

118TH CONGRESS  
1ST SESSION

# H. R. 6082

To amend the National Flood Insurance Act of 1968 to establish a pilot program to increase the allowable amounts of advance payments under the National Flood Insurance Program, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

OCTOBER 26, 2023

Mr. GARBARINO introduced the following bill; which was referred to the  
Committee on Financial Services

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## A BILL

To amend the National Flood Insurance Act of 1968 to establish a pilot program to increase the allowable amounts of advance payments under the National Flood Insurance Program, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Emergency Advance  
5 Payments Modernization Act”.

6 **SEC. 2. SENSE OF CONGRESS.**

7 It is the sense of Congress that—

1           (1) advance payments made by the Federal  
2           Emergency Management Agency (referred to in this  
3           section as “FEMA”) have proven to be beneficial to  
4           those impacted by disasters;

5           (2) FEMA has provided millions of dollars in  
6           advance payments to policyholders under the Na-  
7           tional Flood Insurance Program who have started  
8           the claims process under that Program;

9           (3) the payments described in paragraph (2)  
10          are critical in helping policyholders as they begin to  
11          clean up and repair homes that have been devastated  
12          by natural disasters;

13          (4) while advance payments have proven to be  
14          beneficial to those impacted by disasters, there are  
15          still significant limitations to the process; and

16          (5) there are technological advances that can  
17          enhance the advance payments program, and FEMA  
18          should harness those advances to improve the cus-  
19          tomer experience and streamline FEMA’s payments  
20          program with the overall goal of easing burdens on  
21          those whose lives have been shattered by natural dis-  
22          asters.

1 **SEC. 3. PILOT PROGRAM FOR REMOTE NATIONAL FLOOD**  
2 **INSURANCE PROGRAM CLAIMS.**

3 Part C of chapter II of the National Flood Insurance  
4 Act of 1968 (42 U.S.C. 4081 et seq.) is amended by add-  
5 ing at the end the following:

6 **“SEC. 1349. ADVANCE PAYMENTS PILOT PROGRAM.**

7 “(a) DEFINITIONS.—In this section:

8 “(1) COVERED DATA.—The term ‘covered data’  
9 means real-time, rapid monitoring data, including  
10 data obtained through remote sensing technology.

11 “(2) COVERED PROPERTY.—The term ‘covered  
12 property’ means a property for which the Adminis-  
13 trator has received covered data indicating that  
14 flooding has occurred.

15 “(3) ELIGIBLE POLICYHOLDER.—The term ‘eli-  
16 gible policyholder’ means a person holding coverage  
17 made available under the national flood insurance  
18 program, where the property that is the subject of  
19 that coverage is a covered property.

20 “(b) PILOT PROGRAM.—

21 “(1) ESTABLISHMENT.—Not later than 180  
22 days after the date of enactment of this section, the  
23 Administrator shall establish a pilot program that  
24 uses covered data to—

1           “(A) increase the speed with which claims  
2           payments under the national flood insurance  
3           program are delivered to eligible policyholders;

4           “(B) increase the amount, and enhance the  
5           delivery, of advance claims payments under the  
6           national flood insurance program made to eligi-  
7           ble policyholders; and

8           “(C) further explore how covered data can  
9           be used to enhance customer service and effi-  
10          ciency with respect to the claims process under  
11          the national flood insurance program.

12          “(2) TERMINATION.—The pilot program estab-  
13          lished under paragraph (1) shall terminate on the  
14          date that is 1 year after the date on which the Ad-  
15          ministrator establishes the pilot program.

16          “(c) REPORT.—Not later than 180 days after the  
17          date on which the pilot program established under sub-  
18          section (b) terminates, the Administrator shall submit to  
19          Congress a report that describes any measurable changes  
20          that such pilot program has had on—

21                 “(1) administrative costs with respect to the na-  
22                 tional flood insurance program; or

23                 “(2) the timeliness with which the Adminis-  
24                 trator pays claims under the national flood insur-  
25                 ance program.

1       “(d)     OVERPAYMENT     FORGIVENESS.—Notwith-  
2 standing any provision of section 1310, the Administrator  
3 may use amounts in the National Flood Insurance Fund  
4 to forgive any amounts overpaid to an eligible policyholder  
5 as a result of a pre-inspection advance payment provided  
6 under this section.”.

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