

Group Flood Insurance Policy Noncompliance

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FEMA applicants in Special Flood Hazard Areas who receive disaster assistance because of flood caused damages are required to buy and keep flood insurance on their property.

As part of FEMA's Other Needs Assistance (ONA), FEMA may provide a Group Flood Insurance Policy (GFIP) for three years. After that, homeowners of the property are required to obtain a flood insurance policy. If renters return to the same location, they must obtain insurance to cover their contents.

If the cost of a GFIP exceeds the remaining amount of ONA available to an applicant, then the applicant will be responsible for purchasing individual flood insurance.

GFIP policies provide up to three years of flood insurance coverage for real property and personal property items insured under the National Flood Insurance Program (NFIP). The master GFIP policy term is for 36 months and begins 60 days after the date of the presidential disaster declaration. Individual coverage becomes effective 30 days after the NFIP receives notice and the premium.

Affected homeowners receive a notification from FEMA stating they have been included on a GFIP and will receive a Certificate of Flood Insurance.

Renters must contact FEMA within six months of receiving the notification if they return to the same residence. They will receive a notification from FEMA informing them of their eligibility to receive a GFIP certificate for their contents.

Policy holders receive several reminders their policy is expiring. Every year they get an anniversary letter, which includes a reminder insert. They also get a notice 45 days prior to expiration, and then a final notice of expiration.



When the GFIP expires, the applicant is responsible for purchasing and maintaining flood insurance on their own. Failure to maintain flood insurance may result in denial of future FEMA flood disaster assistance.

For more information regarding the GFIP, call the NFIP Direct at 800-638-6620, option number 2. You can also visit the official website of the NFIP at floodsmart.gov for more about the program, details on purchasing a Standard Flood Insurance Policy (SFIP), mitigation actions, flood maps and more.

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