

FEMA Reminds Southeast Michiganders to Maintain Flood Insurance Coverage

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CHICAGO – July marks the third anniversary of the 2021 disaster declaration in southeast Michigan, and FEMA is reminding flood survivors who received a temporary Group Flood Insurance Policy (GFIP) of the need to purchase an individual flood insurance policy. The three-year GFIP will expire in September 2024, so policyholders must plan now to switch to a standard flood insurance policy to ensure continuous flood insurance coverage.

Following the 2021 disaster, FEMA purchased GFIP policies for disaster survivors whose homes were flooded. Part of the eligibility of receiving future financial assistance after a flood is that a homeowner or renter must obtain and maintain flood insurance to ensure that there is no lapse in coverage. If a property affected by a flood is sold, the new owners are required to have flood insurance for the property as well.

Southeast Michigan households who received a group policy need to purchase a new, standard flood insurance policy, or obtain other flood insurance for at least the amount of assistance that they received for repairs and replacement of property to remain eligible for future FEMA assistance. Those who received a GFIP policy as part of their FEMA disaster assistance after the disaster 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.

Steps to Take Now

Purchase an individual flood insurance policy through a local insurance agent before your GFIP expires. There is typically a 30-day waiting period between submitting the policy application and the effective date. An insurance agent can help you select a flood insurance policy tailored to your specific needs.

- To find an insurance carrier or agent, visit [FloodSmart.gov](https://www.floodsmart.gov), or call FEMA NFIP Direct toll-free, (800) 638-6620, option 2.



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- For more information about the National Flood Insurance Program and or insurance, call the National Flood Insurance General Call Center at 800-427-4661.
- If you have questions about your GFIP call the National Flood Insurance Direct Call Center at 800-638-6620.

FEMA will send you a reminder letter 45 days before your GFIP expires, as well as when your GFIP expires. FEMA will also mail you a reminder of these requirements each year.

Flooding is the nation's most common and costly natural disaster. Flood insurance policies are crucial to recover quickly following a flood event as homeowners and renters' policies do not typically cover flood damage. Visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more.

