

AMENDMENT TO H.R. 7, AS REPORTED

OFFERED BY MS. CASTOR OF FLORIDA

At the end of the bill, add the following new title:

TITLE III —FLOOD INSURANCE FAIRNESS

SEC. 301. SHORT TITLE.

This title may be cited as the “Flood Insurance Fairness Act of 2014”.

SEC. 302. DELAY IN FLOOD INSURANCE PREMIUM CHANGES UNTIL COMPLETION OF AFFORDABILITY STUDY.

(a) **IN GENERAL.**—Notwithstanding any other provision of law, the amendments made by sections 100205 and 100207 of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112–141; 126 Stat. 917) to sections 1307 and 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4014 and 4015) shall not take effect until the expiration of the 180-day period beginning on the date that the House of Representatives and the Senate have both completed consideration of a qualified joint resolution pursuant to section 304 of this Act.

(b) **EFFECTIVE DATE.**—Subsection (a) shall take effect as if enacted as part of the Biggert-Waters Flood Insurance Reform Act of 2012.

SEC. 303. DETERMINATION OF AFFORDABILITY; SUBMISSION OF PROPOSED LEGISLATIVE CHANGES.

(a) **IN GENERAL.**—The Administrator of the Federal Emergency Management Agency shall submit to the Congress, and to the Secretary of the Senate if the Senate is not in session and to the Clerk of the House of Representatives if the House is not in session, together with the report required under section 100236 of the Biggert-Waters Flood Insurance Reform Act of 2012 (126 Stat. 957)—

(1) a determination of whether risk premium rates for flood insurance coverage under the national flood insurance program resulting from the amendments referred to in section 302(a) of this Act are substantially affordable for all homeowners; and

1 (2) if the determination under paragraph (1) of this subsection is
2 that such premium rates are not substantially affordable for all
3 homeowners—

4 (A) recommendations for legislative modifications, including
5 any modifications necessary to the amendments referred to in
6 section 302(a), sufficient to ensure that risk premium rates for flood
7 insurance coverage under the national flood insurance program
8 resulting from the amendments referred to in section 302(a) of this
9 Act are substantially affordable for all homeowners; and

10 (B) a proposed joint resolution that provides for the legislative
11 modifications under subparagraph (A).

12 (b) PUBLIC AVAILABILITY.—The Administrator shall make the matter
13 submitted to the Congress pursuant to subsection (a), including the proposed joint
14 resolution, publicly available, and shall publish in the Federal Register a notice of
15 the matter and information on how it can be obtained.

16 SEC. 304. EXPEDITED CONSIDERATION OF RECOMMENDATIONS FOR
17 REFORMS.

18 (a) QUALIFIED JOINT RESOLUTION.—For purposes of this section, the term
19 “qualified joint resolution” means only a joint resolution described in section
20 303(a)(2)(B) of this Act.

21 (b) INTRODUCTION.—A proposed qualified joint resolution transmitted by the
22 Administrator of the Federal Emergency Management Agency under section
23 303(a) shall be introduced in the Senate (by request) on the next day on which the
24 Senate is in session by the majority leader of the Senate or by a Member of the
25 Senate designated by the majority leader of the Senate and shall be introduced in
26 the House of Representatives (by request) on the next legislative day by the
27 majority leader of the House or by a Member of the House designated by the
28 majority leader of the House.

29 (c) NO REFERRAL.—A qualified joint resolution shall not be referred to a
30 committee in either House of Congress and shall immediately be placed on the
31 calendar.

32 (d) MOTION TO PROCEED.—A motion to proceed to a joint resolution is
33 highly privileged in the House of Representatives and is privileged in the Senate

1 and is not debatable. The motion is not subject to a motion to postpone, and all
2 points of order against the motion are waived. A motion to reconsider the vote by
3 which the motion is agreed to or disagreed to shall not be in order. If a motion to
4 proceed to the consideration of a qualified joint resolution is agreed to, the
5 qualified joint resolution shall remain the unfinished business of the respective
6 House until disposed of.

7 (e) EXPEDITED CONSIDERATION IN THE HOUSE OF REPRESENTATIVES.—
8 In the House of Representatives, a qualified joint resolution shall be considered as
9 read. All points of order against the qualified joint resolution and against its
10 consideration are waived. The previous question shall be considered as ordered on
11 the qualified joint resolution to its passage without intervening motion except 2
12 hours of debate shall be divided equally between the majority and minority leaders
13 or their designees. A motion to reconsider the vote on passage of the qualified joint
14 resolution shall not be in order. A vote on final passage of the qualified joint
15 resolution shall be taken in the House of Representatives on or before the close of
16 the 10th legislative day after the date of the introduction of the qualified joint
17 resolution in the House of Representatives.

18 (f) EXPEDITED PROCEDURE IN THE SENATE.—

19 (1) CONSIDERATION.—In the Senate, consideration of a qualified
20 joint resolution, and on all debatable motions and appeals in connection
21 therewith, shall be limited to not more than 10 hours, which shall be
22 divided equally between the majority and minority leaders or their
23 designees. A motion to further limit debate is in order and not
24 debatable. An amendment to, a motion to postpone, a motion to
25 proceed to the consideration of other business, or a motion to commit
26 the qualified joint resolution is not in order.

27 (2) PASSAGE.—If the Senate has proceeded to a qualified joint
28 resolution, the vote on passage of the qualified joint resolution shall
29 occur immediately following the conclusion of consideration of the
30 qualified joint resolution, and a single quorum call at the conclusion of
31 the debate if requested in accordance with the rules of the Senate. A
32 vote on the final passage of the qualified joint resolution shall be taken
33 in the Senate on or before the close of the 10th legislative day after the
34 date of the introduction of the qualified joint resolution in the Senate.

1 (3) RULINGS OF THE CHAIR ON PROCEDURE.—Appeals from the
2 decisions of the Chair relating to the application of the rules of the
3 Senate, as the case may be, to the procedure relating to a qualified joint
4 resolution shall be decided without debate.

5 (g) POINTS OF ORDER.—In the Senate or the House of Representatives, a
6 Member of the Senate or House of Representatives, respectively, may raise a point
7 of order that a qualified joint resolution does not meet the definition of a qualified
8 joint resolution under subsection (a).

9 (h) AMENDMENT.—A qualified joint resolution shall not be subject to
10 amendment in either the House of Representatives or the Senate.

11 (i) IN GENERAL.—If, before passing a qualified joint resolution, one House
12 receives from the other a qualified joint resolution—

13 (1) the qualified joint resolution from the other House shall not be
14 referred to a committee; and

15 (2) with respect to a qualified joint resolution of the House
16 receiving the qualified joint resolution—

17 (A) the procedure in that House shall be the same as if no
18 qualified joint resolution had been received from the other House
19 until the vote on passage; but

20 (B) the vote on final passage shall be on the qualified joint
21 resolution of the other House.

22 (j) EXERCISE OF RULEMAKING POWERS.—This section is enacted by the
23 Congress—

24 (1) as an exercise of the rulemaking power in the Senate and House
25 of Representatives, respectively, and as such it is deemed a part of the
26 rules of each House, respectively, but applicable only with respect to
27 the procedure to be followed in that House in the case of a qualified
28 joint resolution, and it supersedes other rules only to the extent that it is
29 inconsistent with such rules; and

30 (2) with full recognition of the constitutional right of either House
31 to change the rules (so far as relating to the procedure of that House) at

1 any time, in the same manner and to the same extent as in the case of
2 any other rule of that House.