

September 24, 2004

The Honorable Ted Stevens
522 Hart Senate Office Building
Washington DC 20510

Dear Chairman Stevens:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

NAR strongly supports FEMA's request for the funds necessary to modernize the federal 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 situation through administrative means adds cost and delay to the home transaction process. Accurate and dependable flood maps will greatly assist homesellers, homebuyers and real estate professionals by facilitating the sale of new and existing homes.

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the nation's 20,000 flood-prone communities - in all 50 states - either lack flood maps or have maps containing badly outdated flood information.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. Applying digital technology allows FEMA to collect new and better data.

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 FY2005 Department of Homeland Security Appropriations bill.

Sincerely,

A handwritten signature in black ink that reads "Jerry Giovaniello". The signature is written in a cursive, flowing style.

Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Richard Shelby
110 Hart Senate Office Building
Washington DC 20510

Dear Senator Shelby:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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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 FY2005 Department of Homeland Security Appropriations bill.

Sincerely,

A handwritten signature in black ink that reads "Jerry Giovaniello". The signature is written in a cursive, flowing style.

Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Robert Berry
1113 Longworth House Office Building
Washington DC 20515

Dear Congressman Berry:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Lucille Roybal-Allard
2330 Rayburn House Office Building
Washington DC 20515

Dear Congresswoman Roybal-Allard:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Ben Campbell
380 Russell Senate Office Building
Washington DC 20510

Dear Senator Campbell:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable C.W. Young
2407 Rayburn House Office Building
Washington DC 20515

Dear Chairman Young:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Daniel Inouye
722 Hart Senate Office Building
Washington DC 20510-1102

Dear Senator Inouye:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Thomas Latham
440 Cannon House Office Building
Washington DC 20515

Dear Congressman Latham:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Tom Harkin
731 Hart Senate Office Building
Washington DC 20510

Dear Senator Harkin:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Larry Craig
520 Hart Senate Office Building
Washington DC 20510

Dear Senator Craig:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS[®] to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Harold Rogers
2406 Rayburn House Office Building
Washington DC 20515

Dear Chairman Rogers:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Mitch McConnell
361-A Russell Senate Office Building
Washington DC 20510

Dear Senator McConnell:

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Barbara Mikulski
709 Hart Senate Office Building
Washington DC 20510-2003

Dear Senator Mikulski:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Martin Sabo
2336 Rayburn House Office Building
Washington DC 20515

Dear Ranking Member Sabo:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Jo Ann Emerson
2440 Rayburn House Office Building
Washington DC 20515

Dear Congresswoman Emerson:

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Thad Cochran
113 Dirksen Senate Office Building
Washington DC 20510-2402

Dear Chairman Cochran:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Senior Vice President, Government Affairs

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The Honorable David Price
2162 Rayburn House Office Building
Washington DC 20515

Dear Congressman Price:

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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 FY2005 Department of Homeland Security Appropriations bill.

Sincerely,

A handwritten signature in black ink that reads "Jerry Giovaniello". The signature is written in a cursive, flowing style.

Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Judd Gregg
393 Russell Senate Office Building
Washington DC 20510

Dear Senator Gregg:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Pete Domenici
328 Hart Senate Office Building
Washington DC 20510-3101

Dear Senator Domenici:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS[®] to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Jose Serrano
2227 Rayburn House Office Building
Washington DC 20515-3216

Dear Congressman Serrano:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable John Sweeney
416 Cannon House Office Building
Washington DC 20515

Dear Congressman Sweeney:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Donald Sherwood
1223 Longworth House Office Building
Washington DC 20515

Dear Congressman Sherwood:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Arlen Specter
711 Hart Senate Office Building
Washington DC 20510

Dear Senator Specter:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Ernest Hollings
125 Russell Senate Office Building
Washington DC 20510

Dear Senator Hollings:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS[®] to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Zach Wamp
2447 Rayburn House Office Building
Washington DC 20515

Dear Congressman Wamp:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Kay Granger
435 Cannon House Office Building
Washington DC 20515

Dear Congresswoman Granger:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Frank Wolf
241 Cannon House Office Building
Washington DC 20515

Dear Congressman Wolf:

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Patrick Leahy
433 Russell Senate Office Building
Washington DC 20510

Dear Senator Leahy:

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 24, 2004

The Honorable Patty Murray
173 Russell Senate Office Building
Washington DC 20510

Dear Senator Murray:

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Senior Vice President, Government Affairs

September 24, 2004

The Honorable David Obey
2314 Rayburn House Office Building
Washington DC 20515

Dear Ranking Member Obey:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Senior Vice President, Government Affairs

September 24, 2004

The Honorable Herb Kohl
330 Hart Senate Office Building
Washington DC 20510

Dear Senator Kohl:

As the House and Senate conferees prepare to reconcile differing versions of the FY2005 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than one million members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. As you know, the Senate-passed version of the bill fully funded FEMA's request, while the House-passed version approved \$150 million for this important program.

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Senior Vice President, Government Affairs

September 24, 2004

The Honorable Alan Mollohan
2302 Rayburn House Office Building
Washington DC 20515

Dear Congressman Mollohan:

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Senior Vice President, Government Affairs

September 24, 2004

The Honorable Robert Byrd
311 Hart Senate Office Building
Washington DC 20510

Dear Ranking Member Byrd:

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NAR strongly supports FEMA's request for the funds necessary to modernize the federal 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 situation through administrative means adds cost and delay to the home transaction process. Accurate and dependable flood maps will greatly assist homesellers, homebuyers and real estate professionals by facilitating the sale of new and existing homes.

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. Applying digital technology allows FEMA to collect new and better data.

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 FY2005 Department of Homeland Security Appropriations bill.

Sincerely,

A handwritten signature in black ink that reads "Jerry Giovaniello". The signature is written in a cursive, flowing style.

Jerry Giovaniello
Senior Vice President, Government Affairs