

113TH CONGRESS
1ST SESSION

H. R. 3380

To delay any increases in premium rates for flood insurance coverage under the National Flood Insurance Program until the Federal Emergency Management Agency completes a comprehensive review and updating of all flood insurance rate maps and the Army Corps of Engineers reviews and certifies that such maps include all flood mitigation and flood control projects completed by the Corps.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 30, 2013

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

A BILL

To delay any increases in premium rates for flood insurance coverage under the National Flood Insurance Program until the Federal Emergency Management Agency completes a comprehensive review and updating of all flood insurance rate maps and the Army Corps of Engineers reviews and certifies that such maps include all flood mitigation and flood control projects completed by the Corps.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. CONGRESSIONAL FINDINGS.**

2 The Congress finds that the Administrator of the
3 Federal Emergency Management Agency has the duty,
4 pursuant to section 100216 of the Biggert-Waters Flood
5 Insurance Reform Act of 2012 (42 U.S.C. 4101b) and sec-
6 tion 1360(f) of the National Flood Insurance Act of 1968
7 (42 U.S.C. 4101(f)), to review and update the flood insur-
8 ance rate maps under the National Flood Insurance Pro-
9 gram.

10 **SEC. 2. DELAY OF FLOOD INSURANCE RATE INCREASES.**

11 (a) IN GENERAL.—Notwithstanding any other provi-
12 sion of law, the risk premium rates for flood insurance
13 coverage made available under the National Flood Insur-
14 ance Program shall not be increased from such rates in
15 effect as of September 30, 2013, until—

16 (1) the Administrator of the Federal Emer-
17 gency Management Agency completes a first com-
18 prehensive review and updating of all flood insur-
19 ance rate maps for such Program under section
20 100216 of the Biggert-Waters Flood Insurance Re-
21 form Act of 2012 (42 U.S.C. 4101b) initiated after
22 the date of the enactment of the Biggert-Waters
23 Flood Insurance Reform Act of 2012; and

24 (2) the Secretary of the Army, acting through
25 the Chief of Engineers, reviews and certifies that
26 such rate maps accurately reflect all flood mitigation

1 and flood control projects completed within the af-
2 fected watershed by the Army Corps of Engineers as
3 of the date on which such rate maps were reviewed
4 and updated as required by paragraph (1).

5 (b) EFFECTIVE DATE; REFUND OF EXCESS PRE-
6 MIUM CHARGES COLLECTED.—The amendments made by
7 subsection (a) shall take effect as if enacted as part of
8 the Biggert-Waters Flood Insurance Reform Act of 2012
9 (Public Law 112-141; 126 Stat. 916) and the Adminis-
10 trator of the Federal Emergency Management Agency
11 shall refund to insureds any premiums for flood insurance
12 coverage under the National Flood Insurance Program
13 collected in excess of the rates required under subsection
14 (a).

○