

## HR 5802

### National Flood Insurance Program Reauthorization and Reform Act of 2021

**Congress:** 117 (2021–2023, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Nov 1, 2021

**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. (Nov 2, 2021)

**Official Text:** <https://www.congress.gov/bill/117th-congress/house-bill/5802>

### Sponsor

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

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

### Cosponsors (21 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Crist, Charlie [D-FL-13]	D · FL		Nov 1, 2021
Rep. Demings, Val Butler [D-FL-10]	D · FL		Nov 1, 2021
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		Nov 1, 2021
Rep. Higgins, Clay [R-LA-3]	R · LA		Nov 1, 2021
Rep. Kim, Andy [D-NJ-3]	D · NJ		Nov 1, 2021
Rep. Malinowski, Tom [D-NJ-7]	D · NJ		Nov 1, 2021
Rep. Norcross, Donald [D-NJ-1]	D · NJ		Nov 1, 2021
Rep. Pascrell, Bill, Jr. [D-NJ-9]	D · NJ		Nov 1, 2021
Rep. Payne, Donald M., Jr. [D-NJ-10]	D · NJ		Nov 1, 2021
Rep. Sherrill, Mikie [D-NJ-11]	D · NJ		Nov 1, 2021
Rep. Sires, Albio [D-NJ-8]	D · NJ		Nov 1, 2021
Rep. Smith, Christopher H. [R-NJ-4]	R · NJ		Nov 1, 2021
Rep. Van Drew, Jefferson [R-NJ-2]	R · NJ		Nov 1, 2021
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		Nov 1, 2021
Rep. Carter, Troy [D-LA-2]	D · LA		Nov 5, 2021
Rep. Palazzo, Steven M. [R-MS-4]	R · MS		Nov 5, 2021
Rep. Wild, Susan [D-PA-7]	D · PA		Nov 5, 2021
Rep. Deutch, Theodore E. [D-FL-22]	D · FL		Apr 5, 2022
Rep. Gimenez, Carlos A. [R-FL-26]	R · FL		Apr 5, 2022
Rep. Meng, Grace [D-NY-6]	D · NY		Apr 5, 2022
Rep. Murphy, Stephanie N. [D-FL-7]	D · FL		Apr 5, 2022

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Nov 1, 2021
Transportation and Infrastructure Committee	House	Referred to	Nov 2, 2021
Ways and Means Committee	House	Referred To	Nov 1, 2021

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
117 S 3128	Related bill	Aug 4, 2022: Committee on Banking, Housing, and Urban Affairs. Hearings held.

## Summary (as of Nov 1, 2021)

### National Flood Insurance Program Reauthorization and Reform Act of 2021

This bill generally revises the National Flood Insurance Program (NFIP) and reauthorizes the program through FY2026.

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 a means-tested program to provide financial assistance to low income households through policy discounts; and
- revising standards and certification requirements for flood insurance rate maps.

The bill also revises administrative provisions of the NFIP, including by

- allowing for the continuous operation of the 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 state or tribal government revolving funds for flood mitigation activities and also provides for loans, grants, and other incentives regarding mitigation.

## Actions Timeline

- **Nov 2, 2021:** Referred to the Subcommittee on Economic Development, Public Buildings, and Emergency Management.
- **Nov 1, 2021:** Introduced in House
- **Nov 1, 2021:** Referred to the Committee on Financial Services, and in addition to the Committees on Transportation and Infrastructure, and Ways and Means, 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.