



May 3, 2012

The Honorable Harry Reid
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Mitch McConnell
Minority Leader
United States Senate
Washington, D.C. 20510

Re: Reauthorization of flood insurance program before expiration

Dear Senate Majority Leader Reid and Minority Leader McConnell,

With the looming expiration of the National Flood Insurance Program (NFIP) at the end of this month, the National Housing Conference urges you to bring legislation to the Senate floor for long-term reauthorization.

The National Housing Conference (NHC) represents a diverse membership of housing stakeholders including tenant advocates, mortgage bankers, non-profit and for-profit home builders, property managers, policy practitioners, realtors, equity investors, and more, all of whom share a commitment to a balanced national housing policy. Since 1931, NHC has been dedicated to ensuring safe, decent and affordable housing for all in America—that commitment bringing together our broad-based membership has earned us a reputation as the **United Voice for Housing** engaging in nonpartisan advocacy on housing issues.

The **cost of flood insurance directly affects housing affordability**, particularly for low- and moderate-income homeowners who might not be able to afford higher insurance premiums. We respectfully request that the Senate work to ensure that families of all incomes have access to affordable flood insurance.

Our membership is broad and in some instances may differ on details of national flood insurance policy. But **we are united in our recognition that delay and uncertainty are far worse**. Flood insurance is an essential element of home purchases in many areas, and is a required element for federally-backed mortgages. **Resolving the ongoing uncertainty about the cost and availability of flood insurance by renewing the program for the long term is essential.**

The House has passed a bipartisan bill. The Senate Banking Committee unanimously reported out a bipartisan bill for floor action. The time has come to bring the measure to the floor, thereby setting a deadline for resolution of any remaining issues. NFIP renewal is too important to delay further.

Sincerely,

A handwritten signature in black ink that reads 'Jeanne K Engel'.

Jeanne Engel
Interim President and CEO

cc: The Honorable Tim Johnson, The Honorable Richard Shelby