

AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 5577
OFFERED BY MR. GARBARINO OF NEW YORK

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “NFIP Extension Act
3 of 2026”.

4 SEC. 2. EXTENSION OF THE NATIONAL FLOOD INSURANCE
5 PROGRAM.

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 “September 30, 2026”.

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

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

