

119TH CONGRESS
1ST SESSION

S. 3151

To amend the National Flood Insurance Act of 1968 to provide for the automatic contingent extension of the National Flood Insurance Program, and for other purposes.

IN THE SENATE OF THE UNITED STATES

NOVEMBER 6, 2025

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

A BILL

To amend the National Flood Insurance Act of 1968 to provide for the automatic contingent extension of the National Flood Insurance Program, and for other purposes.

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 “National Flood Insur-
5 ance Program Automatic Extension Act of 2025”.

1 **SEC. 2. CONTINGENT EXTENSION OF THE NATIONAL FLOOD**
2 **INSURANCE PROGRAM.**

3 Section 1319 of the National Flood Insurance Act of
4 1968 (42 U.S.C. 4026) is amended to read as follows:

5 **“SEC. 1319. PROGRAM EXPIRATION AND CONTINGENT EX-**
6 **TENSION.**

7 “(a) DEFINITIONS.—In this section:

8 “(1) TERMINAL FISCAL YEAR.—The term ‘ter-
9 minal fiscal year’ means the fiscal year in which the
10 termination date occurs.

11 “(2) TERMINATION DATE.—The term ‘termi-
12 nation date’ means the later of—

13 “(A) the date described in subsection (b);

14 or

15 “(B) the date that is deemed to apply in
16 lieu of the date described in subsection (b) by
17 the operation of any other Act.

18 “(b) EXPIRATION.—No new contract for flood insur-
19 ance under this title shall be entered into after September
20 30, 2023.

21 “(c) AUTOMATIC EXTENSION.—

22 “(1) IN GENERAL.—The authorities described
23 in paragraph (2) shall be automatically extended
24 until the last day of the fiscal year following the ter-
25 minal fiscal year, unless, before the termination

1 date, a duly enacted law of the United States ex-
2 tends or repeals such an authority.

3 “(2) AUTHORITIES DESCRIBED.—The authori-
4 ties described in this paragraph are authorities
5 under this title for the Administrator to do the fol-
6 lowing:

7 “(A) Enter into, issue, or renew contracts
8 for flood insurance.

9 “(B) Continue in force existing flood insur-
10 ance coverage.

11 “(C) Pay claims, service policies (including
12 through participating insurers), and carry out
13 related administrative and operational func-
14 tions.

15 “(D) Otherwise operate the national flood
16 insurance program.

17 “(d) TERMS AND LIMITATIONS DURING EXTEN-
18 SION.—

19 “(1) IN GENERAL.—Any limitation on the au-
20 thority of the Administrator under this title that is
21 tied to a specific calendar date, including any limita-
22 tion on the aggregate amount of notes or other obli-
23 gations that may be issued under section 1309,
24 shall, during a period of automatic extension under
25 subsection (c), apply at the same dollar amounts,

1 rates, terms, and conditions that were in effect, as
2 of the day before the termination date.

3 “(2) FUNDING AVAILABILITY.—Any authoriza-
4 tion of appropriations or other funding availability
5 under this title that would otherwise expire on the
6 termination date shall, during a period of automatic
7 extension under subsection (c), be available at the
8 same level and under the same terms and conditions
9 that were in effect, as of the day before the termi-
10 nation date.

11 “(e) EXPLICIT STATUTORY SUNSETS NOT EX-
12 TENDED.—Subsection (c) may not be construed to extend
13 to any pilot program, demonstration program, study, task
14 force, commission, council, or committee under this title
15 that is expressly required by statute to terminate on a spe-
16 cific calendar date, notwithstanding any other provision
17 of law.

18 “(f) RULE OF CONSTRUCTION.—Nothing in this sec-
19 tion may be construed to impair any flood insurance con-
20 tract lawfully in effect, as of the day before the date of
21 enactment of this section, or the obligation of the United
22 States with respect to any such contract.

23 “(g) RETROACTIVE EFFECTIVE DATE.—This section
24 shall take effect as if enacted on September 30, 2025.”.

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