

113TH CONGRESS
1ST SESSION

H. R. 1035

AN ACT

To require a study of voluntary community-based flood insurance options and how such options could be incorporated into the national flood insurance program, 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,*

1 **SECTION 1. STUDIES OF VOLUNTARY COMMUNITY-BASED**2 **FLOOD INSURANCE OPTIONS.**

3 (a) STUDY.—

4 (1) STUDY REQUIRED.—The Administrator of
5 the Federal Emergency Management Agency shall
6 conduct a study to assess options, methods, and
7 strategies for making available voluntary commu-
8 nity-based flood insurance policies through the Na-
9 tional Flood Insurance Program.10 (2) CONSIDERATIONS.—The study conducted
11 under paragraph (1) shall—12 (A) take into consideration and analyze
13 how voluntary community-based flood insurance
14 policies—15 (i) would affect communities having
16 varying economic bases, geographic loca-
17 tions, flood hazard characteristics or classi-
18 fications, and flood management ap-
19 proaches; and20 (ii) could satisfy the applicable re-
21 quirements under section 102 of the Flood
22 Disaster Protection Act of 1973 (42
23 U.S.C. 4012a); and24 (B) evaluate the advisability of making
25 available voluntary community-based flood in-

1 insurance policies to communities, subdivisions of
2 communities, and areas of residual risk.

8 (b) REPORT BY THE ADMINISTRATOR.—

17 (2) CONTENTS.—The report submitted under
18 paragraph (1) shall include recommendations for—

19 (A) the best manner to incorporate vol-
20 untary community-based flood insurance poli-
21 cies into the National Flood Insurance Pro-
22 gram; and

23 (B) a strategy to implement voluntary
24 community-based flood insurance policies that
25 would encourage communities to undertake

1 flood mitigation activities, including the con-
2 struction, reconstruction, or improvement of
3 levees, dams, or other flood control structures.

4 (c) REPORT BY COMPTROLLER GENERAL.—Not later
5 than 6 months after the date on which the Administrator
6 submits the report required under subsection (b), the
7 Comptroller General of the United States shall—

8 (1) review the report submitted by the Adminis-
9 trator; and

10 (2) submit to the Committee on Banking,
11 Housing, and Urban Affairs of the Senate and the
12 Committee on Financial Services of the House of
13 Representatives a report that contains—

14 (A) an analysis of the report submitted by
15 the Administrator;

16 (B) any comments or recommendations of
17 the Comptroller General relating to the report
18 submitted by the Administrator; and

1 (C) any other recommendations of the
2 Comptroller General relating to community-
3 based flood insurance policies.

Passed the House of Representatives March 12, 2013.

Attest:

Clerk.

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