



FOR IMMEDIATE RELEASE

Federal flood insurance now available in Brookhaven

Brookhaven, GA, Nov. 18, 2013 – Brookhaven property owners can now protect their homes and businesses against losses from future flooding with federally-backed flood insurance.

Mayor J. Max Davis received an acceptance letter from the Federal Emergency Management Agency (FEMA) on Nov. 14 approving the city for participation in the National Flood Insurance Program (NFIP).

For single family dwellings, the building coverage limit is \$250,000 and the contents coverage limit is \$100,000. Renters are eligible to protect their belongings by purchasing contents coverage. For commercial properties, the building and contents coverage limits are both \$500,000.

Brookhaven's participation in NFIP went into effect on Oct. 18. Residents are now able to purchase flood insurance up to the limits under the Regular Phase of the program. However, there is a 30-day waiting period before flood insurance coverage goes into effect.

In accordance with the Federal Loan Disaster Protection Act of 1973, mortgage lenders must require borrowers whose properties are located in a designated flood hazard area to purchase flood insurance as a condition of receiving a federally-backed mortgage loan.

Please refer to the Brookhaven flood [map](#) to identify properties located in a flood hazard areas.

NFIP is implemented by the Federal Emergency Management Agency. There are more than 5.5 million flood insurance policies in more than 21,000 participating communities nationwide.

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