

NFIP Extended Until July 31 As Part of Omnibus

The National Flood Insurance Program (NFIP) [has been extended until July 31](#), 2018 as part of the fiscal 2018 omnibus appropriations bill that was passed by Congress and signed by President Trump on Friday, March 23.

Before it passed, PIA sent a [letter](#) to Congress noting our concern that Congress has decided to decouple the NFIP—that is, separate it—from the funding of the federal government, rather than allow the program to continue until September 30, along with the rest of the government programs funded by the omnibus. In the absence of a must-pass legislative vehicle to which it can be attached, the program will now be in danger of expiring for an extended period during hurricane season, putting millions of flood insurance policyholders at risk. The NFIP has already briefly lapsed twice even while attached to “must pass” appropriations legislation. Now that the NFIP is on its own, if Congress does not come to a consensus on reauthorizing the program, a prolonged lapse is possible, even likely. The July 31 deadline is a concern because if there is a protracted lapse, it would occur at the height of the hurricane season.

PIA will continue to advocate for Congress to pass a long-term reauthorization of the program that recognizes the essential role independent agents play in providing expert advice to consumers.