



FEMA

W-24018

December 19, 2024

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

FROM:

A handwritten signature in black ink, appearing to read "Jeffrey Jackson".

Jeffrey Jackson
Assistant Administrator (Acting)
Federal Insurance Directorate

SUBJECT: Hurricane Helene Proof of Loss Deadline Extension

Hurricane Helene produced torrential rain, storm surge and widespread flood damage in the states of Florida, North Carolina, South Carolina, Georgia, Tennessee, Virginia, and Kentucky. Due to the catastrophic flooding impacts of Hurricane Helene, the Federal Emergency Management Agency (FEMA) issued Bulletin W-24010 to ensure quality customer service in those extreme circumstances. The claims handling procedures from Bulletin W-24010 remain in effect, subject to the modification below.

FEMA is encouraged by the progress the WYOs and NFIP Direct have made with claims from Hurricane Helene. To ensure that policyholders and their insurers have adequate time to complete any open claims, I am further extending the proof of loss deadline for an additional 60 days.¹ The deadline for submitting a compliant proof of loss for Hurricane Helene is now 180 calendar days from the date of loss.

Applicability

This bulletin applies to all NFIP claims associated with the following Event Designation Numbers (EDN). FEMA will update the EDN numbers for additional impacted areas as needed:

¹ The Standard Flood Insurance Policy (SFIP) requires policyholders to submit a proof of loss within 60 days after the date of loss. See 44 C.F.R. pt. 61, App. A(1) (Dwelling Form at VII.G.4); 44 C.F.R. pt. 61, App. A(2) (General Property Form at VII.G.4); and 44 C.F.R. pt. 61, App. A(3) (Residential Condominium Building Association Policy Form at VIII.G.4). Bulletin W-24010 extended this deadline to 120 days after the date of loss.

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<u>State</u>	<u>EDN</u>	<u>Dates of Loss</u>
Florida	FL0124	September 24, 2024 – September 30, 2024
Georgia	GA0124	September 24, 2024 – September 30, 2024
North Carolina	NC0124	September 25, 2024 – September 30, 2024
South Carolina	SC0124	September 25, 2024 – October 7, 2024
Tennessee	TN0124	September 25, 2024 – September 30, 2024
Kentucky	KY0124	September 26, 2024 – September 29, 2024
Virginia	VA0124	September 26, 2024 – September 29, 2024

Authority

42 U.S.C. § 4019(a)); 44 CFR §§ 61.13(d), 62.23(k); SFIP Dwelling Form, Article VII.C; SFIP General Property Form, Article VII.C; SFIP Residential Condominium Building Association Policy Form, Article VIII.C; WYO Financial Assistance/Subsidy Arrangement, Article III.G.1 (FY 2024).

Please direct any questions regarding this bulletin to FEMA-FIDClaimsMailbox@fema.dhs.gov.

cc: Vendors, Government Technical Representative

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