

National Association of Home Builders

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Government Affairs

Lake A. Coulson
Senior Vice President & Chief Lobbyist

September 18, 2025

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Johnson:

On behalf of the more than 140,000 members of the National Association of Home Builders (NAHB), I am writing in support of H.R. 5371, the *Continuing Appropriations and Extensions Act, 2026* that would continue to fund operations of the federal government including the extension of the National Flood Insurance Program (NFIP) until November 21. Without this bill, the NFIP program is set to expire on September 30.

Past disruptions of the NFIP have caused immediate and widespread negative impacts on property sales, home values and consumer confidence. Home sales would cease in areas where flood insurance is mandatory in order to obtain a mortgage. Homeowners who have current NFIP policies would also be unable to renew them during a lapse.

NAHB believes that it is critically important for the economy, and the housing industry specifically, that Congress extend this vital program to provide certainty, predictability, and peace of mind to policyholders who rely on the NFIP for the flood protection and mitigation strategies for which it was designed.

What the housing market needs now is stability and certainty. NAHB calls upon the House to act quickly to continue to fund the operations of the federal government including the extension of the NFIP.

Thank you for considering our views.

Sincerely,

A handwritten signature in black ink, appearing to read "Lake A. Coulson". The signature is fluid and cursive, with a large, stylized "L" and "C".

Lake A. Coulson