

**AMENDMENT TO**  
**RULES COMMITTEE PRINT 117-57**  
**OFFERED BY MR. GRIJALVA OF ARIZONA**

Page 6, before line 1, insert the following:

**1 SEC. 3. DETERMINATION OF BUDGETARY EFFECTS.**

2       The budgetary effects of this Act, for the purpose of  
3 complying with the Statutory Pay-As-You-Go Act of 2010,  
4 shall be determined by reference to the latest statement  
5 titled “Budgetary Effects of PAYGO Legislation” for this  
6 Act, submitted for printing in the Congressional Record  
7 by the Chairman of the House Budget Committee, pro-  
8 vided that such statement has been submitted prior to the  
9 vote on passage.

Page 41, after line 13, insert the following:

10                   (J) Advancing best practices and training  
11                   for safely pursuing, conducting, and controlling  
12                   prescribed fires.

13                   (K) Creating processes to facilitate public  
14                   comment prior to prescribed fire implementa-  
15                   tion.

Page 45, line 14, strike “Not more” and insert “(A)

Not more”.

Page 45, after line 18, insert the following:

1           (B) Not more than 4 percent of the amounts  
2           appropriated annually to the Fund may be used by  
3           the United States Fish and Wildlife Service for ad-  
4           ministrative expenses.

Page 75, after line 3, insert the following:

5 **SEC. 303. STUDY ON CROP LOSSES.**

6           (a) IN GENERAL.—Not later than 90 days after the  
7           date of the enactment of this Act, the Secretary of Agri-  
8           culture shall submit to the agricultural committees a re-  
9           port that includes—

10           (1) as of the date of the report, an estimate  
11           of—

12                   (A) agricultural losses due to adverse  
13                   weather events that have occurred in calendar  
14                   year 2022;

15                   (B) Emergency Relief Program funds  
16                   spent for 2020 and 2021 losses;

17                   (C) Emergency Livestock Relief Program  
18                   funds spent for 2021 losses;

19                   (D) the number of new producers that  
20                   have purchased Federal crop insurance or cov-  
21                   erage under the Noninsured Crop Disaster As-  
22                   sistance Program under section 196 of the Fed-

1           eral Agriculture Improvement and Reform Act  
2           of 1996 (7 U.S.C. 7333) (including an overview  
3           of the coverage levels purchased) as a result of  
4           receiving assistance through—

5                   (i) the Wildfire and Hurricane Indem-  
6                   nity Program (WHIP) for losses in 2017;  
7                   and

8                   (ii) the Wildfire and Hurricane In-  
9                   demnity Program Plus (WHIP+) for  
10                  losses in 2018 and 2019; and

11           (E) the number of producers who—

12                   (i) newly purchased Federal crop in-  
13                   surance or coverage under the Noninsured  
14                   Crop Disaster Assistance Program under  
15                   section 196 of the Federal Agriculture Im-  
16                   provement and Reform Act of 1996 (7  
17                   U.S.C. 7333) as a result of receiving as-  
18                   sistance through—

19                   (I) the Wildfire and Hurricane  
20                   Indemnity Program (WHIP) for  
21                   losses in 2017; and

22                   (II) the Wildfire and Hurricane  
23                   Indemnity Program Plus (WHIP+)  
24                   for losses in 2018; and

1                   (ii) continued purchasing such insur-  
2                   ance or coverage after the two-year re-  
3                   quirement applicable to such producers;  
4                   and

5                   (2) with respect to calendar year 2022, the pro-  
6                   jected agricultural losses due to adverse weather  
7                   events in calendar year 2022.

8                   (b) DEFINITIONS.—In this section:

9                   (1) AGRICULTURAL COMMITTEES.—The term  
10                  “agricultural committees” means the Committee on  
11                  Agriculture of the House of Representatives, the  
12                  Committee on Agriculture, Nutrition, and Forestry  
13                  of the Senate, and the subcommittees on Agri-  
14                  culture, Rural Development, Food and Drug Admin-  
15                  istration, and Related Agencies of the House of Rep-  
16                  resentatives and the Senate.

17                  (2) AGRICULTURAL LOSSES.—The term “agri-  
18                  cultural losses” means the losses described under the  
19                  heading “Department of Agriculture—Agricultural  
20                  Programs—Processing, Research and Marketing—  
21                  Office of the Secretary” in the Extending Govern-  
22                  ment Funding and Delivering Emergency Assistance  
23                  Act (Public Law 117–43) with respect to calendar  
24                  year 2022.

1 **SEC. 304. STUDY ON USE OF CH-47 CHINOOKS TO RESPOND**  
2 **TO WILDFIRES.**

3 Not later 1 year after the date of the enactment of  
4 this Act, the Secretary of Agriculture, the Secretary of the  
5 Interior, and the Secretary of Homeland Security shall  
6 jointly submit to Congress a report—

7 (1) on the feasibility and effectiveness of using  
8 CH-47 Chinooks with firefighting modifications  
9 to—

10 (A) respond to wildfires; and

11 (B) perform search and rescue activities;

12 and

13 (2) that identifies the governmental organiza-  
14 tions (including Federal, State, and local govern-  
15 ment organizations) that would be most effective  
16 with respect to using the aircraft described in para-  
17 graph (1) to carry out the activities specified in that  
18 paragraph.

Page 75, after line 24 insert the following:

19 (c) APPLICABILITY.—The amendments made by this  
20 section shall apply to amounts appropriated on or after  
21 the date of the enactment of this Act.

Page 86, strike lines 6 through 9, and insert the fol-  
lowing:

1 (B) ADMINISTRATIVE EXPENSES; USE OF  
2 FUNDS.—Of the amounts authorized to be ap-  
3 propriated under subparagraph (A), not more  
4 than 2 percent is authorized to be appropriated  
5 for—

Page 93, after line 7, insert the following:

6 (h) PROHIBITION.—Section 312(e) of the White  
7 Mountain Apache Tribe Water Rights Quantification Act  
8 of 2010 (title III of Public Law 111–291; 124 Stat. 3096)  
9 is amended by adding at the end the following:

10 “(5) PROHIBITION.—Notwithstanding any other  
11 provision of law, any amounts made available under  
12 paragraph (2)(B) shall not be made available from  
13 the Indian Water Rights Settlement Completion  
14 Fund established by section 70101 of the Infrastruc-  
15 ture Investment and Jobs Act (25 U.S.C. 149) or  
16 the Reclamation Water Settlements Fund estab-  
17 lished by section 10501(a) of the Omnibus Public  
18 Land Management Act of 2009 (43 U.S.C. 407(a))  
19 until 2034.”.

Page 94, lines 7 and 8, strike “striking ‘2025’ and  
inserting ‘2030’.” and insert “striking ‘\$12,000,000 for  
each of fiscal years 2022 through 2025’ and inserting

‘\$14,000,000 for each of fiscal years 2023 through 2032’.”.

Page 94, line 14, strike “\$6,000,000” and insert “\$4,000,000”.

Page 94, line 21, strike “insertng” and insert “inserting”.

Page 109, line 7, strike “made available” and insert “authorized to be appropriated”.

Page 109, lines 8 and 9, strike “the Administrator may use not more than 4 percent” and insert “not more than 4 percent is authorized”.

Page 112, lines 5 and 6, strike “shall be used” and insert “is authorized to be appropriated”.

Page 112, lines 7 and 8, strike “shall be used” and insert “is authorized to be appropriated”.

Page 112, line 10, strike “made available” and insert “authorized to be appropriated”.

Page 112, line 12, strike “the Administrator may use”.

Page 112, line 13, strike “to pay” and insert “is authorized to be appropriated for”.

Page 112, after line 14, insert the following:

1 **SEC. 117. SHORING UP ELECTRICITY GENERATION AND RE-**  
2 **DUCING EVAPORATION AT BUREAU OF REC-**  
3 **LAMATION FACILITIES.**

4 (a) ASSESSMENT.—

5 (1) IN GENERAL.—The Secretary of the Inte-  
6 rior shall conduct, in consultation with the Secretary  
7 of Energy, an assessment of opportunities to install  
8 and maintain photovoltaic solar panels (including  
9 floating solar panels) at Bureau of Reclamation fa-  
10 cilities.

11 (2) CONTENTS.—The assessment conducted  
12 under paragraph (1) shall—

13 (A) include a description of the economic,  
14 environmental, and technical feasibility of in-  
15 stallings and maintaining, or contracting with  
16 third parties to install and maintain, photo-  
17 voltaic solar panels at Bureau of Reclamation  
18 facilities;

19 (B) identify Bureau of Reclamation facili-  
20 ties with a high potential for the installation  
21 and maintenance of photovoltaic solar panels  
22 and whether such installation and maintenance  
23 would require additional authorization;

24 (C) account for potential impacts of photo-  
25 voltaic solar panels at Bureau of Reclamation  
26 facilities and the authorized purposes of such



1 facilities, including potential impacts related to  
2 evaporation suppression, energy yield, dam safe-  
3 ty, recreation, water quality, and fish and wild-  
4 life;

5 (D) account for potential damage to float-  
6 ing photovoltaic solar panels from weather,  
7 water level fluctuations, recreational co-use and  
8 other project uses; and

9 (E) account for the availability of electric  
10 grid infrastructure, including underutilized  
11 transmission infrastructure.

12 (b) REPORT TO CONGRESS.—Not later than 1 year  
13 after the date of enactment of this Act, the Secretary shall  
14 submit to Congress, and make publicly available (including  
15 on a publicly available website), a report containing the  
16 results of the assessment conducted under subsection (a).

Page 133, strike lines 6 and 7, and insert the fol-  
lowing:

17 (i) AUTHORIZATION OF APPROPRIATIONS.—There  
18 are authorized to be

Page 133, line 9, strike “(A)” and insert “(1)” (and  
move the margin 2 ems to the left).

Page 133, line 11, strike “2027” and insert “2027,  
to remain available until expended”.

Page 133, line 12, strike “(B)” and insert “(2)”  
(and move the margin 2 ems to the left).

Page 133, line 15, strike “2027” and insert “2027,  
to remain available until expended”.

Page 133, strike lines 16 through 18.

Page 205, after line 3, insert the following:

1           (3) PROHIBITION.—Notwithstanding any other  
2           provision of law, any amounts made available under  
3           paragraph (1) or (2) shall not be made available  
4           from the Reclamation Water Settlements Fund es-  
5           tablished by section 10501(a) of the Omnibus Public  
6           Land Management Act of 2009 (43 U.S.C. 407(a))  
7           until 2034.

Page 287, strike lines 5 and 6, and insert “than 3  
percent is authorized to be appropriated for administra-  
tive costs to carry out the Water Data Grant Program”.

Page 287, line 12, strike “may” and insert “may, to  
the extent provided in advance in appropriations Acts,”.

Page 305, strike lines 20 through 24.

Page 306, strike lines 1 through 4.

Page 329, after line 22, insert the following:

1           (c) RULEMAKING.—Not later than 3 years after the  
2 date of enactment of this Act, the President, acting  
3 through the Administrator of the Federal Emergency  
4 Management Agency, shall conduct and complete a rule-  
5 making to provide criteria for the circumstances under  
6 which the Administrator may recommend the President in-  
7 crease the Federal cost share for section 420 of the Robert  
8 T. Stafford Disaster Relief and Emergency Assistance Act  
9 (42 U.S.C. 5187). Such criteria shall include a threshold  
10 metric that assesses the financial impact to a State or  
11 local government from responding to a fire for which fire  
12 management assistance is being provided.

Page 332, line 20, strike “the Federal Energy Regu-  
latory Commission, the Department of Energy, and the  
Electric Reliability Organization” and insert “the Federal  
Energy Regulatory Commission and the Department of  
Energy”.

Page 333, strike lines 5 through 17 and insert the  
following:

13           (b) DEFINITIONS.—In this section, the term “appro-  
14 priate committees of Congress” means—

15                   (1) the Committee on Energy and Commerce of  
16           the House of Representatives; and

1           (2) the Committee on Energy and Natural Re-  
2           sources of the Senate.

Page 337, line 13, strike “for fiscal year 2023 and each fiscal year thereafter” and insert “for each of fiscal years 2023 through 2027”.

Page 339, line 3, strike “for fiscal year 2023 and each fiscal year thereafter” and insert “for each of fiscal years 2023 through 2027”.

Page 361, line 12, insert “and” after the semicolon.

Page 361, line 18, strike the semicolon and insert a period.

Page 361, strike lines 19 through 23.

Page 362, line 5, strike “to improve” and insert “to provide grants to improve”.

Page 362, line 10, strike “to improve” and insert “to provide grants to improve”.

Page 364, line 2, strike “used” and insert “authorized to be appropriated”.

Page 364, line 3, strike “shall be used” and insert “authorized to be appropriated”.

Page 364, after line 5, insert the following:

1 **SEC. 115. ADVANCED TRANSMISSION TECHNOLOGY STUDY.**

2 (a) IN GENERAL.—Not later than 1 year after the  
3 date of enactment of this Act, the Secretary of Energy  
4 shall—

5 (1) conduct a study on the ability of advanced  
6 transmission technologies, including low sag ad-  
7 vanced conductors, to reduce the vulnerability of  
8 electric grid infrastructure to energy disruptions  
9 caused by natural disasters and extreme weather;  
10 and

11 (2) submit to the appropriate committees of  
12 Congress the results of such study.

13 (b) DEFINITIONS.—In this section, the term “appro-  
14 priate committees of Congress” means—

15 (1) the Committee on Energy and Commerce of  
16 the House of Representatives; and

17 (2) the Committee on Energy and Natural Re-  
18 sources of the Senate.

Page 411, line 4, insert “discretionary” before “off-  
setting”.

Page 411, line 5, insert “, and shall be available  
only to the extent and in the amounts provided in ad-  
vance in appropriations Acts” before the period.

Page 420, line 22, insert “discretionary” before “offsetting”.

Page 420, line 22, insert “, and shall be available only to the extent and in the amounts provided in advance in appropriations Acts” before the period.

Page 420, line 24 through page 421, line 3, strike “The Secretary of Transportation” and all that follows through “the following amounts” and insert “The following amounts are authorized to be appropriated to the Board to carry out this title”.

Page 421, strike lines 8 through 14.

Page 421, lines 21 through 23, strike “There shall be appropriated, out of amounts in the Treasury not otherwise appropriated,” and insert “There are authorized to be appropriated”.

Page 422, strike line 7 through page 423, line 3.

Page 424, strike line 6 through “There are” on line 7, and insert the following:

1       (d) AUTHORIZATION OF APPROPRIATIONS.—There  
2 are

Page 424, lines 8 and 9, strike “the Secretary of Homeland Security for use by” and insert “the Office of”.

Page 424, strike lines 14 through 18.

Page 449, line 19, strike “with” and insert “, in consultation with the Secretary of Agriculture and the Secretary of the Interior, with”.

Page 465, line 12, insert “and public health” after “communities”.

Page 466, line 11, strike “and”.

Page 466, line 12, insert “develop and” before “improve”.

Page 466, line 15, strike the period and insert “; and”.

Page 466, after line 15, insert the following:

- 1           (5) develop and disseminate personal and com-
- 2           munity-based interventions to reduce exposure to
- 3           and adverse health effects of wildland fire and
- 4           smoke.

Page 473, after line 5, insert the following:

1 **SEC. 310. INCREASE IN ALLOWABLE AMOUNT OF PHYSICAL**  
2 **DISASTER LOAN FOR MITIGATION.**

3 Section 7(b)(1)(A) of the Small Business Act (15  
4 U.S.C. 636(b)(1)(A)) is amended, in the second proviso,  
5 by striking “20 per centum” and inserting “30 percent”.

6 **SEC. 311. STUDY ON DISASTER SPENDING; STATE DISASTER**  
7 **PLAN UPDATES.**

8 (a) GOVERNMENT ACCOUNTABILITY OFFICE STUDY  
9 ON DISASTER SPENDING.—

10 (1) STUDY.—The Comptroller General of the  
11 United States shall conduct a study to identify the  
12 following:

13 (A) For the 5-year period ending on the  
14 date of enactment of this Act—

15 (i) the total amount of Federal funds  
16 spent in response to major disasters and  
17 emergencies declared pursuant to the Rob-  
18 ert T. Stafford Disaster Relief and Emer-  
19 gency Assistance Act (42 U.S.C. 5121 et  
20 seq.); and

21 (ii) the total amount of State and In-  
22 dian tribal government funds spent in re-  
23 sponse to such major disasters and emer-  
24 gencies.

25 (B) 10 proposed Federal actions, to in-  
26 clude reinsurance, that, if implemented, would



1 most effectively reduce the need for spending  
2 related to such major disasters or emergencies.  
3 Such actions shall be listed in order of priority  
4 under criteria established by the Comptroller  
5 General, including the following:

6 (i) Cost effectiveness.

7 (ii) Return on investment.

8 (iii) Simplicity or speed of implemen-  
9 tation using existing resources.

10 (C) The effect that using blockchain may  
11 have on delivering disaster assistance to State  
12 and Indian tribal governments.

13 (D) Whether insurance protection against  
14 wildfires will remain available and affordable to  
15 homeowners.

16 (2) REPORT.—Not later than 1 year after the  
17 date of enactment of this Act, the Comptroller Gen-  
18 eral shall submit to the covered entities a report con-  
19 taining the results of the study.

20 (3) DEFINITIONS.—In this subsection:

21 (A) The term “covered entities” means—

22 (i) Congress;

23 (ii) the Administrator of the Federal  
24 Emergency Management Agency; and

1 (iii) for each State and Indian tribal  
2 government, the head of the agency for  
3 such State or Indian tribal government  
4 with jurisdiction over disaster response ac-  
5 tivities.

6 (B) The terms “Indian tribal government”  
7 and “State” have the meanings given such  
8 terms in section 102 of the Robert T. Stafford  
9 Disaster Relief and Emergency Assistance Act  
10 (42 U.S.C. 5122).

11 (b) STATE DISASTER PLAN UPDATES.—Section 201  
12 of the Robert T. Stafford Disaster Relief and Emergency  
13 Assistance Act (42 U.S.C. 5131) is amended by adding  
14 at the end the following:

15 “(e) With respect to State plans developed under this  
16 section, the President shall coordinate with each State to  
17 update such plans to incorporate strategies that decrease  
18 the time required to prepare for all hazard incidents, in-  
19 cluding the time to evacuate individuals.”.

20 **TITLE IV—WILDFIRE GRID**  
21 **RESILIENCE ACT**

22 **SEC. 401. SHORT TITLE.**

23 This title may be cited as the “Wildfire Grid Resil-  
24 iency Act”.

1 **SEC. 402. RESILIENCE ACCELERATOR DEMONSTRATION**  
2 **PROGRAM.**

3 (a) **IN GENERAL.**—The Secretary of Energy shall  
4 carry out a demonstration program, to be known as the  
5 “Resilience Accelerator Demonstration Program” (in this  
6 section referred to as the “Program”), to make awards  
7 to eligible entities for projects that demonstrate innovative  
8 technologies to improve electric grid resilience with respect  
9 to wildfires.

10 (b) **ELIGIBLE PROJECTS.**—The Secretary may make  
11 an award under the Program to facilitate a project that  
12 demonstrates an innovative technology to improve electric  
13 grid resilience with respect to wildfires, including—

14 (1) a project that demonstrates an innovative  
15 technology for monitoring vegetation management;  
16 and

17 (2) a project that demonstrates an innovative  
18 technology to enhance the safety of first responders  
19 who respond to electric grid emergencies.

20 (c) **ELIGIBLE ENTITIES.**—An eligible entity referred  
21 to in subsection (a) is—

22 (1) a National Laboratory;

23 (2) an institution of higher education, including  
24 a historically Black college or university, a Tribal  
25 College or University, and a minority-serving institu-  
26 tion;

- 1 (3) a private commercial entity;
- 2 (4) a unit of State, local, or Tribal government;
- 3 (5) a nonprofit organization;
- 4 (6) an electric utility or electric cooperative;
- 5 (7) a retail service provider of electricity;
- 6 (8) a partnership or consortium of 2 or more
- 7 entities described in paragraphs (1) through (8); and
- 8 (9) any other entity that the Secretary deter-
- 9 mines appropriate.

10 (d) DEFINITIONS.—In this section:

11 (1) HISTORICALLY BLACK COLLEGE OR UNI-  
12 VERSITY.—The term “historically Black college or  
13 university” has the meaning given the term “part B  
14 institution” in section 322 of the Higher Education  
15 Act of 1965 (20 U.S.C. 1061).

16 (2) INSTITUTION OF HIGHER EDUCATION.—The  
17 term “institution of higher education” has the  
18 meaning given the term in section 101(a) of the  
19 Higher Education Act of 1965 (20 U.S.C. 1001(a)).

20 (3) MINORITY-SERVING INSTITUTION.—The  
21 term “minority-serving institution” means—

22 (A) a Hispanic-serving institution (as de-  
23 fined in section 502(a) of the Higher Education  
24 Act of 1965 (20 U.S.C. 1101a(a)));

1 (B) an Alaska Native-serving institution  
2 (as defined in section 317(b) of the Higher  
3 Education Act of 1965 (20 U.S.C. 1059d(b)));

4 (C) a Native Hawaiian-serving institution  
5 (as defined in section 317(b) of the Higher  
6 Education Act of 1965 (20 U.S.C. 1059d(b)));

7 (D) a Predominantly Black Institution (as  
8 defined in section 371(c) of the Higher Edu-  
9 cation Act of 1965 (20 U.S.C. 1067q(c)));

10 (E) an Asian American and Native Amer-  
11 ican Pacific Islander-serving institution (as de-  
12 fined in section 371(c) of the Higher Education  
13 Act of 1965 (20 U.S.C. 1067q(c))); and

14 (F) a Native American-serving nontribal  
15 institution (as defined in section 371(c) of the  
16 Higher Education Act of 1965 (20 U.S.C.  
17 1067q(c))).

18 (4) NATIONAL LABORATORY.—The term “Na-  
19 tional Laboratory” has the meaning given such term  
20 in section 2 of the Energy Policy Act of 2005 (42  
21 U.S.C. 15801).

22 (5) RESILIENCE.—The term “resilience” has  
23 the meaning given such term in section 1304A of  
24 the Energy Independence and Security Act of 2007  
25 (42 U.S.C. 17384a).

1           (6) SECRETARY.—The term “Secretary” means  
2           the Secretary of Energy.

3           (7) TRIBAL COLLEGE OR UNIVERSITY.—The  
4           term “Tribal College or University” has the meaning  
5           given the term in section 316 of the Higher Edu-  
6           cation Act of 1965 (20 U.S.C. 1059e).

7           (e) AUTHORIZATION OF APPROPRIATIONS.—There is  
8           authorized to be appropriated to carry out the Program  
9           \$10,000,000 for each of fiscal years 2024 through 2028.

## 10       **TITLE V—WILDFIRE INSURANCE** 11       **COVERAGE STUDY**

### 12       **SEC. 501. SHORT TITLE.**

13           This title may be cited as the “Wildfire Insurance  
14           Coverage Study Act of 2022”.

### 15       **SEC. 502. NATIONAL WILDFIRE RISK ASSESSMENT.**

16           (a) STUDY.—The Administrator of the Federal  
17           Emergency Management Agency shall, pursuant to the au-  
18           thority under section 1371 of the National Flood Insur-  
19           ance Act of 1968 (42 U.S.C. 4122), conduct a study re-  
20           garding wildfire risk in the United States to—

21               (1) identify trends in declarations for wildfires  
22               under the Fire Management Assistance grant pro-  
23               gram under section 420 of the Robert T. Stafford  
24               Disaster Relief and Emergency Assistance Act (42

1 U.S.C. 5187), with respect to geography, costs,  
2 probability, and frequency of wildfire disasters;

3 (2) identify mitigation practices that would as-  
4 sist in reducing premiums for insurance policies cov-  
5 ering damages from wildfires;

6 (3) identify existing programs of the Federal  
7 Government and State governments that measure  
8 wildfire risk and assess their effectiveness in fore-  
9 casting wildfire events and informing wildfire re-  
10 sponse; and

11 (4) analyze and assess the need for a national  
12 map for measuring and quantifying wildfire risk.

13 (b) REPORT.—Not later than 1 year after date of the  
14 enactment of this Act, the Administrator shall submit to  
15 the Congress a report regarding the findings and conclu-  
16 sions of the study conducted pursuant to subsection (a),  
17 which shall include a recommendation with regard to the  
18 need for a national map referred to in subsection (a)(4).

19 **SEC. 503. GAO STUDY REGARDING INSURANCE FOR WILD-**  
20 **FIRE DAMAGE.**

21 (a) STUDY.—The Comptroller General of the United  
22 States, in consultation with the Director of the Federal  
23 Insurance Office and State insurance regulators, shall  
24 conduct a study to analyze and determine the following:

1           (1) EXISTING STATE OF COVERAGE.—With re-  
2           spect to the existing state of homeowners insurance  
3           coverage and commercial property insurance cov-  
4           erage for damage from wildfires in the United  
5           States—

6                   (A) the extent to which private insurers  
7                   have, during the 10-year period ending on the  
8                   date of the enactment of this Act, increased  
9                   rates, cost-sharing provisions, or both for such  
10                  coverage (after adjusting for inflation) and the  
11                  geographic areas in which such increased rates,  
12                  cost-sharing, or both applied;

13                  (B) the extent to which private insurers  
14                  have, during the 10-year period ending on the  
15                  date of the enactment of this Act, refused to  
16                  renew policies for such coverages and the geo-  
17                  graphic areas to which such refusals applied;

18                  (C) the events that have triggered such in-  
19                  creased rates and refusals to renew policies;

20                  (D) in cases in which private insurers cur-  
21                  tail coverage, the extent to which homeowners  
22                  coverage and commercial property coverage are  
23                  terminated altogether and the extent to which  
24                  such coverages are offered but with coverage for  
25                  damage from wildfires excluded; and



1 (E) the extent to which, and circumstances  
2 under which, private insurers are continuing to  
3 provide coverage for damage from wildfires—

4 (i) in general;

5 (ii) subject to a condition that mitiga-  
6 tion activities are taken, such as hardening  
7 of properties and landscaping against  
8 wildfires, by property owners, State or  
9 local governments, park or forest authori-  
10 ties, or other land management authorities;  
11 and

12 (iii) subject to any other conditions.

13 (2) REGULATORY RESPONSES.—With respect to  
14 actions taken by State insurance regulatory agencies  
15 in response to increased premium rates, cost-shar-  
16 ing, or both for coverage for damage from wildfires  
17 and exclusion of such coverage from homeowners  
18 policies—

19 (A) the extent of rate regulation;

20 (B) the extent of moratoria on such rate  
21 and cost-sharing increases and exclusions and  
22 on nonrenewals;

23 (C) the extent to which States require  
24 homeowners coverage to include coverage for  
25 damage from wildfires or make sales of home-

1 owners coverage contingent on the sale, under-  
2 writing, or financing of separate wildfire cov-  
3 erage in the State;

4 (D) the extent to which States have estab-  
5 lished State residual market insurance entities,  
6 reinsurance programs, or similar mechanisms  
7 for coverage of damages from wildfires;

8 (E) any other actions States or localities  
9 have taken in response to increased premium  
10 rates, cost-sharing, or both for coverage for  
11 damage from wildfires and exclusion of such  
12 coverage from homeowners policies, including  
13 forestry and wildfire management policies and  
14 subsidies for premiums and cost-sharing for  
15 wildfire coverage;

16 (F) the effects on the homeownership cov-  
17 erage market of such actions taken by States;  
18 and

19 (G) the effectiveness and sustainability of  
20 such actions taken by States.

21 (3) IMPEDIMENTS IN UNDERWRITING WILDFIRE  
22 RISK.—With respect to impediments faced by private  
23 insurers underwriting wildfire risk, what is or are—

24 (A) the correlated risks and the extent of  
25 such risks;

1 (B) the extent of private insurers' inability  
2 to estimate magnitude of future likelihood of  
3 wildfires and of expected damages from  
4 wildfires;

5 (C) the extent to which need for affordable  
6 housing contributes to people relocating to more  
7 remote, heavily wooded areas with higher wild-  
8 fire risk;

9 (D) the potential for wildfire losses suffi-  
10 ciently large to jeopardize insurers' solvency;

11 (E) the extent to which, and areas in  
12 which, risk-adjusted market premiums for wild-  
13 fire risk are so high as to be unaffordable;

14 (F) the manners in which the Federal Gov-  
15 ernment and State governments can alleviate  
16 any of these impediments, including through—

17 (i) improved forest management poli-  
18 cies to reduce wildfire risk;

19 (ii) improved data to estimate risk;

20 (iii) relocating homeowners from wild-  
21 fire zones;

22 (iv) allowing insurers to charge risk-  
23 adjusted premiums for wildfire risk, com-  
24 bined with subsidized premiums for lower-  
25 income homeowners; and

1 (v) taking a last-loss position in rein-  
2 suring wildfire risk;

3 (G) the available policy responses if private  
4 insurers exit the wildfire coverage market and  
5 the advantages and disadvantages of each such  
6 response;

7 (H) the effects of lack of wildfire coverage  
8 or more expensive wildfire coverage rates, cost-  
9 sharing, or both—

10 (i) on local communities, including on  
11 low- or moderate-income property owners  
12 and small businesses;

13 (ii) by race and ethnicity;

14 (iii) on rebuilding in communities pre-  
15 viously damaged by wildfires; and

16 (iv) on the demand for wildfire cov-  
17 erage by property owners;

18 (I) the effects of potential State prohibi-  
19 tions on termination of policies due to wildfire  
20 claims on insurer solvency; and

21 (J) the manner in which private insurers  
22 are modeling or estimating future wildfire risk.

23 (b) REPORT.—Not later than 2 years after the date  
24 of enactment of this Act, the Comptroller General shall  
25 submit to the Congress a report identifying the findings

1 and conclusions of the study conducted pursuant to sub-  
2 section (a).

## 3 **TITLE VI—OTHER MATTERS**

### 4 **SEC. 601. EXTREME WEATHER EVENTS.**

5 (a) DEFINITIONS.—

6 (1) IN GENERAL.—Section 203 of the Robert T.  
7 Stafford Disaster Relief and Emergency Assistance  
8 Act (42 U.S.C. 5133) is amended—

9 (A) by amending subsection (a) to read as  
10 follows:

11 “(a) DEFINITION OF UNDERSERVED COMMUNITY.—

12 In this section, the term ‘underserved community’ means  
13 a community, or a neighborhood within a community,  
14 that—

15 “(1) is classified as high risk according to cen-  
16 sus tract risk ratings derived from a product that—

17 “(A) is maintained under a natural hazard  
18 assessment program;

19 “(B) is available to the public;

20 “(C) defines natural hazard risk across the  
21 United States;

22 “(D) reflects high levels of individual haz-  
23 ard risk ratings;

24 “(E) reflects high social vulnerability rat-  
25 ings and low community resilience ratings;

1           “(F) reflects the principal natural hazard  
2 risks identified for the respective census tracts;  
3 and

4           “(G) any other elements determined by the  
5 President.

6           “(2) is comprised of 50,000 or fewer individuals  
7 and is economically disadvantaged, as determined by  
8 the State in which the community is located and  
9 based on criteria established by the President; or

10          “(3) is otherwise determined by the President  
11 based on factors including, high housing cost burden  
12 and substandard housing, percentage of homeless  
13 population, limited water and sanitation access, de-  
14 mographic information such as race, age, and dis-  
15 ability, language composition, transportation access  
16 or type, disproportionate environmental stressor bur-  
17 den, and disproportionate impacts from climate  
18 change.”;

19           (B) in subsection (g)(9) by striking “small  
20 impoverished communities” and inserting “un-  
21 derserved communities”; and

22           (C) in subsection (h)(2)—

23           (i) in the heading by striking “SMALL  
24 IMPOVERISHED COMMUNITIES” and insert-  
25 ing “UNDERSERVED COMMUNITIES”; and

1 (ii) by striking “small impoverished  
2 community” and inserting “underserved  
3 community”.

4 (2) APPLICABILITY.—The amendments made  
5 by subsection (a) shall apply with respect to any  
6 amounts appropriated on or after the date of enact-  
7 ment of this Act.

8 (b) GUIDANCE ON EXTREME TEMPERATURE  
9 EVENTS.—Not later than 1 year after the date of enact-  
10 ment of this Act, the Administrator of the Federal Emer-  
11 gency Management Administration shall issue guidance  
12 related to extreme temperature events, including heat  
13 waves and freezes, and publish such guidance in the Fed-  
14 eral Emergency Management Administration Public As-  
15 sistance Program and Policy Guide.

16 (c) HAZARD MITIGATION PLANS.—Section 322 of the  
17 Robert T. Stafford Disaster Relief and Emergency Assist-  
18 ance Act (42 U.S.C. 5165) is amended—

19 (1) in subsection (a) by striking the period at  
20 the end and inserting “, including—

21 “(1) identifying the extent to which resilience is  
22 or will be incorporated into other planning processes,  
23 including community land use, economic develop-  
24 ment, capital improvement budgets and transpor-  
25 tation planning processes;

1           “(2) goals and objectives related to increasing  
2           resilience over a 5-year period, including benchmarks  
3           for future work and an assessment of past progress;

4           “(3) the building codes in existence at the time  
5           the plan is submitted and standards that are in use  
6           by the State for all manner of planning or develop-  
7           ment purposes and how the State has or will comply  
8           with the standards set forth in section 406(e)(1)(A);

9           “(4) the use of nature-based solutions or other  
10          mitigation activities that conserve or restore natural  
11          features that can serve to abate or lessen the im-  
12          pacts of future disasters;

13          “(5) integration of each local mitigation plan  
14          with the State, Indian Tribe, or territory plan; and

15          “(6) the disparate impacts on underserved com-  
16          munities (as such term is defined in section 203(a))  
17          and plans to address any disparities.”; and

18          (2) by adding at the end the following:

19          “(f) GUIDANCE.—The Administrator of the Federal  
20          Emergency Management Agency shall issue specific guid-  
21          ance on resilience goals and provide technical assistance  
22          for States, Indian Tribes, territories, and local govern-  
23          ments to meet such goals.

24          “(g) ADEQUATE STAFFING.—The Administrator of  
25          the Federal Emergency Management Agency shall ensure



1 that ample staff are available to develop the guidance and  
2 technical assistance under section 322, including hazard  
3 mitigation planning staff and personnel with expertise in  
4 community planning, land use development, and consensus  
5 based codes and hazard resistant designs at each regional  
6 office that specifically focus on providing financial and  
7 non-financial direct technical assistance to States, Indian  
8 Tribes, and territories.

9 “(h) REPORTING.—Not less frequently than every 5  
10 years, the Administrator shall submit to Congress a report  
11 on the progress of meeting the goals under this section.”.

12 (d) ADDITIONAL USES OF FUNDS.—Section 408 of  
13 the Robert T. Stafford Disaster Relief and Emergency As-  
14 sistance Act (42 U.S.C. 5174) is amended by adding at  
15 the end the following:

16 “(k) ADDITIONAL USES OF FUNDS.—For State and  
17 local governments that have exceeded, adopted, or are im-  
18 plementing the latest two published editions of relevant  
19 consensus-based codes, specifications, and standards that  
20 incorporate the latest hazard-resistant designs and estab-  
21 lish minimum acceptable criteria for the design, construc-  
22 tion, and maintenance of residential structures and facili-  
23 ties, a recipient of assistance provided under this para-  
24 graph may use such assistance in a manner consistent

1 with the standards set forth in clauses (ii) and (iii) of sec-  
2 tion 406(e)(1)(A).”.

3 (e) COLLABORATION WITH OTHER AGENCIES.—In  
4 awarding grants under the Robert T. Stafford Disaster  
5 Relief and Emergency Assistance Act (42 U.S.C. 5121 et  
6 seq.), the Administrator of the Federal Emergency Man-  
7 agement Agency may coordinate with other relevant agen-  
8 cies, including the Environmental Protection Agency, the  
9 Department of Energy, the Department of Transpor-  
10 tation, the Corps of Engineers, the Department of Agri-  
11 culture, and the Department of Housing and Urban De-  
12 velopment, as necessary, to improve collaboration for eligi-  
13 ble activities under the Act.

14 (f) GAO REPORTS.—

15 (1) EXTREME TEMPERATURE EVENTS.—Not  
16 later than 1 year after the date of enactment of this  
17 Act, and every 5 years thereafter, the Comptroller  
18 General of the United States shall evaluate and  
19 issue to Congress and the Federal Emergency Man-  
20 agement Agency a report regarding the impacts of  
21 extreme temperatures events on communities, the  
22 challenges posed to the Federal Emergency Manage-  
23 ment Agency in addressing extreme temperature  
24 events, and recommendations for the Federal Emer-  
25 gency Management Agency to better provide assist-

1       ance to communities experiencing extreme tempera-  
2       ture events. The report may also include examples of  
3       specific mitigation and resilience projects that com-  
4       munities may undertake, and the Federal Emer-  
5       gency Management Agency may consider, to reduce  
6       the impacts of extreme temperatures on and within  
7       building structures, participatory processes that  
8       allow for public engagement in determining and ad-  
9       dressing local risks and vulnerabilities related to ex-  
10      treme temperatures events, and community infra-  
11      structure, including heating or cooling shelters.

12           (2) SMOKE AND INDOOR AIR QUALITY.—Not  
13      later than 1 year after the date of enactment of this  
14      Act, and every 5 years thereafter, the Comptroller  
15      General shall evaluate and issue to Congress and the  
16      Federal Emergency Management Agency a report  
17      regarding the impacts of wildfire smoke and poor in-  
18      door air quality, the challenges posed to Federal  
19      Emergency Management Agency in addressing wild-  
20      fire smoke and indoor air quality, and recommenda-  
21      tions for the Federal Emergency Management Agen-  
22      cy to better provide assistance to communities and  
23      individuals in dealing with wildfire smoke and indoor  
24      air quality.

1 (g) REPORT CONGRESS AND UPDATE OF COST EF-  
2 FECTIVENESS DETERMINATIONS AND DECLARATIONS.—

3 (1) REPORT.—Not later than 2 years after the  
4 date of enactment of this Act, the Administrator of  
5 the Federal Emergency Management Agency, in co-  
6 ordination with the Director of the Office of Man-  
7 agement and Budget, shall submit to Congress a re-  
8 port regarding the challenges posed by the Agency’s  
9 requirements for declaring an incident or deter-  
10 mining the cost effectiveness of mitigation activities  
11 and specifically how such requirements may dis-  
12 proportionately burden small impoverished commu-  
13 nities, or specific vulnerable populations within com-  
14 munities.

15 (2) UPDATE OF COST EFFECTIVENESS DETER-  
16 MINATION.—Not later than 5 years after the date of  
17 enactment of this Act, the Administrator, to the ex-  
18 tent practicable, shall update the requirements for  
19 determining cost effectiveness and declaring inci-  
20 dents, including selection of appropriate interest  
21 rates, based on the findings made under subsection  
22 (a).

1 **SEC. 602. FIRE MANAGEMENT ASSISTANCE PROGRAM POL-**  
2 **ICY.**

3 The Administrator of the Federal Emergency Man-  
4 agement Agency shall issue such regulations as are nec-  
5 essary to update the categories of eligibility and timelines  
6 for the fire management assistance program under section  
7 420 of the Robert T. Stafford Disaster Relief and Emer-  
8 gency Assistance Act (42 U.S.C. 5187) to be, to the max-  
9 imum extent practicable, the same as such categories and  
10 timelines under the public assistance program under sec-  
11 tion 406 of such Act (42 U.S.C. 5172).

12 **SEC. 603. CHANGES TO PUBLIC ASSISTANCE POLICY GUIDE.**

13 Not later than 1 year after the date of enactment  
14 of this Act, the Administrator of the Federal Emergency  
15 Management Agency shall issue such regulations as are  
16 necessary to update the Public Assistance Program and  
17 Policy Guide of the Federal Emergency Management  
18 Agency to include guidance on the wildfire-specific chal-  
19 lenges, including debris removal, emergency protective  
20 measures, and the resulting toxicity of drinking water re-  
21 sources.

22 **SEC. 604. MITIGATION BENEFIT-COST ANALYSIS.**

23 (a) IN GENERAL.—The Administrator of the Federal  
24 Emergency Management Agency shall conduct a review of  
25 the benefit cost analysis criteria for mitigation projects  
26 under sections 203 and 404 of the Robert T. Stafford Dis-

1 aster Relief and Emergency Assistance Act (42 U.S.C. )

2 to consider a broader range of factors, including—

3 (1) the establishment of a benefit cost analysis  
4 pre-calculated benefits critereon for common defen-  
5 sible space mitigation projects;

6 (2) projects that use nature-based infrastruc-  
7 ture;

8 (3) considerations for ecological and societal  
9 health;

10 (4) carbon sequestration;

11 (5) improved water quality; and

12 (6) lessening disaster impact on traditionally  
13 underserved communities.

14 (b) UPDATED CRITERIA.—Not later than 1 year after  
15 the date of enactment of this Act, the Administrator shall  
16 issue such regulations as are necessary to—

17 (1) update the benefit cost analysis criteria for  
18 mitigation projects under sections 203 and 404 of  
19 the Robert T. Stafford Disaster Relief and Emer-  
20 gency Assistance Act (42 U.S.C. ) based on the re-  
21 sults of the review conducted under subsection (a);  
22 and

23 (2) prioritize projects under such sections based  
24 on the benefit cost analysis criteria updated under  
25 paragraph (1).

Page 500, line 24, strike “section a” and insert “section 552a”.

Page 557, lines 7 strike the period and all that follows through “fiscal year” on line 8 and insert “of which, not more than 4 percent for each fiscal year is authorized to be appropriated”.

