



December 13, 2024

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

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

Re: Extension of the National Flood Insurance Program

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

The National Flood Insurance Program (NFIP) is scheduled to expire on December 20, 2024 unless Congress acts to extend the program. The NFIP's authority is part of the Continuing Resolution to extend federal government funding through December 20. Based on the limited number of legislative days remaining on the calendar, the NFA shares a concern with others that timely action will not occur to avoid a lapse. **The National Flood Association (NFA) respectfully urges prompt action to immediately extend the NFIP before Congress adjourns for the holiday break.**

The NFA recognizes that Congress intends to enact reforms to strengthen and sustain the NFIP; thus, we recommend that the duration of the extension allow sufficient time for meaningful reform legislation to be developed and passed while ensuring functional stability for the program during that time.

The NFIP is currently the main source of flood insurance in the United States and citizens deserve certainty and stability in the flood insurance marketplace in order to protect their valuable assets and livelihoods. A lapse in the NFIP would halt placement of new and renewal flood insurance policies and complicate certain mortgage loan closings for lenders and borrowers. With only one week until NFIP expiration, it is critical that prompt action be taken to keep this essential program operational.

The mission of the NFA is to support a sound federal flood insurance program and our membership has a vested interest in the viability of the NFIP. We thank you for your attention to ensuring that this vital federal program is extended and remains available for the millions of citizens who rely upon it.

Sincerely,

A handwritten signature in black ink that reads 'Leila Taha'.

Leila Taha, Executive Director  
National Flood Association