



September 16, 2025

The Honorable Mike Johnson
Speaker of the House
U.S. House of Representatives
568 Cannon House Office Building
Washington, D.C. 20515

The Honorable John Thune
Majority Leader
United States Senate SD-511
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
1236 Longworth H.O.B.
Washington, D.C. 20515

The Honorable Chuck Schumer
Minority Leader
United States Senate
317 Russell State Office Building
Washington, D.C. 20510

Re: Reauthorization of the National Flood Insurance Program

Dear Speaker Johnson, Majority Leader Thune, Leader Jeffries, and Leader Schumer:

The National Flood Insurance Program's (NFIP's) authority is set to expire on September 30, 2025, unless Congress takes prompt action to extend this vital federal program.

Flooding in the United States causes more loss to life and property each year than any other natural disaster and most federal disaster declarations are in response to catastrophic flooding. As the NFIP is the main source of flood insurance in the U.S, home and business owners warrant support and reassurance that the program will remain operational so that their valuable assets and livelihoods will continue to be protected from the risk of flooding. A lapse in the NFIP would put home and business owners at significant risk, halt the placement of new and renewal flood insurance policies, and complicate certain mortgage loan closings for lenders and borrowers.

The National Flood Association (NFA), a national, nonprofit trade organization representing a broad contingent of flood risk management stakeholders, urges Congress to take prompt action to ensure the continued and uninterrupted operation of the NFIP. The NFA also strongly encourages reauthorization of the NFIP for a minimum of two (2) years to allow new members of Congress sufficient time to learn about the program and consider meaningful reforms to strengthen and stabilize it.

The NFA appreciates your prompt attention to this matter as the deadline for extending the NFIP rapidly approaches, to ensure that the program remains available and stable for the millions who rely upon it.

Sincerely,

A handwritten signature in black ink, reading 'Leila Taha', is positioned above the typed name and title.

Leila Taha, Executive Director
National Flood Association
leila.taha@nfa flood.com

Cc: House Financial Services Committee
Senate Banking Committee