U.S. Department of Homeland Security
Washington, D.C. 20472

FEMA

W-25005

November 14, 2025

MEMORANDUM FOR: Write Your Own (WYO) Companies and NFIP Direct

FROM: Elizabeth Asche, PhD
Assistant Administrator for Federal Insurance
National Flood Insurance Program

SUBJECT: Extension of the Grace Period for Payment of National Flood Insurance Program (NFIP) Premiums

The Standard Flood Insurance Policy (SFIP) provides that the term of the policy commences on its inception date and ends on its expiration date. To avoid a lapse or reduction in coverage, a National Flood Insurance Program (NFIP) insurer must receive a policyholder's renewal premium payment within 30 days of the expiration date of the policy, or by the premium due date for any additional premium requested due to underpayment.

Due to a lapse in program authority, the National Flood Insurance Program was not authorized to issue new policies or renewal offers beginning October 1, 2025. This impacted the ability of the program to send underpayment and renewal notices. The concern about the possible policy lapses or reduction in coverage and the subsequent denials of claims occurring during a gap in coverage compels me to extend the 30-day grace period for receipt by the National Flood Insurance Program for renewal premiums and of any additional premium due as required by an underpayment notice.

I. Extension of Renewal Grace Period

To decrease the chance of a coverage gap caused by the lapse in the National Flood Insurance Program authority, I am extending the 30-day grace period for receipt of the renewal payment after a policy's expiration date.[1] Accordingly, any renewal payment due from a policyholder on or after October 1, 2025, shall now be due on the later of January 15, 2026, or application of the standard renewal terms of the Standard Flood Insurance Policy..

[1] *See* SFIP Dwelling Form, Article VII.E.2; SFIP General Property Form, Article VII.E.2; SFIP Residential Condominium Building Association Policy, Article VIII.E.2.

To illustrate:

If a policy term ended on:	The grace period would have ended:	But now runs until:
October 1, 2025	October 30, 2025	January 15, 2026
October 15, 2025	November 13, 2025	January 15, 2026
November 15, 2025	December 14, 2025	January 15, 2026
December 1, 2025	December 30, 2025	January 15, 2026
January 1, 2026	January 30, 2026	January 30, 2026

II. Extension of Underpayment Grace Period

To decrease the chance of a lapse or decrease in coverage caused by the lapse in the program's authority, I am extending the 30-day deadline to make an additional premium payment after receiving an underpayment notice.[2] For any underpayment notice due on or after October 1, 2025, the National Flood Insurance Program insurer must receive the additional premium amount requested by the later of January 15, 2026, or the premium due date on the notice.

III. Applicability

This bulletin applies for all National Flood Insurance Program policies, whether issued by NFIP Direct or a Write Your Own company.

IV. Administration

National Flood Insurance Program insurers must track each application of this bulletin and provide FEMA with these records upon request.

V. Authority

This bulletin is authorized under Article VII.C of the Standard Flood Insurance Policy Dwelling Form (Appendix A(1) to Title 44 Code of Federal Regulations Part 61); Article VII.C of the Standard Flood Insurance Policy General Property Form (Appendix A(2) to 44 CFR Part 61); and Article VIII.C of the Standard Flood Insurance Policy Residential Condominium Building Association Policy (Appendix A(3) to Title 44 Code of Federal Regulations Part 61).

cc: Vendors, Insurance Institute for Business & Home Safety (IBHS), Flood Insurance Producers National Committee (FIPNC), Government Technical Representative

Required Routing: Data Processing, Underwriting, Marketing

[2] *See* SFIP Dwelling Form, Article VII.D.3(a)(1); SFIP General Property Form, Article VII.D.3(a)(1); SFIP Residential Condominium Building Association Policy, Article VIII.D.3(a)(1).