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**National Association of Federally-Insured Credit Unions**

May 24, 2022

The Honorable Emanuel Cleaver  
Chairman  
Committee on Financial Services  
Subcommittee on Housing, Community  
Development and Insurance  
U.S. House of Representatives  
Washington, DC 20515

The Honorable French Hill  
Ranking Member  
Committee on Financial Services  
Subcommittee on Housing, Community  
Development and Insurance  
U.S. House of Representatives  
Washington, DC 20515

**RE: Tomorrow's Hearing, "Reauthorization and Reform of the National Flood Insurance Program"**

Dear Chairman Cleaver and Ranking Member Hill:

I am writing on behalf of the National Association of Federally-Insured Credit Unions (NAFCU) in conjunction with tomorrow's hearing to express our support for an extension of the National Flood Insurance Program (NFIP). As you are aware, NAFCU advocates for all federally-insured not-for-profit credit unions that, in turn, serve over 130 million consumers with personal and small business financial service products.

NAFCU encourages Congress to enact a long-term reauthorization to reform and modernize the NFIP, and we stand ready to work with Congress in this regard. However, with the NFIP in danger of lapsing at the end of September, it is critical that Congress enact an extension of the program in time to ensure that the NFIP is not disrupted. NAFCU appreciates the urgency with which Congress is acting to prevent this vital program from lapsing, as a lapse of the NFIP will leave millions of homeowners at risk and create disruptions and uncertainty in the housing market.

It is with this in mind that NAFCU strongly urges you to support an extension of the National Flood Insurance Program. Should you have any questions or require additional information, please do not hesitate to contact me or Chad Adams, NAFCU's Senior Director of Legislative Affairs, at (703) 842-2265 or [cadams@nafcu.org](mailto:cadams@nafcu.org).

Sincerely,

Brad Thaler  
Vice President of Legislative Affairs

cc: Members of the Subcommittee on Housing, Community Development and Insurance