



News Release

Contact: Ashton Gose, Deputy City Clerk

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FOR IMMEDIATE RELEASE

Federal Flood Insurance Now Available in the City of Hughson, California

The City of Hughson has joined over 22,000 communities nationwide that are allowed to purchase federally backed flood insurance. This availability follows the community's adoption and enforcement of ordinances to reduce flood losses and acceptance by the National Flood Insurance Program (NFIP).

The City of Hughson is now a participant in the NFIP effective on April 21, 2020. Residents of the City will be 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. 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 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, and there are over 5 million flood policies in more than 22,000 participating communities nationwide.

For more information please feel free to contact Ashton Gose, Management Analyst/Deputy City Clerk at City Hall, (209) 883-4054 or via email at agose@hughson.org. To view the Policy Issuance regarding the 30-day waiting period, you may visit our website at www.hughson.org. Residents are also invited to attend City Council regular meetings at City Hall (7018 Pine Street) on the 2nd and 4th Monday of each month at 7:00pm.

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