

119TH CONGRESS
1ST SESSION

S. 2946

To reauthorize the National Flood Insurance Program.

IN THE SENATE OF THE UNITED STATES

SEPTEMBER 30, 2025

Mr. KENNEDY (for himself and Mr. CASSIDY) introduced the following bill;
which was read twice and referred to the Committee on Banking, Housing,
and Urban Affairs

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 **SEC. 2. REAUTHORIZATION.**

6 (a) FINANCING.—Section 1309(a) of the National
7 Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is
8 amended by striking “September 30, 2023” and inserting
9 “November 21, 2025”.

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

1 amended by striking “September 30, 2023” and inserting
2 “November 21, 2025”.

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

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