

July 10, 2018

The Honorable Paul Ryan  
Speaker of the House  
U.S. House of Representatives  
H-232, U.S. Capitol  
Washington, D.C. 20515

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
S-230, U.S. Capitol  
Washington, D.C. 20510

The Honorable Nancy Pelosi  
Minority Leader  
U.S. House of Representatives  
H-204, U.S. Capitol  
Washington, D.C. 20515

The Honorable Chuck Schumer  
Minority Leader  
United States Senate  
S-221, U.S. Capitol  
Washington, D.C. 20510

**Re: National Flood Insurance Program Reauthorization**

Dear Speaker Ryan, Majority Leader McConnell, Leader Pelosi, and Leader Schumer:

The National Flood Insurance Program (NFIP) is scheduled to expire in less than a month, on July 31, unless Congress acts to extend the program. The undersigned organizations respectfully urge Congress to take immediate action to avoid a lapse in the NFIP.

The NFIP must be periodically reauthorized. However, Congress has yet to pass a long-term extension of the NFIP, as debate continues regarding options for reforming the program. This has already resulted in a series of six stop-gap extensions and two brief lapses in 2017 and 2018. Americans deserve certainty and stability in the flood insurance marketplace to be able to protect their homes and loved ones.

A lapse of the NFIP, especially during the height of hurricane season, will leave millions of Americans at risk and result in severe disruption in the over 20,000 communities across the United States that depend on the NFIP. Furthermore, a lapse in the NFIP may slow down recovery efforts in Texas, Louisiana, Florida, Puerto Rico and other States impacted by the devastating 2017 hurricane season by making it harder for disaster assistance recipients to satisfy flood insurance requirements.

Flooding is the most common and costly natural disaster in the United States. The undersigned organizations are working with Congress to enact a long-term reauthorization, while also supporting efforts to reform and modernize the NFIP and increase the number of properties insured against the peril of flood. Each of the undersigned organizations is committed to continuing this work; however, it is critical that in the meantime the NFIP remain available to those who need it.

We appreciate and thank you for your continued efforts.

Sincerely,

American Bankers Association  
American Insurance Association  
American Land Title Association  
The Association of State Floodplain Managers  
Coalition for Sustainable Flood Insurance  
The Council of Insurance Agents & Brokers  
The Independent Community Bankers of America  
The Independent Insurance Agents & Brokers of America  
Mortgage Bankers Association  
National Apartment Association  
National Association of Home Builders  
National Association of Insurance and Financial Advisors  
National Association of Mutual Insurance Companies  
National Association of Professional Insurance Agents  
National Association of REALTORS®  
National Flood Association  
National Multifamily Housing Council  
Property and Casualty Insurers Association of America  
Reinsurance Association of America  
United Policyholders  
U.S. Chamber of Commerce  
Wholesale & Specialty Insurance Association