

110TH CONGRESS  
1ST SESSION

# S. 2151

To amend the National Flood Insurance Act of 1968 to authorize notations on flood insurance rate maps for areas protected against 100-year and 500-year floods by certified flood control structure.

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## IN THE SENATE OF THE UNITED STATES

OCTOBER 4, 2007

Mr. PRYOR (for himself, Mrs. LINCOLN, Mr. BOND, Mr. COCHRAN, and Mrs. McCASKILL) 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 authorize notations on flood insurance rate maps for areas protected against 100-year and 500-year floods by certified flood control structure.

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 “Community Protection  
5       Act of 2007”.

1 **SEC. 2. NOTATIONS ON FLOOD INSURANCE RATE MAPS FOR**  
 2 **AREAS PROTECTED AGAINST 100-YEAR AND**  
 3 **500-YEAR FLOODS BY CERTIFIED FLOOD CON-**  
 4 **TROL STRUCTURE.**

5 The National Flood Insurance Act of 1968 is amend-  
 6 ed by inserting after section 1361A (42 U.S.C. 4102a) the  
 7 following:

8 **“SEC. 1362. NOTATIONS ON FLOOD INSURANCE RATE MAPS**  
 9 **FOR AREAS PROTECTED AGAINST 100-YEAR**  
 10 **AND 500-YEAR FLOODS BY CERTIFIED FLOOD**  
 11 **CONTROL STRUCTURE.**

12 “(a) 100-YEAR FLOODPLAIN.—The Director may  
 13 publish, through the publication of a national flood insur-  
 14 ance rate map, a note to designate areas protected against  
 15 at least the 100-year flood by a certified flood control  
 16 structure which shall read as follows: ‘NOTE: This area  
 17 is shown as being protected from at least the 1-percent-  
 18 annual-chance flood hazard by levee, dike, or other struc-  
 19 ture. Overtopping or failure of any flood control structure  
 20 is possible. Property owners are encouraged to evaluate  
 21 their flood risk, based on full and accurate information,  
 22 and to consider flood insurance coverage as appropriate.’.

23 “(b) 500-YEAR FLOODPLAIN.—The Director may  
 24 publish, through the issuance of a national flood insurance  
 25 rate map, a note to designate areas protected against at  
 26 least the 500-year flood by a certified flood control struc-

1 ture which shall read as follows: ‘NOTE: This area is  
2 shown as being protected from at least the 0.2-percent-  
3 annual-chance flood hazard by levee, dike, or other struc-  
4 ture. Overtopping or failure of any flood control structure  
5 is possible. Property owners are encouraged to evaluate  
6 their flood risk, based on full and accurate information,  
7 and to consider flood insurance coverage as appropriate.’.  
8 “(c) EFFECT OF NOTES.—The publication of a note  
9 under subsection (a) or (b) shall not be considered a re-  
10 quirement of participation in the national flood insurance  
11 program.”.

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