

[DISCUSSION DRAFT]

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

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

To amend the National Flood Insurance Act of 1968 to prohibit flood insurance coverage for severe repetitive loss properties.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Mr. DOWNING introduced the following bill; which was referred to the Committee on \_\_\_\_\_

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

To amend the National Flood Insurance Act of 1968 to prohibit flood insurance coverage for severe repetitive loss properties.

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. PROHIBITION ON FLOOD INSURANCE COV-**  
4                               **ERAGE FOR SEVERE REPETITIVE LOSS PROP-**  
5                               **ERTIES.**

6       Section 1306 of the National Flood Insurance Act of  
7       1968 (42 U.S.C. 4013) is amended by adding at the end  
8       the following:

1       “(e) PROHIBITION ON COVERAGE OF SEVERE RE-  
2 PETITIVE LOSS PROPERTIES.—The Administrator shall  
3 terminate flood insurance coverage provided under this  
4 title for any property that becomes a severe repetitive loss  
5 property (as such term is defined in section 1307(h)) on  
6 or after the date of the enactment of this subsection.”.