

# FEMA's National Flood Insurance Offers Valuable Financial Protection for Texans

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Flooding can occur anywhere and is among the most common and costly natural disasters in the U.S. Most homeowners' insurance policies don't cover flood damage, making flood insurance essential, especially in low-risk areas. With flood insurance, you gain financial support for a quicker recovery. FEMA's National Flood Insurance Program (NFIP) can help you get back on your feet faster.

Hurricane Beryl increased the risk of flooding in Texas, impacting areas already affected by storms this spring. Many residents may think they don't need flood insurance if they aren't in a high-risk flood zone. However, **for Hurricane Beryl, 64% of claims took place outside the Special Flood Hazard Area (SFHA).** Just one inch of floodwater in a home can cause up to **\$25,000** in damages.

- Coverage is available to anyone whose home or business is located in a NFIP-participating community. Homeowners, renters, and business owners may purchase a flood insurance policy through the NFIP. However, insurance for renters only covers contents. There is a 30-day waiting period before new coverage becomes effective, so don't wait to get a policy. Click [here](#) to see if your community participates in the NFIP.
- Call your local insurance company or agent, or visit [FloodSmart.gov](https://www.floodsmart.gov) to find a flood insurance provider near you.
- **Disaster survivors:** FEMA may directly purchase a 36-month Group Flood Insurance Policy (GFIP) for eligible applicants required to obtain and maintain flood insurance as part of their federal disaster assistance. The 36-month GFIP policy term begins 60 days after the date of the presidential disaster declaration. Individual coverage will become effective 30 days after the NFIP receives the applicant's name and premium payment from the State of Texas or the local, territorial or Tribal government, or FEMA. Click [here](#) to learn more about GFIPs and the claims process.
- **Property owners:** If you receive FEMA assistance for your flood-damaged home or personal property in a designated SFHA, you must obtain and



maintain flood insurance on the property for the life of the building. If you sell your home after receiving federal disaster assistance, the new owner is required to maintain flood insurance coverage. An existing policy can be assigned to a new owner with no lapse in coverage, this typically happens at close. Click [here](#) to read more about Meeting the Flood Insurance Requirement.

- **Renters:** If you receive FEMA 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 insurance requirement ends if you move from that property. The policy does not transfer to a new renter of that property.

Visit [fema.gov/flood-insurance](https://fema.gov/flood-insurance) or call **877-336-2627** for more information on the NFIP.

For more information about Hurricane Beryl recovery, visit [fema.gov/disaster/4798](https://fema.gov/disaster/4798). Follow FEMA Region 6 on social media at [x.com/FEMARegion6](https://x.com/FEMARegion6) and on Facebook at [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/).

