

H. Res. ___

H.R. 1309 - Flood Insurance Reform Act of 2011

1. Structured rule.
2. Provides one hour of general debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.
3. Waives all points of order against consideration of the bill.
4. Provides that the amendment in the nature of a substitute recommended by the Committee on Financial Services shall be considered as an original bill for the purpose of amendment and shall be considered as read.
5. Waives all points of order against the committee amendment in the nature of a substitute.
6. Makes in order only those amendments printed in the Rules Committee report accompanying the resolution. Each such amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question.
7. Waives all points of order against the amendments printed in the report.
8. Provides that the chair of the Committee on Financial Services or his designee may offer amendments en bloc consisting of amendments printed in the Rules Committee report not earlier disposed of, which shall be considered as read, shall be debatable for 10 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their designee, shall not be subject to amendment, and shall not be subject to a demand for division of the question. The original proponent of an amendment included in such amendments may insert a statement in the *Congressional Record* immediately before the disposition of the amendments en bloc.
9. Provides one motion to recommit with or without instructions.

RESOLUTION

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 1309) to extend the authorization of the national flood insurance program, to achieve reforms to improve the financial integrity and stability of the program, and to increase the role of private markets in the management of flood insurance risk, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services. After general debate the bill shall be considered for amendment under the five-minute rule.

Sec. 2. (a) It shall be in order to consider as an original bill for the purpose of amendment under the five-minute rule the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill. The committee amendment in the nature of a substitute shall be considered as read. All points of order against the committee amendment in the nature of a substitute are waived.

(b) No amendment to the committee amendment in the nature of a substitute shall be in order except those printed in the report of the Committee on Rules accompanying this resolution and amendments en bloc described in section 3 of this resolution.

(c) Each amendment printed in the report of the Committee on Rules shall be considered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole.

(d) All points of order against amendments printed in the report of the Committee on Rules or amendments en bloc described in section 3 of this resolution are waived.

Sec. 3. It shall be in order at any time for the chair of the Committee on Financial Services or his designee to offer amendments en bloc consisting of amendments printed in the report of the Committee on Rules accompanying this resolution not earlier disposed of. Amendments en bloc offered pursuant to this section shall be considered as read, shall be debatable for 10 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their designees, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the

Committee of the Whole. The original proponent of an amendment included in such amendments en bloc may insert a statement in the Congressional Record immediately before the disposition of the amendments en bloc.

Sec. 4. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. Any Member may demand a separate vote in the House on any amendment adopted in the Committee of the Whole to the bill or to the committee amendment in the nature of a substitute. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

SUMMARY OF AMENDMENTS PROPOSED TO BE MADE IN ORDER

(summaries derived from information provided by sponsors)

Sponsor	# Description	Debate Time
1. Biggert (IL)	#24 Would make technical corrections to the bill.	(10 minutes)
2. Bachus (AL)	#23 Would allow for a possible fourth and five year suspension of the mandatory purchase for certain communities that are making more than adequate progress in their construction of their flood protection systems.	(10 minutes)
3. Speier (CA)	#8 Would make it a violation for a lender, whose only interest in the property is the amount of the outstanding mortgage indebtedness, to require a homeowner to purchase more than the legally required amount of flood insurance—an amount equal to the outstanding principal balance of the loan.	(10 minutes)
4. Flake, Jeff (AZ)	#3 Would strike additional coverage provided in H.R. 1309 for business interruption and cost of living expenses.	(10 minutes)
5. Ros-Lehtinen (FL), Rivera (FL), Wilson (FL), Hinojosa	#11 Would strike the part of Section 5 “Reforms of Premium Rates” that would increase annual limit on premium rates increases from 10% to 20%. This will prevent a 100% increase in possible premium hikes.	(10 minutes)

(TX), Holt (NJ)

6. Matsui (CA) #26 Would modify language in the bill so that newly mapped properties are phased-in to full actuarial, flood insurance rates at a consistent rate of 20% per year over 5 years and requires that newly mapped properties pay 100% of actuarial rates at the end of the 5 year phase in. (10 minutes)

7. Terry (NE), Berg (ND) #10 Would protect insureds during a ‘flood in progress’, if the insured has purchased flood insurance and has not sustained damage or loss within the 30 day window. (10 minutes)

8. Waters (CA) #4 Would streamline and reauthorize the Flood Mitigation Assistance Program, the Repetitive Flood Claims Program and the Severe Repetitive Loss Program in order to improve their effectiveness and efficiency. (10 minutes)

9. Palazzo (MS) #27 Would ensure that there is adequate representation from Gulf Coast States on the Technical Mapping Advisory Panel. (10 minutes)

10. Walberg (MI) #19 Would place a moratorium on the issuance of any updated rate maps from the date of enactment until the Technical Mapping Advisory Council submits to the FEMA Administrator and Congress the proposed new mapping standards. It would allow for the revision, update and change of rate maps only pursuant to a letter of map change, which includes a letter of map amendment, letter of map revision, and letter of map revision based on fill. (10 minutes)

11. Cardoza (CA) #14 Would eliminate requirements to more broadly map areas considered to be residual risk. (10 minutes)

12. Burton (IN), Stark (CA) #2 Would require written notification by first class mail to each property owner affected by a proposed change in flood elevations, prior to the 90-day appeal period. Notification would include an explanation of the appeals process and contact information for responsible officials. (10 minutes)

13. McGovern (MA) #29 Would allow communities to be reimbursed for certain costs associated with a successful challenge to a bona fide mapping error made by FEMA resulting in a Letter of Map Revision. (10 minutes)

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| 14. Brady,
Kevin (TX) | #25 Would requires the FEMA Administrator to provide to a property owner newly included in a revised or updated proposed flood map a copy of the proposed flood insurance map and information regarding the appeals process at the time the proposed map is issued. | (10 minutes) |
| 15. Cuellar (TX) | #30 Would require the Administrator to communicate with communities located in areas where flood insurance rate maps have not been updated in 20 years or more and the appropriate State emergency agencies to resolve outstanding issues, provide technical assistance, and disseminate all necessary information to reduce the prevalence of outdated maps in flood-prone areas. | (10 minutes) |
| 16. Sherman
(CA), Bachus
(AL), Meeks,
Gregory (NY) | #17 (REVISED) Requires FEMA to reduce the number of flood insurance policies that are directly managed by the Agency to not more than 10% of the total number of flood insurance policies in force. Would further authorize FEMA to refuse to accept future transfers of policies to the NFIP Direct program. | (10 minutes) |
| 17. Loeb sack
(IA) | #16 Would require FEMA to notify a prominent local television and radio station of projected and proposed changes to flood maps and to grant an additional 90 days for property owners or a community to appeal proposed flood maps, beyond the original 90 day appeal period, so long as community leaders certify they believe there are property owners unaware of the proposed flood maps and appeal period, and community leaders would use the additional 90 day appeal period to educate property owners on the proposed maps and appeal process. | (10 minutes) |
| 18. Palazzo (MS) | #28 (REVISED) Would afford policy holders the right to request engineering reports and other documents relied on by the Administrator and/or participating companies in determining whether the damage was caused by flood or any other peril. | (10 minutes) |
| 19.
Westmoreland
(GA) | #1 (REVISED) Would add a reserve fund requirement to the National Flood Insurance Program. | (10 minutes) |

20. Miller, Candice (MI)	#5 Would terminate current spending on TV and Radio commercials being aired to promote the NFIP in all 50 states and directs remaining funds to pay down NFIP's debt. Would continue FEMA's mailing programs that are used to notify current policy holders of changes to their policies and maps as well as other educational publications they produce.	(10 minutes)
21. Luetkemeyer (MO)	#13 Would require FEMA to study their processes and procedures for making an FIP determination and report their findings to Congress within six months from the date of enactment of the underlying bill.	(10 minutes)
22. Canseco (TX)	#21 Would require the administrator of FEMA to report to Congress within 6 months of the bill becoming law a plan for how the agency can pay back within 10 years the roughly \$18 billion it currently owes to Treasury.	(10 minutes)
23. Scott, Bobby (VA)	#18 Would direct the GAO to conduct a study of the means and effects of facilitating a market for all-peril insurance policies for residential properties.	(10 minutes)
24. Walz (MN)	#9 Would allow state and local governments to use the Army Corps of Engineers to evaluate locally-operated levee systems which were either built or designed by the Corps, and which are being reaccredited as part of a National Flood Insurance Program remapping. All costs associated with evaluations would continue to be covered by the state or local government requesting the evaluation.	(10 minutes)
25. Miller, Candice (MI)	#7 (REVISED) Terminates NFIP by January 1, 2012 and allows States to form interstate compacts to provide insurance.	(10 minutes)