

HR 3111

National Flood Insurance Program Administrative Reform Act of 2019

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jun 5, 2019

Current Status: Placed on the Union Calendar, Calendar No. 209.

Latest Action: Placed on the Union Calendar, Calendar No. 209. (Oct 28, 2019)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/3111>

Sponsor

Name: Rep. Velazquez, Nydia M. [D-NY-7]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Oct 28, 2019

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

National Flood Insurance Program Administrative Reform Act of 2019

This bill directs the Federal Emergency Management Agency (FEMA) to revise the appeals process for National Flood Insurance Program (NFIP) policyholders seeking review of a flood insurance claim denial by their insurer. The bill prohibits fraud and false statements in connection with a flood insurance claim under NFIP.

Claims under NFIP must be approved or denied no later than 120 days after the claim is made, with provisions for an extension in extraordinary cases.

The bill gives FEMA oversight in litigation conducted by Write Your Own companies. (A Write Your Own company writes and services federal standard flood insurance policies in its own name.) FEMA may not hire in connection with NFIP any disbarred or suspended attorney.

This bill directs FEMA to ensure sufficient staff for the Flood Insurance Advocate, authorizes FEMA to credit reserve funds to the National Flood Insurance Fund, and establishes pilot programs and committees.

The Government Accountability Office must report on claims adjustment practices under NFIP and NFIP coverage of earth movement and subsidence.

Actions Timeline

- **Oct 28, 2019:** Reported (Amended) by the Committee on Financial Services. H. Rept. 116-261.
- **Oct 28, 2019:** Placed on the Union Calendar, Calendar No. 209.
- **Jun 11, 2019:** Committee Consideration and Mark-up Session Held.
- **Jun 11, 2019:** Ordered to be Reported (Amended) by the Yeas and Nays: 58 - 0.
- **Jun 5, 2019:** Introduced in House
- **Jun 5, 2019:** Referred to the House Committee on Financial Services.