Hon. Timothy Johnson  
Chairman  
Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington D.C. 20510

Hon. Richard Shelby  
Ranking Minority Member  
Senate Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington D.C. 20510

Dear Chairman Johnson and Ranking Member Shelby,

Authority for the National Flood Insurance Program (NFIP) is essential for continued functioning of the nation’s housing market. It is also essential for timely availability of flood insurance to protect citizens and businesses from losses due to our most frequent and most costly natural disasters. The program will be extended to December 16th, since the Conference Report accompanying the first “minibus” appropriations bill has passed and will be signed into law today. Its future is very uncertain after December 16th. We strongly urge you to bring the Banking Committee’s Flood Insurance Modernization and Reform Act to the Senate floor.

As you know, the bill reported in September by the Banking Committee would extend the NFIP for five years, as would the House-passed version. We hope that the Committee will consider other anticipated reform recommendations during that five year period. In the meantime, it is very important to housing interests, “Write Your Own” insurance companies, lenders, and home and other property buyers and sellers, that the NFIP not lapse.

While we realize the difficulty of making time on the Senate floor to take up this bill, its passage is important to the economic life of our nation. Certainly, even if passed by the Senate, work still remains to resolve differences between the House and Senate versions, and time is short. Nevertheless, we urge floor consideration of your bill. If that is not possible, we hope action could be taken to authorize the program for a shorter period, such as one year for example, to avoid a lapse and provide for floor consideration of the reform bill in the next session of the 112th Congress.

Dedicated to reducing flood risk and losses in the nation.
The Association of State Floodplain Managers (ASFPM) represents the federal government’s partners in implementing and administering the National Flood Insurance Program. Our 14,000 members are state and local officials as well as other professionals who support their work and are committed to reducing flood-related loss of life and property. ASFPM has 32 active state chapters.

We appreciate the time and attention you and your Committee members have given to developing important NFIP reform legislation. We hope you will consider our grave concern about the possibility of yet another lapse in authorization of the National Flood Insurance Program.

Sincerely and with best wishes,

Sally McConkey, Chair

Larry Larson, Executive Director