Today, the U.S. House of Representatives passed S. 1182, the National Flood Insurance Program (NFIP) Extension Act, by a vote of 366-52. The NFIP provides flood insurance coverage to over 5 million Americans and S. 1182 would reauthorize the program through November 30.

Last week, Congresswoman Maxine Waters (D-CA), Ranking Member of the House Committee on Financial Services, led a letter to House and Senate leadership demanding a long-term reauthorization of the NFIP.

See her floor statement on the NFIP extension below.

As Prepared for Delivery

Thank you, Mr. Speaker. Since the National Flood Insurance Program’s (NFIP) multi-year authorization expired on September 30, 2017, ideological differences have led Congress to pass six short-term extensions and even allowed the program to briefly lapse twice during government shutdowns.

More than 5 million families rely on the NFIP for affordable flood insurance coverage; communities rely on the NFIP for flood maps and mitigation assistance; and small businesses rely on the NFIP to pick up the pieces when the inevitable storm hits. Yet the long-term stability of this critical program continues to fall victim to partisan politics.

Mr. Speaker, 2017 was an absolutely catastrophic year in terms of hurricanes and other natural disasters. In 2017, for the first time on record, three Category 4 hurricanes made landfall in the United States, serving as painful reminders of the importance of affordable and accessible flood insurance.

While Hurricanes Harvey, Irma, and Maria may be a distant memory for some, families affected by these storms are still just beginning their long road to recovery and we continue to learn about the challenges that families in Puerto Rico face with no signs of leadership from the Trump Administration.

And we are here today, in the midst of the 2018 hurricane season, with no credible plan to do anything differently from the partisan gamesmanship that has brought the NFIP to the brink of a lapse several times already this Congress. I am deeply disappointed that Congress continues to miss opportunities to responsibly help homeowners, businesses, and renters, who all need access to affordable flood insurance, by taking sensible steps to stabilize flood insurance premiums, deal with the NFIP’s debt, and invest in up-to-date and accurate flood maps. Instead, the House has passed controversial and ideological reforms.
that makes flood insurance more expensive, less available, and less fair, which is obviously going nowhere in the Senate.

Given the critical importance of the NFIP to our housing market, I am pleased that we are taking the small step today of reauthorizing the Program for four months to at least provide some level of certainty to businesses and families. But let us not be fooled into thinking that our work is done. I have led the effort for years to provide long-term reauthorizations of the NFIP that also ensure the affordability and availability of flood insurance, and I will continue to do so when this latest short-term extension expires in November.

I reserve the balance of my time.

###