

# PUBLICATION

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## Congress Extends National Flood Insurance Program Through November 30

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**On July 31, the Senate advanced legislation to extend the National Flood Insurance Program (NFIP) through November 30, sending the bill to the President's desk. The Senate voted 86 to 12 to extend the program's current authorization just hours before the program would have expired. The extension is the seventh short-term NFIP stopgap measure since September 2017.**

Although the House passed a full five-year reauthorization bill (H.R. 2874) in November 2017, the Senate has not acted on that legislation or any other full NFIP reauthorization legislation. The latest extension provides homeowners and insurers who participate in the program certainty through the end of hurricane season. Insurance industry groups, including the American Insurance Association and the Property Casualty Insurers Association of America, praised passage of the short-term extension while continuing to call for long-term reauthorization and reforms of the NFIP moving forward. Lawmakers intend to pursue an agreement on a compromise NFIP bill during the lame-duck session following the midterm elections.