



FEMA

W-23003

June 26, 2023

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

FROM:

A handwritten signature in blue ink that reads "David I. Maurstad".

David I. Maurstad  
Assistant Administrator  
Federal Insurance Directorate

SUBJECT: Advance Payments Under Standard Flood Insurance Policies (SFIPs) – 2023

FEMA continues to promote the use of advance payments to help policyholders start their recovery sooner and reduce disaster suffering.

During disaster events, FEMA understands that unexpected delays may occur in the claims process, making advance payments to the policyholder even more critical. Therefore, for any flood event assigned an Event Designation Number (EDN) in 2023, FEMA is issuing a conditional waiver of the SFIP Loss Payment provision to facilitate advance payments. This conditional waiver makes available all advance payment flexibilities as set forth in the *NFIP Claims Manual*, October 2021 edition, section 2 at paragraphs 3.1 and 3.2.

Please direct any questions regarding this bulletin to [FEMA-FIDClaimsMailbox@fema.dhs.gov](mailto:FEMA-FIDClaimsMailbox@fema.dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Training, Underwriting, External Affairs, Adjusting Firms, Independent Flood Adjusters