

119TH CONGRESS
1ST SESSION

H. R. 5848

To extend the National Flood Insurance Program through December 31,
2026.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 28, 2025

Mr. EZELL (for himself and Mr. CARTER of Louisiana) introduced the
following bill; which was referred to the Committee on Financial Services

A BILL

To extend the National Flood Insurance Program through
December 31, 2026.

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 Retroactive Re-
5 newal and Reauthorization Act”.

6 **SEC. 2. EXTENSION OF NATIONAL FLOOD INSURANCE PRO-**
7 **GRAM.**

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

1 amended, in the first sentence, by striking “September 30,
2 2023” and inserting “December 31, 2026”.

3 (b) PROGRAM EXPIRATION.—Section 1319 of the Na-
4 tional Flood Insurance Act of 1968 (42 U.S.C. 4026) is
5 amended by striking “September 30, 2023” and inserting
6 “December 31, 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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