

119TH CONGRESS  
1ST SESSION

# S. 2054

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.

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IN THE SENATE OF THE UNITED STATES

JUNE 12, 2025

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

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## 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 2025”.

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.”.

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