

To: Dravis, Samantha[dravis.samantha@epa.gov]
From: POLITICO Pro
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Subject: Scalise, Hensarling flood insurance deal includes revised penalties for repeat losses

By Zachary Warmbrodt

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A deal struck between House Majority Whip [Steve Scalise](#) (R-La.) and House Financial Services Chairman [Jeb Hensarling](#) (R-Texas) to overhaul the National Flood Insurance Program is expected to impose new penalties on homeowners with repeat flooding but less harshly than initially proposed.

The flood insurance package that Hensarling's committee approved in June would target properties that file multiple claims with the flood program and then, depending on the severity of losses, raise their insurance rates or kick them out of the program altogether.

Scalise, who represents a southern Louisiana district where flood insurance affordability is a key issue, had been fighting Hensarling on the proposal.

According to several sources, the revised version of [H.R. 2874 \(115\)](#) will change the timing of potential penalties so that claims counting against a property would begin adding up after the bill's enactment, rather than having the law include losses incurred retroactively.

A property that makes two claims will face a 10 percent annual premium increase, and after making a third would face a 15 percent increase, sources said.

Another revision is expected to be made to a proposal that would have prohibited the program from offering new coverage to properties that received total claims payments exceeding twice their value. The new bill is expected to change the trigger to three times the value of a property.

WHAT'S NEXT: Hensarling has not released the final text of the compromise bill.

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