

[Discussion Draft]**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 2874
OFFERED BY MR. GRAVES OF LOUISIANA**

Page 42, after line 25, insert the following new section:

1 **SEC. 121. PROHIBITION ON INCREASING RATES DUE TO IN-**
2 **CREASED FLOOD RISK NOT CAUSED BY**
3 **OWNER.**

4 Subsection (e) of section 1308 of the National Flood
5 Insurance Act of 1968 (42 U.S.C. 4015(e)), as amended
6 by the subsequent provisions of this Act, is further amend-
7 ed—

8 (1) in paragraph (4), by striking “and” at the
9 end;

10 (2) in paragraph (5), by striking the period at
11 the end and inserting “; and”; and

12 (3) by adding at the end the following:

13 “(6) the Administrator may not charge or col-
14 lect any premiums for flood insurance under this
15 title for any property attributable to any increase in
16 the risk of flooding for such property unless such
17 risk of flooding has been increased as a result of

1 physical activity undertaken by or on behalf of the
2 owner of the property; and such physical activity
3 shall in no case include any physical activity under-
4 taken by any agency or entity of the Federal Gov-
5 ernment or of any State or local government.”.

