

## Repeatedly Flooded Communities Preparation Act

*Introduced by Chairman Tim Scott (R-S.C.) and Senator Brian Schatz (D-Hawaii).*

### Overview

From coast to coast, communities across the country have been negatively impacted by flooding. For some communities, flooding caused by rain, storms, and other severe weather causes repeated damage and often impacts the same areas time after time. While those who have flood insurance through the National Flood Insurance Program (NFIP) are covered for at least some of the damage, neither the NFIP nor the communities at risk of repeated flooding can sustain this cycle without conducting a thorough risk assessment and empowering communities to create mitigation plans specific to the risks they face.

The Federal government's role in disaster mitigation and resiliency is only one piece of the puzzle. State and local governments have the expertise to address the needs of their residents and develop mitigation strategies for their unique risks. The federal government can work with state and local governments to help facilitate the development of proper mitigation strategies. The Repeatedly Flooded Communities Preparation Act exemplifies this approach.

### What the Bill Does

Instead of simply rebuilding the same properties in high-risk, repeated loss areas, which puts unsustainable strain on the National Flood Insurance Program (NFIP) and threatens communities, the Repeatedly Flooded Communities Preparation Act will help compel the Federal Emergency Management Agency (FEMA) and local governments to proactively reduce flood risk.

Further, the bill:

- Requires communities that participate in NFIP and have been repeatedly flooded to assess the risks to areas damaged by floods, develop and implement community-specific plans for mitigating flood risks, and make these plans publicly available.
- Encourages communities developing mitigation strategies to work with FEMA to request data needed to better understand and mitigate against their risks.
- Requires FEMA to consider the extent to which a community has complied with requirements to develop and implement mitigation strategies for repeatedly flooded areas in considering awarding flood risk mitigation grants to those communities.
- Holds communities that do not comply with these requirements accountable to encourage their participation in mitigation efforts.