

FEMA Extends Renewal Period for Flood Insurance Policyholders in Seven States Affected by Helene

Flood insurance policyholders can receive advance payments to receive up to \$20,000 for their recovery.

FEMA's National Flood Insurance Program is taking immediate actions to help policyholders throughout the seven states recently affected by Helene.

While renewal dates have passed for some National Flood Insurance Program policyholders in states affected by Helene may be able to take steps that will renew their policy and receive immediate help.

Policyholders who received flood damage from Helene should be sure to ask their insurance agent or company about advance claims payments to help start their recovery. Advance payments may be available of up to \$20,000 prior to a visit from an adjuster.

Certain policyholders in seven states impacted by Helene now have a limited opportunity to renew their policies without a consequence of a lapse in coverage. Policyholders in Florida, Georgia, Kentucky, North Carolina, South Carolina, Tennessee and Virginia who had flood damage now have until Nov. 26, 2024, to renew their policies, an increase from the standard 30-day renewal grace period.

"I am deeply committed to helping our policyholders prioritize financial resources to help speed their recovery efforts in the wake of Hurricane Helene's destruction," said Jeff Jackson, the interim Senior Executive of the program. "By extending the grace period for renewing policies, we are giving our policyholders some breathing room and demonstrating that the National Flood Insurance Program stands with them at time of tremendous heartache and difficulty."

The extension applies to policies with policy expiration dates beginning Aug. 28, 2024, as follows:

If the policy term ended on:	The grace period would have ended:	But now runs until:
Aug. 28, 2024	Sept. 26, 2024	Nov. 26, 2024
Sept. 26, 2024	Oct. 25, 2024	Nov. 26, 2024
Oct. 15, 2024	Nov. 13, 2024	Nov. 26, 2024
Nov. 1, 2024	Nov. 30, 2024	Nov. 30, 2024



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Nov. 15, 2024	Dec. 14, 2024	Dec. 14, 2024
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Policyholders whose policy renewal date is within this range should contact their agent or insurance company.

For example, if the original policy expiration date was Aug. 28, 2024, the policy may be renewed on or before Nov. 26, 2024. Holders of active policies can file claims for damage received from Helene if premium is paid.

Other Actions to Help Policyholders

The program has extended the proof of loss requirement for policyholders who suffered flood damage from Hurricane Helene from the standard 60 days to 120 days from the date of loss.

FEMA also authorized its [Write Your Own](#) insurance company partners and the direct to pay claims based on the adjuster's report without requiring policyholders to sign a proof of loss. When a policyholder seeks additional payment for any reason or disagrees with the adjuster report, they may still submit a signed proof of loss to the insurer along with supporting documentation, such as a contractor's estimate, bills, receipts, photographs and other related documents.

Anyone affected by Helene who has a National Flood Insurance Program flood insurance policy and has suffered flood damage should begin filing their claim now. Evacuated policyholders can still start their claim and provide specifics later once local officials say it's safe to return home.

Policyholders who wish to take advantage of the grace period should contact their agent or insurance company. Those who don't have their insurance agent or company's contact information should call 877-336-2627 for assistance.

To learn more about how to file a flood insurance claim [visit floodsmart.gov](#).

Contact Us

If you have any questions, please contact FEMA Office of External Affairs:

- Congressional Affairs at (202) 646-4500 or at FEMA-Congressional-Affairs@fema.dhs.gov
- Intergovernmental Affairs at (202) 646-3444 or at FEMA-IGA@fema.dhs.gov
- Tribal Affairs at (202) 646-3444 or at FEMA-Tribal@fema.dhs.gov
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