

PRESS RELEASE

Texas GLO Reminds Coastal Texans: Hurricane Harvey Group Flood Insurance Policy to Expire October 24, 2020

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AUSTIN — Today the Texas General Land Office is reminding Texans who received federal assistance following Hurricane Harvey that Group Flood Insurance Policy (GFIP) certificates are set to expire on Oct. 24, 2020. In order to remain compliant, a new flood insurance policy must be purchased by Nov. 23, 2020. GFIP offers flood insurance coverage for three years after which survivors are required to obtain and maintain flood insurance for the affected residence. Following Hurricane Harvey, 6,690 GFIPs were issued across impacted communities. As this assistance is set to expire soon, the Federal Emergency Management Agency (FEMA) and its National Flood Insurance Program are urging residents to renew or secure flood insurance to prepare for the next storm.

"More than three years ago, Hurricane Harvey dropped more than five feet of rain along the coast of Texas," said Commissioner George P. Bush. "This week Texans were once again reminded of the importance of flood insurance as Tropical Storm Beta moved across much of the area impacted by Hurricane Harvey. Harvey survivors who received temporary flood insurance policies as part of federal disaster aid need to act now to continue to protect what they've worked to rebuild."

Households that do not comply with the "obtain and maintain" requirement become ineligible for future federal disaster assistance. This means being ineligible to receive temporary housing, financial assistance, or long-term housing rebuilding aid from FEMA or U.S. Department of Housing and Urban Development (HUD) funded programs after future events. Nationally fewer than 5% of GFIP households comply with this federal mandate. If this trend holds true for Texas, only 335 households impacted by Harvey will be eligible for assistance in the next federally declared flooding event.

Group Flood Insurance policies are purchased during federally declared disasters for survivors who meet all the following eligibility criteria:

- Households that received assistance through the Individual Assistance and Households Program (IHP) for repairs/replacement of property damaged by flooding, thus triggering a requirement to obtain and maintain flood insurance on the property,
- Located within a Special Flood Hazard Area (SFHA),
- Damaged property in a National Flood Insurance Program (NFIP) participating community and is eligible for NFIP coverage,

- Did not have a previous requirement to maintain flood insurance on the property, and
- U.S. Small Business Administration denied application for a disaster loan or FEMA did not require homeowner to apply for a disaster loan, thus making them eligible for Other Needs Assistance (ONA) provided as a part of Individual and Household Program (IHP).

Additional GFIP information from FEMA:

GFIP recipients who purchase a new flood insurance policy do not have the 30-day waiting period (if they purchase prior to expiration) that normally applies to the purchase of a standard flood insurance policy. To find out how much money you received for insurable property during Harvey, you can call the National Processing Service Center (NPSC) at 1-800-621-FEMA.

FEMA will accept either a National Flood Insurance Program (NFIP) policy or private insurance to fulfill your flood insurance requirement. For more information regarding the Group Flood Insurance Program or flood insurance in general, call the NFIP Direct at 1-800-638-6620 option number 2.

Additional resources:

- Visit www.floodsmart.gov/flood-insurance-provider to find participating insurance providers in your state or territory.
- For more information on Elevation Certificates and where you can get one, [click here](#).
- The Group Flood Insurance Policy Fact Sheet is [available here](#).
- Brochures are available on the flood insurance requirement in English and Spanish at <https://www.fema.gov/media-library/assets/documents/13655>.