



National Association of Federal Credit Unions
3138 10th Street North • Arlington, Virginia • 22201-2149
703-522-4770 • 800-336-4644 • 703-522-0594

B. Dan Berger
Executive Vice President
Government Affairs

July 7, 2011

The Honorable John Boehner
Speaker
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Nancy Pelosi
Minority Leader
U.S. House of Representatives
Washington, D.C. 20515

Re: Support H.R. 1309, the *Flood Insurance Reform Act of 2011*

Dear Speaker Boehner and Minority Leader Pelosi:

On behalf of the National Association of Federal Credit Unions (NAFCU), the only trade association exclusively representing the interests of our nation's federal credit unions, I write today to ask that you support H.R. 1309, the *Flood Insurance Reform Act of 2011*, as the House takes it up for consideration.

Congress has allowed the National Flood Insurance Program (NFIP) to lapse four times over the last several years, opting for short-term extensions rather than a long-term solution. Without action, the NFIP authorization will again expire on September 30, 2011. These lapses create a high level of uncertainty, leaving millions of American families who rely on flood insurance wondering if they will be covered in the event of a disaster. This is especially unacceptable to our nation's credit unions and their members given that the housing market is so vital to our economic recovery. As flooding is the most common natural disaster in the United States, and more than 5.6 million policyholders depend on the NFIP as their main source of protection, it is more important now than ever for Congress to pass a long-term reauthorization. H.R. 1309 would accomplish this by reauthorizing the NFIP for five years, providing the certainty necessary for the continued recovery of our real estate, insurance and financial markets.

It is with this in mind that I strongly urge you to support H.R.1309 as the House begins this important debate. Should you have any questions or require additional information, please do not hesitate to contact myself or NAFCU's Vice President of Legislative Affairs, Brad Thaler, at (703) 842-2204.

Sincerely,

B. Dan Berger
Executive Vice President, Government Affairs

cc: Members of the U.S. House of Representatives