

July 9, 2003

The Honorable Robert Bennett
431 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Bennett:

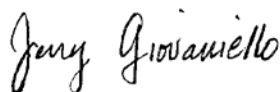
As the Senate Appropriations Committee prepares to vote on the FY2004 Department of Homeland Security Appropriations bill, I urge you on behalf of the more than 900,000 members of THE NATIONAL ASSOCIATION OF REALTORS® to approve the Federal Emergency Management Agency's request of \$200 million to fund its flood map modernization program. The Senate Appropriations Homeland Security Subcommittee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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 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the nation's 20,000 flood-prone communities - in all 50 states - either lack flood maps or have maps containing badly outdated flood information.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 FY2004 Department of Homeland Security Appropriations bill.

Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Christopher Bond
274 Russell Senate Office Building
Washington, DC 20510

Dear Senator Bond:

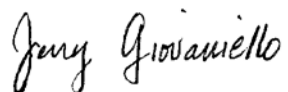
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Sam Brownback
303 Hart Senate Office Building
Washington, DC 20510

Dear Senator Brownback:

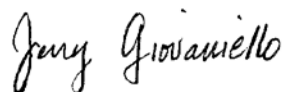
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Conrad Burns
187 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Burns:

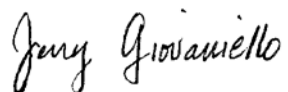
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

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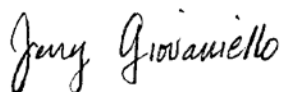
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Campbell:

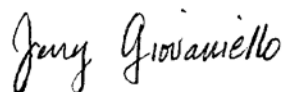
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Thad Cochran
326 Russell Senate Office Building
Washington, DC 20510

Dear Senator Cochran:

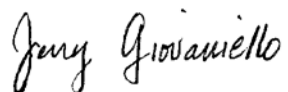
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Craig:

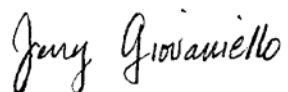
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Mike DeWine
140 Russell Senate Office Building
Washington, DC 20510

Dear Senator DeWine:

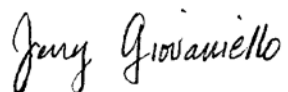
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Domenici:

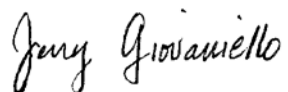
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Byron Dorgan
713 Hart Senate Office Building
Washington, DC 20510

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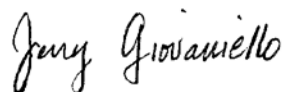
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Richard Durbin
332 Dirksen Senate Office Building
Washington, DC 20510

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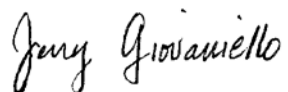
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Senior Vice President, Government Affairs

July 9, 2003

The Honorable Dianne Feinstein
331 Hart Senate Office Building
Washington, DC 20510

Dear Senator Feinstein:

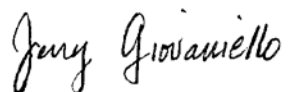
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Gregg:

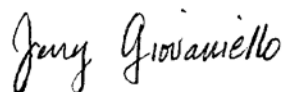
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The Honorable Tom Harkin
731 Hart Senate Office Building
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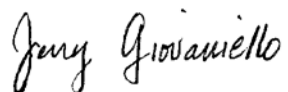
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Jerry Giovaniello
Senior Vice President, Government Affairs

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

Dear Senator Hollings:

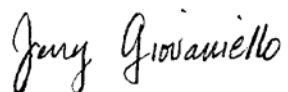
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NAR strongly supports FEMA's request for the funds necessary to modernize their flood maps. Flood maps serve an important purpose for the real estate industry. Pursuant to federal law, homes located in floodplains must secure flood insurance in order 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 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.

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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 FY2004 Department of Homeland Security Appropriations bill.

Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Kay Hutchison
284 Russell Senate Office Building
Washington, DC 20510

Dear Senator Hutchison:

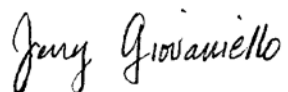
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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Inouye:

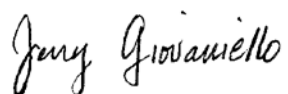
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Tim Johnson
324 Hart Senate Office Building
Washington, DC 20510

Dear Senator Johnson:

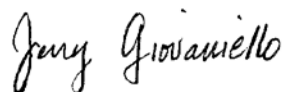
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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Kohl:

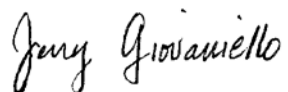
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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

The Honorable Mary Landrieu
724 Hart Senate Office Building
Washington, DC 20510

Dear Senator Landrieu:

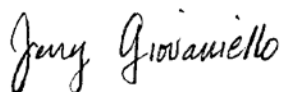
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

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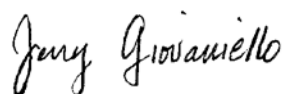
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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator McConnell:

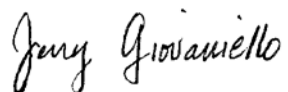
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Mikulski:

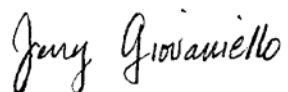
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Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Murray:

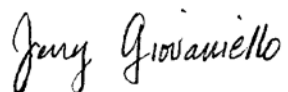
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Senior Vice President, Government Affairs

July 9, 2003

The Honorable Harry Reid
528 Hart Senate Office Building
Washington, DC 20510

Dear Senator Reid:

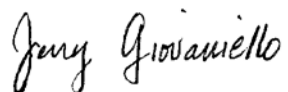
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Shelby:

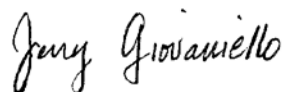
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Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Specter:

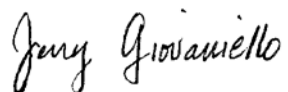
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Jerry Giovaniello
Senior Vice President, Government Affairs

July 9, 2003

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

Dear Senator Stevens:

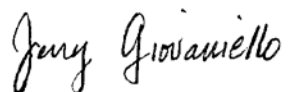
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