

119TH CONGRESS
2D SESSION

H. R. 9511

To require the Administrator of the Federal Emergency Management Agency to develop a flood insurance information tool, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 29, 2026

Mr. FIELDS (for himself, Mr. CARTER of Louisiana, Mr. BRESNAHAN, and Mr. EZELL) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To require the Administrator of the Federal Emergency Management Agency to develop a flood insurance information tool, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “NFIP Premium Trans-
5 parency Act”.

1 **SEC. 2. DISSEMINATION OF FLOOD INSURANCE INFORMA-**
2 **TION.**

3 The National Flood Insurance Act of 1968 (42
4 U.S.C. 4001 et seq.) is amended by striking section 1313
5 and inserting the following:

6 **“SEC. 1313. DISSEMINATION OF FLOOD INSURANCE INFOR-**
7 **MATION.**

8 “(a) IN GENERAL.—The Administrator shall ensure
9 that the declaration page for each flood insurance policy
10 issued under the national flood insurance program for a
11 property shall, not later than 12 months after the date
12 of the enactment of this section, include the following:

13 “(1) The current insurance premium for such
14 property, including a description of any discounts
15 being applied including any discounts associated
16 with—

17 “(A) building, construction, or substantial
18 improvement which began before the Adminis-
19 trator published an initial rate map for the
20 community;

21 “(B) eligibility for less than actuarial rates
22 under section 1307(a)(2) or section 1307(g);

23 “(C) the newly mapped property discount
24 under section 1308(i);

25 “(D) an estimate of the number years re-
26 maining until the premium for such property

1 shall match the full-risk based premium for
2 such property, having accounted for the annual
3 limitation on premium increases under section
4 1308(e);

5 “(E) available mitigation options and asso-
6 ciated premium savings;

7 “(F) claim history;

8 “(G) the community rating system under
9 section 1315(b); and

10 “(H) annual limitations on premium in-
11 creases under section 1308(e).

12 “(2) Any annual limitations on premium in-
13 creases under section 1308(e).

14 “(3) The replacement cost value.

15 “(4) As determined not to be exempted from re-
16 lease or disclosure under any applicable statute and
17 not in violation of personally identifiable information
18 privacy requirements by the Administrator, all rat-
19 ing factors for the property, and the property’s rate
20 for each factor, under the risk premium rate esti-
21 mated under section 1307(a)(1) of the National
22 Flood Insurance Act, including the property’s base
23 rate, building value, concentration risk, contents
24 value, deductible insurance-to-value, drainage area,
25 distance to the coast, distance to lake, distance to

1 ocean, distance to river, elevation, elevation relative
2 to lake, elevation relative to river, first floor height,
3 floors of interest, foundation type, levee quality, ma-
4 chinery and equipment above first floor, replacement
5 cost value, structural relative elevation, territory,
6 and type of use.

7 “(5) Any special category that applies to the
8 property, including repetitive loss property or severe
9 repetitive loss property.

10 “(6) Any flood insurance requirement that ap-
11 plies to the property as a result of disaster assist-
12 ance previously provided by the Administrator.

13 “(7) On and after the date that is 36 months
14 after the date of the enactment of this section, the
15 website address where the flood insurance informa-
16 tion tool established pursuant to subsection (c) may
17 be located.

18 “(b) EXPLANATION REQUIRED.—If any item of in-
19 formation required to be included on a declaration page
20 under subsection (a) cannot be provided, an explanation
21 of why such item of information cannot be provided shall
22 be included on the declaration page.

23 “(c) REQUIRED INFORMATION SHARING.—The Ad-
24 ministrator shall, beginning on the date that is 12 months
25 after the date of the enactment of this section, share with

1 each insurer that issues a flood insurance policy for a
2 property under the national flood insurance program, any
3 information the Administrator has that relates to the
4 items listed in subsection (a) for such property.

5 “(d) FLOOD INSURANCE INFORMATION TOOL.—

6 “(1) IN GENERAL.—The Administrator shall,
7 not later than 36 months after the date of the enact-
8 ment of this section, develop a flood insurance infor-
9 mation tool that is accessible online and contains the
10 following information with respect to each property
11 for which a flood insurance policy is available under
12 the national flood insurance program:

13 “(A) The current insurance premium for
14 such property, including a description of any
15 reason why the current premium is less than
16 actuarial rates; including due to grandfathering,
17 pre-FIRM discount status, newly mapped prop-
18 erty status, or a Community Rating System
19 status.

20 “(B) A description of any limitations on
21 annual premium increases.

22 “(C) The risk premium rate for such prop-
23 erty.

1 “(D) The replacement cost value for such
2 property, and the date on which such value was
3 calculated.

4 “(E) As determined not to be exempted
5 from release or disclosure under any applicable
6 statute and not in violation of personally identi-
7 fiable information privacy requirements by the
8 Administrator, all rating factors for the prop-
9 erty, and the property’s rate for each factor,
10 under the risk premium rate estimated under
11 section 1307(a)(1) of the National Flood Insur-
12 ance Act, including the property’s base rate,
13 building value, concentration risk, contents
14 value, deductive insurance-to-value, drainage
15 area, distance to the coast, distance to lake, dis-
16 tance to ocean, distance to river, elevation, ele-
17 vation relative to lake, elevation relative to
18 river, first floor height, floors of interest, foun-
19 dation type, levee quality, machinery and equip-
20 ment above first floor, replacement cost value,
21 structural relative elevation, territory, and type
22 of use.

23 “(F) A detailed flood history for such
24 property that includes a list of any prior claims
25 under the national flood insurance program as-

1 sociated with such property and the dates of
2 such claims.

3 “(G) Any special category that applies to
4 the property, including repetitive loss property
5 or severe repetitive loss property.

6 “(H) The date of the most recent flood
7 hazard determination of such property and the
8 date of any planned future flood hazard deter-
9 mination of such property.

10 “(I) Any flood insurance requirement that
11 applies to the property as a result of disaster
12 assistance previously provided by the Adminis-
13 trator.

14 “(J) Any additional information the Ad-
15 ministrator determines appropriate.

16 “(2) EXPLANATION REQUIRED.—If any item of
17 information required to be included in the flood in-
18 surance information tool under paragraph (1) can-
19 not be provided, an explanation of why such item of
20 information cannot be provided shall be included in
21 the flood insurance information tool.

22 “(3) ACCESS TO THE FLOOD INSURANCE IN-
23 FORMATION TOOL.—The Administrator shall, not-
24 withstanding any conflicting provision in the Privacy
25 Act of 1974, provide access to the flood insurance

1 information tool, suite of tools, or discrete parts of
2 such tools, to—

3 “(A) the public, for all information where
4 the Administrator has determined that release
5 to the public is in the best interest of the pub-
6 lic; and

7 “(B) owners of properties for which a flood
8 insurance policy is issued under the national
9 flood insurance program, for information where
10 the Administrator has determined that release
11 to the public is not in the best interest of the
12 public.

13 “(4) ADJUSTMENT CAPABILITY.—To the degree
14 practicable, the flood insurance information tool, or
15 suite of tools, developed by Administrator shall allow
16 users to, with respect to each item of information
17 listed in paragraph (1)—

18 “(A) adjust variables that change over
19 time and impact flood risk; and

20 “(B) evaluate how such adjustments or
21 mitigation activities would—

22 “(i) reduce the risk of flooding; and

23 “(ii) decrease premiums.

24 “(5) USE OF EXISTING TOOLS.—The Secretary
25 may, when developing a flood insurance information

1 tool paragraph (1), improve upon or expand an ex-
2 isting tool or resource used by Federal Emergency
3 Management Agency if improving upon or expanding
4 such tool would reduce the cost of developing a flood
5 insurance information tool paragraph (1).

6 “(e) REPLACEMENT COST VALUE DEFINED.—The
7 term ‘replacement cost value’ means the cost to replace
8 that part of a building that is damaged by flood, without
9 depreciation.

10 “(f) ADDITIONAL INFORMATION AVAILABILITY.—
11 Not later than 1 year after the date of enactment of this
12 Act, and annually thereafter, the Administrator shall pub-
13 lish online, for each State, county, and ZIP Code in the
14 United States, a distribution showing the median, mean,
15 lower and upper quartiles, maximum, and minimum—

16 “(1) the chargeable premium rates prescribed
17 under section 1308 of the National Flood Insurance
18 Act of 1968 (42 U.S.C. 4015); and

19 “(2) full risk premium rates under section
20 1307(a)(1) of the National Flood Insurance Act of
21 1968.”.

22 **SEC. 3. REPORT.**

23 The Comptroller General of the United States shall,
24 not later than 2 years after the date on which the Admin-
25 istrator of the Federal Emergency Management Agency

1 makes available the flood insurance information tool re-
2 quired to be developed under section 1313(c) of the Na-
3 tional Flood Insurance Act of 1968, publish a report that
4 analyzes the following:

5 (1) Whether the following information could be
6 added to flood insurance information tool established
7 by the Administrator of the Federal Emergency
8 Management Agency pursuant to section 1313 of the
9 National Flood Insurance Act of 1968:

10 (A) Any property acquisition programs for
11 which the property qualifies.

12 (B) Any nature based solutions that may
13 be used to reduce the flood risk for the prop-
14 erty.

15 (C) Coastal restoration projects, as imple-
16 mented by a State or local government or in-
17 cluded in a State-approved coastal master plan.

18 (D) Any planned or existing flood defenses
19 in the area in which a property is located, in-
20 cluding projects authorized by the Water Re-
21 sources Development Act.

22 (E) Any implications that additional devel-
23 opment in the area where property is located
24 may have on flood risk.

1 (F) Any standards established locally that
2 affect the repair or improvement of the prop-
3 erty, including—

4 (i) any limitations on repairs or im-
5 provements based on the value of the prop-
6 erty; and

7 (ii) any local standards that go be-
8 yond the standards required under the na-
9 tional flood insurance program.

10 (G) A description of any community rating
11 system rating that impacts the property and
12 discounts that may be available based on this
13 rating system.

14 (2) Whether access to the flood insurance infor-
15 mation tool established by the Administrator of the
16 Federal Emergency Management Agency pursuant
17 to section 1313 of the National Flood Insurance Act
18 of 1968 could be provided to prospective buyers of
19 properties for which a flood insurance policy is
20 issued under the national flood insurance program.

21 (3) Whether the flood insurance information
22 tool established by the Administrator of the Federal
23 Emergency Management Agency pursuant to section
24 1313 of the National Flood Insurance Act of 1968
25 could allow users to, with respect to each item of in-

1 formation listed in paragraph in the flood insurance
2 tool, adjust variables that impact flood risk, includ-
3 ing—

4 (A) relative sea level rise;

5 (B) extension or reduction of impervious
6 cover;

7 (C) levee reliability changes; and

8 (D) coastal land loss or coastal restoration,
9 including hydrologic restoration, sediment diver-
10 sion, marsh creation, shoreline protection, and
11 other project types.

12 (4) Whether the types of information available
13 within the flood insurance information tool estab-
14 lished by the Administrator of the Federal Emer-
15 gency Management Agency pursuant to section 1313
16 of the National Flood Insurance Act of 1968 could
17 be expanded further.

18 (5) Whether the information provided by the
19 flood insurance tool established by the Administrator
20 of the Federal Emergency Management Agency pur-
21 suant to section 1313 of the National Flood Insur-
22 ance Act of 1968 could be used by policy holders as
23 part of any appeals procedure implemented by the

- 1 Administrator on or after the date of the enactment
- 2 of this Act.

