September 16, 2011

ETERMINATION SSOCIATION

> Honorable Tim Johnson, Chairman Senate Committee on Banking, Housing and Urban Affairs 534 Dirksen Senate Office Building Washington, D.C. 20510

Honorable Spencer Bachus, Chairman House Committee on Financial Services 2129 Rayburn House Office Building Washington, D.C. 20515

Dear Messrs. Chairmen:

Please find included with this correspondence our letter from September 6, 2011 urging a long term reauthorization of the National Flood Insurance Program (NFIP) prior to its impending expiration on September 30. As expressed in our previous letter, the National Flood Determination Association (NFDA) recommends that Congress take immediate action to reauthorize the Program independent of the extensive reform proposals currently under consideration.

The NFDA recognizes and appreciates your efforts to temporarily extend authorization of the NFIP prior to its expiration by way of H.J. Res. 79 and S. 1548, however, **we strongly urge an independent reauthorization of the NFIP for a minimum of six (6) months** as these short term extensions put the Program in jeopardy of lapsing in the event that the holidays and winter recess hinder necessary further extensions.

Again, we thank you and your committee members for the important work you do related to the NFIP and for allowing us the opportunity to provide input regarding this work.

Sincerely,

Cherry a frail

Cheryl A. Small, President National Flood Determination Association

Cc: Honorable Richard Shelby, Ranking Minority Member, Senate Banking Committee Honorable Barney Frank, Ranking Minority Member, House Financial Services Committee