

NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE REQUIREMENTS FOR RECIPIENTS OF FEDERAL DISASTER ASSISTANCE



FEMA



Federal law requires applicants who receive federal disaster assistance for their flood-damaged home or personal property to purchase flood insurance coverage.

The Federal Government may provide disaster assistance in the form of grants or loans. The requirement to purchase flood insurance applies to flood-insurable buildings and personal property damaged by a flood disaster event and located in areas at high risk of flooding called Special Flood Hazard Areas (SFHA).

- **If you are a homeowner** and receive Federal disaster assistance for your flood-damaged home or personal property, you must purchase and maintain flood insurance coverage on the flood-damaged property for as long as the flood-damaged building exists. If you sell your home after receiving Federal disaster assistance, you must inform the new owner of the requirement to maintain flood insurance coverage. In most cases, an existing flood insurance policy transfers to a new owner with no lapse in coverage.
- **If you are a renter** and receive Federal disaster assistance for flood-damaged personal property, you must maintain flood insurance coverage for as long as you live at the flood-damaged rental property. The flood insurance requirement ends if you move from that property and the policy does not transfer to a new renter of that property.
- **If you receive Federal disaster assistance** through FEMA's Individuals and Households Program (IHP), you may qualify to receive a Group Flood Insurance Policy (GFIP) from FEMA.



TO BE CONSIDERED FOR A GFIP CERTIFICATE, YOU MUST MEET THE FOLLOWING CONDITIONS:

- FEMA verifies that flooding caused the damage to your property and the damaged items are insurable under the National Flood Insurance Program (NFIP).
- You did not have flood insurance coverage at the time of the disaster.

- Your damaged residence is located in a SFHA.
- Your damaged residence is not located in a sanctioned community, Coastal Barrier Resources System area, or otherwise protected areas.
- You do not have a previous requirement to maintain flood insurance as a condition of receiving Federal disaster assistance for flood-damaged property.
- You are eligible for home repair, replacement, or personal property assistance, which triggers the requirement to maintain flood insurance on the damaged residence.
- If you applied for a U.S. Small Business Administration (SBA) disaster loan and did not qualify for one, FEMA may consider you for a FEMA-purchased GFIP certificate.

If you meet these requirements, you will receive a Certificate of Insurance showing you have flood insurance through a GFIP. The GFIP premium counts toward your maximum amount of assistance available under IHP.

- **Before the GFIP expires**, you must purchase a flood insurance policy on your own to maintain coverage. If you do not maintain coverage you will not be eligible for any future disaster assistance.
- **A GFIP certificate** covers both building and contents or just contents if the individual is a renter. There is a separate deductible of \$200 for the building and \$200 for the contents.



The master GFIP policy term is for 36 months and begins 60 days after the date of the Presidential disaster declaration. However, individual coverage becomes effective 30 days following NFIP's receipt of your name and premium payment from either the state, local, territorial, or tribal government or FEMA. GFIP policyholder may choose to upgrade coverage (up to \$250,000) by switching to an individual flood insurance policy at any point during the term. At least 30 days before the GFIP expires, you must apply for and maintain a Standard Flood Insurance Policy (SFIP) through the NFIP to avoid a lapse in coverage. You must maintain your SFIP until you no longer own or rent the property at that location.

REMEMBER

FAILURE TO COMPLY

with the mandatory flood insurance purchase and retention requirement can make you ineligible for future Federal disaster assistance.

FLOODING HAPPENS

EVERYWHERE. It is a smart decision to maintain flood insurance because homeowners and renters insurance does not cover your flood losses.

PROTECT YOURSELF AND YOUR FAMILY

from future financial loss by purchasing and maintaining flood insurance coverage.



FEMA



For more information about the National Flood Insurance Program and flood insurance, you can:

Call the National Flood Insurance General Call Center at
1-800-427-4661

If you have questions about your Group Flood Insurance Policy, call the National Flood Insurance Direct Call Center at
1-800-638-6620

Visit

[fema.gov/business/nfip](https://www.fema.gov/business/nfip)

Contact your insurance company or agent

Watch a video overview of the National Flood Insurance Program at
[fema.gov/media-library/assets/videos/131056](https://www.fema.gov/media-library/assets/videos/131056)