

HR 3285

Sustainable, Affordable, Fair, and Efficient (SAFE) National Flood Insurance Program Reauthorization Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 18, 2017

Current Status: Referred to the Subcommittee on Economic Development, Public Buildings and Emergency Management.

Latest Action: Referred to the Subcommittee on Economic Development, Public Buildings and Emergency Management. (Jul 19, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/3285>

Sponsor

Name: Rep. Higgins, Clay [R-LA-3]

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

Cosponsors (13 total)

| Cosponsor | Party / State | Role | Date Joined |
|---------------------------------------|---------------|------|--------------|
| Rep. Harper, Gregg [R-MS-3] | R · MS | | Jul 18, 2017 |
| Rep. Johnson, Mike [R-LA-4] | R · LA | | Jul 18, 2017 |
| Rep. Palazzo, Steven M. [R-MS-4] | R · MS | | Jul 18, 2017 |
| Rep. Pallone, Frank, Jr. [D-NJ-6] | D · NJ | | Jul 18, 2017 |
| Rep. Pascrell, Bill, Jr. [D-NJ-9] | D · NJ | | Jul 18, 2017 |
| Rep. Payne, Donald M., Jr. [D-NJ-10] | D · NJ | | Jul 18, 2017 |
| Rep. Sires, Albio [D-NJ-8] | D · NJ | | Jul 18, 2017 |
| Rep. Watson Coleman, Bonnie [D-NJ-12] | D · NJ | | Jul 18, 2017 |
| Rep. Crist, Charlie [D-FL-13] | D · FL | | Jul 19, 2017 |
| Rep. Curbelo, Carlos [R-FL-26] | R · FL | | Jul 25, 2017 |
| Rep. Hastings, Alcee L. [D-FL-20] | D · FL | | Jul 27, 2017 |
| Rep. Norcross, Donald [D-NJ-1] | D · NJ | | Sep 13, 2017 |
| Rep. Lofgren, Zoe [D-CA-19] | D · CA | | Oct 2, 2017 |

Committee Activity

| Committee | Chamber | Activity | Date |
|---|---------|-------------|--------------|
| Financial Services Committee | House | Referred To | Jul 18, 2017 |
| Transportation and Infrastructure Committee | House | Referred to | Jul 19, 2017 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

| Bill | Relationship | Last Action |
|------------|--------------|--|
| 115 S 3628 | Related bill | Dec 31, 2018: Pursuant to the provisions of H. Con. Res. 148, enrollment corrections on S. 3628 have been made. |
| 115 S 3703 | Related bill | Dec 4, 2018: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| 115 S 3670 | Related bill | Nov 28, 2018: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| 115 S 2090 | Related bill | Nov 7, 2017: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| 115 S 1368 | Related bill | Jun 15, 2017: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |

Summary (as of Jul 18, 2017)

Sustainable, Affordable, Fair, and Efficient (SAFE) National Flood Insurance Program Reauthorization Act of 2017

This bill amends the National Flood Insurance Act of 1968 to extend through FY2023 the National Flood Insurance Program (NFIP).

NFIP policy coverage limits for residential and nonresidential buildings are increased.

NFIP premiums, surcharges, and fees may not be increased by more than 10% each year.

The Federal Emergency Management Agency (FEMA) must provide: (1) loans for mitigation projects, and (2) other financial assistance to qualified households for NFIP premium payments and mitigation projects.

The limitation on Increased Cost of Compliance (ICC) coverage (offered by NFIP to cover the cost of flood mitigation measures on certain structures) is increased to \$100,000 and ICC eligibility is expanded.

This bill prevents the Department of the Treasury from charging interest to FEMA on amounts borrowed for NFIP through FY2023.

This bill directs FEMA to revise: (1) directives related to the Write Your Own program, (2) specified elements of the claims process, (3) the appeals process for claims and flood map determinations, and (4) certain flood risk zones.

FEMA must study business interruption coverage and participation rates in specified flood zones.

This bill also makes changes to: (1) FEMA's mitigation assistance programs, (2) the usage and collection of specified surcharges and fees, (3) the scope of coverage available under NFIP, (4) requirements of NFIP engineers and adjusters, and (5) regulations relating to the disclosure of flood risks on rental property.

This bill amends the Biggert-Waters Flood Insurance Reform Act of 2012 to reauthorize through FY2023 the National Flood Mapping Program.

Actions Timeline

- **Jul 19, 2017:** Referred to the Subcommittee on Economic Development, Public Buildings and Emergency Management.
- **Jul 18, 2017:** Introduced in House
- **Jul 18, 2017:** Referred to the Committee on Financial Services, and in addition to the Committee on Transportation and Infrastructure, 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.