

HR 3297

Fairness in Flood Insurance Act of 2015

Congress: 114 (2015–2017, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 29, 2015

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Jul 29, 2015)

Official Text: <https://www.congress.gov/bill/114th-congress/house-bill/3297>

Sponsor

Name: Rep. Griffith, H. Morgan [R-VA-9]

Party: Republican • **State:** VA • **Chamber:** House

Cosponsors (5 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Grothman, Glenn [R-WI-6]	R · WI		Sep 24, 2015
Rep. Farenthold, Blake [R-TX-27]	R · TX		May 13, 2016
Rep. Butterfield, G. K. [D-NC-1]	D · NC		May 23, 2016
Rep. MacArthur, Thomas [R-NJ-3]	R · NJ		Jun 24, 2016
Rep. Palazzo, Steven M. [R-MS-4]	R · MS		Sep 19, 2016

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jul 29, 2015

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Fairness in Flood Insurance Act of 2015

This bill amends the National Flood Insurance Act of 1968 to declare that, in any appeal to the Federal Emergency Management Agency (FEMA), or any judicial review of a final administrative determination, regarding the designation of flood elevation determinations or the identification of special flood hazard areas, FEMA shall have the burden of proving, by clear and convincing evidence, that the elevations proposed or the designation of an identified special flood hazard area is scientifically and technically correct.

FEMA shall:

- reimburse the reasonable legal and related expenses of any individual or community that succeeds on such an appeal; and
- revise and update any floodplain areas and flood-risk zones upon the request from any owner or lessee of real property located in a floodplain area or flood-risk zone (currently, only upon the request of FEMA or of a state or local government), if sufficient technical data justifying the request is submitted.

A state or local government, or the owner or lessee of real property, who has formally requested FEMA to update a flood map that FEMA has denied may at any time appeal the denial according to a specified procedure. The basis for appeal shall be possession of knowledge or information that:

- the base flood elevation level or designation of any aspect of a flood map is scientifically or technically inaccurate; or
- specified factors exist, including natural or manmade topographical features, that mitigate the risk of flooding.

These flood mitigation factors shall also be considered in the establishment and updating of areas with special flood hazards.

When estimating risk premium rates for flood insurance, and prescribing chargeable premium rates, FEMA shall take into consideration the differences between properties located in coastal areas and properties located inland.

FEMA shall consult with the Technical Mapping Advisory Council about methods of making or actions to make the Council's flood map processes more efficient and achieve other specified goals.

The Homeowner Flood Insurance Affordability Act of 2014 is amended to require FEMA to ensure that the Flood Insurance Advocate has sufficient staff to carry out all of the Advocate's duties and responsibilities, which shall include providing direction as necessary, including by direct conversations with insurance agents.

The Government Accountability Office shall study:

- the scientific and technical adequacy of the flood maps FEMA proposes and establishes, and
- the effects on the National Flood Insurance Program and otherwise of changing the standard for designating special flood hazard areas from having a 1% or greater to having a 10% or greater chance of experiencing flooding in any given year.

Actions Timeline

- **Jul 29, 2015:** Introduced in House
- **Jul 29, 2015:** Referred to the House Committee on Financial Services