



NATIONAL ASSOCIATION OF REALTORS®

The Voice For Real Estate®

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June 10, 2005

United States Senate
Washington, DC 20510

Dear Senator:

On behalf of the 1.2 million members of the NATIONAL ASSOCIATION OF REALTORS®, I am writing to urge you to approve the Federal Emergency Management Agency's request for \$200 million to fund its flood map modernization program. The Senate Appropriations Homeland Security Subcommittee is preparing to vote on the FY2006 Department of Homeland Security (DHS) Appropriations bill, and the \$200 million request is included in the House-passed version of the FY2006 DHS Appropriations bill.

Flood map problems are a nationwide concern. Many of the nation's 20,000 flood-prone communities - in all 50 states - either lack flood maps or have maps containing badly outdated flood information. FEMA has begun implementation of a program to correct this serious problem by employing state-of-the-art technology to replace the existing paper maps with digitized maps that are more accurate, more accessible, and easier to keep current. FEMA's map modernization program goes beyond simple replacement of paper maps with digital ones by applying digital technology allowing FEMA to collect new and better data.

NAR strongly supports FEMA's request for the funds necessary to modernize their flood maps. Flood maps serve an important purpose for the real estate industry. Pursuant to federal law, homes located in floodplains must secure flood insurance in order to qualify for a mortgage. Unfortunately, the inaccurate maps currently in use make it difficult to determine whether a home is located in a floodplain. Clarifying the exact location of a floodplain through administrative means increase costs to consumers and delays the home transaction process. Accurate and dependable flood maps will greatly assist all parties to real estate transactions, including homesellers, homebuyers and real estate professionals by facilitating the sale of new and existing homes.

Please consider the importance of modernized flood maps to the home transaction process and vote to fully fund FEMA's \$200 million request as part of the FY2006 Department of Homeland Security Appropriations bill. Thank you for your attention to this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Al Mansell'.

Al Mansell, President

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