

**AMENDMENT TO H.R. 1309, AS REPORTED
OFFERED BY MR. LUETKEMEYER OF MISSOURI**

Page 19, after line 8, insert the following new subsection:

1 (f) EFFECTIVE DATE OF CERTAIN POLICIES COV-
2 ERING PROPERTIES AFFECTED BY FLOODS IN
3 PROGRESS.—Subsection (c) of section 1306 of the Na-
4 tional Flood Insurance Act of 1968 (42 U.S.C. 4013(c))
5 is amended—

6 (1) in paragraph (1), by striking “paragraph
7 (2)” and inserting “paragraphs (2), (3), and (4)”;
8 and

9 (2) by adding at the end the following new
10 paragraphs:

11 “(3) CERTAIN VOLUNTARY PURCHASE PROP-
12 erties AFFECTED BY FLOODS IN PROGRESS.—

13 “(A) EFFECTIVENESS OF COVERAGE UPON
14 DETERMINATION OF FLOOD IN PROGRESS.—In
15 the case of the initial purchase of flood insur-
16 ance coverage under this title described in sub-
17 paragraph (B) for a property that is not located
18 in an area identified by the Administrator as an
19 area having special flood hazards, the effective

1 date of coverage shall be the date of the deter-
2 mination described in subparagraph (B)(1) and
3 such coverage shall cover damage resulting
4 from the flood event described in such subpara-
5 graph.

6 “(B) COVERED PROPERTIES.—Flood in-
7 surance coverage described in this subpara-
8 graph is coverage that, notwithstanding this
9 paragraph, would take effect pursuant to para-
10 graph (1) during the period that—

11 “(i) begins upon the determination by
12 the Administrator that a flood, resulting in
13 damage to the property described in sub-
14 paragraph (A), has commenced or is in
15 progress; and

16 “(ii) ends upon the date on which the
17 Administrator first provides public notice
18 or announcement of such determination.

19 “(4) CERTAIN MANDATORY PURCHASE PROP-
20 erties affected by floods in progress.—

21 “(A) EFFECTIVENESS UPON PURCHASE.—
22 In the case of the initial purchase of flood in-
23 surance coverage under this title for a property
24 described in subparagraph (B), the effective
25 date of coverage shall be the date of such initial

1 purchase of coverage and such coverage shall
2 cover damage resulting the flood event de-
3 scribed in such subparagraph.

4 “(B) COVERED PROPERTIES.—A property
5 described in this subparagraph is a property
6 that—

7 “(i) is located in an area identified by
8 the Administrator as an area having spe-
9 cial flood hazards and in which flood insur-
10 ance is available under this Act; and

11 “(ii) sustains damage as a result of a
12 flood—

13 “(I) that, as of the time of such
14 initial purchase described in subpara-
15 graph (A), the Administrator has pre-
16 viously determined has commenced or
17 is in progress; and

18 “(II) for which the Administrator
19 first provides public notice or an-
20 nouncement of such determination
21 after such purchase.”.

