

S 3994

Flood Insurance Affordability and Risk Notification Act

**Congress:** 111 (2009–2011, Ended)

**Chamber:** Senate

**Policy Area:** Emergency Management

**Introduced:** Dec 1, 2010

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Dec 1, 2010)

**Official Text:** <https://www.congress.gov/bill/111th-congress/senate-bill/3994>

Sponsor

**Name:** Sen. Durbin, Richard J. [D-IL]

**Party:** Democratic • **State:** IL • **Chamber:** Senate

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Schumer, Charles E. [D-NY]	D · NY		Dec 1, 2010

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Dec 1, 2010

Subjects & Policy Tags

**Policy Area:**

Emergency Management

Related Bills

No related bills are listed.

Flood Insurance Affordability and Risk Notification Act - Amends the Flood Disaster Protection Act of 1973 to delay, for a five-year period, the effective date for the mandatory purchase of flood insurance for certain new flood hazard areas not previously designated as having special flood hazards (with "100-year floodplains"). Limits such delay to geographic areas whose state or local governments have developed an evacuation plan and implemented an outreach and communication plan to advise occupants of flood risks and evacuation routes.

Makes the preferred risk rate method premium available for flood insurance coverage for properties located in such areas during such five-year time period.

Amends the National Flood Insurance Act of 1968 to set forth a five-year phase-in of flood insurance rates for newly mapped areas not previously designated as having special flood hazards.

Directs the Administrator of the Federal Emergency Management Agency (FEMA) to: (1) work to enhance communication and outreach to states, local communities, and property owners about the effects of any potential changes or updates to National Flood Insurance Program rate maps, including their effects on flood insurance purchase requirements; (2) engage with local communities to enhance communication and outreach to their residents; and (3) make certain information available to the public on the FEMA website, including information on the availability and cost of flood insurance.

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### **Actions Timeline**

- **Dec 1, 2010:** Introduced in Senate
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