

## HR 1485

To amend the National Flood Insurance Act of 1968 to modify the phase-in increases in flood insurance premium rates for certain properties, and for other purposes.

**Congress:** 113 (2013–2015, Ended)

**Chamber:** House

**Policy Area:** Emergency Management

**Introduced:** Apr 11, 2013

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Apr 11, 2013)

**Official Text:** <https://www.congress.gov/bill/113th-congress/house-bill/1485>

### Sponsor

**Name:** Rep. LoBiondo, Frank A. [R-NJ-2]

**Party:** Republican • **State:** NJ • **Chamber:** House

### Cosponsors (18 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Runyan, Jon [R-NJ-3]	R · NJ		Apr 12, 2013
Rep. Smith, Christopher H. [R-NJ-4]	R · NJ		Apr 18, 2013
Rep. Johnson, Bill [R-OH-6]	R · OH		Apr 19, 2013
Rep. Boustany, Charles W., Jr. [R-LA-3]	R · LA		May 6, 2013
Rep. Miller, Jeff [R-FL-1]	R · FL		May 6, 2013
Rep. Pascrell, Bill, Jr. [D-NJ-9]	D · NJ		May 14, 2013
Rep. Rooney, Thomas J. [R-FL-17]	R · FL		May 14, 2013
Rep. Davis, Rodney [R-IL-13]	R · IL		May 16, 2013
Rep. Frelinghuysen, Rodney P. [R-NJ-11]	R · NJ		May 16, 2013
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		May 21, 2013
Rep. King, Peter T. [R-NY-2]	R · NY		May 21, 2013
Rep. Lance, Leonard [R-NJ-7]	R · NJ		May 21, 2013
Rep. Sires, Albio [D-NJ-8]	D · NJ		May 21, 2013
Rep. Holt, Rush [D-NJ-12]	D · NJ		Jun 5, 2013
Rep. Michaud, Michael H. [D-ME-2]	D · ME		Jun 5, 2013
Rep. Pallone, Frank, Jr. [D-NJ-6]	D · NJ		Jun 18, 2013
Rep. Nugent, Richard B. [R-FL-11]	R · FL		Sep 12, 2013
Rep. McIntyre, Mike [D-NC-7]	D · NC		Dec 3, 2013

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Apr 11, 2013

## Subjects & Policy Tags

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### Policy Area:

Emergency Management

### Related Bills

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No related bills are listed.

### Summary (as of Apr 11, 2013)

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Amends the National Flood Insurance Act of 1968 to authorize the Administrator of the Federal Emergency Management Agency (FEMA) to provide flood insurance to certain prospective insureds at rates less than certain statutory estimates.

Increases by 12.5% each year the chargeable risk premium rates for flood insurance for business property and for residential property which is not the primary residence of an individual until the average risk premium rate for such properties is equal to the average of the risk premium rates for specified other properties.

Increases by 12.5% each year the chargeable risk premium rates for flood insurance for primary residences purchased after the enactment of the Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters [enacted July 6, 2012]) as if such increase began on the date of such enactment, until the average risk premium rate for such primary residences is equal to the average of the risk premium rates for specified other properties.

Requires the FEMA Administrator to adjust the chargeable risk premium rates for flood insurance, for properties subject to such 12.5% increase, as if the amendments made by this Act were enacted at the same time as Biggert-Waters.

### Actions Timeline

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- **Apr 11, 2013:** Introduced in House
- **Apr 11, 2013:** Referred to the House Committee on Financial Services.