

119TH CONGRESS
1ST SESSION

H. R. 2123

To amend the National Flood Insurance Act of 1968 to reauthorize the
National Flood Insurance Program.

IN THE HOUSE OF REPRESENTATIVES

MARCH 14, 2025

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

A BILL

To amend the National Flood Insurance Act of 1968 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 2025”.

6 **SEC. 2. EXTENSION OF THE NATIONAL FLOOD INSURANCE**
7 **PROGRAM.**

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

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

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 “September 30, 2025”.

7 (c) RETROACTIVE EFFECTIVE DATE.—If this Act is
8 enacted after March 14, 2025, the amendments made by
9 subsections (a) and (b) shall take effect as if enacted on
10 March 14, 2025.

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