

[Reps. Carter, Ezell, Fields, Letlow, Fletcher, and Higgins Introduce the National Flood Insurance Program Automatic Extension Act of 2025](#)

Congressman Troy Carter

NFIP Lapses Aren't a Partisan Problem - they're a People Problem

WASHINGTON, D.C. - Today, Congressman Troy A. Carter, Sr. (D-LA), alongside Reps. Julia Letlow (R-LA), Cleo Fields (D-LA), Clay Higgins (R-LA), Mike Ezell (R-MS), and Lizzie Fletcher (D-TX), introduced **the National Flood Insurance Program Automatic Extension Act of 2025**. The bill ensures that the National Flood Insurance Program (NFIP) automatically continues its core operations even if Congress misses a scheduled reauthorization deadline.

"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," **said Rep. Carter**. "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."

This legislation ensures that the NFIP can continue issuing and renewing flood-insurance policies, servicing policies, paying claims, and carrying out administrative functions despite political dysfunction in Washington. Specifically, the program's Congressional authorization would automatically extend through the end of the federal fiscal year following the "terminal fiscal year," unless Congress reauthorizes it for a

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later date.

“Louisianans know all too well the toll that dangerous flooding can take on homes, families, and communities. During the recent government shutdown, families were unable to renew or access new flood insurance policies – removing a valuable lifeline for so many people. Through the NFIP Automatic Extension Act, Congress can ensure that Washington drama doesn’t have real world consequences for flood-prone communities in South Louisiana,” **said Rep. Letlow.**

“Extending the National Flood Insurance Act of 1968 simply makes sense. In the state of Louisiana and across the nation, millions of homeowners, insurers, and businesses rely on the NFIP as a lifeline to stay insured and rebuild after disaster. This extension gives the people the stability they deserve, and it most certainly ensures we aren’t gambling with people’s lives while Congress finishes the long-term reforms this program needs,” **said Rep. Fields.**

“Families and businesses in Louisiana should have stable access to reasonable flood insurance coverage. I’m not satisfied at all with the status-quo property insurance environment in America, and I am happy to co-lead this bipartisan effort to provide additional stability for NFIP policyholders... but much more needs to be done. My office will continue working to ensure that the National Flood Insurance Program remains readily available, and the larger, private insurance industry expands choice and affordability to all American property owners,” **said Rep. Higgins.**

“As someone who represents a coastal district that knows the realities of flooding all too well, I’m proud to help introduce the NFIP Automatic Extension Act. Families shouldn’t have to worry about losing coverage or delaying a home closing because Congress missed a deadline. This bill provides the stability and certainty that homeowners, businesses, and our real estate markets deserve. Flood insurance must be available when people need it—not only when Washington gets its work done on time,” **said Rep. Ezell.**

“When the government shuts down, new flood insurance policies cannot be issued, renewals are put on hold, and real estate transactions stall, leaving homeowners vulnerable to huge out-of-pocket losses if floods occur,” **said Rep. Fletcher.** “That is why I am glad to join Congressman Troy Carter, Congressman Higgins, Congresswoman Letlow, Congressman Ezell, and Congressman Fields to introduce

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the National Flood Insurance Program Automatic Extension Act to ensure continuous reliable coverage. Government shutdowns should not jeopardize people’s homes or FEMA’s ability to protect them, especially during hurricane season.”

The Senate companion of **The National Flood Insurance Program Automatic Extension Act of 2025** was introduced by Senators Bill Cassidy, M.D. (R-LA) and John Kennedy (R-LA) in November 2025. 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% 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,” **said Michael Hecht, President & CEO of Greater New Orleans, Inc., on behalf of the Coalition for Sustainable Flood Insurance (CSFI).**

“The National Flood Insurance Program is a critical lifeline for American households to avoid economic ruin from flooding disasters. The tragic uninsured losses this year in North Carolina and Texas compel us to do a long term re-authorization so the program can focus on adding policyholders instead of dealing with stops and restarts. The private flood insurance industry holds promise, but it is nowhere near ready to be the source of financial security NFIP provides,” **said Amy Bach, Executive Director, United Policyholders.**

“The Mortgage Bankers Association supports efforts to prevent disruptive lapses in the National Flood Insurance Program. Establishing an automatic extension of program authority provides meaningful stability for homeowners, renters, lenders, and the broader housing market,” **said Bill Killmer, SVP Political and Legislative Affairs, Mortgage Bankers Association.**

“With the current insurance crisis, too many people across Louisiana cannot afford flood insurance or property insurance, and what this bill assures is those who can afford it, have access to it. The first step to meaningful insurance reform is consistent access. We are proud to support a bill that recognizes the government’s role in guaranteeing access to this kind of protection, and insures that the National Flood

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Insurance Program will not fall prey to political whims,” **said Andreanecia Morris, President, HousingLOUISIANA.**

Background:

The NFIP is a federal program administered by the Federal Emergency Management Agency (FEMA) that provides flood insurance to homeowners and businesses, aiming to reduce the financial impact of flooding. The program is vital for Louisiana, a state with extensive low-lying areas and frequent exposure to hurricanes and heavy rainfall. The NFIP helps protect residents from devastating financial losses due to flood damage, encourages responsible development in flood-prone areas, and supports rebuilding efforts after disasters—making it a critical safety net for Louisiana’s communities. Over the last decade, **Congress has passed 34 short-term NFIP authorization extensions**, which have been attached to contentious government funding bills.

The National Flood Insurance Program Automatic Extension Act of 2025 was filed in response to recurring lapses and near-lapses in NFIP authorization, which have created uncertainty for homeowners, homebuyers, insurers, and lenders. Without a valid NFIP authorization, no new or renewal flood insurance policies could be issued, which could stall real-estate transactions, leave properties in flood-prone areas uninsured, and slow down housing markets, especially in areas prone to flooding.

By guaranteeing that flood insurance remains available even during legislative delays, the **National Flood Insurance Program Automatic Extension Act** aims to provide stability and continuity in flood-risk protection. That continuity benefits homeowners and businesses by preserving coverage and claim protections and supports the broader real estate market by reducing the risk that home closings or refinancing deals are derailed because flood insurance is unavailable when required.

Rep. Carter and Ezell introduced **[H.R. 2822, the National Flood Insurance Program Authorization Extension Act](#)** in April to avoid a lapse in program authorization resulting from a government shutdown. **This bill would have extended the program through December 31, 2026.** They also introduced **[H.R. 5848, the NFIP Retroactive Renewal and Reauthorization Act](#)** in November, legislation to backdate reauthorization of the National Flood Insurance Program (NFIP) to September 30, 2025, while extending the program’s authorization until December 31, 2026. This bill ensures that

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policyholders who plan to renew are not punished due to the lapse in NFIP reauthorization due to the Republican government shutdown.

Rep. Carter serves as Co-Chair of the **Bipartisan Congressional Flood Resilience Caucus** and the **Bipartisan Congressional Disaster Preparedness & Recovery Caucus**. He continues to advocate for common-sense, bipartisan reforms to strengthen and sustain the NFIP for Louisiana and other flood-prone communities.

Read the full bill text [here](#).

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