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March 11, 2016

The Honorable John Carter
Chairman
Homeland Security Subcommittee
House Committee on Appropriations
2110 Rayburn House Office Building.
Washington, DC 20515

The Honorable Lucille Roybal-Allard
Ranking Member
Homeland Security Subcommittee
House Committee on Appropriations
2330 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Carter and Ranking Member Roybal-Allard:

As you begin the FY2017 Appropriations process, the National Association of REALTORS® requests report language clarifying that the Consumer Advocate at Federal Emergency Management Agency (FEMA) can and should directly mediate and correct rate quotes under the National Flood Insurance Program (NFIP). Representative Crenshaw has offered this language, which was also included in the FY2016 Appropriations Bill.

The office of the Consumer Advocate was established by Section 24 of the Flood Insurance Affordability Act (Public Law#113-89). One of the Advocate's principal stated duties is "to aid policy holders under the National Flood Insurance Program (NFIP) in obtaining and verifying accurate flood insurance rate information." NAR thanks Congress for creating this office and providing \$5 million in FY2016 to stand it up permanently. It has been less than a year, and already the office has had to step in and help successfully resolve flood insurance rate disputes between policy holders and insurance companies selling NFIP policies.

Mr. Crenshaw is again offering report language directing FEMA to provide the necessary resources for the Advocate to mediate directly between homeowners and insurance companies. It also encourages the office to modify and correct rate quotes as necessary under the program. NAR supports this critical clarification of the Advocate's role, and is requesting that the Subcommittee include it in the report accompanying the appropriations bill.

Again, thank you for your work in shaping the office to become a true consumer advocate at FEMA, not just an advisor or coach for homeowners to try and resolve their own disputes. NAR looks forward to working with you to ensure the office can effectively represent consumers when there are questions about the accuracy of flood maps or insurance rates under the NFIP.

Sincerely,

Tom Salomone
2016 President, National Association of REALTORS®



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cc: Homeland Security Subcommittee