

## **Congress Shouldn't Let Flood Insurance Program Expire**

Unless members of Congress take action, authority for the National Flood Insurance Program ([NFIP](#)) will expire July 31.

We can't let that happen. While NFIP isn't a household name, it is a critical tool to help protect homeowners and ensure access to affordable flood insurance across the country.

In fact, as flood insurance is required for over 5,000,000 mortgages in 22,000 separate communities, a prolonged lapse in authority could jeopardize the sale of up to 40,000 homes per month in the United States.

This isn't just an issue for waterfront homes, either. Flooding events can impact Americans living along streams, lakes, rivers, oceans or just about anywhere snow melts or rain falls.

In total, floods have claimed more lives and property than any other natural disaster over the past century.

Last year's Atlantic hurricane season is a constant and dramatic reminder of the devastation threatening tens of millions of Americans between June 1 and Halloween every year. American homeowners deserve a flood insurance program that is solvent, effective and able to continue providing protections for decades to come.

Members of the Ruidoso/Lincoln County Association of REALTORS® in Lincoln County know this is important. After all, if flood insurance isn't available, we're the ones who may have to tell clients that the home of their dreams is off the table until the NFIP is extended.

Consumers deserve better.

Representative Steve Pearce and Senators Tom Udall and Martin Heinrich should put their support behind NFIP reauthorization and the 22,000 communities counting on Congress to get the job done. You may contact Representative Pearce at (855) 473-2723, Senator Udall at (505) 346-6791 and Senator Heinrich at (505) 346-6601.

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