



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

Dear Senate Majority Leader Reid and Minority Leader McConnell,

The National Housing Conference urges you to bring legislation to the Senate floor to reauthorize over the long term the National Flood Insurance Program (NFIP).

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.**

With a bipartisan bill having passed the House and a bipartisan measure reported out by Senate Banking for floor action, it is time for the full Senate to debate and pass a reauthorization of NFIP.

Sincerely,

A handwritten signature in black ink that reads 'Ethan Handelman'.

Ethan Handelman
Vice President for Policy and Advocacy

cc: Sen. Jon Tester (D-MT), Sen. David Vitter (R-LA)