

Orange County Office of Emergency Management



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On August 5, 2021, 295 Group Flood Insurance Policies or GFIP's will expire with a number of those policies within Orange County. GFIP is provided to an applicant who received federal assistance through the individual assistance (IA) program after a disaster. The policy is good for three years but when it expires, it is on the homeowner to then get their own NFIP policy. If they do not, then that residence is no longer eligible for any housing assistance under IA - this is part of "the obtain and maintain clause". This requirement stays on the physical address of the residence even if the homeowner sells the property thereby affecting future owners.

Floods can happen anywhere — just one inch of floodwater can cause up to \$25,000 in damage. Most homeowners insurance does not cover flood damage. Flood insurance is a separate policy that can cover buildings, the contents in a building, or both, so it is important to protect your most important financial assets — your home, your business, your possessions.

The NFIP provides flood insurance to property owners, renters and businesses, and having this coverage helps you recover faster when floodwaters recede. [#BePrepared](#)