

118TH CONGRESS
1ST SESSION

S. 2110

To allow National Flood Insurance Program policyholders who leave the program to purchase a private insurance flood policy to return to the National Flood Insurance Program without penalty, and for other purposes.

IN THE SENATE OF THE UNITED STATES

JUNE 22, 2023

Mr. SCOTT of Florida introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To allow National Flood Insurance Program policyholders who leave the program to purchase a private insurance flood policy to return to the National Flood Insurance Program without penalty, 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 “Flood Insurance Con-
5 sumer Choice Act of 2023”.

1 **SEC. 2. 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 through the private mar-
14 ket that was used to satisfy the requirements under sec-
15 tion 102(a) of the Flood Disaster Protection Act of 1973
16 (42 U.S.C. 4012a(a)) to be a period of continuous cov-
17 erage.”.

○