

119TH CONGRESS
1ST SESSION

H. R. 3800

To amend the National Flood Insurance Act of 1968 to prohibit the deferral of the issuance of letters of map revision based on the placement of fill or conditional letters of map revision based on the placement of fill, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 6, 2025

Mr. LAMALFA (for himself, Ms. MATSUI, and Mrs. KIM) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the National Flood Insurance Act of 1968 to prohibit the deferral of the issuance of letters of map revision based on the placement of fill or conditional letters of map revision based on the placement of fill, 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 “Keeping Homeowner-
5 ship Costs Down Act”.

1 **SEC. 2. PROHIBITION ON THE DEFERRAL OF THE ISSUANCE**
2 **OF LETTERS OF MAP REVISION BASED ON**
3 **THE PLACEMENT OF FILL.**

4 (a) IN GENERAL.—Section 1360 of the National
5 Flood Insurance Act of 1968 (42 U.S.C. 4101) is amended
6 by adding at the end the following:

7 “(k) PROHIBITION ON THE DEFERRAL OF THE
8 ISSUANCE OF LETTERS OF MAP REVISION BASED ON THE
9 PLACEMENT OF FILL.—

10 “(1) IN GENERAL.—The Administrator may not
11 defer the issuance of any—

12 “(A) letters of map revision based on the
13 placement of fill; or

14 “(B) conditional letters of map revision
15 based on the placement of fill.

16 “(2) RULE OF CONSTRUCTION.—Nothing in
17 this subsection shall be construed to affect the re-
18 view, determination, or issuance of the letters de-
19 scribed in paragraph (1).”.

20 (b) REPEAL.—The amendment made by this Act
21 shall be repealed on the date on which, pursuant to section
22 7 of the Endangered Species Act of 1973 (16 U.S.C.
23 1536) the Administrator of the Federal Emergency Man-
24 agement Agency fully implements the requirements con-
25 tained within the biological opinion from the Director of
26 the Fish and Wildlife Service and the biological opinion

1 from the Assistant Administrator for Fisheries of the Na-
2 tional Oceanic and Atmospheric Administration issued
3 separately with respect to letters of map revision based
4 on the placement of fill and conditional letters of map revi-
5 sion based on the placement of fill issued pursuant to the
6 National Flood Insurance Act of 1968.

