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

FROM: Dennis L. Kuhns
Director, Risk Insurance Division
Federal Insurance and Mitigation Administration (FIMA)

SUBJECT: Homeowner Flood Insurance Affordability Act of 2014 Signed Into Law


This law repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act, which was enacted in 2012. FEMA looks forward to working with Congress, the private Write Your Own insurance Companies, and other stakeholders to implement these Congressionally mandated reforms and to working toward our shared goals of helping families maintain affordable flood insurance, ensuring the financial stability of the NFIP and reducing the risks and consequences of flooding nationwide. FEMA will continue to identify and publish special flood hazards and flood risk zones as authorized and required by Congress.

More information on the new law and its impacts on the NFIP will be forthcoming.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: All Departments