

**Sec. 1: Short title:** NFIP Extension and Enhanced Consumer and Community Protections Act of 2018

**Sec. 2: Extension of NFIP through November 30, 2018**

**Sec. 3: Repeatedly Flooded Communities Preparation Act** (Royce-Blumenauer/ Crapo-Brown)

Requires FEMA to have communities (1) identify the areas within the community subject to repeated flooding; (2) develop a community-specific plan for mitigating those repetitive risks and submit it to FEMA; (3) implement the plan; and (4) make the plan available to the public.

- Votes: Passed the FSC as HR 1558 by voice vote; CBO = \$0
- Leg Text: Sec. 402 of HR 2874 (Duffy) || Sec. 101 of S. 1571 (Crapo-Brown)

**Sec. 4: Enhanced Increased Cost of Compliance coverage** (Velazquez /Crapo-Brown)

Authorizes the FEMA Administrator to supplement its existing Increase Cost of Compliance (ICC) program (which is typically mandatory for many policyholders) coverage of up to \$30,000 with the option of allowing policyholders to purchase additional enhanced ICC coverage up to \$100,000, as priced accordingly by NFIP.

- Votes: Similar provision passed the FSC as part of HR 2875 by 58-0; CBO = \$0
- Leg Text: Sec. 103 of S. 1571 (Crapo-Brown) || Similar provision in Sec. 403 of HR 2874 (Duffy)

**Sec. 5: Monthly Installments for Premiums** (David Scott-Duffy)

Requires FEMA to allow policyholders to pay their premiums in monthly installments.

- Votes: Passed the FSC as an amendment to HR 1558 by voice vote; CBO = \$0
- Leg Text: Sec. 106 of HR 2874 (Duffy)

**Sec. 6: Premium rates for Certain Mitigated Properties** (Zeldin/Crapo-Brown)

Authorizes FEMA to provide with credits when they use mitigation efforts required for buildings in dense urban environments.

- Votes: Passed the FSC as part of HR 2868 by 53-0; CBO = \$0
- Leg Text: Sec. 113 of HR 2874 (Duffy) || similar provision in Sec. 103 of S. 1571 (Crapo-Brown)

**Sec 7: Maximizing CRS Credits for Communities** (LoBiondo)

Requires FEMA to provide communities that have joined its Community Rating System program with appropriate credits for measures that protect natural and beneficial floodplain functions.

- Votes: Passed the FSC as part of HR 2874 by 30-26; CBO = \$0
- Leg Text: Sec. 401 of HR 2874 (Duffy)

**Sec. 8: Studies on Participation Rates** (Duffy/Crapo-Brown)

Requires FEMA, GAO, and bank regulators to report on NFIP participation rates for individuals subject to its mandatory purchase requirement.

- Votes: Not marked up by FSC; estimated CBO = \$0
- Leg Text: Sec. 513 of HR 2874 (Duffy) and Sec. 503 of S. 1571 (Crapo-Brown)

**Sec. 9: Disclosure of Flood Risk Information to Property Owners** (Royce/Crapo-Brown)

Requires as a condition of NFIP insurance that the seller of a property disclose in writing the prior flood damage and flood insurance claims to that property, any NFIP designation as a Repetitive Loss or Severe Repetitive Loss Property, and the property mandatory purchase status.

- Votes: Passed the FSC as part of an amendment to HR 2874 by voice vote; CBO = \$0
- Leg Text: Sec. 109 of HR 2874 (Duffy) || Sec. 105 of S. 1571 (Crapo-Brown)

**Sec. 10: Study on FEMA Buy-Out Program** (Blumenauer-Sanford/Schatz-Scott)

Requires GAO to conduct a study of the FEMA's flood loss buyout program, including the efficacy of current practices and ways to streamline the program to provide more timely assistance in the future.

- Votes: Passed T&I by voice vote and the House Floor on voice; CBO = \$0
- Leg Text: H.R.5846 (Blumenauer-Sanford) || S. 2862 (Schatz-Scott)