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

June 16, 2022

The Honorable Sherrod Brown  
Chairman  
Committee on Banking, Housing, and  
Urban Affairs  
United States Senate  
Washington, DC 20510

The Honorable Pat Toomey  
Ranking Member  
Committee on Banking, Housing, and  
Urban Affairs  
United States Senate  
Washington, DC 20510

**RE: Today's Hearing, "Reauthorization of the National Flood Insurance Program: Protecting Communities from Flood Risk"**

Dear Chairman Brown and Ranking Member Toomey:

I am writing on behalf of the National Association of Federally-Insured Credit Unions (NAFCU) in conjunction with today'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 Senate Banking Committee