July 14, 2015

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

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: Public Release of November 2015 Specific Rating Guidelines

Updates to the Specific Rating Guidelines effective November 1, 2015, are available on the FEMA website at the following link:


cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Marketing, Underwriting