



FEMA

W-08019

March 27, 2008

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

FROM: *David I. Maurstad*  
David I. Maurstad  
Federal Insurance Administrator  
National Flood Insurance Program

SUBJECT: Assignment of NFIP Claims  
**The Road Home - Louisiana**

It is FEMA's position that all claims arising from coverage under the terms of the National Flood Insurance Program's Standard Flood Insurance Policy (SFIP) in its three forms, the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy, may **not** be assigned by the policyholder. See the SFIP section GENERAL CONDITIONS – Amendments, Waivers, Assignment.

WYO Bulletin W-07003 on January 16, 2007, granted a limited waiver in the case of an assignment to the community in which the building is located when the assignment is made in conjunction with a FEMA Grant.

FEMA has determined that it will **not** issue a temporary waiver for assignments made to The Road Home program for Hurricane Katrina and Rita claims in the State of Louisiana. Without such a waiver, each WYO Company and the NFIP Servicing Agent should not honor these assignments.

FEMA, the National Flood Insurance Program, and WYO Companies will continue to work closely with The Road Home to prevent duplication of benefits.

cc: Vendors, IBHS, Government Technical Representative

Required Routing: Claims