

HR 3013

Home Protection Act of 2013

Congress: 113 (2013–2015, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Aug 2, 2013

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

Latest Action: Referred to the House Committee on Financial Services. (Aug 2, 2013)

Official Text: <https://www.congress.gov/bill/113th-congress/house-bill/3013>

Sponsor

Name: Rep. Cassidy, Bill [R-LA-6]

Party: Republican • **State:** LA • **Chamber:** Senate

Cosponsors (9 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Alexander, Rodney [R-LA-5]	R · LA		Aug 2, 2013
Rep. Boustany, Charles W., Jr. [R-LA-3]	R · LA		Aug 2, 2013
Rep. Grimm, Michael G. [R-NY-11]	R · NY		Aug 2, 2013
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Aug 2, 2013
Rep. Nunnelee, Alan [R-MS-1]	R · MS		Aug 2, 2013
Rep. Palazzo, Steven M. [R-MS-4]	R · MS		Aug 2, 2013
Rep. Scalise, Steve [R-LA-1]	R · LA		Aug 2, 2013
Rep. Harper, Gregg [R-MS-3]	R · MS		Oct 16, 2013
Rep. Olson, Pete [R-TX-22]	R · TX		Oct 16, 2013

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Aug 2, 2013

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Home Protection Act of 2013 - Amends the Biggert-Waters Flood Insurance Reform Act of 2012 to direct the Administrator of the Federal Emergency Management Agency (FEMA) to review, update, maintain, and publish National Flood Insurance Program rate maps under the National Flood Mapping Program with respect to areas protected by pumping stations, decertified levees, or non-federal or non-structural flood protection and mitigation measures, as well as the level of protection they provide.

Directs the Administrator to: (1) work with states, local communities, and property owners to identify such areas and measures; and (2) include in flood map updates any relevant information that leads to the appropriate use of circular wind models for the application of stillwater elevation calculations.

Amends the National Flood Insurance Act of 1968 to prohibit the Administrator from estimating flood insurance premium rates for property which, after July 6, 2012, has experienced or sustained substantial improvement exceeding 50% (currently 30%) of its fair market value.

Makes eligible for flood insurance coverage any communities that have made adequate progress, acceptable to the Administrator, on reconstruction of a flood protection system which will afford protection from the 100-year frequency flood.

Prohibits the Administrator, in determining whether adequate progress on construction or reconstruction has been made, from considering the level of federal funding involved in the enterprise.

Makes flood insurance available in communities restoring certain disaccredited flood protection systems, regardless of the level of either federal funding or participation in such restoration.

Directs the Administrator to issue regulations permitting a state or local government, either on its own accord or in conjunction with other state or local governments, to submit to FEMA payments necessary to cover part or all of the cost of any premium for any property within the government's jurisdiction.

Prohibits the Administrator from publishing either a flood insurance rate map or an update for an area unless: (1) it adequately reflects the level of protection provided by any flood protection system for the area, including a pumping station, decertified levee, or non-federal or non-structural flood mitigation measure, against the 100-year frequency flood, regardless of the system's accreditation status; or (2) the community for which a system provides protection elects not to give the data necessary for the Administrator to publish a rate map or update that adequately reflects such protection.

Nullifies the prohibition against extending premium rate subsidies to properties not insured before July 6, 2012, or to properties purchased after that date, until either of these two conditions applies.

Expresses the sense of the House of Representatives that a Bipartisan Task Force on Innovation in Financing Flood Risk should be established to: (1) compile data on innovative market-based solutions to make flood insurance more accessible and affordable, and (2) report on future flood-risk analysis and risk innovation in pricing.

Actions Timeline

- **Aug 2, 2013:** Introduced in House
- **Aug 2, 2013:** Referred to the House Committee on Financial Services.