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Flood Insurance Choice Act of 2007

Congress: 110 (2007–2009, Ended)
Chamber: Senate
Policy Area: Emergency Management
Introduced: Jul 26, 2007
Current Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
Latest Action: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Jul 26, 2007)
Official Text: https://www.congress.gov/bill/110th-congress/senate-bill/1890

Sponsor

Name: Sen. Lott, Trent [R-MS]
Party: Republican • **State:** MS • **Chamber:** Senate

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jul 26, 2007

Subjects & Policy Tags

Policy Area:

Emergency Management

Related Bills

No related bills are listed.

Summary (as of Jul 26, 2007)

Flood Insurance Choice Act of 2007 - Amends the Flood Disaster Protection Act of 1973 to permit an individual homeowner not to purchase property flood insurance, even for property in a special flood hazard area, if he or she submits certain written certifications to the Administrator of the Federal Emergency Management Agency (FEMA) and the state, community, or local official responsible for zoning and building codes.

Declares that such homeowner shall not be required to comply with certain base flood elevation requirements.

Amends the National Flood Insurance Act of 1968, with respect to land use controls, financial assistance and mitigation assistance, to shield from penalties for non-compliance those areas that have complied with its requirements but where individuals have opted out pursuant to this Act.

Amends the Robert T. Stafford Disaster Relief and Emergency Assistance Act to deny assistance for individuals who have opted-out of the flood insurance program.

Actions Timeline

- **Jul 26, 2007:** Introduced in Senate
- **Jul 26, 2007:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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