

AMENDMENT TO H.R. 2874

OFFERED BY MS. MOORE OF WISCONSIN

Page 17, after line 16, insert the following new section:

1 **SEC. 108. 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”) may 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 entirely
18 voluntary on the part of the community.

1 (c) REQUIREMENTS FOR COMMUNITY-WIDE POLI-
2 CIES.—The Administrator shall ensure that a community-
3 wide flood insurance policy made available under the pilot
4 program under this section incorporates the following re-
5 quirements:

6 (1) A mapping requirement for properties cov-
7 ered by the policy.

8 (2) A cap on premiums.

9 (3) A deductible.

10 (4) Certification or accreditation of mitigation
11 infrastructure when available and appropriate.

12 (5) A community audit.

13 (6) The Community Rating System under sec-
14 tion 1315(b) of the National Flood Insurance Act of
15 1968 (42 U.S.C. 4022(b)).

16 (7) A method of preventing redundant claims
17 payments by the National Flood Insurance Program
18 in the case of a claim by an individual property
19 owner who is covered by a community-wide flood in-
20 surance policy and an individual policy obtained
21 through the Program.

22 (8) Coverage for damage arising from flooding
23 that complies with the standards under the National
24 Flood Insurance Program appropriate to the nature
25 and type of property covered.

1 (d) TIMING.—The Administrator may establish the
2 demonstration program under this section not later than
3 the expiration of the 180-day period beginning on the date
4 of the enactment of this Act and the program shall termi-
5 nate on September 30, 2022.

6 (e) DEFINITION OF COMMUNITY.—For purposes of
7 this section, the term “community” means any unit of
8 local government, within the meaning given such term
9 under the laws of the applicable State.

