

## HR 3456

### Flood Insurance Mitigation and Policyholder Protection Act of 2015

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Sep 9, 2015

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

**Latest Action:** Referred to the House Committee on Financial Services. (Sep 9, 2015)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/3456>

## Sponsor

**Name:** Rep. Donovan, Daniel M., Jr. [R-NY-11]

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

## Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Rice, Kathleen M. [D-NY-4]	D · NY		Sep 16, 2015
Rep. King, Peter T. [R-NY-2]	R · NY		Sep 22, 2015

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Sep 9, 2015

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
114 HR 6381	Related bill	Dec 16, 2016: Referred to the Subcommittee on Biotechnology, Horticulture, and Research.
114 HR 3583	Related bill	Apr 27, 2016: Received in the Senate and Read twice and referred to the Committee on Homeland Security and Governmental Affairs.
114 HR 4107	Related bill	Nov 19, 2015: Referred to the House Committee on Financial Services.
114 S 2324	Related bill	Nov 19, 2015: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## **Flood Insurance Mitigation and Policyholder Protection Act of 2015**

This bill amends the National Flood Insurance Act of 1968 to direct the Federal Emergency Management Agency (FEMA) to require that any report of an on-site inspection of a property by a claims adjustor or engineer for the purpose of assessing any claim for losses covered by a flood insurance policy under such Act:

- may not be transmitted to any other person, employer, agency, or entity, before it is transmitted to the insured;
- may not include alterations by, or at the request of, anyone other than such preparer and shall include the preparer's certification that it does not contain any such alterations; and
- shall be transmitted in a manner that gives reasonable assurance that it was transmitted directly to the insured by the preparer.

A claimant is authorized, in the case of a denial by FEMA or an insurance company of a claim for losses that is appealed to FEMA, to institute an action on such claim against FEMA or such insurance company in U.S. district court within one year after the date of a final determination upon appeal denying such claim.

FEMA must, within 60 days after enactment of this Act, issue guidelines required under the Homeowner Flood Insurance Affordability Act of 2014 for alternative mitigation methods, other than building elevation, to reduce flood risk to residential buildings that cannot be elevated due to their structural characteristics.

### **Actions Timeline**

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- **Sep 9, 2015:** Introduced in House
- **Sep 9, 2015:** Referred to the House Committee on Financial Services.