

[While Congress kicks it down the road, FEMA implements it's own NFIP reforms](#)

Congress has again reauthorized, not reformed the National Flood Insurance Program in another in a series of short-term extensions that began in September, 2017 when the program expired.

[FEMA instituted some reforms of it's own via the agency notice/rulemaking process and will be accepting public comment until June 14th 2018.](#) Among the reforms is one that allows companies that now sell flood insurance as "Write Your Own" participants in the NFIP to set up separate companies to sell flood insurance outside of the federal program. The impact of this change on the affordability, availability and quality of flood insurance options for property owners remains to be seen. Another reform relates to the appeal process the agency has been working to improve since Superstorm Sandy. UP has been steadfastly advocating for reforms to simplify NFIP flood policies, improve timely payouts, establish a fair appeals process and increase WYO and adjuster accountability for underpaying claims.