FEMA

Texas Recovery Office
Feb. 25, 2020
R6-19-TX
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HURRICANE HARVEY

News Release

Harvey households covered by FEMA group flood insurance should prepare now to buy standard flood insurance by Oct. 24
Lack of coverage may affect eligibility for future disaster assistance

AUSTIN, Texas – Many families affected by Hurricane Harvey in August 2017 did not have flood insurance.

As part of its disaster assistance, FEMA provided Group Flood Insurance Policies (GFIP) to 6,704 households across counties impacted by Harvey.

These three-year policies end Oct. 24, so policyholders must plan now to switch to a standard flood insurance policy to ensure continuous coverage.

Those who received a GFIP policy as part of their FEMA disaster assistance after Harvey but don't buy a standard flood insurance policy will likely not receive federal disaster assistance for home repairs if they experience another flood event. Just 1 inch of water can cause $25,000 of damage to a home.

Purchasing a flood insurance policy is one of the best ways to prepare for future disasters and to protect from financial loss. Here are flood insurance requirements for Harvey households:

If you are a homeowner who received a GFIP policy: 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. If you sell your home, call the NFIP direct servicing agency at 800-638-6620 to transfer your policy to the new homeowner.

If you are a renter who received a GFIP policy: 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. If you move from your damaged rental property, the flood insurance requirement is not transferred to the next renter.

How to get or renew an NFIP policy: Contact your insurance agent to discuss the cost of a standard flood insurance policy. If you don't have an agent, you can call 800-427-4661 for an insurance agent referral. Visit www.FloodSmart.gov or www.fema.gov/national-flood-insurance-program for more information about flood insurance.

The National Flood Insurance Reform Act and FEMA regulations require applicants who receive federal financial assistance to buy and maintain flood insurance as a condition to receive assistance for future flood damage to any insurable property for acquisition or construction purposes. If your household received disaster assistance after Harvey, and you live in a special flood hazard area, you are required to maintain flood insurance. To find out if you have a flood insurance requirement, call FEMA toll-free at 800-621-3362 (voice, 711/VRS - Video Relay Service) (TTY: 800-462-7585). Multilingual operators are available (press 2 for Spanish).

To learn more about GFIP, visit https://www.fema.gov/media-library/assets/documents/133710.

Harvey impacted 41,500 square miles of Texas. If it rains it can flood, which means all Texans should purchase or renew flood insurance policies. The 2020 hurricane season begins June 1, but a policy protects you from financial losses from other flood events all year.

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

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Helping people before, during and after disasters.

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (voice, **711/VRS** - Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available (press 2 for Spanish).*