

Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) Information

The Federal Emergency Management Agency (FEMA) operates the National Flood Insurance Program (NFIP) in which Augusta Township participates. Effective on April 3, 2012, FEMA issued updated Flood Insurance Rate Maps (FIRM) based upon a series of studies conducted for FEMA. Some homeowners may now find that their property is located in a newly created flood high risk zone labeled "AE". The cost of flood insurance in this zone may be high.

In some cases, homeowners might successfully appeal the determination that their structure is located in an AE zone. We have learned from the efforts of a local resident that a homeowner may be able to obtain a two year waiver of the higher cost flood insurance with NFIP with a "PRP Extension". During these two years, the homeowner might pay a lower rate while the appeal process is followed.

The regional FEMA office can be contacted at (312) 408-5500 for further information about the appeal process and applying for a PRP Extension. Written by Trustee Bill Tobler, 5/9/2012.