

Fix Our Flooded Basements Act

What does this bill do?

- (1) Ensures that federal assistance for repairs and personal and building property is available for flood-damaged basements, not just rooms that meet existing narrow occupancy requirements.
- (2) Expands the coverage of federal assistance to cover the costs to repair and replace property and repair mold, mildew, and moisture damage in a flood-damaged basement affected by a major disaster.
- (3) Ensures that this assistance can be spent on recovery by excluding hazard mitigation measures and GFIP premiums from the maximum amount of federal disaster financial assistance provided under the FEMA Individuals and Households Program.
- (4) Expands eligibility for FEMA's Group Flood Insurance Policy
- (5) Expands coverage for FEMA's Group Flood Insurance Policy

Section-by-Section

Section 1: Short Title

Section 2(a): Amends the law to ensure that **federal assistance for repairs** to flood-damaged basements are not limited solely to “rooms required for the occupancy of the dwelling,” a narrow definition that disqualifies many, and can address mold, mildew, and moisture damage.

Section 2(b): Amends the law to ensure that **federal assistance for personal and building property** in impacted basements is (1) expanded to be at least equivalent to the coverage provided under the FEMA Standard Flood Insurance Policy, or greater; and (2) covers the cost of repair and replacement of all building and personal property in a flood-damaged basement that is damaged in a major disaster.

Section 2(c): **Expands eligibility for FEMA's Group Flood Insurance Policy (GFIP)** to (1) applicants who had a previous requirement to maintain flood insurance as a condition of receiving sine forms of federal disaster relief, and (2) applicants residing outside a special flood hazard area; (3) **expand GFIP coverage** to be at least equivalent to the maximum coverage available in the FEMA Standard Flood Insurance Policy, and (4) expand GFIP to include coverage for mold, mildew, and moisture damage, real and personal property in basements, and any other items necessary to return the basement to pre-flood condition; and match any increases in coverage established under new regulations for the National Flood Insurance Program.

Section 2(d): Amends the law to ensure that the **maximum amount of federal disaster financial assistance** under the FEMA Individuals and Households Program is actually able to be spent on recovery by excluding from the amount (1) expenses for eligible hazard mitigation measures in flood-damaged basements, and (2) expenses for GFIP premiums.

Section 2(e): Definitions.