

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-

opment with an associated active Group Flood Insurance Policy.

(2) GROUP FLOOD INSURANCE POLICY EXTENSION DEFINED.—The extension required under paragraph (1) shall be implemented by adding to each Group Flood Insurance Policy the number of days that is equal to the number of days between February 9, 2018, and the date on which the allocation of the Community Development Block Grant-Disaster Recovery funds appropriated under Bipartisan Budget Act of 2018 (Public Law 115–123; 132 Stat. 64) is published in the Federal Register.

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

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

(b) PAYMENT OF ADDITIONAL PREMIUM.—

(1) ADDITIONAL PREMIUM NECESSARY EXPENSE.—Notwithstanding any other provision of law, the Administrator shall provide additional financial assistance under section 408(e)(2) of the 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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