

# Harvey survivors who received group flood insurance should prepare to purchase a standard flood insurance policy in 2020

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AUSTIN, Texas – If you received flood insurance as part of your FEMA disaster assistance for Hurricane Harvey, you only have one year remaining on your National Flood Insurance Program (NFIP) group insurance policy. Planning to renew your NFIP policy purchase is a great way to prepare for future disasters and protect you and your family from financial loss.

At least 30 days before your group policy expires in August 2020, you should purchase a standard NFIP policy to avoid a lapse in coverage. To remain eligible for federal disaster assistance, you must maintain your policy for as long as you own or rent the disaster-damaged home that is in a floodplain or Special Flood Hazard Area. For homeowners flood insurance coverage must be maintained for the address of the flood-damaged property. The flood insurance requirement is transferred to any new owner of the address and continues for as long as the address exists. For renters flood insurance coverage must be maintained on the contents of the rental property for as long as the renter remains at the flood-damaged address.

The group policy covers both the building and contents, or just contents if you are a renter. If you received a policy, you met an income needs requirement and were ineligible for a federal low-interest loan, and the policy value was deducted from your disaster assistance grant. Group policies can offer up to \$34,000 in coverage. Standard policies can offer up to \$250,000 for the structure and



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Page 1 of 2

\$100,000 in contents.

An elevation certificate will save you money as you prepare to protect your home and contents from future flood events. If you don't have a certificate, check with your local floodplain administrator to see if one is on file.

A call to your insurance agent for an NFIP quote can help you develop a plan to purchase a flood insurance policy. For more information about a flood insurance policy, or to find an agent who sells flood insurance, call 800-427-4661 and visit [www.fema.gov/NFIP](http://www.fema.gov/NFIP).

For additional information on Hurricane Harvey and Texas recovery, visit the Hurricane Harvey disaster web page at [www.fema.gov/disaster/4332](http://www.fema.gov/disaster/4332), Facebook at [www.facebook.com/FEMAharvey](https://www.facebook.com/FEMAharvey), the FEMA Region 6 Twitter account at [www.twitter.com/FEMARegion6](https://www.twitter.com/FEMARegion6) or the Texas Division of Emergency Management website at <https://www.tdem.texas.gov>.

