

S 1610

Homeowner Flood Insurance Affordability Act of 2013

Congress: 113 (2013–2015, Ended)

Chamber: Senate

Policy Area: Emergency Management

Introduced: Oct 29, 2013

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. (Oct 29, 2013)

Official Text: <https://www.congress.gov/bill/113th-congress/senate-bill/1610>

Sponsor

Name: Sen. Menendez, Robert [D-NJ]

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

Cosponsors (28 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Begich, Mark [D-AK]	D · AK		Oct 29, 2013
Sen. Cochran, Thad [R-MS]	R · MS		Oct 29, 2013
Sen. Franken, Al [D-MN]	D · MN		Oct 29, 2013
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Oct 29, 2013
Sen. Heitkamp, Heidi [D-ND]	D · ND		Oct 29, 2013
Sen. Hoeven, John [R-ND]	R · ND		Oct 29, 2013
Sen. Isakson, Johnny [R-GA]	R · GA		Oct 29, 2013
Sen. Landrieu, Mary L. [D-LA]	D · LA		Oct 29, 2013
Sen. Markey, Edward J. [D-MA]	D · MA		Oct 29, 2013
Sen. Merkley, Jeff [D-OR]	D · OR		Oct 29, 2013
Sen. Nelson, Bill [D-FL]	D · FL		Oct 29, 2013
Sen. Schumer, Charles E. [D-NY]	D · NY		Oct 29, 2013
Sen. Vitter, David [R-LA]	R · LA		Oct 29, 2013
Sen. Warren, Elizabeth [D-MA]	D · MA		Oct 29, 2013
Sen. Scott, Tim [R-SC]	R · SC		Oct 31, 2013
Sen. Klobuchar, Amy [D-MN]	D · MN		Nov 4, 2013
Sen. Wicker, Roger F. [R-MS]	R · MS		Nov 4, 2013
Sen. Manchin, Joe, III [D-WV]	D · WV		Nov 6, 2013
Sen. Casey, Robert P., Jr. [D-PA]	D · PA		Nov 7, 2013
Sen. Booker, Cory A. [D-NJ]	D · NJ		Nov 12, 2013
Sen. Graham, Lindsey [R-SC]	R · SC		Nov 18, 2013
Sen. Hagan, Kay R. [D-NC]	D · NC		Nov 18, 2013
Sen. Schatz, Brian [D-HI]	D · HI		Nov 19, 2013
Sen. Blumenthal, Richard [D-CT]	D · CT		Dec 12, 2013
Sen. Murkowski, Lisa [R-AK]	R · AK		Dec 12, 2013
Sen. Reed, Jack [D-RI]	D · RI		Dec 12, 2013
Sen. Whitehouse, Sheldon [D-RI]	D · RI		Dec 12, 2013
Sen. Collins, Susan M. [R-ME]	R · ME		Jan 7, 2014

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Oct 29, 2013

Subjects & Policy Tags

Policy Area:

Emergency Management

Related Bills

Bill	Relationship	Last Action
113 HR 3370	Identical bill	Mar 21, 2014: Became Public Law No: 113-89.
113 S 1926	Related bill	Jan 31, 2014: Held at the desk.
113 S 1846	Related bill	Jan 15, 2014: Motion to proceed to consideration of measure made in Senate. (consideration: CR S335, S344-360)
113 HR 3834	Related bill	Jan 9, 2014: Referred to the House Committee on Financial Services.
113 HR 3511	Related bill	Nov 15, 2013: Referred to the Committee on Financial Services, and in addition to the Committee on Rules, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.
113 S 1601	Related bill	Oct 29, 2013: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Homeowner Flood Insurance Affordability Act of 2013 - Prohibits the Administrator of the Federal Emergency Management Agency (FEMA) from: (1) increasing flood insurance risk premium rates to reflect the current risk of flood for certain property located in specified areas subject to a certain mandatory premium adjustment, or (2) reducing such subsidies for any property not insured by the flood insurance program as of July 6, 2012, or any policy that has lapsed in coverage as a result of the policyholder's deliberate choice (Pre-Flood Insurance Rate Map or pre-FIRM properties). Sets forth expiration dates for such prohibitions.

Amends the National Flood Insurance Act of 1968 (NFIA) to prohibit the Administrator from providing flood insurance to prospective insureds at rates less than those estimated for any property purchased after the expiration of such six-month period (currently, any property purchased after July 6, 2012).

Directs FEMA to: (1) restore during such six-month period specified estimated risk premium rate subsidies for flood insurance for pre-FIRM properties and properties purchased after such six-month period, and (2) submit to certain congressional committees a draft affordability framework addressing the affordability of flood insurance sold under the National Flood Insurance Program.

Prescribes procedures for expedited congressional consideration of legislation on FEMA affordability authorities.

Permits FEMA to enter into an agreement with another federal agency either to: (1) complete the affordability study, or (2) prepare the draft affordability framework.

Directs FEMA submit to certain congressional committees the affordability study and report.

Amends NFIA to authorize FEMA to reimburse homeowners for successful map appeals.

Makes any community that has made adequate progress on the construction (as under current law) or reconstruction (new) of a flood protection system which will afford flood protection for the one-hundred year frequency flood eligible for flood insurance at premium rates not exceeding those which would apply if such flood protection system had been completed.

Revises guidelines governing availability of flood insurance in communities restoring discredited flood protection systems to include riverine and coastal levees.

Requires FEMA to: (1) rate a covered structure using the elevation difference between the floodproofed elevation of the covered structure and the adjusted base flood elevation of the covered structure; and (2) designate a Flood Insurance Advocate to advocate for the fair treatment of policy holders under the National Flood Insurance Program and property owners in the mapping of flood hazards, the identification of risks from flood, and the implementation of measures to minimize the risk of flood.

Actions Timeline

- **Oct 29, 2013:** Introduced in Senate
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