



FEMA

W-09019

March 30, 2009

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators and National Flood Insurance Program (NFIP) Servicing Agent

A handwritten signature in black ink, appearing to read "Edward L. Connor".

FROM: Edward L. Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

SUBJECT: 30-Day Waiting Period for Policy Effective Date
Remains Unchanged

We have been informed that rumors are circulating in North Dakota that the Obama Administration is waiving the 30-day waiting period for the effective date of NFIP policies. This is untrue. The waiting period is statutory and cannot be waived administratively. FEMA offices in Headquarters and the Regions are working diligently to provide the facts about the NFIP.

We appreciate your work to serve NFIP policyholders affected by the devastating floods in the Red River area. Tools to assist you in communicating about the NFIP are available at www.floodsmart.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Claims, Marketing, Training, Underwriting