

WASHINGTON — Congress on Friday threw out rules barring homeowners from collecting on flood insurance policies that became effective after the declaration of a "flood in progress."

Lawmakers left intact the requirement that policies be purchased at least 30 days before a property is damaged.

The change addresses a somewhat quirky conundrum that arose during last summer's slow-developing flood along the Missouri River.

Some homeowners purchased flood insurance in early May in the belief that as long as their homes stayed dry for the 30-day period, their policies would be honored. Agents selling the policies in Nebraska and Iowa had told clients their coverage would be effective after 30 days.

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