

HR 3872

National Flood Insurance Program Reauthorization and Reform Act of 2019

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 22, 2019

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 23, 2019)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/3872>

Sponsor

Name: Rep. Pallone, Frank, Jr. [D-NJ-6]

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

Cosponsors (18 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Crist, Charlie [D-FL-13]	D · FL		Jul 22, 2019
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		Jul 22, 2019
Rep. Higgins, Clay [R-LA-3]	R · LA		Jul 22, 2019
Rep. Kim, Andy [D-NJ-3]	D · NJ		Jul 22, 2019
Rep. Malinowski, Tom [D-NJ-7]	D · NJ		Jul 22, 2019
Rep. Mucarsel-Powell, Debbie [D-FL-26]	D · FL		Jul 22, 2019
Rep. Murphy, Stephanie N. [D-FL-7]	D · FL		Jul 22, 2019
Rep. Norcross, Donald [D-NJ-1]	D · NJ		Jul 22, 2019
Rep. Pascrell, Bill, Jr. [D-NJ-9]	D · NJ		Jul 22, 2019
Rep. Payne, Donald M., Jr. [D-NJ-10]	D · NJ		Jul 22, 2019
Rep. Sherrill, Mikie [D-NJ-11]	D · NJ		Jul 22, 2019
Rep. Sires, Albio [D-NJ-8]	D · NJ		Jul 22, 2019
Rep. Smith, Christopher H. [R-NJ-4]	R · NJ		Jul 22, 2019
Rep. Van Drew, Jefferson [D-NJ-2]	D · NJ		Jul 22, 2019
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		Jul 22, 2019
Rep. Cartwright, Matt [D-PA-8]	D · PA		Jul 24, 2019
Rep. Rose, Max [D-NY-11]	D · NY		Jul 24, 2019
Rep. Hastings, Alcee L. [D-FL-20]	D · FL		Sep 26, 2019

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jul 22, 2019
Transportation and Infrastructure Committee	House	Referred to	Jul 23, 2019

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
116 S 2170	Related bill	Jul 18, 2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
116 S 2187	Identical bill	Jul 18, 2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
116 S 2192	Related bill	Jul 18, 2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Sponsor introductory remarks on measure: CR S4953-4954)
116 S 2122	Related bill	Jul 16, 2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
116 HR 2318	Related bill	Apr 12, 2019: Referred to the House Committee on Financial Services.
116 S 1144	Related bill	Apr 11, 2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
116 HR 1610	Related bill	Mar 7, 2019: Referred to the House Committee on Financial Services.

Summary (as of Jul 22, 2019)

National Flood Insurance Program Reauthorization and Reform Act of 2019

This bill generally revises the National Flood Insurance Program (NFIP) and reauthorizes the program through FY2024.

The bill addresses NFIP coverage, cost, and availability, including by

- generally prohibiting the Federal Emergency Management Agency (FEMA) from raising certain premiums, surcharges, and fees more than 9% a year for five years;
- revising flood insurance coverage limits;
- establishing the Affordability Assistance Fund to provide financial assistance to low income households through vouchers, grants, or premium credits; and
- revising standards and certification requirements for flood insurance rate maps.

The bill also revises administrative provisions of NFIP, including by

- allowing for the continuous operation of NFIP during a lapse in appropriations, and
- prohibiting the Department of the Treasury from charging FEMA interest for NFIP debt for five years.

The bill sets forth requirements for Write Your Own companies related to reimbursements, agent commissions, and penalties for underpayment of claims. (A Write Your Own company writes and services federal standard flood insurance policies in its own name.)

The bill establishes a state revolving fund for flood mitigation activities and also provides for loans, grants, and other incentives regarding mitigation.

Actions Timeline

- **Jul 23, 2019:** Referred to the Subcommittee on Economic Development, Public Buildings, and Emergency Management.
- **Jul 22, 2019:** Introduced in House
- **Jul 22, 2019:** 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.

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