

116TH CONGRESS  
1ST SESSION

# S. 2172

To amend the National Flood Insurance Act of 1968 to provide relief from surcharges to small businesses and nonprofit organizations.

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IN THE SENATE OF THE UNITED STATES

JULY 18, 2019

Mr. WICKER introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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## A BILL

To amend the National Flood Insurance Act of 1968 to provide relief from surcharges to small businesses and nonprofit organizations.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Small Business Sur-  
5       charge Relief Act”.

6       **SEC. 2. RELIEF FROM SURCHARGE.**

7       Section 1308A(a) of the National Flood Insurance  
8       Act of 1968 (42 U.S.C. 4015a(a)) is amended—

9               (1) in the first sentence, by striking “The Ad-  
10       ministrator” and inserting the following:

1           “(1) IN GENERAL.—Except as provided in para-  
2 graph (2), the Administrator”;

3           (2) by adding at the end the following:

4           “(2) RELIEF FOR SMALL BUSINESSES AND  
5 NONPROFITS.—

6           “(A) DEFINITION.—In this paragraph, the  
7 term ‘covered small business or nonprofit orga-  
8 nization’ means a small business concern (as  
9 defined in section 3 of the Small Business Act  
10 (15 U.S.C. 632)) or an organization that is de-  
11 scribed in section 501(c)(3) of the Internal Rev-  
12 enue Code of 1986 and is exempt from taxation  
13 under section 501(a) of such Code that owns  
14 not fewer than 3 structures that are located on  
15 a single property.

16           “(B) RELIEF.—The Administrator may  
17 not impose a surcharge under this section for a  
18 policy for flood insurance coverage under the  
19 National Flood Insurance Program for a cov-  
20 ered small business concern or nonprofit organi-  
21 zation with respect to more than 2 detached  
22 units or buildings located on a single property  
23 if the covered small business or nonprofit orga-  
24 nization certifies to the Administrator that the  
25 savings from the surcharge not being imposed

1 shall be used for flood mitigation on the prop-  
2 erty on which the units or buildings are lo-  
3 cated.”.

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