

114TH CONGRESS  
2D SESSION

# H. R. 6196

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

SEPTEMBER 28, 2016

Mr. ROYCE (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 analyze and map areas within the  
12 community where properties described in para-  
13 graph (3)(B) or flood-damaged facilities are lo-  
14 cated to determine areas repeatedly damaged by  
15 floods and to assess the continuing risks to  
16 such areas; and

17 “(B) to develop a community-specific plan  
18 for addressing any continuing flood risks, sub-  
19 mit such plan to the Administrator and update  
20 such plan at appropriate intervals, and make  
21 such plan, plan updates, and reports on  
22 progress in reducing flood risk available to the  
23 public, subject to section 552a of title 5, United  
24 States Code.

25 “(2) SANCTIONS.—The Administrator shall, by  
26 regulation, provide appropriate sanctions for covered

1 communities that fail to comply with the require-  
2 ments under this subsection or to make sufficient  
3 progress in reducing the flood risks to areas in the  
4 community that are repeatedly damaged by floods.

5 “(3) COVERED COMMUNITY.—For purposes of  
6 this subsection, the term ‘covered community’ means  
7 a community—

8 “(A) that is participating, pursuant to sec-  
9 tion 1315, in the national flood insurance pro-  
10 gram; and

11 “(B) within which are located—

12 “(i) 50 or more repetitive loss struc-  
13 tures (as such term is defined in para-  
14 graph (4));

15 “(ii) 5 or more severe repetitive loss  
16 structures (as such term is defined in sec-  
17 tion 1366(h)) for which mitigation activi-  
18 ties meeting the standards for approval  
19 under section 1366(c)(2)(A) have not been  
20 conducted; or

21 “(iii) a public facility or a private  
22 nonprofit facility (as such terms are as de-  
23 fined in section 102 of the Robert T. Staf-  
24 ford Disaster Relief and Emergency Assist-  
25 ance Act (42 U.S.C. 5122)), that has re-

1           ceived assistance for repair, restoration, re-  
2           construction, or replacement under section  
3           406 of the Robert T. Stafford Disaster Re-  
4           lief and Emergency Assistance Act (42  
5           U.S.C. 5172) in connection with more than  
6           one flooding event in the most recent 10-  
7           year period.

8           “(4) REPETITIVE-LOSS STRUCTURE.—For pur-  
9           poses of this subsection, the term ‘repetitive-loss  
10          structure’ means a structure insured under a con-  
11          tract for flood insurance made available under this  
12          title that has had at least 2 flood losses for which  
13          claims were paid under such coverage of more than  
14          \$1,000 each in any 10-year period beginning after  
15          1978.

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

23          (b) REGULATIONS.—The Administrator of the Fed-  
24          eral Emergency Management Agency shall issue regula-  
25          tions necessary to carry out subsection (e) of section 1361

1 of the National Flood Insurance Act of 1968, as added  
2 by the amendment made by subsection (a) of this section,  
3 not later than the expiration of the 2-year period that be-  
4 gins on the date of the enactment of this Act.

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