

## **FLOOD INSURANCE**



Flood Insurance is not covered by normal homeowner's insurance. Flood insurance is highly recommended because a large portion of Flossmoor is located in the FEMA Special Flood Hazard Area (SFHA). Also, flood insurance is required by law in order to obtain federal secured financing to buy, build, or renovate a structure located in a FEMA SFHA. There are two types of coverage: Structural and contents. Renters can buy contents coverage even if the owner does not insure the structures. To find out more about flood insurance, contact any licensed insurance agent. Don't wait for the next flood- there is a 30-day waiting period for coverage to take effect.



## **FLOOD SAFETY**

**Do not walk through flood waters.** Currents are deceptive; six inches of moving water can knock you off your feet. If you must walk, use a stick to ensure the ground is still there.

**Do not drive through a flooded area.** More people drown in their cars than anywhere else. Do not drive around barriers, as the road or bridges may be washed out.

**Stay away from power lines and electrical wires.** The number two flood killer after drowning is electrocution Report downed power lines to ComEd or 911. Turn off all electrical circuits and gas lines that may come in contact with the flood water.

## **FLOODPLAIN DEVELOPMENT PERMIT**



The Village has adopted the Floodplain and Stormwater Management Ordinance. A permit is required for any type of development including new constructions, substantial improvements, placement of fill, paving or excavation. Always check with the Building Department before you build on, alter, regrade or fill on your property. A permit may be needed to ensure that a project is compliant with all regulations.

Illegal building or filling should be reported to the Building Department at 708-957-4101.