



NATIONAL
ASSOCIATION of
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May 10, 2017

The Honorable John Carter
Chairman
Subcommittee on Homeland Security
House Committee on Appropriations
2110 Rayburn House Office Building
Washington, DC 201515

The Honorable Lucille Roybal-Allard
Ranking Member
Subcommittee on Homeland Security
House Committee on Appropriations
2083 Rayburn House Office Building
Washington, DC 201515

Dear Chairman Carter and Ranking Member Roybal-Allard:

As you begin the FY2018 Appropriations process, the National Association of REALTORS® (NAR) urges your support for:

- **An increase of \$13 million over FY17 funding levels to \$190 Million for the National Flood Mapping Program for FY18.** Flood maps identify the high-risk areas in 22,000 communities where flood insurance is required for a mortgage. Without the maps, the National Flood Insurance Program (NFIP) cannot set insurance rates; communities cannot regulate development; and mortgage lenders, private insurance companies and property owners cannot make informed decisions about flood risk or what insuring that risk will cost. For every \$1 invested in mapping this risk, taxpayers save \$2 in avoided property flood losses. ¹

NAR also asks for your support for the following report language submitted by Rep. Andy Harris (MD) (similar to House 2017 report language) to encourage the NFIP to explore the addition of rate tables that better align with individual property risk.

LANGUAGE: “The Committee notes that FEMA has established one risk premium rate table under the National Flood Insurance Program that applies to all post-FIRM structures in AE and A1-30 zones across the United States. The Committee requests that FEMA investigate the cost of revising and expanding this table to reflect the differences in the risk between properties located in coastal areas and properties located inland, and report back to the Committee not later than the 180-day period beginning on the date of enactment of this Act.”

- **Maintaining \$5 million in funding in FY18 for the Office of the Consumer Advocate** (Section 24 of the Flood Insurance Affordability Act (Public Law#113-89)). This small, independent office within FEMA advocates on behalf of 5 million policyholders and property owners under the National Flood Insurance Program. Since its inception in December 2014, the Office has surfaced numerous issues, intervened on behalf of dozens of policyholders and successfully resolved a wide range of disputes over FEMA flood maps, insurance rates and claim payments.



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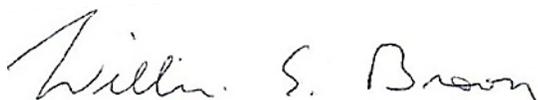
¹ The Association of State Floodplain Managers. “Flood Mapping for the Nation: A Cost Analysis” dated March 1, 2013: https://www.floods.org/ace-files/documentlibrary/2012_NFIP_Reform/Flood_Mapping_for_the_Nation_ASFPM_Report_3-1-2013.pdf

REALTORS® also ask that you support the inclusion of the following report language (similar to House 2017 report language) by Rep. Tom Rooney (FL), to ensure that FEMA provides the necessary resources for the Advocate to mediate directly between policyholders and write-your-own insurance companies in settling insurance rate disputes.

LANGUAGE “The Committee supports the continued establishment of a Flood Insurance Advocate, and directs FEMA to allocate funds necessary under this heading to enable the Advocate to carry out his or her statutory responsibilities. The Committee also recommends that the Advocate mediate directly between policyholders and write-your-own insurance companies to assist in settling rate disputes, as FEMA has ultimate responsibility for setting and approving rates for NFIP policies. The Advocate is also encouraged to modify and correct any incorrect rate quotes issued by write-your-own companies as directed in the Homeowner Flood Insurance Affordability Act of 2014, 42 USC 4033(b)(5).

NAR’s 1.2 million members thank you for considering these important requests to fully fund national flood insurance programs that protect consumers from flooding, the most costly and common natural disaster in the U.S.

Sincerely,

A handwritten signature in cursive script that reads "William E. Brown".

William E. Brown
2017 President, National Association of REALTORS®