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## Congress passes bill to abolish BW-12 provisions

This month the Homeowner Flood Insurance Affordability Act of 2014 (H.R. 3370) passed the U.S. House of Representatives 306-91 and the Senate 72-22. H.R. 3370 abolishes certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).

Insurance rates increased under BW-12 in an effort to more accurately reflect risk in flood prone areas. Reassessment was based on Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) updates to flood hazard mapping. FEMA's area specific Flood Insurance Rate Maps (FIRMs) synthesize coastal and fluvial hydrologic analyses with precipitation data and topographic surveys across the U.S.

H.R. 3370 requires a Technical Mapping Advisory Council to review and report to Congress upon implementation of a flood mapping program

Proponents of the bill argue that BW-12 rate increases would adversely impact too many individuals living in newly designated flood prone areas. H.R. 3370 restores subsidized flood insurance rates for grandfathered properties enrolled in the NFIP and offsets revenue losses from BW-12 provisions by adding an annual surcharge to all flood insurance policyholders.

Sources: E&E News; Federal Emergency Management Agency; the Government Printing Office; USA Today

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