

Renters Who Live in Special Flood Hazard Areas Must Have and Maintain Flood Insurance

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San Juan, Puerto Rico — Renters who received disaster assistance from FEMA for flood-damaged personal property, that returned or continued living in the same address, must notify FEMA of their intention to stay in the affected rental property. This requirement must be completed for FEMA to directly purchase a Group Flood Insurance Policy (GFIP) on behalf of the applicant.

Renters will receive a GFIP Policy from the National Flood Insurance Program (NFIP) as part of their disaster assistance grant if they intend to return to their rental property. However, they must notify FEMA of their intent within six-months of receiving their eligibility letter by submitting a written statement or calling the FEMA helpline at 1-800-621-3362.

To help survivors in their long-term recovery, FEMA directly purchases GFIP certificates for a period of three years on behalf of applicants, who are required to obtain and maintain flood insurance as a condition to having received federal assistance. When the flood insurance policy expires, the applicant is responsible for purchasing and maintaining that coverage. Failure to comply with this requirement may result in denial of future FEMA flood disaster assistance.

Federal law requires survivors who live in a special flood hazard area and received assistance from FEMA to cover NFIP-insurable losses, to buy and keep flood insurance on their property for as long as they intend to live in the damaged property. A renter's flood insurance policy is not transferable to subsequent renters at the same address and does not travel with the renter to any new address.

The NFIP will mail you a reminder of these requirements each year. The NFIP will also send you a reminder letter 60 days before your GFIP policy expires, as well as when your GFIP policy expires.



For more information call the FEMA Helpline at 1-800-621-3362, visit [Floodsmart.gov](https://www.floodsmart.gov) or call 1-800-638-6620.



FEMA

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