

118TH CONGRESS
1ST SESSION

H. R. 634

To require the Administrator to provide certain notices to property owners when undertaking remapping in geographic areas, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 30, 2023

Mr. ROSENDALE introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To require the Administrator to provide certain notices to property owners when undertaking remapping in geographic areas, 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 “Fixing Announcements
5 for Intermittent Remapping and Notification Expectations
6 to Stop Surprises in Flood Insurance Act of 2023” or the
7 “FAIRNESS in Flood Insurance Act of 2023”.

1 **SEC. 2. MAPPING NOTICE REQUIREMENTS.**

2 Section 1360 of the National Flood Insurance Act of
3 1968 (42 U.S.C. 4101) is amended by adding at the end
4 the following:

5 “(k) **ADDITIONAL MAPPING NOTICE REQUIRE-**
6 **MENTS.—**

7 “(1) **NOTICE OF REMAPPING.—**If the Adminis-
8 trator seeks to revise or update any floodplain areas
9 and flood risk zones identified, delineated, or estab-
10 lished under this section, the Administrator shall
11 provide notice of such intended remapping, not less
12 than 15 days before such remapping process is to
13 begin, to each owner of a property in the geographic
14 area being remapped, including each owner of a
15 property located in an area within the geographic
16 area being remapped that previously was not des-
17 ignated as having special flood hazards.

18 “(2) **NOTICE OF REMAPPING APPEALS PROC-**
19 **ESS.—**

20 “(A) **AT THE START OF THE APPEALS**
21 **PROCESS.—**

22 “(i) **IN GENERAL.—**After completing a
23 revision or update of any floodplain areas
24 and flood risk zones identified, delineated,
25 or established under this section, and prior
26 to the implementation of such revision or

1 update, the Administrator shall, not later
2 than 30 days before the date on which the
3 appeals process begins, provide notice to
4 each owner of a property in the geographic
5 area being remapped, including each owner
6 of a property located in an area within the
7 geographic area being remapped that will
8 be included in a special flood hazard area.

9 “(ii) CONTENTS.—The notice required
10 under this subparagraph shall—

11 “(I) notify the property owner
12 that the remapping process has been
13 completed;

14 “(II) in the case of a property
15 owner whose property is within a spe-
16 cial flood hazard area, notify the
17 property owner that flood insurance
18 may be required and notify the prop-
19 erty owner of the approximate cost of
20 such flood insurance;

21 “(III) notify the property owner
22 that the remapping appeals process
23 has begun; and

1 “(IV) provide information to the
2 property owner about the appeals
3 process.

4 “(B) AT THE END OF THE APPEALS PROC-
5 ESS.—

6 “(i) IN GENERAL.—After completing a
7 revision or update of any floodplain areas
8 and flood risk zones identified, delineated,
9 or established under this section, the Ad-
10 ministrators shall, not later than 15 days
11 after the conclusion of the appeals period,
12 provide notice to each owner of a property
13 in the geographic area being remapped, in-
14 cluding each owner of a property located in
15 an area within the geographic area being
16 remapped that will be included in a special
17 flood hazard area, that the remapping
18 process has been completed and that the
19 appeals process has concluded.

20 “(ii) CONTENTS.—The notice required
21 under this subparagraph shall—

22 “(I) in the case of a property
23 owner whose property is within a spe-
24 cial flood hazard area, notify the
25 property owner that flood insurance

1 may be required and notify the prop-
2 erty owner of the approximate cost of
3 such flood insurance;

4 “(II) notify the property owner of
5 the date on which the appeals process
6 for the remapping concluded; and

7 “(III) inform the property owner
8 about additional avenues for recourse,
9 including letters of map amendment
10 and letters of map revision.

11 “(3) NOTICE REQUIREMENTS.—

12 “(A) IN GENERAL.—With respect to any
13 notice requirement under this subsection, the
14 Administrator shall—

15 “(i) provide notice by mail in the form
16 of a letter; and

17 “(ii) where possible, ensure that a
18 reasonable attempt is made to send the let-
19 ter to the mailing address of the owner of
20 the property to which the notice relates if
21 such address is different than the address
22 of the property to which the notice relates.

23 “(B) CONTRACTING LIMITATION.—The
24 Administrator may not contract with a State,
25 Tribe, or any political subdivision thereof, in-

1 cluding a State department, agency, or local
2 government, to provide notices required under
3 this subsection.”.

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