

### **Who is eligible for Group Flood Insurance Policy (GFIP)?**

All FEMA registrants who reside in flood zone A or V and received assistance for home repair and/or personal property are eligible for GFIP when the damage was caused by flood in a declared parish – provided that they are NOT referred to the Small Business Administration (or are referred back to FEMA by the SBA for Other Needs Assistance).

### **Is it automatic?**

GFIP is automatic for homeowners.

Renters have six months to call the Helpline to inform FEMA that they have returned to their damaged rental unit and to request FEMA to purchase GFIP.

### **What is the basis for eligibility?**

Survivors who received home repair and/or personal property assistance for damages caused by flood who live in flood zone A or V who are not referred to the SBA or who have not received an SBA loan are eligible for GFIP.

### **Additional GFIP Information**

To assist in reducing future expenses from floods, FEMA purchases GFIP certificates, administered by the National Flood Insurance Program (NFIP), for applicants who may not otherwise be able to purchase a flood insurance policy (ONA referred).

A GFIP certificate provides **3 years of flood insurance coverage** for Real Property (Structure) and/or Personal Property (Contents).

**An amount of \$600 will be withheld (by NEMIS) from the Individuals and Households Program (IHP) max total of eligible assistance as a premium payment for the NFIP** to purchase the GFIP certificate on behalf of the applicant.

The GFIP certificate coverage amount is equal to the IHP limit for the year of the declared disaster in which it was awarded.

For owners, the GFIP includes coverage for both Real and Personal Property. The policy will first pay the Structure settlement and, if funds are available, any Contents coverage remaining.

A certificate holder may increase their flood coverage amount by purchasing a standard flood insurance policy prior to the expiration of the GFIP certificate.

### **Conditions of Eligibility for GFIP**

Applicant must be compliant with the National Flood Insurance Reform Act (NFIRA)

- FEMA verified the cause of damage as flood
- FEMA Verified Losses are determined as insurable
- No flood insurance coverage on the Damaged Dwelling Address (DDA) at the time of the disaster
- DDA is located in flood zone A or V

- DDA is not in a sanctioned community, Coastal Barrier Resources Act (CBRA) or Otherwise Protected Area (OPA)
  - Did not receive prior financial assistance with flood requirement (home repair, home replacement, personal property) at the DDA or returned prior home repair, home replacement, or personal property assistance within 30 days of the award determination letter date
2. The applicant is referred to the ONA program as a result of their SBA loan eligibility determination
  3. The applicant is eligible for home repair, home replacement, or personal property assistance, prompting the placement of a NFIRA requirement on the DDA and initiating the GFIP.