Congress of the United States

Washington, DC 20515

October 23, 2025

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
H-232, The Capitol
Washington, D.C. 20515

The Honorable Hakeem Jeffries
House Democratic Leader
U.S. House of Representatives
H-204, The Capitol
Washington, D.C. 20515

Dear Speaker Johnson and Leader Jeffries:

On October 1, 2025, the National Flood Insurance Program authorization expired. This is not just a procedural lapse or another partisan talking point; it is a serious, immediate problem for families, homeowners, and local economies across not just the Gulf Coast but the entire nation.

Back in April, we came together as a Democrat from Louisiana and a Republican from Mississippi to take a commonsense, bipartisan step forward. We co-authored legislation (H.R. 2882) to extend the National Flood Insurance Program through December 31, 2026, ahead of any potential government shutdown, to ensure our communities would not be left vulnerable. We introduced this bill early enough to avoid exactly the scenario we face today. Unfortunately, it was never brought to the floor for a vote, and now the program has lapsed.

Here's what that means for our states and communities:

- Without flood insurance, real estate transactions can't close.
- Home sales and resales are disrupted.
- Lenders can't finalize mortgages in flood-prone areas.
- Construction projects are delayed, insurance markets are tightening, and uncertainty is spreading across entire communities.
- Small businesses are put in a difficult position.
- And those who desire to sign up or renew policies are denied.

In Louisiana and Mississippi, this isn't abstract, it's our constituents' daily lives. Our families live in coastal and river communities where flood insurance is not a luxury; it's a necessity. This lapse puts thousands of homebuyers, sellers, and small businesses in limbo. It slows down closings, reduces economic activity, and leaves families exposed.

We strongly support any immediate action that addresses the lapse in the National Flood Insurance Program. Both of our offices are ready and eager to help in any manner to address this issue to protect homeowners, safeguard our coastal economies, and ensure the National Flood Insurance Program is restored without further delay.

Sincerely,

Troy A. Carter Sr.
Member of Congress

Mike Ezell
Member of Congress