

119TH CONGRESS
1ST SESSION

H. R. 6620

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.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 11, 2025

Ms. CASTOR of Florida (for herself and Ms. SALAZAR) introduced the following bill; which was referred to the Committee on Financial Services

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,*

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

6 Section 1308 of the National Flood Insurance Act of
7 1968 (42 U.S.C. 4015) is amended by adding at the end
8 the following:

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

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