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(Original Signature of Member)

118TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend the National Flood Insurance Act of 1968 to allow for the consideration of private flood insurance for the purposes of applying continuous coverage requirements, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

Ms. CASTOR of Florida introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the National Flood Insurance Act of 1968 to allow for the consideration of private flood insurance for the purposes of applying continuous coverage requirements, 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,*

1 **SECTION 1. EFFECT OF PRIVATE FLOOD INSURANCE COV-**  
2 **ERAGE ON CONTINUOUS COVERAGE RE-**  
3 **QUIREMENTS.**

4 Section 1308 of the National Flood Insurance Act of  
5 1968 (42 U.S.C. 4015) is amended by adding at the end  
6 the following:

7 “(n) **EFFECT OF PRIVATE FLOOD INSURANCE COV-**  
8 **ERAGE ON CONTINUOUS COVERAGE REQUIREMENTS.—**  
9 For purposes of applying any statutory, regulatory, or ad-  
10 ministrative continuous coverage requirement, including  
11 under section 1307(g)(1), the Administrator shall consider  
12 any period during which a property was continuously cov-  
13 ered by a flood insurance policy, either offered through  
14 the national flood insurance program or private market,  
15 that was used to satisfy the requirements under section  
16 102(a) of the Flood Disaster Protection Act of 1973 (42  
17 U.S.C. 4012a(a)) to be a period of continuous coverage.”.