re-
2 quired to retain such coverage” ; and

3 (C) by redesignating paragraphs (3) and
4 (4) as paragraphs (1) and (2), respectively.

5 (2) EFFECTIVE DATE.—The Administrator
6 shall promulgate such regulations, and make avail-
7 able such rate tables, as necessary to implement the
8 amendments made by paragraph (1) as if it were en-
9 acted as part of the Biggert-Waters Flood Insurance
10 Reform Act of 2012 (Public Law 112-141; 126 Stat.
11 957).

12 (3) IMPLEMENTATION, COORDINATION, AND
13 GUIDANCE.—

14 (A) FACILITATION OF TIMELY REFUNDS.—
15 To ensure the participation of Write Your Own
16 companies (as such term is defined in section
17 100202(a) of the Biggert-Waters Flood Insur-
18 ance Reform Act of 2012 (42 U.S.C. 4004(a)),
19 the Administrator and the Federal Emergency
20 Management Agency shall consult with Write
21 Your Own companies throughout the develop-
22 ment of guidance and rate tables necessary to
23 implement the provisions of and the amend-
24 ments made by this Act.

1 (B) IMPLEMENTATION AND GUIDANCE.—

2 The Administrator shall issue final guidance
3 and rate tables necessary to implement the pro-
4 visions of and the amendments made by this
5 Act not later than eight months following the
6 date of the enactment of this Act. Write Your
7 Own companies, in coordination with the Fed-
8 eral Emergency Management Agency, shall
9 have not less than six months but not more
10 than eight months following the issuance of
11 such final guidance and rate tables to imple-
12 ment the changes required by such final guid-
13 ance and rate tables.

14 (4) REFUND OF EXCESS PREMIUM CHARGES
15 COLLECTED.—The Administrator shall refund di-
16 rectly to insureds any premiums for flood insurance
17 coverage under the National Flood Insurance Pro-
18 gram collected in excess of the rates required under
19 the provisions of and amendments made by this sec-
20 tion. To allow for necessary and appropriate imple-
21 mentation of such provisions and amendments, any
22 premium changes necessary to implement such pro-
23 visions and amendments, including any such pre-
24 mium refund due to policy holders, which shall be
25 paid directly by the National Flood Insurance Pro-

1 gram, shall not be charged or paid to policyholders
2 by the National Flood Insurance Program until after
3 the Administrator issues guidance and makes avail-
4 able such rate tables to implement the provisions of
5 and amendments made by this Act.

6 (b) ASSUMPTION OF POLICIES AT EXISTING PRE-
7 MIUM RATES.—The Administrator shall provide that the
8 purchaser of a property that, as of the date of such pur-
9 chase, is covered under an existing flood insurance policy
10 under this title may assume such existing policy and cov-
11 erage for the remainder of the term of the policy at the
12 chargeable premium rates under such existing policy. Such
13 rates shall continue with respect to such property until
14 the implementation of subsection (a).

15 **SEC. 4. RESTORATION OF GRANDFATHERED RATES.**

16 (a) IN GENERAL.—Section 1308 of the National
17 Flood Insurance Act of 1968 (42 U.S.C. 4015) is amend-
18 ed—

19 (1) by striking subsection (h); and

20 (2) by redesignating subsection (i) as subsection
21 (h).

22 (b) EFFECTIVE DATE.—The amendments made by
23 subsection (a) shall take effect as if enacted as part of
24 the Biggert-Waters Flood Insurance Reform Act of 2012
25 (Public Law 112-141; 126 Stat. 957).

1 **SEC. 5. REQUIREMENTS REGARDING ANNUAL RATE IN-**
2 **CREASES.**

3 Section 1308(e) of the National Flood Insurance Act
4 of 1968 (42 U.S.C. 4015(e)) is amended—

5 (1) in the matter preceding paragraph (1), by
6 striking “, the chargeable risk premium rates for
7 flood insurance under this title for any properties”;

8 (2) in paragraph (1), by inserting “the charge-
9 able risk premium rates for flood insurance under
10 this title for any properties” before “within any”;

11 (3) in paragraph (2), by inserting “the charge-
12 able risk premium rates for flood insurance under
13 this title for any properties” before “described in”;

14 (4) by redesignating paragraphs (1) and (2), as
15 so amended, as paragraphs (3) and (4), respectively;
16 and

17 (5) by inserting before paragraph (3), as so re-
18 designated, the following new paragraphs:

19 “(1) the chargeable risk premium rate for flood
20 insurance under this title for any property may not
21 be increased by more than 18 percent each year, ex-
22 cept—

23 “(A) as provided in paragraph (4);

24 “(B) in the case of property identified
25 under section 1307(g); or

26 “(C) in the case of a property that—

1 “(i) is located in a community that
2 has experienced a rating downgrade under
3 the community rating system program car-
4 ried out under section 1315(b);

5 “(ii) is covered by a policy with re-
6 spect to which the policyholder has—

7 “(I) decreased the amount of the
8 deductible; or

9 “(II) increased the amount of
10 coverage; or

11 “(iii) was misrated;

12 “(2) the chargeable risk premium rates for
13 flood insurance under this title for any properties
14 initially rated under section 1307(a)(2) within any
15 single risk classification, excluding properties for
16 which the chargeable risk premium rate is not less
17 than the applicable estimated risk premium rate
18 under section 1307(a)(1), shall be increased by an
19 amount that results in an average of such rate in-
20 creases for properties within the risk classification
21 during any 12-month period of not less than 5 per-
22 cent of the average of the risk premium rates for
23 such properties within the risk classification upon
24 the commencement of such 12-month period;”;

1 (6) in paragraph (3) (as so redesignated by
2 paragraph (4) of this section), by striking “20 per-
3 cent” and inserting “15 percent”; and

4 (7) in paragraph (4) (as so redesignated) by
5 paragraph (4) of this section), by striking “para-
6 graph (1)” and inserting “paragraph (3)”.

7 **SEC. 6. CLARIFICATION OF RATES FOR PROPERTIES**
8 **NEWLY MAPPED INTO AREAS WITH SPECIAL**
9 **FLOOD HAZARDS.**

10 Section 1308 of the National Flood Insurance Act of
11 1968 (42 U.S.C. 4015), as amended by the preceding pro-
12 visions of this Act, is further amended by adding at the
13 end the following new subsection:

14 “(i) **RATES FOR PROPERTIES NEWLY MAPPED INTO**
15 **AREAS WITH SPECIAL FLOOD HAZARDS.**—Notwith-
16 standing subsection (f), the premium rate for flood insur-
17 ance under this title that is purchased on or after the date
18 of the enactment of this subsection—

19 “(1) on a property located in an area not pre-
20 viously designated as having special flood hazards
21 and that, pursuant to any issuance, revision, updat-
22 ing, or other change in a flood insurance map, be-
23 comes designated as such an area, and

1 “(2) where such flood insurance premium rate
2 is calculated under subsection (a)(1) of section 1307
3 (42 U.S.C. 4014(a)(1)),
4 shall for the first policy year be the preferred risk pre-
5 mium for the property and upon renewal shall be cal-
6 culated in accordance with subsection (e) of this section
7 until the rate reaches the rate calculated under subsection
8 (a)(1) of section 1307.”.

9 **SEC. 7. PREMIUMS AND REPORTS.**

10 Section 1308 of the National Flood Insurance Act of
11 1968 (42 U.S.C. 4015), as amended by the preceding pro-
12 visions of this Act, is further amended by adding at the
13 end the following new subsection:

14 “(j) PREMIUMS AND REPORTS.—In setting premium
15 risk rates, in addition to striving to achieve the objectives
16 of this title the Administrator shall also strive to minimize
17 the number of policies with annual premiums that exceed
18 one percent of the total coverage provided by the policy.
19 For any policies premiums that exceed this one percent
20 threshold, the Administrator shall report such exceptions
21 to the Committee on Financial Services of the House of
22 Representatives and the Committee on Banking, Housing,
23 and Urban Affairs of the Senate.”.

1 **SEC. 8. ANNUAL PREMIUM SURCHARGE.**

2 (a) PREMIUM SURCHARGE.—Chapter I of the Na-
3 tional Flood Insurance Act of 1968 (42 U.S.C. 4011 et
4 seq.) is amended by inserting after section 1308 the fol-
5 lowing new section:

6 **“SEC. 1308A. PREMIUM SURCHARGE.**

7 “(a) IMPOSITION AND COLLECTION.—The Adminis-
8 trator shall impose and collect an annual surcharge, in the
9 amount provided in subsection (b), on all policies for flood
10 insurance coverage under the National Flood Insurance
11 Program that are newly issued or renewed after the date
12 of the enactment of this section. Such surcharge shall be
13 in addition to the surcharge under section 1304(b) and
14 any other assessments and surcharges applied to such cov-
15 erage.

16 “(b) AMOUNT.—The amount of the surcharge under
17 subsection (a) shall be—

18 “(1) \$25, except as provided in paragraph (2);

19 and

20 “(2) \$250, in the case of a policy for any prop-
21 erty that is—

22 “(A) a non-residential property; or

23 “(B) a residential property that is not the
24 primary residence of an individual.

25 “(c) TERMINATION.—Subsections (a) and (b) shall
26 cease to apply on the date on which the chargeable risk

1 premium rate for flood insurance under this title for each
2 property covered by flood insurance under this title, other
3 than properties for which premiums are calculated under
4 subsection (e) or (f) of section 1307 or section 1336 of
5 this Act (42 U.S.C. 4014, 4056) or under section 100230
6 of the Biggert-Waters Flood Insurance Reform Act of
7 2012 (42 U.S.C. 4014 note), is not less than the applica-
8 ble estimated risk premium rate under section 1307(a)(1)
9 for such property.”.

10 (b) DEPOSIT IN RESERVE FUND.—Subsection (c) of
11 section 1310A of the National Flood Insurance Act of
12 1968 (42 U.S.C. 4017a) is amended by adding at the end
13 the following new paragraph:

14 “(4) DEPOSIT OF PREMIUM SURCHARGES.—The
15 Administrator shall deposit in the Reserve Fund any
16 surcharges collected pursuant to section 1308A.”.

17 **SEC. 9. DRAFT AFFORDABILITY FRAMEWORK.**

18 (a) IN GENERAL.—The Administrator shall prepare
19 a draft affordability framework that proposes to address,
20 via programmatic and regulatory changes, the issues of
21 affordability of flood insurance sold under the National
22 Flood Insurance Program, including issues identified in
23 the affordability study required under section 100236 of
24 the Bigger-Waters Flood Insurance Reform Act of 2012
25 (Public Law 112–141; 126 Stat. 957).

1 (b) CRITERIA.—In carrying out the requirements
2 under subsection (a), the Administrator shall consider the
3 following criteria:

4 (1) Accurate communication to consumers of
5 the flood risk associated with their properties.

6 (2) Targeted assistance to flood insurance pol-
7 icy holders based on their financial ability to con-
8 tinue to participate in the National Flood Insurance
9 Program.

10 (3) Individual or community actions to mitigate
11 the risk of flood or lower the cost of flood insurance.

12 (4) The impact of increases in risk premium
13 rates on participation in the National Flood Insur-
14 ance Program.

15 (5) The impact flood insurance rate map up-
16 dates have on the affordability of flood insurance.

17 (c) DEADLINE FOR SUBMISSION.—Not later than 18
18 months after the date on which the Administrator submits
19 the affordability study referred to in subsection (a), the
20 Administrator shall submit to the full Committee on
21 Banking, Housing, and Urban Affairs and the full Com-
22 mittee on Appropriations of the Senate and the full Com-
23 mittee on Financial Services and the full Committee on
24 Appropriations of the House of Representatives the draft
25 affordability framework required under subsection (a).

1 (d) INTERAGENCY AGREEMENTS.—The Adminis-
2 trator may enter into an agreement with another Federal
3 agency to—

4 (1) complete the affordability study referred to
5 in subsection (a); or

6 (2) prepare the draft affordability framework
7 required under subsection (a).

8 (e) RULE OF CONSTRUCTION.—Nothing in this sec-
9 tion shall be construed to provide the Administrator with
10 the authority to provide assistance to homeowners based
11 on affordability that was not available prior to the enact-
12 ment of the Biggert-Waters Flood Insurance Reform Act
13 of 2012 (Public Law 112-141; 126 Stat. 916).

14 **SEC. 10. RISK TRANSFER.**

15 Section 1345 of the National Flood Insurance Act of
16 1968 (42 U.S.C. 4081) is amended by adding at the end
17 the following new subsection:

18 “(e) RISK TRANSFER.—The Administrator may se-
19 cure reinsurance of coverage provided by the flood insur-
20 ance program from the private reinsurance and capital
21 markets at rates and on terms determined by the Adminis-
22 trator to be reasonable and appropriate, in an amount suf-
23 ficient to maintain the ability of the program to pay
24 claims.”.

1 **SEC. 11. MONTHLY INSTALLMENT PAYMENT FOR PRE-**
2 **MIUMS.**

3 (a) IN GENERAL.—Subsection (g) of section 1308 of
4 the National Flood Insurance Act of 1968 (42 U.S.C.
5 4015(g)) is amended by striking “either annually or in
6 more frequent installments” and inserting “annually or
7 monthly”.

8 (b) IMPLEMENTATION.—The Administrator shall im-
9 plement the requirement under section 1308(g) of the Na-
10 tional Flood Insurance Act of 1968, as amended by sub-
11 section (a), not later than the expiration of the 18-month
12 period beginning on the date of the enactment of this Act.

13 **SEC. 12. OPTIONAL HIGH-DEDUCTIBLE POLICIES FOR RESI-**
14 **DENTIAL PROPERTIES.**

15 Section 1306 of the National Flood Insurance Act of
16 1968 (42 U.S.C. 4013)), as amended by the preceding
17 provisions of this Act, is further amended by adding at
18 the end the following new subsection:

19 “(e) OPTIONAL HIGH-DEDUCTIBLE POLICIES FOR
20 RESIDENTIAL PROPERTIES.—

21 “(1) AVAILABILITY.—In the case of residential
22 properties, the Administrator shall make flood insur-
23 ance coverage available, at the option of the insured,
24 that provides for a loss-deductible for damage to the
25 covered property in various amounts, up to and in-
26 cluding \$10,000.

1 “(2) DISCLOSURE.—

2 “(A) FORM.—The Administrator shall pro-
3 vide the information described in subparagraph
4 (B) clearly and conspicuously on the application
5 form for flood insurance coverage or on a sepa-
6 rate form, segregated from all unrelated infor-
7 mation and other required disclosures.

8 “(B) INFORMATION.—The information de-
9 scribed in this subparagraph is—

10 “(i) information sufficient to inform
11 the applicant of the availability of the cov-
12 erage option required by paragraph (1) to
13 applicants for flood insurance coverage;
14 and

15 “(ii) a statement explaining the effect
16 of a loss-deductible and that, in the event
17 of an insured loss, the insured is respon-
18 sible out-of-pocket for losses to the extent
19 of the deductible selected.”.

20 **SEC. 13. EXCLUSION OF DETACHED STRUCTURES FROM**
21 **MANDATORY PURCHASE REQUIREMENT.**

22 (a) EXCLUSION.—Subsection (c) of section 102 of the
23 Flood Disaster Protection Act of 1973 (42 U.S.C.
24 4012a(c)) is amended by adding at the end the following
25 new paragraph:

1 “(3) DETACHED STRUCTURES.—Notwith-
2 standing any other provision of this section, flood in-
3 surance shall not be required, in the case of any res-
4 idential property, for any structure that is a part of
5 such property but is detached from the primary resi-
6 dential structure of such property and does not serve
7 as a residence.”.

8 (b) RESPA STATEMENT.—Section 5(b) of the Real
9 Estate Settlement Procedures Act of 1974 (12 U.S.C.
10 2604(b)) is amended—

11 (1) in paragraph (14), by inserting before the
12 period at the end the following: “, and the following
13 statement: ‘Although you may not be required to
14 maintain flood insurance on all structures, you may
15 still wish to do so, and your mortgage lender may
16 still require you to do so to protect the collateral se-
17 curing the mortgage. If you choose to not maintain
18 flood insurance on a structure, and it floods, you are
19 responsible for all flood losses relating to that struc-
20 ture.’ ”; and

21 (2) by transferring and inserting paragraph
22 (14), as so amended, after paragraph (13).

1 **SEC. 14. ACCOUNTING FOR FLOOD MITIGATION ACTIVITIES**
2 **IN ESTIMATES OF PREMIUM RATES.**

3 Subparagraph (A) of section 1307(a)(1) of the Na-
4 tional Flood Insurance Act of 1968 (42 U.S.C.
5 4014(a)(1)(A)) is amended to read as follows:

6 “(A) based on consideration of—

7 “(i) the risk involved and accepted ac-
8 tuarial principles; and

9 “(ii) the flood mitigation activities
10 that an owner or lessee has undertaken on
11 a property, including differences in the risk
12 involved due to land use measures,
13 floodproofing, flood forecasting, and simi-
14 lar measures.”.

15 **SEC. 15. HOME IMPROVEMENT FAIRNESS.**

16 Section 1307(a)(2)(E)(ii) of the National Flood In-
17 surance Act of 1968 (42 U.S.C. 4014(a)(2)(E)(ii)) is
18 amended by striking “30 percent” and inserting “50 per-
19 cent”.

20 **SEC. 16. AFFORDABILITY STUDY AND REPORT.**

21 (a) **STUDY ISSUES.**—Subsection (a) of section
22 100236 of the Biggert-Waters Flood Insurance Reform
23 Act of 2012 (Public Law 112–141; 126 Stat. 957) is
24 amended—

25 (1) in paragraph (3), by striking “and” at the
26 end;

1 (2) in paragraph (4), by striking the period at
2 the end and inserting a semicolon; and

3 (3) by adding at the end the following new
4 paragraphs:

5 “(5) options for maintaining affordability if an-
6 nual premiums for flood insurance coverage were to
7 increase to an amount greater than 2 percent of the
8 liability coverage amount under the policy, including
9 options for enhanced mitigation assistance and
10 means-tested assistance;

11 “(6) the effects that the establishment of catas-
12 trophe savings accounts would have regarding long-
13 term affordability of flood insurance coverage; and

14 “(7) options for modifying the surcharge under
15 1308A, including based on homeowner income, prop-
16 erty value or risk of loss.”.

17 (b) **TIMING OF SUBMISSION.**—Notwithstanding the
18 deadline under section 100236(c) of the Biggert-Waters
19 Flood Insurance Reform Act of 2012 (Public Law 112-
20 141; 126 Stat. 957), not later than 18 months after the
21 date of enactment of this Act, the Administrator shall sub-
22 mit to the full Committee on Banking, Housing, and
23 Urban Affairs and the full Committee on Appropriations
24 of the Senate and the full Committee on Financial Serv-
25 ices and the full Committee on Appropriations of the

1 House of Representatives the affordability study and re-
2 port required under such section 100236.

3 (c) AFFORDABILITY STUDY FUNDING.—Section
4 100236(d) of the Biggert-Waters Flood Insurance Reform
5 Act of 2012 (Public Law 112–141; 126 Stat. 957) is
6 amended by striking “\$750,000” and inserting
7 “\$2,500,000”.

8 **SEC. 17. FLOOD INSURANCE RATE MAP CERTIFICATION.**

9 The Administrator shall implement a flood mapping
10 program for the National Flood Insurance Program, only
11 after review by the Technical Mapping Advisory Council,
12 that, when applied, results in technically credible flood
13 hazard data in all areas where Flood Insurance Rate Maps
14 are prepared or updated, shall certify in writing to the
15 Congress when such a program has been implemented,
16 and shall provide to the Congress the Technical Mapping
17 Advisory Council review report.

18 **SEC. 18. FUNDS TO REIMBURSE HOMEOWNERS FOR SUC-**
19 **CESSFUL MAP APPEALS.**

20 (a) IN GENERAL.—Section 1363(f) of the National
21 Flood Insurance Act of 1968 (42 U.S.C. 4104(f)) is
22 amended—

23 (1) in the first sentence, by inserting after “as
24 the case may be,” the following: “or, in the case of
25 an appeal that is resolved by submission of con-

1 flicting data to the Scientific Resolution Panel pro-
2 vided for in section 1363A, the community,”; and

3 (2) by striking the second sentence and insert-
4 ing the following: “The Administrator may use such
5 amounts from the National Flood Insurance Fund
6 established under section 1310 as may be necessary
7 to carry out this subsection.”.

8 (b) CONFORMING AMENDMENTS.—Section 1310(a)
9 of the National Flood Insurance Act of 1968 (42 U.S.C.
10 4017(a)) is amended—

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

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

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

16 “(8) for carrying out section 1363(f).”.

17 **SEC. 19. FLOOD PROTECTION SYSTEMS.**

18 (a) ADEQUATE PROGRESS ON CONSTRUCTION OF
19 FLOOD PROTECTION SYSTEMS.—Section 1307(e) of the
20 National Flood Insurance Act of 1968 (42 U.S.C.
21 4014(e)) is amended—

22 (1) in the first sentence, by inserting “or recon-
23 struction” after “construction”;

24 (2) by amending the second sentence to read as
25 follows: “The Administrator shall find that adequate

1 progress on the construction or reconstruction of a
2 flood protection system, based on the present value
3 of the completed flood protection system, has been
4 made only if (1) 100 percent of the cost of the sys-
5 tem has been authorized, (2) at least 60 percent of
6 the cost of the system has been appropriated, (3) at
7 least 50 percent of the cost of the system has been
8 expended, and (4) the system is at least 50 percent
9 completed.”; and

10 (3) by adding at the end the following: “Not-
11 withstanding any other provision of law, in deter-
12 mining whether a community has made adequate
13 progress on the construction, reconstruction, or im-
14 provement of a flood protection system, the Adminis-
15 trator shall consider all sources of funding, including
16 Federal, State, and local funds.”.

17 (b) COMMUNITIES RESTORING DISACCREDITED
18 FLOOD PROTECTION SYSTEMS.—Section 1307(f) of the
19 National Flood Insurance Act of 1968 (42 U.S.C.
20 4014(f)) is amended by amending the first sentence to
21 read as follows: “Notwithstanding any other provision of
22 law, this subsection shall apply to riverine and coastal lev-
23 ees that are located in a community which has been deter-
24 mined by the Administrator of the Federal Emergency
25 Management Agency to be in the process of restoring flood

1 protection afforded by a flood protection system that had
2 been previously accredited on a Flood Insurance Rate Map
3 as providing 100-year frequency flood protection but no
4 longer does so, and shall apply without regard to the level
5 of Federal funding of or participation in the construction,
6 reconstruction, or improvement of the flood protection sys-
7 tem.”.

8 **SEC. 20. QUARTERLY REPORTS REGARDING RESERVE**
9 **FUND RATIO.**

10 Subsection (e) of section 1310A of the National
11 Flood Insurance Act of 1968 (42 U.S.C. 4017a) is amend-
12 ed, in the matter preceding paragraph (1), by inserting
13 “, on a calendar quarterly basis,” after “submit”.

14 **SEC. 21. TREATMENT OF FLOODPROOFED RESIDENTIAL**
15 **BASEMENTS.**

16 The Administrator shall continue to extend excep-
17 tions and variances for flood-proofed basements consistent
18 with section 60.6 of title 44, Code of Federal Regulations,
19 which are effective April 3, 2009; and section 60.3 of such
20 title, which are effective April 3, 2009.

21 **SEC. 22. EXEMPTION FROM FEES FOR CERTAIN MAP**
22 **CHANGE REQUESTS.**

23 Notwithstanding any other provision of law, a re-
24 quester shall be exempt from submitting a review or proc-
25 essing fee for a request for a flood insurance rate map

1 change based on a habitat restoration project that is fund-
2 ed in whole or in part with Federal or State funds, includ-
3 ing dam removal, culvert redesign or installation, or the
4 installation of fish passage.

5 **SEC. 23. STUDY OF VOLUNTARY COMMUNITY-BASED FLOOD**
6 **INSURANCE OPTIONS.**

7 (a) STUDY.—

8 (1) STUDY REQUIRED.—The Administrator
9 shall conduct a study to assess options, methods,
10 and strategies for making available voluntary com-
11 munity-based flood insurance policies through the
12 National Flood Insurance Program.

13 (2) CONSIDERATIONS.—The study conducted
14 under paragraph (1) shall—

15 (A) take into consideration and analyze
16 how voluntary community-based flood insurance
17 policies—

18 (i) would affect communities having
19 varying economic bases, geographic loca-
20 tions, flood hazard characteristics or classi-
21 fications, and flood management ap-
22 proaches; and

23 (ii) could satisfy the applicable re-
24 quirements under section 102 of the Flood

1 Disaster Protection Act of 1973 (42
2 U.S.C. 4012a); and

3 (B) evaluate the advisability of making
4 available voluntary community-based flood in-
5 surance policies to communities, subdivisions of
6 communities, and areas of residual risk.

7 (3) CONSULTATION.—In conducting the study
8 required under paragraph (1), the Administrator
9 may consult with the Comptroller General of the
10 United States, as the Administrator determines is
11 appropriate.

12 (b) REPORT BY THE ADMINISTRATOR.—

13 (1) REPORT REQUIRED.—Not later than 18
14 months after the date of enactment of this Act, the
15 Administrator shall submit to the Committee on
16 Banking, Housing, and Urban Affairs of the Senate
17 and the Committee on Financial Services of the
18 House of Representatives a report that contains the
19 results and conclusions of the study conducted under
20 subsection (a).

21 (2) CONTENTS.—The report submitted under
22 paragraph (1) shall include recommendations for—

23 (A) the best manner to incorporate vol-
24 untary community-based flood insurance poli-

1 cies into the National Flood Insurance Pro-
2 gram; and

3 (B) a strategy to implement voluntary
4 community-based flood insurance policies that
5 would encourage communities to undertake
6 flood mitigation activities, including the con-
7 struction, reconstruction, or improvement of
8 levees, dams, or other flood control structures.

9 (c) REPORT BY COMPTROLLER GENERAL.—Not later
10 than 6 months after the date on which the Administrator
11 submits the report required under subsection (b), the
12 Comptroller General of the United States shall—

13 (1) review the report submitted by the Adminis-
14 trator; and

15 (2) submit to the Committee on Banking,
16 Housing, and Urban Affairs of the Senate and the
17 Committee on Financial Services of the House of
18 Representatives a report that contains—

19 (A) an analysis of the report submitted by
20 the Administrator;

21 (B) any comments or recommendations of
22 the Comptroller General relating to the report
23 submitted by the Administrator; and

1 (C) any other recommendations of the
2 Comptroller General relating to community-
3 based flood insurance policies.

4 **SEC. 24. DESIGNATION OF FLOOD INSURANCE ADVOCATE.**

5 (a) IN GENERAL.—The Administrator shall designate
6 a Flood Insurance Advocate to advocate for the fair treat-
7 ment of policy holders under the National Flood Insurance
8 Program and property owners in the mapping of flood
9 hazards, the identification of risks from flood, and the im-
10 plementation of measures to minimize the risk of flood.

11 (b) DUTIES AND RESPONSIBILITIES.—The duties
12 and responsibilities of the Flood Insurance Advocate des-
13 igned under subsection (a) shall be to—

14 (1) educate property owners and policyholders
15 under the National Flood Insurance Program on—

16 (A) individual flood risks;

17 (B) flood mitigation;

18 (C) measures to reduce flood insurance
19 rates through effective mitigation;

20 (D) the flood insurance rate map review
21 and amendment process; and

22 (E) any changes in the flood insurance
23 program as a result of any newly enacted laws
24 (including this Act);

1 (2) assist policy holders under the National
2 Flood Insurance Program and property owners to
3 understand the procedural requirements related to
4 appealing preliminary flood insurance rate maps and
5 implementing measures to mitigate evolving flood
6 risks;

7 (3) assist in the development of regional capac-
8 ity to respond to individual constituent concerns
9 about flood insurance rate map amendments and re-
10 visions;

11 (4) coordinate outreach and education with
12 local officials and community leaders in areas im-
13 pacted by proposed flood insurance rate map amend-
14 ments and revisions; and

15 (5) aid potential policy holders under the Na-
16 tional Flood Insurance Program in obtaining and
17 verifying accurate and reliable flood insurance rate
18 information when purchasing or renewing a flood in-
19 surance policy.

20 **SEC. 25. EXCEPTIONS TO ESCROW REQUIREMENT FOR**
21 **FLOOD INSURANCE PAYMENTS.**

22 (a) IN GENERAL.—Section 102(d)(1) of the Flood
23 Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1))
24 is amended—

1 (1) in subparagraph (A), in the second sen-
2 tence, by striking “subparagraph (C)” and inserting
3 “subparagraph (B)”; and

4 (2) in subparagraph (B)—

5 (A) in clause (ii), by redesignating sub-
6 clauses (I) and (II) as items (aa) and (bb), re-
7 spectively, and adjusting the margins accord-
8 ingly;

9 (B) by redesignating clauses (i) and (ii) as
10 subclauses (I) and (II), respectively, and adjust-
11 ing the margins accordingly;

12 (C) in the matter preceding subclause (I),
13 as redesignated by subparagraph (B), by strik-
14 ing “(A) or (B), if—” and inserting the fol-
15 lowing: “(A)—

16 “(i) if—”;

17 (D) by striking the period at the end and
18 inserting “; or”; and

19 (E) by adding at the end the following

20 “(ii) in the case of a loan that—

21 “(I) is in a junior or subordinate
22 position to a senior lien secured by
23 the same residential improved real es-
24 tate or mobile home for which flood

1 insurance is being provided at the
2 time of the origination of the loan;

3 “(II) is secured by residential im-
4 proved real estate or a mobile home
5 that is part of a condominium, cooper-
6 ative, or other project development, if
7 the residential improved real estate or
8 mobile home is covered by a flood in-
9 surance policy that—

10 “(aa) meets the require-
11 ments that the regulated lending
12 institution is required to enforce
13 under subsection (b)(1);

14 “(bb) is provided by the con-
15 dominium association, coopera-
16 tive, homeowners association, or
17 other applicable group; and

18 “(cc) the premium for which
19 is paid by the condominium asso-
20 ciation, cooperative, homeowners
21 association, or other applicable
22 group as a common expense;

23 “(III) is secured by residential
24 improved real estate or a mobile home

1 that is used as collateral for a busi-
2 ness purpose;

3 “(IV) is a home equity line of
4 credit;

5 “(V) is a nonperforming loan; or

6 “(VI) has a term of not longer
7 than 12 months.”.

8 (b) APPLICABILITY.—

9 (1) IN GENERAL.—

10 (A) REQUIRED APPLICATION.—The
11 amendments to section 102(d)(1) of the Flood
12 Disaster Protection Act of 1973 (42 U.S.C.
13 4012a(d)(1)) made by section 100209(a) of the
14 Biggert-Waters Flood Insurance Reform Act of
15 2012 (Public Law 112–141; 126 Stat. 920) and
16 by subsection (a) of this section shall apply to
17 any loan that is originated, refinanced, in-
18 creased, extended, or renewed on or after Janu-
19 ary 1, 2016.

20 (B) OPTIONAL APPLICATION.—

21 (i) DEFINITIONS.—In this subpara-
22 graph—

23 (I) the terms “Federal entity for
24 lending regulation”, “improved real
25 estate”, “regulated lending institu-

1 tion”, and “servicer” have the mean-
2 ings given the terms in section 3 of
3 the Flood Disaster Protection Act of
4 1973 (42 U.S.C. 4003);

5 (II) the term “outstanding loan”
6 means a loan that—

7 (aa) is outstanding as of
8 January 1, 2016;

9 (bb) is not subject to the re-
10 quirement to escrow premiums
11 and fees for flood insurance
12 under section 102(d)(1) of the
13 Flood Disaster Protection Act of
14 1973 (42 U.S.C. 4012a(d)(1)) as
15 in effect on July 5, 2012; and

16 (cc) would, if the loan had
17 been originated, refinanced, in-
18 creased, extended, or renewed on
19 or after January 1, 2016, be sub-
20 ject to the requirements under
21 section 102(d)(1)(A) of the Flood
22 Disaster Protection Act of 1973,
23 as amended; and

24 (III) the term “section
25 102(d)(1)(A) of the Flood Disaster

1 Protection Act of 1973, as amended”
2 means section 102(d)(1)(A) of the
3 Flood Disaster Protection Act of 1973
4 (42 U.S.C. 4012a(d)(1)(A)), as
5 amended by—

6 (aa) section 100209(a) of
7 the Biggert-Waters Flood Insur-
8 ance Reform Act of 2012 (Public
9 Law 112–141; 126 Stat. 920);
10 and

11 (bb) subsection (a) of this
12 section.

13 (ii) OPTION TO ESCROW FLOOD IN-
14 SURANCE PAYMENTS.—Each Federal enti-
15 ty for lending regulation (after consulta-
16 tion and coordination with the Federal Fi-
17 nancial Institutions Examination Council)
18 shall, by regulation, direct that each regu-
19 lated lending institution or servicer of an
20 outstanding loan shall offer and make
21 available to a borrower the option to have
22 the borrower’s payment of premiums and
23 fees for flood insurance under the National
24 Flood Insurance Act of 1968 (42 U.S.C.
25 4001 et seq.), including the escrow of such

1 payments, be treated in the same manner
2 provided under section 102(d)(1)(A) of the
3 Flood Disaster Protection Act of 1973, as
4 amended.

5 (2) REPEAL OF 2-YEAR DELAY ON APPLICA-
6 BILITY.—Subsection (b) of section 100209 of the
7 Biggert-Waters Flood Insurance Reform Act of
8 2012 (Public Law 112–141; 126 Stat. 920) is re-
9 pealed.

10 (3) RULE OF CONSTRUCTION.—Nothing in this
11 section or the amendments made by this section
12 shall be construed to supersede, during the period
13 beginning on July 6, 2012 and ending on December
14 31, 2015, the requirements under section 102(d)(1)
15 of the Flood Disaster Protection Act of 1973 (42
16 U.S.C. 4012a(d)(1)), as in effect on July 5, 2012.

17 **SEC. 26. FLOOD MITIGATION METHODS FOR BUILDINGS.**

18 (a) GUIDELINES.—

19 (1) IN GENERAL.—Section 1361 of the Na-
20 tional Flood Insurance Act of 1968 (42 U.S.C.
21 4102) is amended by adding at the end the following
22 new subsection:

23 “(d) FLOOD MITIGATION METHODS FOR BUILD-
24 INGS.—The Administrator shall establish guidelines for
25 property owners that—

1 “(1) provide alternative methods of mitigation,
2 other than building elevation, to reduce flood risk to
3 residential buildings that cannot be elevated due to
4 their structural characteristics, including—

5 “(A) types of building materials; and

6 “(B) types of floodproofing; and

7 “(2) inform property owners about how the im-
8 plementation of mitigation methods described in
9 paragraph (1) may affect risk premium rates for
10 flood insurance coverage under the National Flood
11 Insurance Program.”.

12 (2) ISSUANCE.—The Administrator shall issue
13 the guidelines required under section 1361(d) of the
14 National Flood Insurance Act of 1968 (42 U.S.C.
15 4102(d)), as added by the amendment made by
16 paragraph (1) of this subsection, not later than the
17 expiration of the 1-year period beginning on the date
18 of the enactment of this Act.

19 (b) CALCULATION OF RISK PREMIUM RATES.—Sec-
20 tion 1308 of the National Flood Insurance Act of 1968
21 (42 U.S.C. 4015), as amended by the preceding provisions
22 of this Act, is further amended by adding at the end the
23 following new subsection:

24 “(k) CONSIDERATION OF MITIGATION METHODS.—

25 In calculating the risk premium rate charged for flood in-

1 surance for a property under this section, the Adminis-
2 trator shall take into account the implementation of any
3 mitigation method identified by the Administrator in the
4 guidance issued under section 1361(d) (42 U.S.C.
5 4102(d)).”.

6 **SEC. 27. MAPPING OF NON-STRUCTURAL FLOOD MITIGA-**
7 **TION FEATURES.**

8 Section 100216 of the Biggert-Waters Flood Insur-
9 ance Reform Act of 2012 (42 U.S.C. 4101b) is amended—

10 (1) in subsection (b)(1)(A)—

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

13 (B) by redesignating clause (v) as clause
14 (vi);

15 (C) by inserting after clause (iv) the fol-
16 lowing new clause:

17 “(v) areas that are protected by non-
18 structural flood mitigation features; and”;

19 and

20 (D) in clause (vi) (as so redesignated), by
21 inserting before the semicolon at the end the
22 following: “and by non-structural flood mitiga-
23 tion features”; and

24 (2) in subsection (d)(1)—

1 (A) by redesignating subparagraphs (A)
2 through (C) as subparagraphs (B) through (D),
3 respectively;

4 (B) in subparagraph (C) (as so redesi-
5 gated), by striking “subparagraph (A)” and in-
6 serting “subparagraph (B)”;

7 (C) by inserting before subparagraph (B)
8 (as so redesignated) the following new subpara-
9 graph:

10 “(A) work with States, local communities,
11 and property owners to identify areas and fea-
12 tures described in subsection (b)(1)(A)(v);”.

13 **SEC. 28. CLEAR COMMUNICATIONS.**

14 Section 1308 of the National Flood Insurance Act of
15 1968 (42 U.S.C. 4015), as amended by the preceding pro-
16 visions of this Act, is further amended by adding at the
17 end the following new subsection:

18 “(l) CLEAR COMMUNICATIONS.—The Administrator
19 shall clearly communicate full flood risk determinations to
20 individual property owners regardless of whether their pre-
21 mium rates are full actuarial rates.”.

22 **SEC. 29. PROTECTION OF SMALL BUSINESSES, NON-PROF-
23 ITS, HOUSES OF WORSHIP, AND RESIDENCES.**

24 Section 1308 of the National Flood Insurance Act of
25 1968 (42 U.S.C. 4015), as amended by the preceding pro-

1 visions of this Act, is further amended by adding at the
2 end the following new subsection:

3 “(m) PROTECTION OF SMALL BUSINESSES, NON-
4 PROFITS, HOUSES OF WORSHIP, AND RESIDENCES.—

5 “(1) REPORT.—Not later than 18 months after
6 the date of the enactment of this section and semi-
7 annually thereafter, the Administrator shall monitor
8 and report to Committee on Financial Services of
9 the House Representatives and the Committee on
10 Banking, Housing, and Urban Affairs of the Senate,
11 the Administrator’s assessment of the impact, if any,
12 of the rate increases required under subparagraphs
13 (A) and (D) of section 1307(a)(2) and the sur-
14 charges required under section 1308A on the afford-
15 ability of flood insurance for—

16 “(A) small businesses with less than 100
17 employees;

18 “(B) non-profit entities;

19 “(C) houses of worship; and

20 “(D) residences with a value equal to or
21 less than 25 percent of the median home value
22 of properties in the State in which the property
23 is located.

24 “(2) RECOMMENDATIONS.—If the Adminis-
25 trator determines that the rate increases or sur-

1 charges described in paragraph (1) are having a det-
2 rimental effect on affordability, including resulting
3 in lapsed policies, late payments, or other criteria re-
4 lated to affordability as identified by the Adminis-
5 trator, for any of the properties identified in sub-
6 paragraphs (A) through (D) of such paragraph, the
7 Administrator shall, not later than 3 months after
8 making such a determination, make such rec-
9 ommendations as the Administrator considers appro-
10 priate to improve affordability to the Committee on
11 Financial Services of the House Representatives and
12 the Committee on Banking, Housing, and Urban Af-
13 fairs of the Senate.”.

14 **SEC. 30. MAPPING.**

15 Section 100216(d)(1) of the Biggert-Waters Flood
16 Insurance Reform Act of 2012 (42 U.S.C. 4101b(d)(1))
17 is amended—

18 (1) in subparagraph (B)—

19 (A) by striking “subparagraph (A)” and
20 inserting “subparagraph (D)”; and

21 (B) by striking “and” at the end;

22 (2) by redesignating subparagraphs (A), (B),
23 and (C) as subparagraphs (D), (E), and (G), respec-
24 tively;

1 (3) by inserting before subparagraph (B), as so
2 redesignated, the following new subparagraphs:

3 “(A) before commencement of any map-
4 ping or map updating process, notify each com-
5 munity affected of the model or models that the
6 Administrator plans to use in such process and
7 provide an explanation of why such model or
8 models are appropriate;

9 “(B) provide each community affected a
10 30-day period beginning upon notification under
11 subparagraph (A) to consult with the Adminis-
12 trator regarding the appropriateness, with re-
13 spect to such community, of the mapping model
14 or models to be used; provided that consultation
15 by a community pursuant to this subparagraph
16 shall not waive or otherwise affect any right of
17 the community to appeal any flood hazard de-
18 terminations;

19 “(C) upon completion of the first Inde-
20 pendent Data Submission, transmit a copy of
21 such Submission to the affected community,
22 provide the affected community a 30-day period
23 during which the community may provide data
24 to Administrator that can be used to supple-
25 ment or modify the existing data, and incor-

1 porate any data that is consistent with pre-
2 vailing engineering principles;” and

3 (4) by inserting after subparagraph (E), as so
4 redesignated, the following new subparagraph:

5 “(F) not less than 30 days before issuance
6 of any preliminary map, notify the Senators for
7 each State affected and each Member of the
8 House of Representatives for each congressional
9 district affected by the preliminary map in writ-
10 ing of—

11 “(i) the estimated schedule for—

12 “(I) community meetings regard-
13 ing the preliminary map;

14 “(II) publication of notices re-
15 garding the preliminary map in local
16 newspapers; and

17 “(III) the commencement of the
18 appeals process regarding the map;
19 and

20 “(ii) the estimated number of homes
21 and businesses that will be affected by
22 changes contained in the preliminary map,
23 including how many structures will be that
24 were not previously located in an area hav-
25 ing special flood hazards will be located

1 within such an area under the preliminary
2 map; and”.

3 **SEC. 31. DISCLOSURE.**

4 (a) CHANGES IN RATES RESULTING FROM THIS
5 ACT.—Not later than the date that is 6 months before
6 the date on which any change in risk premium rates for
7 flood insurance coverage under the National Flood Insur-
8 ance Program resulting from this Act or any amendment
9 made by this Act is implemented, the Administrator shall
10 make publicly available the rate tables and underwriting
11 guidelines that provide the basis for the change.

12 (b) REPORT ON POLICY AND CLAIMS DATA.—

13 (1) IN GENERAL.—Not later than 90 days after
14 the date of enactment of this Act, the Administrator
15 shall submit to the Congress a report on the feasi-
16 bility of—

17 (A) releasing property-level policy and
18 claims data for flood insurance coverage under
19 the National Flood Insurance Program; and

20 (B) establishing guidelines for releasing
21 property-level policy and claims data for flood
22 insurance coverage under the National Flood
23 Insurance Program in accordance with section
24 552a of title 5, United States Code (commonly
25 known as the Privacy Act of 1974).

1 (2) CONTENTS.—The report submitted under
2 paragraph (1) shall include—

3 (A) an analysis and assessment of how re-
4 leasing property-level policy and claims data for
5 flood insurance coverage under the National
6 Flood Insurance Program will aid policy holders
7 and insurers to understand how the Adminis-
8 tration determines actuarial premium rates and
9 assesses flood risks; and

10 (B) recommendations for protecting per-
11 sonal information in accordance with section
12 552a of title 5, United States Code (commonly
13 known as the Privacy Act of 1974).