

State Emergency Operations Center
State of Louisiana
Joint Information Center

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FEMA Extends Grace Period to Renew Flood Insurance Policies in Declared Louisiana Parishes

WASHINGTON – The Federal Emergency Management Agency (FEMA) announced today that due to the damage and displacement caused by recent flooding, the grace period to renew flood insurance policies has been extended to 120 days, for certain parishes in Louisiana.

“We’ve seen major destruction to communities across the state; thousands of Louisianans have been displaced,” said Roy Wright, deputy associate administrator for FEMA’s Federal Insurance and Mitigation Administration. “This extension will give policyholders one less thing to worry about, at a time when they are trying to focus on getting back into their homes safely and on beginning to rebuild their lives.”

In order to avoid a lapse in coverage, there is typically a 30-day grace period to renew policies under the National Flood Insurance Program (NFIP). In Louisiana, the extensive damage to homes and businesses, as well as widespread disruption of power, transportation, and communication infrastructure may affect the ability of policyholders to meet the standard 30-day deadline to renew policies.

Today’s action extends the grace period to a total of 120 days, and applies to policies in the 20 parishes declared in Louisiana: Acadia, Ascension, Avoyelles, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson Davis, Lafayette, Livingston, Pointe Coupee, St. Helena, St. Landry, St. Martin, St. Tammany, Tangipahoa, Vermilion, Washington and West Feliciana.

The extension applies to all NFIP flood insurance policies in those parishes with a current grace period ending August 11, 2016, through September 10, 2016. Affected policyholders should note that the NFIP cannot pay a flood claim that occurs after the expiration date, unless the policyholders renew their premium with their insurance carriers on or before the last day of the grace period.

As of today, more than 25,000 National Flood Insurance Program policyholders have submitted claims for flood loss. FEMA authorized and issued more than \$15 million in advance payments to NFIP policyholders in Louisiana who sustained flood-related damages to provide expedited relief to disaster survivors. FEMA continues advising those who would like to file a claim to call their individual insurance carrier, or go to Floodsmart.gov and review the "File Your Claim" section.

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We urge everyone to continue to use caution in areas where floodwaters remain. Monitor. DOTD's www.511la.org website for updated road closure information. Look for advisories from your local authorities and emergency managers. You can find the latest information on the state's response at www.emergency.la.gov. GOHSEP also provides information on Facebook and Twitter. You can receive emergency alerts on most smartphones and tablets by downloading the new Alert FM App. It is free for basic service. You can also download the Louisiana Emergency Preparedness Guide and find other information at www.getagameplan.org.