

## HR 1453

Flood Insurance Fairness Act of 2011

**Congress:** 112 (2011–2013, Ended)

**Chamber:** House

**Policy Area:** Emergency Management

**Introduced:** Apr 8, 2011

**Current Status:** Referred to the Subcommittee on Insurance, Housing and Community Opportunity.

**Latest Action:** Referred to the Subcommittee on Insurance, Housing and Community Opportunity. (May 2, 2011)

**Official Text:** <https://www.congress.gov/bill/112th-congress/house-bill/1453>

### Sponsor

**Name:** Rep. Hinchey, Maurice D. [D-NY-22]

**Party:** Democratic • **State:** NY • **Chamber:** House

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	May 2, 2011

### Subjects & Policy Tags

#### Policy Area:

Emergency Management

### Related Bills

Bill	Relationship	Last Action
112 HR 1026	Related bill	<b>Apr 4, 2011:</b> Referred to the Subcommittee on Insurance, Housing and Community Opportunity.

## Summary (as of Apr 8, 2011)

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Flood Insurance Fairness Act of 2011 - Amends the Flood Disaster Protection Act of 1973 to delay, for certain areas not previously designated as having special flood hazards, the effective date for the mandatory purchase of flood insurance until the expiration of the five-year period beginning upon the date that revisions to certain flood insurance maps become available.

Prohibits this Act from being construed to authorize or require any payment or refund for flood insurance coverage purchases that covered any period during which such coverage is not required for the insured property.

Amends the National Flood Insurance Act of 1968 to prescribe a five-year phase-in schedule for flood insurance rates for areas newly mapped as having special flood hazards.

Requires the Administrator of the Federal Emergency Management Agency (FEMA) to reimburse property owners for costs incurred in requests to remove property from base flood elevations.

Instructs the FEMA Administrator to submit to Congress a community outreach plan updating floodplain areas and flood-risk zones.

Instructs the FEMA Administrator to notify the appropriate Members of Congress of actions taken regarding any modernization of a floodplain area or flood-risk zone in their respective states or districts.

## Actions Timeline

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- **May 2, 2011:** Referred to the Subcommittee on Insurance, Housing and Community Opportunity.
- **Apr 8, 2011:** Introduced in House
- **Apr 8, 2011:** Referred to the House Committee on Financial Services.

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