

**AMENDMENT TO H.R. 1309****OFFERED BY MS. WATERS OF CALIFORNIA**

After section 10, insert the following new section  
(and redesignate succeeding sections and any references  
to such sections, accordingly):

1 **SEC. 11. NOTIFICATION TO HOMEOWNERS REGARDING**  
2 **MANDATORY PURCHASE REQUIREMENT AP-**  
3 **PLICABILITY AND RATE PHASE-INS.**

4 Section 201 of the Flood Disaster Protection Act of  
5 1973 (42 U.S.C. 4105) is amended by adding at the end  
6 the following new subsection:

7 “(f) ANNUAL NOTIFICATION.—The Director, in con-  
8 sultation with affected communities, shall establish and  
9 carry out a plan to notify residents of areas having special  
10 flood hazards, on an annual basis—

11 “(1) that they reside in such an area;

12 “(2) of the geographical boundaries of such  
13 area;

14 “(3) of whether section 1308(h) of the National  
15 Flood Insurance Act of 1968 applies to properties  
16 within such area;

17 “(4) of the provisions of section 102 requiring  
18 purchase of flood insurance coverage for properties

1 located in such an area, including the date on which  
2 such provisions apply with respect to such area, tak-  
3 ing into consideration section 102(i); and  
4 “(5) of a general estimate of what similar  
5 homeowners in similar areas typically pay for flood  
6 insurance coverage, taking into consideration section  
7 1308(g) of the National Flood Insurance Act of  
8 1968.”.



**AMENDMENT TO H.R. 1309**  
**OFFERED BY MS. WATERS OF CALIFORNIA**

After section 12, insert the following new section  
(and redesignate succeeding sections and any references  
to such sections, accordingly):

1   **SEC. 13. NOTIFICATION TO TENANTS OF AVAILABILITY OF**  
2                           **CONTENTS INSURANCE.**

3           The National Flood Insurance Act of 1968 is amend-  
4 ed by inserting after section 1308 (42 U.S.C. 4015) the  
5 following new section:

6   **“SEC. 1308A. NOTIFICATION TO TENANTS OF AVAILABILITY**  
7                           **OF CONTENTS INSURANCE.**

8           “(a) IN GENERAL.—The Director shall, upon enter-  
9 ing into a contract for flood insurance coverage under this  
10 title for any property—

11                   “(1) provide to the insured sufficient copies of  
12 the notice developed pursuant to subsection (b); and

13                   “(2) require the insured to provide a copy of  
14 the notice, or otherwise provide notification of the  
15 information under subsection (b) in the manner that  
16 the manager or landlord deems most appropriate, to  
17 each such tenant and to each new tenant upon com-  
18 mencement of such a tenancy.

1       “(b) NOTICE.—Notice to a tenant of a property in  
2 accordance with this subsection is written notice that  
3 clearly informs a tenant—

4           “(1) whether the property is located in an area  
5 having special flood hazards;

6           “(2) that flood insurance coverage is available  
7 under the national flood insurance program under  
8 this title for contents of the unit or structure leased  
9 by the tenant;

10          “(3) of the maximum amount of such coverage  
11 for contents available under this title at that time;  
12 and

13          “(4) of where to obtain information regarding  
14 how to obtain such coverage, including a telephone  
15 number, mailing address, and Internet site of the  
16 Director where such information is available.”.



**AMENDMENT TO H.R. 1309**  
**OFFERED BY MS. WATERS OF CALIFORNIA**

After section 15, insert the following new section  
(and redesignate succeeding sections and any references  
to such sections, accordingly):

**1 SEC. 16. NOTICE OF AVAILABILITY OF FLOOD INSURANCE**  
**2 AND ESCROW IN RESPA GOOD FAITH ESTI-**  
**3 MATE.**

4 Subsection (c) of section 5 of the Real Estate Settle-  
5 ment Procedures Act of 1974 (12 U.S.C. 2604(c)) is  
6 amended by adding at the end the following new sentence:  
7 “Each such good faith estimate shall include the following  
8 conspicuous statements and information: (1) that flood in-  
9 surance coverage for residential real estate is generally  
10 available under the national flood insurance program  
11 whether or not the real estate is located in an area having  
12 special flood hazards and that, to obtain such coverage,  
13 a home owner or purchaser should contact the national  
14 flood insurance program; (2) a telephone number and a  
15 location on the Internet by which a home owner or pur-  
16 chaser can contact the national flood insurance program;  
17 and (3) that the escrowing of flood insurance payments  
18 is required for many loans under section 102(d) of the

1 Flood Disaster Protection Act of 1973, and may be a con-  
2 venient and available option with respect to other loans.”.

