

118TH CONGRESS  
2D SESSION

# H. R. 10543

To reauthorize the National Flood Insurance Program.

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## IN THE HOUSE OF REPRESENTATIVES

DECEMBER 20, 2024

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

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## A BILL

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 2024”.

6       **SEC. 2. REAUTHORIZATION.**

7       (a) FINANCING.—Section 1309(a) of the National  
8       Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is  
9       amended by striking “September 30, 2023” and inserting  
10      “September 30, 2025”.

11      (b) PROGRAM EXPIRATION.—Section 1319 of the Na-  
12      tional Flood Insurance Act of 1968 (42 U.S.C. 4026) is

1 amended by striking “September 30, 2023” and inserting  
2 “September 30, 2025”.

3 (c) RETROACTIVE EFFECTIVE DATE.—If this Act is  
4 enacted after December 20, 2024, the amendments made  
5 by subsections (a) and (b) shall take effect as if enacted  
6 on December 20, 2024.

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