

## What Are the Floodplain Regulations?



The Village of Tinley Park regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that are substantially damaged by fire, flood, or any other cause must be elevated to or above the flood level when they are repaired.

## Do I Need Flood Insurance?



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.

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

### Village of Tinley Park

Edward Zabrocki, *Mayor*

Frank German, *Village Clerk*

#### Trustees

Patrick Rea

David Seaman

Gregory Hannon

Michael Bettenhausen

Matthew Heffernan

Brian Maher

16250 S. Oak Park Avenue  
Tinley Park, IL 60477  
708.444.5000  
[www.tinleypark.org](http://www.tinleypark.org)



Tinley Park Public Library  
PAMPHLET

TINLEY PARK--FLOOD PLAIN  
rec'd 12/05

Tinley  
Park

Flood  
Protection  
Program

REFERENCE

# Flood Hazard: Check Before You Buy

Village of Tinley Park

16250 S. Oak Park Ave.

Tinley Park, IL 60477

(708) 444-5100

Fax (708) 444-5199

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



*Flooding and other surface drainage problems can occur well away from a river, lake, or ocean. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why: The force of moving water or waves can destroy a building. Slow moving floodwaters can knock people off their feet or float a car. Even standing water can float a building, collapse basement walls, or buckle a concrete floor. Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses may have to be thrown away after a flood. Some items, such as photographs and heirlooms, may never be restored to their original condition. Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards. The impact of a flood, cleaning up, making repairs, and the personal losses can cause great stress to you, your family, and your finances.*

## ***How Do I Determine If My Property Is At Risk For Flooding?***



Before you commit yourself to buying property, ask the following questions:

1. Is the property in a floodplain and has it ever been flooded? The Building Department will have a record of any flooding damage reported for the property. The Building Department as well as your real estate agent should be able to tell you if the property is located within the floodplain.
2. Did the previous owners report any sewer backups or subsidence? Even though flood damage may not have been reported to the Building Department, the previous owners may have told the real estate agent of a sewer backup.
3. Have the neighbors' property ever been flooded? Residents in the area may be willing to discuss any flooding they have experienced, which could help to determine your risk for flooding.



## ***How Can I Protect My Home From Flooding?***



A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Some of the most common retrofitting techniques include:

### ***Elevation***

Elevating an existing structure so that the lowest floor is above the Base Flood Elevation (BFE) and out of the floodplain.

### ***Relocation***

Moving an existing structure outside the floodplain.

### ***Dry Floodproofing***

Strengthening the existing foundations, floors and walls to withstand flood forces.

### ***Wet Floodproofing***

Making utilities, structure components and contents flood and water-resistant.

### ***Floodwalls/Levees***

Placing floodwalls or levees around a structure.