

Flow Urges Agents to Prepare Now for Possible NFIP Lapse on September 30

With NFIP authorization expiring September 30 and last year's 43-day lapse still fresh, Flow gives agents 7 private flood quotes plus NFIP in one platform.

SAN FRANCISCO, CA, UNITED STATES, August 31, 2026 /EINPresswire.com/ -- The National Flood Insurance Program's authorization expires at 11:59 p.m. on September 30, 2026, and Flow Flood Insurance is urging independent agents to prepare their clients now for a possible lapse. If Congress fails to act by the deadline, the NFIP cannot issue new policies or renewals — potentially stalling home closings and leaving property owners exposed during the peak of hurricane season.

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Agents shouldn't have to gamble their clients' closings on what Congress does in the last week of September. Quote a private flood option now, before the deadline, not after.”

*Abbe Sultan, Co-Founder,
Flow Flood Insurance*

Agents have seen this before. In the fall of 2025, a congressional stalemate triggered a 43-day NFIP lapse, freezing new policies and renewals nationwide and delaying real estate transactions in flood-prone communities across the country. Since 2017, Congress has passed 34 short-term extensions of the program, and this year's extension is once again expected to be tied to the broader federal spending fight.

"Agents shouldn't have to gamble their clients' closings on what Congress does in the last week of September," said Abbe Sultan, Co-Founder of Flow. "Last year's lapse caught

a lot of agencies flat-footed. This year, agents who quote through Flow can see [seven private flood options next to the NFIP](#) side by side — so if the program lapses, their clients still close on time and stay covered."



PRIVATE FLOOD INSURANCE

Seven Private Flood Quotes + the NFIP, Side by Side in 90 Seconds

No elevation certificates. Real-time binding. Full self-service. Flood insurance built by agents, for agents.

Quote in ~90 seconds

No elevation certificate

43 states

www.flowinsurance.com

Seven private flood quotes plus the NFIP, side by side in 90 seconds — private flood insurance built by agents, for agents.

Unlike the NFIP, [private flood insurance](#) is not subject to congressional reauthorization. Private flood policies remain available to quote, bind, and renew regardless of what happens in Washington — and often offer higher coverage limits and more flexible terms.

Flow recommends agents take three steps before September 30: review upcoming renewals and closings that depend on NFIP availability; quote a private market alternative alongside every NFIP quote now, before the deadline; and communicate with clients in flood zones so a lapse doesn't come as a surprise.

The urgency comes amid a broader shift in federal flood policy. The President's FEMA Review Council has formally recommended moving flood insurance toward the private market, signaling that private flood will play a growing role in how American properties are protected.

Founded by former independent agency owners, Flow was built by agents, for agents. The platform delivers seven private flood quotes and the NFIP side by side in one environment, eliminating the waiting, chasing, and uncertainty that have long defined flood insurance placement. Agents can [quote, bind, and service flood policies](#) in minutes at www.flowinsurance.com.

About Flow:

Flow Flood Insurance is on a mission to become the number one private flood company in the US. Built by agents for agents, Flow offers great rates with flexible coverage using cutting-edge technology — making flood insurance as easy as possible to quote, bind, and service.

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Flow Flood

Flow Flood expands flood coverage with innovative products like Coastal Protect for CBRA and V-Zone properties.

FEMA REVIEW COUNCIL • MAY 2026

A national private flood marketplace just became federal policy.

Flow has been operating one since 2017.

Flow PRIVATE FLOOD INSURANCE

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The President's FEMA Review Council Final Report, released May 7, 2026, recommends a national private flood insurance marketplace and voluntary take-out of NFIP policies — a model Flow has been operating since 2017.

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