

Call For Action - [Please Respond](#)

The Problem: Congress provided a 5-year reauthorization of the National Flood Insurance Program (NFIP), but severe implementation problems threaten to undermine real estate transactions where flood insurance is required to obtain a mortgage.

- New NFIP rate structures have caused serious confusion and hardship for property owners.
- The Federal Emergency Management Agency (FEMA) continues to delay and miss deadlines.
- The legally required transition to true risk rates has plagued consumers with increases in rates beyond what anyone imagined possible.

The Solution: A four-year time-out. Congress has legislation in the House, H.R. 3370 and Senate, S. 1610, to delay changes to the NFIP. These bills would:

- prudently defer rate increases until FEMA completes the affordability study mandated by law
- create a system for targeted rate relief
- establish an office of the Advocate for flood insurance rate and mapping concerns.

Please Take Action today and tell your Member of Congress and Senators that NAR supports the “Homeowner Flood Insurance Affordability Act.”

**[TAKE ACTION NOW](#)**