

Housing and Utilities

FAIR Plan

The Fair Access to Insurance Requirements (FAIR) Plan provides homeowner's insurance to you if you cannot get home insurance through private companies because your property is considered "high risk." Usually, your home is considered high risk if you live in an area that has severe weather or other hazards (such as fires, riots, and vandalism). Your home may also be considered high risk and difficult to insure if it has old plumbing and electrical systems. The FAIR plan generally provides insurance for your home and the contents of your home. The type of coverage you can get through the FAIR Plan depends on where you live and what is offered in the area. If your home is not considered high risk but you are still not able to get homeowners insurance, you may be able to get help from the FAIR plan. You should contact the Fair Plan in your area to see if this option is available to you. It is important to note that you should only apply to the FAIR Plan if you cannot get insurance on your own. The FAIR Plans usually cost more and gives less coverage than private insurance.

How do I get help?

To get more information or if you need help getting coverage, please contact the FAIR Plan in your state. Depending on the area you live in, you may need to provide photos and other information about your property.

Frequently Asked Questions
