

Public Law 101-137
101st Congress

An Act

Nov. 3, 1989
[H.R. 3281]

To reauthorize the National Flood Insurance Program, the Federal Crime Insurance Program, and the Defense Production Act of 1950, to extend certain housing programs, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. EXTENSION OF FLOOD INSURANCE PROGRAM.

(a) **IN GENERAL.**—Section 1319 of the National Flood Insurance Act of 1968 (42 U.S.C. 4026) is amended by striking “September 30, 1989” and inserting “September 30, 1991”.

(b) **EMERGENCY IMPLEMENTATION.**—Section 1336(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4056(a)) is amended by striking “September 30, 1989” and inserting “September 30, 1991”.

(c) **STRUCTURES ON LAND SUBJECT TO IMMINENT COLLAPSE OR SUBSIDENCE.**—Section 1306(c)(7) of the National Flood Insurance Act of 1968 (42 U.S.C. 4013(c)(7)) is amended by striking “September 30, 1989” and inserting “September 30, 1991”.

(d) **LIMITATION ON PREMIUMS.**—Section 541(d) of the Housing and Community Development Act of 1987 (42 U.S.C. 4015 note) is amended by striking “September 30, 1989” and inserting “September 30, 1991”.

SEC. 2. FLOOD ZONE DATA.

Section 1360(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4101(a)) is amended by striking paragraph (2) and inserting the following:

“(2) establish or update flood-risk zone data in all such areas, and make estimates with respect to the rates of probable flood caused loss for the various flood risk zones for each of these areas until the date specified in section 1319.”.

SEC. 3. REPORT ON FEDERAL ASSUMPTION OF FLOOD INSURANCE PROGRAM.

Section 1340(b) of the National Flood Insurance Act of 1968 (42 U.S.C. 4071(b)) is amended to read as follows:

“(b) Upon making the determination referred to in subsection (a), the Director shall make a report to the Congress and, at the same time, to the private insurance companies participating in the National Flood Insurance Program pursuant to section 1310 of this Act. Such report shall—

“(1) state the reason for such determinations,

“(2) be supported by pertinent findings,

“(3) indicate the extent to which it is anticipated that the insurance industry will be utilized in providing flood insurance coverage under the program, and

“(4) contain such recommendations as the Director deems advisable.

The Director shall not implement the program of flood insurance authorized under chapter I through the facilities of the Federal Government until 9 months after the date of submission of the

report under this subsection unless it would be impossible to continue to effectively carry out the National Flood Insurance Program operations during this time.”.

SEC. 4. AUTHORIZATION FOR STUDIES.

Section 1376(c) of the National Flood Insurance Act of 1968 (42 U.S.C. 4127(c)) is amended by striking the first sentence and inserting the following: “There are authorized to be appropriated for studies under this title not to exceed \$36,283,000 for fiscal year 1990, and such sums as may be necessary for fiscal year 1991”.

SEC. 5. SEA LEVEL RISE STUDY.

The Director of the Federal Emergency Management Agency shall conduct a study to determine the impact of relative sea level rise on the flood insurance rate maps. This study shall also project the economic losses associated with estimated sea level rise and aggregate such data for the United States as a whole and by region. The Director shall report the results of this study to the Congress not later than one year after the date of enactment of this Act. Funds for such study shall be made available from amounts appropriated under section 1376(c) of the National Flood Insurance Act of 1968.

42 USC 4014
note.

Reports.

SEC. 6. CRIME INSURANCE PROGRAM.

(a) **EXTENSION OF GENERAL AUTHORITY.**—Section 1201(b) of the National Housing Act (12 U.S.C. 1749bbb(b)) is amended by striking “September 30, 1989” in the matter preceding paragraph (1) and inserting “September 30, 1991”.

(b) **CONTINUATION OF EXISTING CONTRACTS.**—Section 1201(b)(1) of the National Housing Act (12 U.S.C. 1749bbb(b)(1)) is amended by striking “September 30, 1990” and inserting “September 30, 1992”.

(c) **LIMITATION ON PREMIUMS.**—Section 542(c) of the Housing and Community Development Act of 1987 (12 U.S.C. 1749bbb-10c note) is amended—

(1) by striking “September 30, 1989” and inserting “September 30, 1991”; and

(2) by striking “5 percent” and inserting “15 percent”.

(d) **ANNUAL REPORT.**—Section 1234 of the National Housing Act (12 U.S.C. 1749bbb-10d) is amended to read as follows:

“REPORTS ON OPERATIONS

“SEC. 1234. The Director shall report to the Congress not less than annually on the program authorized by this title. The reports under this section shall include—

“(1) full and complete information on the operations and activities of the Director under this part, together with such recommendations with respect thereto as the Director may deem appropriate; and

“(2) a detailed justification of any increase in premium rates charged for crime insurance made during the period for which the report is submitted.”.

SEC. 7. EXTENSION OF RURAL HOUSING AUTHORITIES.

(a) **RENTAL HOUSING LOAN AUTHORITY.**—Section 515(b)(4) of the Housing Act of 1949 is amended by striking out “September 30, 1989” and inserting in lieu thereof “September 30, 1990”. 42 USC 1485.

42 USC 1490. (b) RURAL AREA CLASSIFICATION.—Section 520 of the Housing Act of 1949 is amended by striking out “September 30, 1989” and inserting in lieu thereof “September 30, 1990”.

42 USC 1490c. (c) MUTUAL AND SELF-HELP HOUSING GRANT AND LOAN AUTHORITY.—Section 523(f) of the Housing Act of 1949 is amended by striking out “September 30, 1989” and inserting in lieu thereof “September 30, 1990”.

42 USC 1490m note. (d) RURAL RENTAL REHABILITATION DEMONSTRATION.—Section 311(d) of the Housing and Community Development Act of 1987 is amended by striking “September 30, 1989” and inserting “September 30, 1990”.

SEC. 8. EXTENSION OF EMERGENCY HOMEOWNERSHIP COUNSELING PROGRAM.

Section 106(c)(9) of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x(c)(9)) is amended by striking “September 30, 1989” and inserting “September 30, 1990”.

SEC. 9. DEFENSE PRODUCTION ACT OF 1950.

(a) EXTENSION OF PROGRAMS.—The first sentence of section 717(a) of the Defense Production Act of 1950 (50 U.S.C. App. 2166(a)) is amended by striking “September 30, 1989” and inserting “August 10, 1990”.

(b) AUTHORIZATION OF APPROPRIATIONS.—Section 711(a)(4) of the Defense Production Act of 1950 (50 U.S.C. App. 2161(a)(4)) is amended to read as follows:

“(4)(A) There are authorized to be appropriated for fiscal year 1990, not to exceed \$50,000,000 to carry out the provisions of section 303.

“(B) The aggregate amount of loans, guarantees, purchase agreements, and other actions under sections 301, 302, and 303 during fiscal year 1990 may not exceed \$50,000,000.”.

Approved November 3, 1989.

LEGISLATIVE HISTORY—H.R. 3281 (S. 1672) (See H.J. Res. 412):

SENATE REPORTS: No. 101-142 accompanying S. 1672 (Comm. on Banking, Housing, and Urban Affairs).

CONGRESSIONAL RECORD, Vol. 135 (1989):

Sept. 19, considered and passed House.

Sept. 27, considered and passed Senate, amended, in lieu of S. 1672.

Oct. 5, House concurred in Senate amendment with amendments.

Oct. 24, Senate concurred in House amendments.