National Flood Insurance Program Reauthorization
Congressional Legislation Tracking
Includes additional bills related to flooding & mitigation
NFIP Reauthorization extended until July 31, 2018

House

- **HR 2874: 21st Century Flood Reform Act** (Duffy, R-WI)
  - (Bill Text) (Bill Summary) (Tracking Website)
  - **Overview**: Several of the bills referenced in earlier versions of this Wetlands Watch document are now incorporated into this bill (HR 2875, HR 2868, HR 2565, HR 2246, HR 1558, & HR 1422). Bill extends the NFIP through FY2022. FEMA must provide financial assistance for low income families purchasing NFIP insurance. Prioritizes mitigation funding for repetitively flooded properties. Provides improvements of mapping technology. Includes general provisions to increase transparency on premiums & provide publically accessible data related to NFIP risks/premiums. Requires that sellers, nationwide, disclose flood history, flood risk, and flood insurance coverage of properties to purchasers or lessees. Flood insurance premium capped at $10,000 for residential policies. Rate reductions for specific flood mitigation methods. Provisions to allow WYO company to sell private flood insurance, provide annual explanation of premiums, provide historical flood data to property owners if requested. Requires GAO to report on NFIP coverage of subsidence. Allows private flood insurance to meet mandatory purchase requirement. Provisions for flood mapping fairness. Allow FEMA’s denials of update flood maps to be appealed. Changes the CRS program to credit protection of natural & beneficial floodplain functions. Examines repetitive loss & high-risk properties. WYO compensation capped at 27.9%. Increases excessive lifetime claim threshold for properties to be removed from the NFIP from twice the value of the structure to three times structure’s value. Maintains grandfathered protections associated with claim totals.
  - **Status**: Passed House (Yeas & Nays: 237-189)

Senate

- **S 1571: National Flood Insurance Program Reauthorization Act of 2017** (Crapo, R-ID)
  - (Bill Text) (Bill Summary) (Tracking Website)
  - **Overview**: Bill extends the NFIP through FY2023. Emphasis on mitigation, especially for those repetitively flooded communities – they must develop a community specific plan for mitigating continuing flood risks. Includes a lot of information about wild fires. Inclusion of $200 million in funding for pre-disaster hazard mitigation grants. Nation-wide real estate disclosure of flood risk. Regional CRS Coordinator. Funds flood mapping program. Use of replacement cost in determining rates.
  - **Status**: Referred to the Committee on Banking, Housing, & Urban Affairs

- **S 1368: Sustainable, Affordable, Fair, and Efficient (SAFE) National Flood Insurance Program Reauthorization Act of 2017** (Menendez, D-NJ) (Cassidy-Gillibrand SAFE)
  - (Bill Text) (Bill Summary) (Tracking Website) (Summary from Senators)
  - **Overview**: Bill extends the NFIP through FY2023. Caps annual increases to 10%, freezes interest payments for reinvestment in mitigation project financing, big mitigation component, increases policy
coverage limits and ICC financing, LiDAR funding, WYO compensation capped at 22.46%, requires training for agents, and authorizes regional CRS coordinators.

- **S 1313: Flood Insurance Affordability and Sustainability Act of 2017** (Cassidy, R-LA)
  - Overview: Greater investment in mitigation – surcharges would directly finance Pre-Disaster Mitigation & FMA grants, increases ICC, mitigation credits for reduces premiums, affordability vouchers for policies, increases coverage limits to replacement costs of structures, encourages privatization, preserves grandfathering, & emphases on flood mapping.
  - Status: Referred to the Committee on Banking, Housing, & Urban Affairs

- **S 1224: BUILD Resilience Act of 2017** (Kaine, D-VA)
  - Overview: HUD Creates an annual Community Resilience Grant Program for projects that increase resilience to chronic stresses and acute shocks, including improving long term resilience of infrastructure and housing.
  - Status: Referred to the Committee on Banking, Housing, & Urban Affairs

- **S 1507: State Flood Mitigation Revolving Fund Act of 2017** (Reed, D-RI)
  - Overview: Creates revolving loan funds in states that will make low interest loans available for pre-disaster mitigation actions, including buy-outs & home elevations. Calls for investment in flood mapping. CRS included in state intended use plan – promoted strategy to increase communities’ ratings in the state. Some funding can be used to “provide technical assistance & outreach to recipients in the State…including with respect to updating hazard mitigation plans & participating in the CRS.”
  - Status: Referred to the Committee on Banking, Housing, & Urban Affairs

- **S 1445: Repeatedly Flooded Communities Preparation Act** (Scott, R-SC)
  - Overview: Repeatedly flooded communities must assess continuing risks & develop a community specific plan for mitigating flood risks. FEMA can consider compliance with this when awarding mitigation grants. Noncompliance can result in suspension from NFIP.
  - Status: Referred to the Committee on Banking, Housing, & Urban Affairs

- **S 1058: NFIP Consultant Accountability Act of 2017** (Kennedy, R-LA)
  - Overview: Allows FEMA to terminate contracts with third party companies.
  - Status: Referred to the Committee on Banking, Housing, & Urban Affairs

- **S 1798: Federal Flood Management Act of 2017** (Van Hollen, D-MD)
  - Overview: Bill that re-establishes the Federal Flood Risk Management Standard (FFRMs)
  - Status: Referred to the House Committee on Banking, Housing, & Urban Affairs

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