

# Hudson, Wyoming Facing Probation from the National Flood Insurance Program

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**DENVER** – Hudson, Wyoming will be placed on probationary status by the National Flood Insurance Program (NFIP) on January 12, 2022, due to deficiencies and violations with the city’s floodplain management program unless the city can either remediate all outstanding violations or prepare a compliance plan approved by FEMA.

The Town of Hudson is an NFIP-participating community. Policies in force in the community have a total coverage of more than \$725,000 as of April 23, 2021.

When a community joins the NFIP, it voluntarily adopts local floodplain management regulations to meet NFIP minimum floodplain management criteria. Placement on probation is a formal notice to the community that the local floodplain management program is not compliant with the criteria of the NFIP and is the first step in the process to suspend the community’s eligibility to participate in the NFIP.

Unless the City either remediates the violations or completes a compliance plan approved by FEMA, the probation period will begin on January 12, 2022, and be in effect for one year.

The violation within the Town of Hudson stems from the placement of HESCO barriers within a regulatory floodway. This action was a temporary one as part of flood response and has not been properly permitted or analyzed to determine the impact of the barriers on the floodplain and flood elevations.

During the probationary period, flood insurance coverage will remain available within Hudson. However, a \$50 surcharge will be added to the premium of each new and renewed flood insurance policy sold within the community for at least one year from the effective date of probation. Each flood insurance policyholder in



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unincorporated Hudson will receive a notice about the impending probation and the \$50 surcharge.

Failure to correct identified deficiencies and to improve the floodplain management program within Hudson during the probationary period can lead to suspension from the NFIP. Flood insurance from the NFIP is no longer available for purchase for communities on suspension. If a flood disaster occurs in a suspended community, most types of federal disaster assistance would not be available. This includes the acquisition, construction, or repair of insurable structures within the Special Flood Hazard Area as well as federal assistance to individuals and households for housing and personal property.

FEMA will continue to provide technical assistance and guidance to the city to resolve program deficiencies and correct the violation to help ensure that Hudson residents and property owners continue to have flood insurance coverage available.

