

116TH CONGRESS
1ST SESSION

S. 2266

To extend group flood insurance policy assistance for victims of the 2016 West Virginia floods, and for other purposes.

IN THE SENATE OF THE UNITED STATES

JULY 25, 2019

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

A BILL

To extend group flood insurance policy assistance for victims of the 2016 West Virginia floods, 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,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Group Flood Insurance
5 Policy Extension Act of 2019”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

8 (1) Nine States and 2 territories are currently
9 awaiting funding for mitigation activities from the
10 Department of Housing and Urban Development.

1 (2) Funding for mitigation activities was appro-
2 priated to the Department of Housing and Urban
3 Development by Congress in February 2018 under
4 the Bipartisan Budget Act of 2018 (Public Law
5 115–123; 132 Stat. 64).

6 (3) The Secretary of Housing and Urban Devel-
7 opment told Congress that the funding described in
8 paragraph (2) would be released by May 1, 2019.

9 (4) May 1, 2019, has come and gone with no
10 official explanation as to the reason for the contin-
11 ued delay in releasing the funds.

12 **SEC. 3. EXTENSION OF GROUP FLOOD INSURANCE POLICY**
13 **FOR 2016 WEST VIRGINIA FLOODS.**

14 (a) EXTENSION OF GROUP FLOOD INSURANCE POL-
15 ICY.—

16 (1) IN GENERAL.—Notwithstanding any other
17 provision of law, the Administrator of the Federal
18 Emergency Management Agency (referred to in this
19 section as the “Administrator”) shall, in accordance
20 with paragraph (2), extend the term of the Group
21 Flood Insurance Policy issued pursuant to section
22 61.17 of title 44, Code of Federal Regulations, for
23 all major disaster declarations awaiting Community
24 Development Block Grant-Disaster Recovery funds
25 from the Department of Housing and Urban Devel-

1 opment with an associated active Group Flood In-
2 surance Policy.

3 (2) GROUP FLOOD INSURANCE POLICY EXTEN-
4 SION DEFINED.—The extension required under para-
5 graph (1) shall be implemented by adding to each
6 Group Flood Insurance Policy the number of days
7 that is equal to the number of days between Feb-
8 ruary 9, 2018, and the date on which the allocation
9 of the Community Development Block Grant-Dis-
10 aster Recovery funds appropriated under Bipartisan
11 Budget Act of 2018 (Public Law 115–123; 132
12 Stat. 64) is published in the Federal Register.

13 (3) ADDITIONAL PREMIUM.—The additional
14 premium for the extended Group Flood Insurance
15 Policy coverage required under paragraph (1) shall
16 be \$300 per individual insured.

17 (4) IMPLEMENTATION.—The Administrator
18 shall implement paragraph (1) not later than August
19 24, 2019.

20 (b) PAYMENT OF ADDITIONAL PREMIUM.—

21 (1) ADDITIONAL PREMIUM NECESSARY EX-
22 PENSE.—Notwithstanding any other provision of
23 law, the Administrator shall provide additional fi-
24 nancial assistance under section 408(e)(2) of the
25 Robert T. Stafford Disaster Relief and Emergency

1 Assistance Act (42 U.S.C. 5174(e)(2)) to each indi-
2 vidual insured under the Group Flood Insurance
3 Policy extended under subsection (a)(1) in an
4 amount equal to the amount of the additional pre-
5 mium required under subsection (a)(2).

6 (2) PAYMENT OF ADDITIONAL PREMIUM.—Not-
7 withstanding any other provision of law, the Admin-
8 istrator shall withhold the additional financial assist-
9 ance provided under paragraph (1) and, not later
10 than August 1, 2019, transfer the amount to the
11 National Flood Insurance Fund established pursu-
12 ant to section 1310 of the National Flood Insurance
13 Act of 1968 (42 U.S.C. 4017) on behalf of each in-
14 dividual insured under the Group Flood Insurance
15 Policy extended under subsection (a)(1).

16 **SEC. 4. GAO STUDY AND REPORT.**

17 (a) STUDY.—The Comptroller General of the United
18 States shall conduct a study of—

19 (1) the costs and benefits of Group Flood In-
20 surance Policies, as described in section 61.17 of
21 title 44, Code of Federal Regulations, in commu-
22 nities affected by repeated disasters; and

23 (2) the rate at which individuals in communities
24 described in paragraph (1) purchase private insur-

1 ance policies after the Group Flood Insurance Policy
2 term ends.

3 (b) REPORT.—Not later than 1 year after the date
4 of enactment of this Act, the Comptroller General of the
5 United States shall submit a report to Congress on the
6 study conducted under subsection (a).

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