



FEMA

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Intergovernmental Affairs Division
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INTERGOVERNMENTAL AFFAIRS ADVISORY

EXCEPTION TO 30-DAY WAITING PERIOD FOR FLOOD INSURANCE COVERAGE FOR PRIVATE PROPERTIES AFFECTED BY FLOODING ON FEDERAL LANDS

FEMA Encourages Residents to Purchase Insurance Policies Now

July 12, 2012

Floods are the number one natural disaster in the United States in terms of lives lost and property damaged. The National Flood Insurance Program (NFIP) provides a means for property owners to protect themselves against the financial effects of flooding, which typically are not covered by standard homeowners insurance. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

The Biggert-Waters Flood Insurance Reform Act of 2012, signed into law this past Friday, July 6, 2012 may make residents in communities subjected to an elevated risk of flooding, eligible for an exception from the 30-day waiting period usually required for flood insurance coverage. **Eligibility for the exception is determined on a case-by-case basis.**

FEMA is providing notice to the Write Your Own (WYO) insurance companies and other stakeholders that the recently enacted exception to the 30-day waiting period may be in effect. Individuals and businesses purchasing new insurance policies from the NFIP are typically required to wait 30 days for their flood insurance coverage to become effective.

The reform provision in this bill created an exception to the requirement for property that:

- Is affected by flooding on Federal lands;
- Is flooded as a result of post-wildfire conditions;
- Flood insurance was purchased not later than 60 days after the fire containment date.

Application of the exception to the 30-day waiting period, however, does not change the NFIP requirements for issuing new policies or filing a claim. Determinations of insurance claims will be made on a policy-by-policy, case-by-case basis. For instance, the exception to the waiting period will not apply if:

- A flood is in progress or flood damage occurs before the application is submitted and the full premium is accepted by the insurer;
- The application for insurance and the full premium is accepted by the insurer later than 60 days after the wildfire's containment date;
- The flood damage is caused by floodwaters not affected by flooding on Federal lands; or
- The community in which the property is located was not a participating community on or before 60 days after the wildfire's containment date.

FEMA is aware that wildfires on Federal lands in several States are uncontained at this time, and we continue to monitor those events to determine eligibility for the exception to the 30-day waiting period. At this time, based on consultation with the U.S. Forest Service, FEMA has announced that residents in Colorado affected by flooding on Federal land from wildfires in Waldo Canyon in the Pike National Forest and in High Park in the Arapaho-Roosevelt National Forest are subject to an elevated risk of flood.

This new law provides a potential way for people with a heightened risk of flooding following a wildfire on federal land to protect their homes and businesses, and we encourage them to purchase flood insurance.

To learn about flood risks in your area and for information on flood insurance, contact your insurance agent, and visit www.floodsmart.gov. For more information on flood preparedness tips and ways you can protect your family before, during and after a flood visit www.ready.gov/floods.

If you have any further questions please feel free to contact FEMA's Intergovernmental Affairs Division at (202) 646-3444 or at FEMA-IGA@fema.dhs.gov.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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