



FEMA

W-14054

October 7, 2014

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

A handwritten signature in cursive script that reads "Jhun de la Cruz".

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

SUBJECT: Public Release of October 2014 *Specific Rating Guidelines*

Updates to the *Specific Rating Guidelines* effective October 1, 2014, are available on the FEMA website at the following link: <https://www.fema.gov/media-library/assets/documents/34620>.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Marketing, Underwriting