

112TH CONGRESS
1ST SESSION

H. R. 2078

To amend the National Flood Insurance Act of 1968 to provide for greater notification of flood insurance rate map changes and the appeals process, extensions of the appeals process, reimbursement for successful map change petitions outside of the standard appeals process, and removal of certain properties from flood insurance rate maps.

IN THE HOUSE OF REPRESENTATIVES

JUNE 1, 2011

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

A BILL

To amend the National Flood Insurance Act of 1968 to provide for greater notification of flood insurance rate map changes and the appeals process, extensions of the appeals process, reimbursement for successful map change petitions outside of the standard appeals process, and removal of certain properties from flood insurance rate maps.

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 “Homeowners Flood
5 Insurance Awareness Act”.

1 **SEC. 2. TELEVISION AND RADIO ANNOUNCEMENT.**

2 (a) IN GENERAL.—Section 1363 of the National
3 Flood Insurance Act of 1968 (42 U.S.C. 4104) is amend-
4 ed—

5 (1) in subsection (a), by inserting after “deter-
6 minations” the following: “by notifying a prominent
7 local television and radio station, by notifying each
8 Member of the House of Representatives and each
9 Senator that represents any part of such commu-
10 nity,”; and

11 (2) in the first sentence of subsection (b), by in-
12 serting before the period at the end the following: “,
13 shall publish notice of the 90-day period for appeals
14 referred to in the second sentence, and shall notify
15 a prominent local television and radio station and
16 the Members of the House of Representatives and
17 Senators referred to in subsection (a) at least once
18 during the same 10-day period”.

19 (b) APPLICABILITY.—The amendments made by sub-
20 section (a) shall apply with respect to any flood elevation
21 determination for any area in a community that has not,
22 as of the date of the enactment of this Act, been issued
23 a Letter of Final Determination for such determination
24 under the flood insurance map modernization process.

1 **SEC. 3. EXTENSION OF APPEAL PERIOD.**

2 (a) IN GENERAL.—Section 1363(b) of the National
3 Flood Insurance Act of 1968 (42 U.S.C. 4104(b)), as
4 amended by section 1(a)(2), is further amended—

5 (1) by striking “(b) The Director” and insert-
6 ing “(b)(1) The Director”; and

7 (2) by adding at the end the following new
8 paragraph:

9 “(2) The Administrator shall grant an extension of
10 the 90-day period for appeals referred to in paragraph (1)
11 for 90 additional days if an affected community certifies
12 to the Administrator, after the expiration of at least 60
13 days of such period, that the community—

14 “(A) believes there are property owners or les-
15 sees in the community who are unaware of such pe-
16 riod for appeals; and

17 “(B) will utilize the extension to notify property
18 owners or lessees who are affected by the proposed
19 flood elevation determinations of the period for ap-
20 peals and the opportunity to appeal the determina-
21 tions proposed by the Administrator.”.

22 (b) APPLICABILITY.—The amendments made by sub-
23 section (a) shall apply with respect to any flood elevation
24 determination for any area in a community that has not,
25 as of the date of the enactment of this Act, been issued

1 a Letter of Final Determination for such determination
 2 under the flood insurance map modernization process.

3 **SEC. 4. REIMBURSEMENT FOR SUCCESSFUL MAP CHANGES**
 4 **OUTSIDE OF APPEAL PROCESS.**

5 Section 1363(f) of the National Flood Insurance Act
 6 of 1968 (42 U.S.C. 4104(f)) is amended—

7 (1) by inserting “or any other petition to dis-
 8 pute the designation of a property as being located
 9 in an area with a special flood hazard” after “sub-
 10 section (b) or (c)”; and

11 (2) by inserting “or other petition” after “of an
 12 appeal”.

13 **SEC. 5. PERMANENT REMOVAL FROM FLOOD INSURANCE**
 14 **RATE MAP UNDER CERTAIN CIR-**
 15 **CUMSTANCES.**

16 Section 1363 of the National Flood Insurance Act of
 17 1968 (42 U.S.C. 4104), as amended by the preceding sec-
 18 tions, is further amended by adding at the end the fol-
 19 lowing new subsection:

20 “(h) The Administrator shall annually revise each
 21 flood insurance rate map to permanently remove from
 22 each such map any property for which an owner or lessee
 23 of such property or a community is successful in a petition
 24 to remove the designation of such property as being lo-
 25 cated in an area with a special flood hazard and shall en-

1 sure that each such map indicates no history of such prop-
2 erty being designated as located in an area with a special
3 flood hazard.”.

4 **SEC. 6. CONFORMING AMENDMENT.**

5 The heading of section 1363 of the National Flood
6 Insurance Act of 1968 (42 U.S.C. 4104) is amended by
7 striking “APPEALS” and inserting “APPEALS AND OTHER
8 OWNER INITIATED MAP CHANGES”.

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