

111<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 6254

To amend the National Flood Insurance Act of 1968 to provide for certain exceptions to the mandatory 30-day waiting period before new or modified flood insurance coverage takes effect.

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 29, 2010

Mrs. KIRKPATRICK of Arizona 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 provide for certain exceptions to the mandatory 30-day waiting period before new or modified flood insurance coverage takes effect.

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. EXCEPTIONS TO THE MANDATORY 30-DAY**  
2 **WAITING PERIOD FOR NEW FLOOD INSUR-**  
3 **ANCE COVERAGE TO TAKE EFFECT UNDER**  
4 **THE NATIONAL FLOOD INSURANCE PRO-**  
5 **GRAM.**

6 (a) **WAIVER BY THE SECRETARY OF HOMELAND SE-**  
7 **CURITY.**—Section 1306(c)(2) of the National Flood Insur-  
8 ance Act of 1968 (42 U.S.C. 4013(c)(2)) is amended—

9 (1) in subparagraph (A), by striking “; or” and  
10 inserting “;”;

11 (2) in subparagraph (B), by striking the period  
12 and inserting “; or”; and

13 (3) by adding at the end the following new  
14 paragraph:

15 “(C) the purchase of flood insurance cov-  
16 erage for which the Secretary of Homeland Se-  
17 curity waives the 30-day waiting period referred  
18 to in paragraph (1) due to an occurrence that  
19 the Secretary determines has caused the area  
20 covered by such flood insurance to be more sus-  
21 ceptible to flooding than before such occurrence,  
22 which waiver the Secretary may apply retro-  
23 actively.”.

24 (b) **RETROACTIVE WAIVER FOR CERTAIN PROP-**  
25 **ERTIES IN AREAS NEWLY SUSCEPTIBLE TO FLOODING.**—

1           (1) WAIVER.—Notwithstanding section 1306(c)  
2 of the National Flood Insurance Act of 1968 (42  
3 U.S.C. 4013(c)), the Administrator of the Federal  
4 Emergency Management Agency shall ensure that  
5 flood insurance coverage of a covered property under  
6 a covered contract takes effect beginning on the date  
7 that all obligations for such coverage (including com-  
8 pletion of the application and payment of any initial  
9 premiums owed) were satisfactorily completed.

10           (2) DEFINITIONS.—In this subsection:

11           (A) COVERED CONTRACT.—The term “cov-  
12 ered contract” means a new contract for flood  
13 insurance coverage under the National Flood  
14 Insurance Act of 1968 (42 U.S.C. 4001 et seq.)  
15 entered into on or before July 20, 2010, or any  
16 modification to coverage under an existing flood  
17 insurance contract under such Act made on or  
18 before that date.

19           (B) COVERED PROPERTY.—The term “cov-  
20 ered property” means a property that is located  
21 in an area that, due to a wildfire that began on  
22 June 20, 2010, became more susceptible to  
23 flooding than before the occurrence of such  
24 wildfire.

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