

**Find out if your property is within the mapped floodplain by contacting the Building Department at 708-444-5100.**

## ***Why Do I Need Flood Insurance?***

 The Flood Disaster Protection Act of 1973 requires flood insurance for structures located or to be located in the floodplain. Since flooding is not covered by standard property insurance, additional insurance is required for property located within the floodplain (Zone A or AE on the FIRM map). Please note that flood insurance can be purchased for ANY property, but is only required for properties with federally backed mortgages located within the floodplain.

## ***Which Type of Flood Insurance Do I Need?***

 Most homeowners' insurance policies do not cover a property for flood damage. ANY house in Tinley Park can be covered by a flood insurance policy. Detached garages and accessory buildings are covered under the policy for the lot's main building. There are two types of coverage, which can be purchased separately:

**Structural coverage** covers everything that stays with a house when it is sold, including the furnace, cabinets, built-in appliances, and wall-to-wall carpeting.

**Contents coverage** covers furniture and other personal possessions except for money, valuable papers, etc.

 Renters can buy contents coverage, even if the owner does not buy structural coverage on the building. There is no coverage for things outside the house, like the driveway and landscaping.

 If you have a policy, check it closely. You may only have structural coverage. Banks require flood insurance for mortgages and home improvement loans. However, they only require structural coverage.

**Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance coverage takes effect. Contact your insurance agent for more information on rates and coverage.**

For additional information on flooding, visit FEMA's website:  
[www.fema.gov/nfip](http://www.fema.gov/nfip)

### **Village of Tinley Park**

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[www.tinleypark.org](http://www.tinleypark.org)



*Flood  
Protection  
Program*

# **Home Owner's Guide to Flood Insurance**



## ***National Flood Insurance Program***

 The National Flood Insurance Program (NFIP) is a Federal program enabling property owners to purchase flood insurance. Participation in the NFIP is based on an agreement between the local community and the Federal Government. It states that if the community will adopt and enforce certain floodplain management regulations to ensure safe development of flood prone areas, the Federal Government will make flood insurance available within the community as a financial protection against flood losses.



## ***What are the different flood hazard zone designations and what do they mean?***

 The Federal Emergency Management Agency (FEMA) determines the flood zones. Flood Insurance Rate Maps (FIRM) are produced by FEMA. These maps depict the various flood zones covering the City. The three flood zones present in Tinley Park are Zone A, AE and Zone X.

 Zone A is subject to inundation by the one percent annual chance flood event (100 year flood). Because detailed hydraulic analyses have not been performed, no base flood elevation or depths are shown. Mandatory flood insurance purchase requirements apply.

 Zone AE is the area subject to inundation by the 100-year storm event. Base flood elevations are shown within this zone. Mandatory flood insurance purchase requirements apply.

 Zone X is the area outside of the Special Flood Hazard Area. Zone X is further defined as areas of 500-year flood; areas of 100-year flood with average depths of less than one foot or with drainage areas less than one square mile. These are minimal-risk areas where flood insurance is not mandatory.

## ***What is a 100-year or 500-year flood?***

 The term “100-year flood” is the flood elevation that has a one-percent chance of being equaled or exceeded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time. While the 100-year flood is a somewhat rare event, a structure located within a Special Flood Hazard Area shown on a Flood Insurance Rate Map has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage. A 500-year flood is the flood elevation that has a 0.5-percent chance of being equaled or exceeded each year.

## ***How is the Flood Zone for my property or my house determined?***

 The elevation of the property where your home meets the ground is compared to the Base Flood Elevation (BFE) shown on the Flood Insurance Rate Map (FIRM) for your area. The BFE is the elevation, measured in feet above sea level, that FEMA has determined floodwater will reach in the event of a 100-year flood. If the elevation where the structure and ground meet is higher than the BFE, then the structure is considered to be in Zone X. If the elevation where the structure and the ground meet is lower than the BFE, then the structure is considered to be in a Special Flood Hazard Area (Zones A AE, AO or VE).