

NFIP policy transfer rules during a government shutdown

- **Policy transfer is allowed:** You can transfer an existing NFIP policy to a new property owner when a home is sold.
- **Only existing policies are transferable:** This is only possible if the policy was active before the shutdown began.
- **Coverage cannot be increased:** You cannot add coverage or make other policy endorsements during a shutdown.
- **New policies and renewals are not issued:** No new policies can be written, and existing policies cannot be renewed until the shutdown ends and the NFIP is reauthorized.
- **Existing policies remain valid:** Policies in force before the shutdown continue to be valid until their normal expiration date.
- **Claims are still paid:** Claims will continue to be paid as long as FEMA has sufficient funds in reserve.