



NEWS RELEASE

City of South Fulton Government

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South Fulton Residents Now Eligible to Purchase Flood Insurance

(City of South Fulton, GA – January 13, 2021) -- Residents can purchase flood insurance now that the City of South Fulton has been accepted as eligible for the federally-backed National Flood Insurance Program.

Managed by the Federal Emergency Management Agency (FEMA), the program is offered to more than 22,000 communities nationwide who have adopted and planned for the enforcement of ordinances to reduce flood losses.

“Flooding can devastate a family by causing damage and adding the high expense of repairs,” said Mayor William “Bill” Edwards. “Because of our diligent work to prepare our city for floods, residents can minimize that expense by purchasing insurance through this trusted program.”

South Fulton residents can buy coverage up to the limits set forth by the program. However, there is a 30-day waiting period before flood insurance coverage goes into effect. For single-family dwellings, the building coverage limit is \$250,000, and the contents coverage limit is \$100,000. Renters can also protect their belongings by purchasing contents coverage. For commercial properties, the building and contents coverage limits are both \$500,000.

Lenders must require borrowers whose properties are located in designated flood hazard areas to purchase flood insurance as a condition of receiving federally backed mortgage loans in accordance with the Federal Disaster Protection Act of 1973. Residents can purchase insurance from an agent or broker that is licensed in Georgia and who offers flood coverage.

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