

## S 3153

### Emergency Advance Payments Modernization Act

**Congress:** 118 (2023–2025, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Oct 26, 2023

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Oct 26, 2023)

**Official Text:** <https://www.congress.gov/bill/118th-congress/senate-bill/3153>

### Sponsor

**Name:** Sen. Kennedy, John [R-LA]

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

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Oct 26, 2023

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
118 HR 6082	Identical bill	<b>Oct 26, 2023:</b> Referred to the House Committee on Financial Services.

### Summary (as of Oct 26, 2023)

#### Emergency Advance Payments Modernization Act

This bill requires the Federal Emergency Management Agency (FEMA) to establish a pilot program to enhance the delivery of advance payments made through the National Flood Insurance Program (NFIP). FEMA provides advance payment of NFIP insurance claims to certain policyholders who provide documentation before an adjuster inspection. Under the bill, FEMA must use real-time, rapid-monitoring data, including remote sensing data, to increase the speed and amount of such payments. The bill also allows FEMA to use amounts in the National Flood Insurance Fund to forgive any amounts overpaid to a policyholder under the pilot program.

## Actions Timeline

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- **Oct 26, 2023:** Introduced in Senate
- **Oct 26, 2023:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.