




FEMA

W-24002

March 27, 2024

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

FROM: 
David I. Maurstad
Assistant Administrator
Federal Insurance Directorate

SUBJECT: Delayed Implementation of Guidance on Expiration of the NFIP

REF: NFIP Program Changes and Updated Guidance Effective
April 1, 2024 (NFIP Bulletin W-23014, dated October 2, 2023)

As part of the April 2024 NFIP Program Changes announcement (Bulletin W-23014 dated October 2, 2023), FEMA proposed to add to the April 2024 Flood Insurance Manual a new Appendix L, "Guidance on Expiration of the NFIP." Appendix L provides updated guidance to NFIP insurers when Congress does not reauthorize the NFIP and the authority to sell and renew NFIP policies. Since releasing Bulletin W-23014, FEMA received feedback from several stakeholders noting potential challenges to implementing NFIP expiration guidance.

To provide sufficient time to address the challenges while still complying with the National Flood Insurance Act of 1968, FEMA is removing the proposed Appendix L from the Flood Insurance Manual and delaying its implementation until a future date. FEMA will provide updated information on the implementation of the NFIP expiration guidance as soon as it is feasible.

With the removal of Appendix L, the reference to Appendix M: Definitions and Acronyms will now be changed to Appendix L: Definitions and Acronyms, as it remains the concluding appendix in the Flood Insurance Manual.

Please direct any questions regarding these changes to NFIPUnderwritingMailbox@fema.dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Accounting, Claims, Data Processing, Marketing, Underwriting