

September 26, 2025

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
568 Cannon House Office Building
Washington, DC 20515

The Honorable John Thune
Majority Leader
U.S. Senate
511 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
2267 Rayburn House Office Building
Washington, DC 20515

The Honorable Charles Schumer
Minority Leader
U.S. Senate
322 Hart Senate Office Building
Washington, DC 20510

Dear Speaker Johnson and Leaders Thune, Schumer, and Jeffries:


The National Association of REALTORS® urges Congress to act quickly to extend the National Flood Insurance Program (NFIP) before its September 30th expiration.

Americans deserve certainty and stability in the flood insurance marketplace so that they can protect their homes, businesses and loved ones. Since 2017, NFIP's authority has been extended 33 times and allowed to briefly lapse on several occasions. Another lapse of the NFIP will leave millions of Americans at risk and disrupt the purchase of flood insurance in more than 20,000 communities across the United States.

Not only would Americans be unable to purchase new NFIP policies during an authorization lapse, but also property owners currently insured by the NFIP would be unable to renew their policies. Without access to flood insurance, American families must rely on federal disaster aid, which is severely limited. According to [NAR research](#), 1,400 property sales each day could be forced to move forward and go bare without the protection of flood insurance depending on lender approval. The risk of an unnecessary NFIP lapse puts American lives, families, properties and businesses at untenable risk and must be avoided.

Extending the NFIP will ensure this crucial program remains available, providing essential insurance coverage for residential and commercial property owners, buyers, managers, renters, and tenants nationwide. We commend the House Financial Services and Senate Banking Committees for continuing to work on longer-term NFIP reauthorization and reform measures and look forward to Congress bringing some stability and predictability to this essential program.

Sincerely,



President, National Association of REALTORS®