

116TH CONGRESS  
1ST SESSION

# H. R. 3258

To require the Government Accountability Office to conduct periodic reviews of the flood insurance rates and flood insurance rate maps under the national flood insurance program, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JUNE 13, 2019

Mr. BILIRAKIS (for himself, Mr. LAWSON of Florida, Mr. ROONEY of Florida, Mr. SPANO, and Mr. YOHO) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To require the Government Accountability Office to conduct periodic reviews of the flood insurance rates and flood insurance rate maps under the national flood insurance program, 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 “Flood Insurance Integ-  
5       rity Act of 2019”.

1 **SEC. 2. GAO REVIEWS REGARDING FLOOD INSURANCE**  
2 **RATES AND RATE MAPS.**

3 (a) PERIODIC REVIEW OF RATE TABLES.—During  
4 the 6-month period that begins 12 months after the date  
5 of the enactment of this Act and every 4 years thereafter,  
6 the Comptroller General of the United States shall con-  
7 duct a review of the rate tables established by the Federal  
8 Emergency Management Agency for carrying out the na-  
9 tional flood insurance program under the National Flood  
10 Insurance Act of 1968 (42 U.S.C. 4011 et seq.) and in  
11 effect at the time of such review, and shall make a deter-  
12 mination of whether—

13 (1) the chargeable premium rates for flood in-  
14 surance coverage determined by such tables are ac-  
15 tuarially sound, based on standard actuarial prac-  
16 tices used in the private sector; and

17 (2) such chargeable premium rates are suffi-  
18 cient to ensure the long-term financial sustainability  
19 of the national flood insurance program.

20 (b) ANNUAL REVIEW OF MAPPING PROCESS AND  
21 RATE MAPS.—During the 6-month period referred to in  
22 subsection (a) and annually thereafter, the Comptroller  
23 General, in consultation with the United States Geological  
24 Survey of the Department of the Interior, shall conduct  
25 a review of the process in effect at the time of such review  
26 for establishing and updating flood insurance rate maps

1 under the national flood insurance program and shall  
2 make a determination of the degree of accuracy of such  
3 mapping process.

4 (c) REPORTS.—For each review conducted pursuant  
5 to subsection (a) or (b), the Comptroller General shall sub-  
6 mit to the Congress a report describing the results of the  
7 review and the determinations made pursuant to the re-  
8 view.

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