

112TH CONGRESS  
2D SESSION

# H. R. 6186

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IN THE SENATE OF THE UNITED STATES

SEPTEMBER 11, 2012

Received; read twice and referred to the Committee on Banking, Housing, and  
Urban Affairs

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## 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; and

20 (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); and

24 (B) evaluate the advisability of making  
25 available voluntary community-based flood in-

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

3           (3) CONSULTATION.—In conducting the study  
4           required under paragraph (1), the Administrator  
5           may consult with the Comptroller General of the  
6           United States, as the Administrator determines is  
7           appropriate.

8           (b) REPORT BY THE ADMINISTRATOR.—

9           (1) REPORT REQUIRED.—Not later than 18  
10          months after the date of enactment of this Act, the  
11          Administrator shall submit to the Committee on  
12          Banking, Housing, and Urban Affairs of the Senate  
13          and the Committee on Financial Services of the  
14          House of Representatives a report that contains the  
15          results and conclusions of the study conducted under  
16          subsection (a).

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 September 10,  
2012.

Attest:

KAREN L. HAAS,

*Clerk.*