



CITY OF REDDING

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PRESS RELEASE

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State: Now is time to insure against El Nino flooding

With increased likelihood of flooding from El Nino-spawned rains this winter, now is the time to consider purchasing federal flood insurance, according to the California Department of Insurance.

Some areas of Redding lie within the floodplain designated by the Federal Emergency Management Agency (FEMA) and flood damage generally is not covered by traditional homeowners' insurance. Flood insurance is available only through the National Flood Insurance Program and there is a 30-day waiting period before the policy takes effect. With the El Nino weather pattern expected to bring much heavier than normal precipitation to much of California, the state Department of Insurance recommends that residents living in flood-prone areas consider purchasing a policy.

For more information, go to <https://www.floodsmart.gov/floodsmart/>.

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