

July 14, 2003

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

Dear Senator Burns:

As the Senate 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 Committee 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the nation's 20,000 flood-prone communities - in all 50 states - either lack flood maps or have maps containing badly outdated flood information.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 14, 2003

The Honorable John Edwards
225 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Edwards:

As the Senate 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 Committee 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.

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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 14, 2003

The Honorable Zell Miller
257 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Miller:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Durbin:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Blanche Lincoln
355 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Lincoln:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable James Jeffords
413 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Jeffords:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Bennett:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Rick Santorum
511 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Santorum:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Wayne Allard
525 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Allard:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Peter Fitzgerald
555 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Fitzgerald:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Mark Pryor
217 Russell Senate Office Building
Washington, DC 20510

Dear Senator Pryor:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Lisa Murkowski
322 Hart Senate Office Building
Washington, DC 20510

Dear Senator Murkowski:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable James Talent
493 Russell Senate Office Building
Washington, DC 20510

Dear Senator Talent:

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable John Cornyn
517 Hart Senate Office Building
Washington, DC 20510

Dear Senator Cornyn:

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Orrin Hatch
104 Hart Senate Office Building
Washington, DC 20510

Dear Senator Hatch:

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Craig Thomas
109 Hart Senate Office Building
Washington, DC 20510

Dear Senator Thomas:


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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Shelby:

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Barbara Boxer
112 Hart Senate Office Building
Washington, DC 20510

Dear Senator Boxer:

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Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Don Nickles
133 Hart Senate Office Building
Washington, DC 20510

Dear Senator Nickles:


As the Senate 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 Committee 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 14, 2003

The Honorable Charles Grassley
135 Hart Senate Office Building
Washington, DC 20510

Dear Senator Grassley:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Daniel Akaka
141 Hart Senate Office Building
Washington, DC 20510

Dear Senator Akaka:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Lamar Alexander
302 Hart Senate Office Building
Washington, DC 20510

Dear Senator Alexander:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Pat Roberts
302 Hart Senate Office Building
Washington, DC 20510

Dear Senator Roberts:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

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

Dear Senator Brownback:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Richard Lugar
306 Hart Senate Office Building
Washington, DC 20510

Dear Senator Lugar:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Paul Sarbanes
309 Hart Senate Office Building
Washington, DC 20510

Dear Senator Sarbanes:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

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

Dear Senator Byrd:


As the Senate 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 Committee 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.

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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 14, 2003

The Honorable Charles Schumer
313 Hart Senate Office Building
Washington, DC 20510

Dear Senator Schumer:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Jim Bunning
316 Hart Senate Office Building
Washington, DC 20510

Dear Senator Bunning:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable George Voinovich
317 Hart Senate Office Building
Washington, DC 20510

Dear Senator Voinovich:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Norm Coleman
320 Hart Senate Office Building
Washington, DC 20510

Dear Senator Coleman:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Jack Reed
320 Hart Senate Office Building
Washington, DC 20510

Dear Senator Reed:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Johnson:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Frank Lautenberg
324 Hart Senate Office Building
Washington, DC 20510

Dear Senator Lautenberg:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Domenici:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Kohl:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Feinstein:

As the Senate 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 Committee 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 14, 2003

The Honorable Jon Corzine
502 Hart Senate Office Building
Washington, DC 20510

Dear Senator Corzine:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable John Breaux
503 Hart Senate Office Building
Washington, DC 20510

Dear Senator Breaux:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Russell Feingold
506 Hart Senate Office Building
Washington, DC 20510

Dear Senator Feingold:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Tom Daschle
509 Hart Senate Office Building
Washington, DC 20510

Dear Senator Daschle:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Max Baucus
511 Hart Senate Office Building
Washington, DC 20510

Dear Senator Baucus:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Thomas Carper
513 Hart Senate Office Building
Washington, DC 20510

Dear Senator Carper:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Ron Wyden
516 Hart Senate Office Building
Washington, DC 20510

Dear Senator Wyden:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Craig:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Stevens:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Bob Graham
524 Hart Senate Office Building
Washington, DC 20510

Dear Senator Graham:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Reid:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Kent Conrad
530 Hart Senate Office Building
Washington, DC 20510

Dear Senator Conrad:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable John Rockefeller IV
531 Hart Senate Office Building
Washington, DC 20510

Dear Senator Rockefeller:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Debbie Stabenow
702 Hart Senate Office Building
Washington, DC 20510

Dear Senator Stabenow:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Jeff Bingaman
703 Hart Senate Office Building
Washington, DC 20510

Dear Senator Bingaman:

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Joseph Lieberman
706 Hart Senate Office Building
Washington, DC 20510

Dear Senator Lieberman:

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Mikulski:

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Specter:

As the Senate 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 Committee 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 14, 2003

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

Dear Senator Dorgan:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Bill Nelson
716 Hart Senate Office Building
Washington, DC 20510

Dear Senator Nelson:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Maria Cantwell
717 Hart Senate Office Building
Washington, DC 20510

Dear Senator Cantwell:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Ben Nelson
720 Hart Senate Office Building
Washington, DC 20510

Dear Senator Nelson:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

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

Dear Senator Inouye:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

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

Dear Senator Landrieu:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Jon Kyl
730 Hart Senate Office Building
Washington, DC 20510

Dear Senator Kyl:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

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

Dear Senator Harkin:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Lindsey Graham
290 Russell Senate Office Building
Washington, DC 20510

Dear Senator Graham:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Mike Crapo
111 Russell Senate Office Building
Washington, DC 20510

Dear Senator Crapo:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable John Sununu
111 Russell Senate Office Building
Washington, DC 20510

Dear Senator Sununu:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable Elizabeth Dole
120 Russell Senate Office Building
Washington, DC 20510

Dear Senator Dole:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Hollings:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

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

Dear Senator DeWine:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Lincoln Chafee
141A Russell Senate Office Building
Washington, DC 20510

Dear Senator Chafee:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Olympia Snowe
154 Russell Senate Office Building
Washington, DC 20510

Dear Senator Snowe:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Susan Collins
172 Russell Senate Office Building
Washington, DC 20510

Dear Senator Collins:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Murray:

As the Senate 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 Committee 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.

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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 14, 2003

The Honorable George Allen
204 Russell Senate Office Building
Washington, DC 20510

Dear Senator Allen:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Joseph Biden Jr.
221 Russell Senate Office Building
Washington, DC 20510

Dear Senator Biden:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

The Honorable John Warner
225 Russell Senate Office Building
Washington, DC 20510

Dear Senator Warner:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable John McCain
241 Russell Senate Office Building
Washington, DC 20510

Dear Senator McCain:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Chuck Hagel
248 Russell Senate Office Building
Washington, DC 20510

Dear Senator Hagel:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Bond:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Hutchison:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Carl Levin
SR-269 Russell Senate Office Building
Washington, DC 20510

Dear Senator Levin:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable John Kerry
304 Russell Senate Office Building
Washington, DC 20510

Dear Senator Kerry:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Edward Kennedy
315 Russell Senate Office Building
Washington, DC 20510

Dear Senator Kennedy:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Cochran:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

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

Dear Senator McConnell:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable John Ensign
364 Russell Senate Office Building
Washington, DC 20510

Dear Senator Ensign:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Michael Enzi
379 Russell Senate Office Building
Washington, DC 20510

Dear Senator Enzi:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Campbell:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

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

Dear Senator Gregg:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Mark Dayton
SR-346 Russell Senate Office Building
Washington, DC 20510

Dear Senator Dayton:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Gordon Smith
404 Russell Senate Office Building
Washington, DC 20510

Dear Senator Smith:


As the Senate 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 Committee 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 14, 2003

The Honorable Saxby Chambliss
416 Russell Senate Office Building
Washington, DC 20510

Dear Senator Chambliss:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Bill Frist
416 Russell Senate Office Building
Washington, DC 20510

Dear Senator Frist:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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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 14, 2003

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

Dear Senator Leahy:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable James Inhofe
453 Russell Senate Office Building
Washington, DC 20510

Dear Senator Inhofe:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Evan Bayh
463 Russell Senate Office Building
Washington, DC 20510

Dear Senator Bayh:


As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Hillary Clinton
476 Russell Senate Office Building
Washington, DC 20510

Dear Senator Clinton:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Trent Lott
487 Russell Senate Office Building
Washington, DC 20510

Dear Senator Lott:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Jeff Sessions
493 Russell Senate Office Building
Washington, DC 20510

Dear Senator Sessions:


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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

July 14, 2003

The Honorable Christopher Dodd
SR-448 Russell Senate Office Building
Washington, DC 20510

Dear Senator Dodd:

As the Senate 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 Committee has approved full funding of FEMA's budget request, and the House of Representatives has also approved the \$200 million request.

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