

119TH CONGRESS
1ST SESSION

H. R. 5577

To amend the National Flood Insurance Act of 1968 to reauthorize the
National Flood Insurance Program.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 26, 2025

Mr. GARBARINO introduced the following bill; which was referred to the
Committee on Financial Services

A BILL

To amend the National Flood Insurance Act of 1968 to
reauthorize the National Flood Insurance Program.

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 “NFIP Extension Act
5 of 2026”.

6 **SEC. 2. EXTENSION OF THE NATIONAL FLOOD INSURANCE**
7 **PROGRAM.**

8 (a) FINANCING.—Section 1309(a) of the National
9 Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is

1 amended by striking “September 30, 2023” and inserting
2 “September 30, 2026”.

3 (b) PROGRAM EXPIRATION.—Program expiration.—
4 Section 1319 of the National Flood Insurance Act of 1968
5 (42 U.S.C. 4026) is amended by striking “September 30,
6 2023” and inserting “September 30, 2026”.

7 (c) RETROACTIVE EFFECTIVE DATE.—If this Act is
8 enacted after September 30, 2025, the amendments made
9 by subsections (a) and (b) shall take effect as if enacted
10 on September 30, 2025.

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