

Hi Mark,

Here is some information regarding questions you had about flood insurance.

1. If you do not have a federally backed mortgage you do not have to pay flood insurance
2. Why should I purchase a flood insurance policy since the Federal Emergency Management Agency (FEMA) makes disaster assistance available after a flood? Federal disaster assistance is only available in a presidentially declared disaster. Flood insurance claims are paid even if a disaster is not declared by the President. A flood insurance claim is your money and you do not have to pay it back. If you receive disaster assistance funds, it will most likely be in the form of a loan that must be repaid, with interest.

Will work on the rest.

Lisa

Lisa Nelson
Senior District Representative
Congressman Joe Kennedy
MA 04

8 North Main Street, Suite 200
Attleboro, MA 02703
Tel.: 508 431-1110
Fax: 508 431-1101

Kennedy.house.gov