May 6, 2019

The Honorable Nancy Pelosi  
Speaker  
United States House of Representatives  
Washington, DC 20515

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Kevin McCarthy  
Minority Leader  
United States House of Representatives  
Washington, DC 20515

The Honorable Charles Schumer  
Minority Leader  
United States Senate  
Washington, DC 20510

Dear Speaker Pelosi and Leaders McConnell, McCarthy and Schumer:

The undersigned organizations write to ask you to ensure that millions of Americans will continue to have access to flood insurance coverage through a strong and stable National Flood Insurance Program (NFIP).

As you know, the NFIP is currently set to expire on May 31, 2019, and should undergo a number of significant reforms designed to create long-term stability for policyholders. We commend efforts to enact such long-overdue reforms, including those designed to improve the accuracy of flood maps, increase mitigation, and address affordability.

But even though the time has never been more urgent to reform the NFIP, allowing the program to lapse would be devastating to the policyholders across the nation who are already impacted by a series of short-term extensions and are unsure if they will be able to obtain coverage or – importantly – buy or sell properties of all kinds.

Therefore, in the absence of any agreement to reform the program, we are calling on you to extend the program before May 31 in order to provide some continuity and certainty to the millions of policyholders who rely on a functioning NFIP. This would also give Congress more time to build consensus around substantive program reforms.

We greatly appreciate your work over the years to ensure the continuity of the NFIP. As Americans across the nation continue to recover from the devastating effects of recent catastrophic flooding, the importance of the program has never been more evident. We thank you for your continued work on this vital issue.

Sincerely,

National Association of Mutual Insurance Companies
Independent Insurance Agents & Brokers of America
Council of Insurance Agents and Brokers
Reinsurance Association of America
American Property Casualty Insurance Association
National Association of REALTORS®
American Land Title Association
National Multifamily Housing Council
National Association of Homebuilders
National Affordable Housing Management Association
Manufactured Housing Institute
National Leased Housing Association
LeadingAge
National Apartment Association
Mortgage Bankers Association
Wholesale & Specialty Insurance Association
Council for Affordable and Rural Housing
American Bankers Association