

[Legislation introduced to extend national flood insurance program](#)

Financial Regulation News

Bipartisan legislation introduced this week in the House would automatically extend the National Flood Insurance Program.

Sponsored by U.S. Reps. Troy Carter (D-LA), Julia Letlow (R-LA), Cleo Fields (D-LA), Clay Higgins (R-LA), Mike Ezell (R-MS) and Lizzie Fletcher (D-TX), the legislation would ensure the National Flood Insurance Program (NFIP) continues to serve its core purpose even if Congress misses a key deadline to reauthorize it.

“The lapse of the National Flood Insurance Program isn’t a partisan problem — it’s a people problem. Families shouldn’t lose their coverage or face higher premiums because of political gridlock,” Carter said. “Our bipartisan bill is about fairness and stability. No family should lose coverage because of a political stalemate in Washington. This bill ensures homeowners and businesses have protection when they need it most.”

The National Flood Insurance Program Automatic Extension Act of 2025 would ensure the program can continue issuing and renewing flood-insurance policies, servicing policies, paying claims and carrying out administration functions regardless of any dysfunction in the nation’s capital. The legislation would allow the NFIP to continue through the end of the federal fiscal year following the “terminal fiscal year” unless Congress reauthorizes it for a later date.

A companion bill was introduced in the Senate in November. The bill is endorsed by the Coalition for Sustainable Flood Insurance, United Policyholders, Mortgage Bankers Association, Greater New Orleans Inc., and HousingLOUISIANA.

“The NFIP Automatic Extension Act is a common-sense measure to guarantee stability of the program



and consistency for policyholders. Flood events – affecting 99 percent of U.S. counties over the past twenty years – persist regardless of federal shutdowns. After NFIP’s 43-day lapse, followed by its 34th short-term extension, Congress should enact safeguards in advance of the January 30, 2026 deadline ahead,” Michael Hecht, president & CEO of Greater New Orleans, Inc., on behalf of the Coalition for Sustainable Flood Insurance (CSFI), said.

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