

115TH CONGRESS  
1ST SESSION

# H. R. 1558

To amend the National Flood Insurance Act of 1968 to ensure community accountability for areas repetitively damaged by floods, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

MARCH 16, 2017

Mr. ROYCE of California (for himself and Mr. BLUMENAUER) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the National Flood Insurance Act of 1968 to ensure community accountability for areas repetitively damaged by floods, 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.**

4       This Act may be cited as the “Repeatedly Flooded  
5 Communities Preparation Act”.

1   **SEC. 2. COMMUNITY ACCOUNTABILITY FOR REPETITIVELY**

2                   **FLOODED AREAS.**

3       (a) IN GENERAL.—Section 1361 of the National  
4   Flood Insurance Act of 1968 (42 U.S.C. 4102) is amended  
5   by adding at the end the following new subsection:

6       “(e) COMMUNITY ACCOUNTABILITY FOR REPET-  
7   ITIVELY DAMAGED AREAS.—

8           “(1) IN GENERAL.—The Administrator shall,  
9   by regulation, require any covered community (as  
10   such term is defined in paragraph (3))—

11              “(A) to identify the areas within the com-  
12   munity where properties described in paragraph  
13   (5)(B) or flood-damaged facilities are located to  
14   determine areas repeatedly damaged by floods  
15   and to assess, with assistance from the Admin-  
16   istrator, the continuing risks to such areas;

17              “(B) to develop a community-specific plan  
18   for mitigating continuing flood risks to such re-  
19   petitively flooded areas and to submit such plan  
20   and plan updates to the Administrator at ap-  
21   propriate intervals;

22              “(C) to implement such plans;

23              “(D) to make such plan, plan updates, and  
24   reports on progress in reducing flood risk avail-  
25   able to the public, subject to section 552a of  
26   title 5, United States Code.

1               “(2) INCORPORATION INTO EXISTING PLANS.—

2     Plans developed pursuant to paragraph (1) may be  
3     incorporated into mitigation plans developed under  
4     section 1366 of this Act (42 U.S.C. 4104c) and haz-  
5     ard mitigation plans developed under section 322 of  
6     the Robert T. Stafford Disaster Relief and Emer-  
7     gency Assistance Act (42 U.S.C. 5165).

8               “(3) ASSISTANCE TO COMMUNITIES.—

9               “(A) DATA.—To assist communities in  
10      preparation of plans required under paragraph  
11      (1), the Administrator shall, upon request, pro-  
12      vide covered communities with appropriate data  
13      regarding the property addresses and dates of  
14      claims associated with insured properties within  
15      the community.

16               “(B) MITIGATION GRANTS.—In making de-  
17      terminations regarding financial assistance  
18      under the authorities of this Act, the Adminis-  
19      trator may consider the extent to which a com-  
20      munity has complied with this subsection and is  
21      working to remedy problems with addressing re-  
22      peatedly flooded areas.

23               “(4) SANCTIONS.—The Administrator shall, by  
24      regulations issued in accordance with the procedures  
25      established under section 553 of title 5, United

1 States Code, regarding substantive rules, provide appropriate sanctions for covered communities that fail  
2 to comply with the requirements under this subsection or to make sufficient progress in reducing  
3 the flood risks to areas in the community that are  
4 repeatedly damaged by floods. Such sanctions shall  
5 include suspension from the national flood insurance  
6 program and probation under such program, in the  
7 manner provided under section 59.24 of the Administrator's regulations (44 C.F.R. 59.24).  
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11 “(5) COVERED COMMUNITY.—For purposes of  
12 this subsection, the term ‘covered community’ means  
13 a community—

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16 “(A) that is participating, pursuant to section 1315, in the national flood insurance program; and

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18 “(B) within which are located—

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24 “(i) 50 or more repetitive loss structures (as such term is defined in paragraph (4));

“(ii) 5 or more severe repetitive loss structures (as such term is defined in section 1366(h)) for which mitigation activities meeting the standards for approval

1           under section 1366(c)(2)(A) have not been  
2           conducted; or

3                 “(iii) a public facility or a private  
4                 nonprofit facility (as such terms are as de-  
5                 fined in section 102 of the Robert T. Staf-  
6                 ford Disaster Relief and Emergency Assis-  
7                 tance Act (42 U.S.C. 5122)), that has re-  
8                 ceived assistance for repair, restoration, re-  
9                 construction, or replacement under section  
10                406 of the Robert T. Stafford Disaster Re-  
11                lief and Emergency Assistance Act (42  
12                U.S.C. 5172) in connection with more than  
13                one flooding event in the most recent 10-  
14                year period.

15                 “(6) REPETITIVE-LOSS STRUCTURE.—For pur-  
16                 poses of this subsection, the term ‘repetitive loss  
17                 structure’ has the meaning given such term in sec-  
18                 tion 1370 (42 U.S.C. 4121).

19                 “(7) REPORTS TO CONGRESS.—Not later than  
20                 the expiration of the 6-year period beginning upon  
21                 the date of the enactment of this subsection, and not  
22                 less than every 2 years thereafter, the Administrator  
23                 shall submit a report to the Congress regarding the  
24                 progress in implementing plans developed pursuant  
25                 to paragraph (1)(B).”.

1       (b) REGULATIONS.—The Administrator of the Fed-  
2 eral Emergency Management Agency shall issue regula-  
3 tions necessary to carry out subsection (e) of section 1361  
4 of the National Flood Insurance Act of 1968, as added  
5 by the amendment made by subsection (a) of this section,  
6 not later than the expiration of the 12-month period that  
7 begins on the date of the enactment of this Act.

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