

# Union Calendar No. 391

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 5577

[Report No. 119–456]

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

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 26, 2025

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

JANUARY 15, 2026

Additional sponsors: Mr. CARTER of Georgia, Mr. VAN DREW, Mr. LAWLER, Mr. MOSKOWITZ, Mr. LALOTA, and Mr. GOTTHEIMER

JANUARY 15, 2026

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italie*]

[For text of introduced bill, see copy of bill as introduced on September 26, 2025]

# **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 2026”.*

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 amend-*  
10 *ed by striking “September 30, 2023” and inserting “Sep-*  
11 *tember 30, 2026”.*

12        (b) *PROGRAM EXPIRATION.*—*Section 1319 of the Na-*  
13 *tional Flood Insurance Act of 1968 (42 U.S.C. 4026) is*  
14 *amended by striking “September 30, 2023” and inserting*  
15 *“September 30, 2026”.*

16        (c) *RETROACTIVE EFFECTIVE DATE.*—*If this Act is en-*  
17 *acted after January 30, 2026, the amendments made by*  
18 *subsections (a) and (b) shall take effect as if enacted on*  
19 *January 30, 2026.*

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