

**FEDERAL FLOOD INSURANCE  
NOW AVAILABLE IN THE TOWNSHIP OF MORTON**

The Township of Morton is now a participant in the NFIP effective on August 5, 2009. Residents of the Township of Morton will be able to purchase flood insurance up to the limits under the Emergency Phase of 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 \$35,000, and the contents coverage limit is \$10,000.

Renters can also protect their belongings by purchasing contents coverage.

For commercial properties, the building and contents coverage limits are both \$100,000.

Higher limits of coverage will be available after the initial Emergency Phase.

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 in accordance with the Federal Disaster Protection Act of 1973.

The NFIP is implemented through the Federal Emergency Management Agency. There are over 5.5 million flood insurance policies in more than 20,500 participating communities nationwide.