

Bulletin 19-15

Flood Insurance Program Suspension: Alabama, Arkansas, and Texas

The National Flood Insurance Program (NFIP) has suspended specific municipalities of Alabama, Arkansas, and Texas from participating in the NFIP due to non-compliance with floodplain management requirements of the program. The suspension was effective March 21, 2019.

Properties located in the municipalities identified below will **not** be able to obtain flood insurance from the NFIP therefore private flood insurance must be obtained if flood insurance is required for the subject property. **The suspension only applies to the specific municipalities identified in the table below.**

Specific eligibility requirements apply by program:

- **Fannie Mae, Freddie Mac, VA, USDA:** Private flood insurance is acceptable for properties located in one of the areas identified below.
- **FHA:** Private flood insurance is **not** accepted by FHA; if the subject property is located in one of the municipalities below **and** flood insurance is required, the loan is **ineligible** for FHA financing.
- **Non-QM and Jumbo:** The use of private flood insurance is subject to HomeBridge management review and approval.

Suspended Municipalities		
Alabama	Arkansas	Texas
<ul style="list-style-type: none"> • Adamsville • Albertville • Altoona • Birmingham • Blount • Blountsville • Boaz • Brookside • Cardiff • Center Point • Clay • Cleveland • Etowah (unincorporated areas) • Fultondale • Gardendale • Graysville 	<ul style="list-style-type: none"> • Highland Lake • Jefferson • Kimberly • Morris • Mountain Brook • Mulga • Pinson • Pleasant Grove • Rosa • Sardis City • Snead • Susan Moore • Sylvan Springs • Trussville • Walnut Grove • Warrior • West Jefferson 	<ul style="list-style-type: none"> • Atkins • Conway • Faulkner • Lonoke • Menifee • Morrilton • Oppelo • Plumerville • Ward • Wooster
		<ul style="list-style-type: none"> • Burleson • Dallas County (unincorporated areas) • Edgecliff Village • Southlake • White Settlement

If you have any questions, please contact your Account Executive.