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Act Now: Urge Congress to Extend Flood Insurance

[Email Your Members of Congress Now](#)

The National Flood Insurance Program (NFIP) is set to expire on **January 19**, leaving millions of people and businesses who rely on it to be in danger of losing their coverage. If NFIP lapses, flood insurance will become much more costly, and in many cases, unavailable.

What is the NFIP?

The NFIP is a partnership between federal, state, and local governments helping to mitigate flood risk by providing affordable flood insurance to 5.6 million families and businesses. The NFIP provides 90% of all flood insurance nationwide, and close to 100% for individually owned residential, and small-to-mid-sized commercial properties. This adds up to almost 5 million policies representing over \$1 trillion in insurance coverage.

Although we continue to work towards a long-term reform bill with our coalition partners, we need your help to ensure that this critical program does not expire on January 19.

Provisions in a long-term reform bill should include:

- Reauthorize NFIP for at least 5 years
- Increase affordability through annual rate caps and lower surcharges
- Direct FEMA to develop more granular rate tables that better align rates with actual risk
- Fund loans and grants to help mitigate flood risk
- Increase access to private market flood insurance

How You Can Help

- [Email your legislators](#)
- [Call their offices!](#)

Whether your property is near a coastline or further inland, flood is possible everywhere. It's not a matter of if, but when, and how severe. Please take one minute to ask your legislators to support this important program.

[Contact IREM Government Affairs](#) with any questions or concerns.

[Don't Wait. Act Now.](#)

