

Is my property located in a floodway or floodplain ?

There are several resources available in order to determine whether or not a property is located in a floodplain or floodway.

- (1) Flood maps are available for viewing at the Community Development Department located in City Hall.
- (2) Call the Community Development Department to determine whether or not a property is located in a floodway or floodplain.
- (3) Visit the FEMA Map Service Center website (www.msc.fema.gov/) to view the FIRM Maps for Oak Forest.

Additional resources?

- (1) Federal Emergency Management Agency (FEMA) – www.fema.gov
- (2) Illinois Department of Natural Resources (IDNR) - www.dnr.state.il.us/



Growing Families, Building a Community



Floodways Vs. Floodplains

A quick guide to
floodplains and floodways.

For additional information, please contact or submit all questions and comments to:

City of Oak Forest
Community Development Department
15440 Central Avenue
Oak Forest, IL 60452
P: (708)-687-4050
F: (708)-687-1179

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Website: www.oak-forest.org

What is a floodway?

The channel of a river or stream and the parts of the floodplain adjoining the channel that are reasonably required to efficiently carry and discharge the flood water or flood flow of a river or stream.

What is a floodplain?

The area adjoining a river or stream that has been or may be covered by the 100-year flood.

Three categories of floodplains can be found in Oak Forest, they are Zones A, AE and X.

What is the flood fringe?

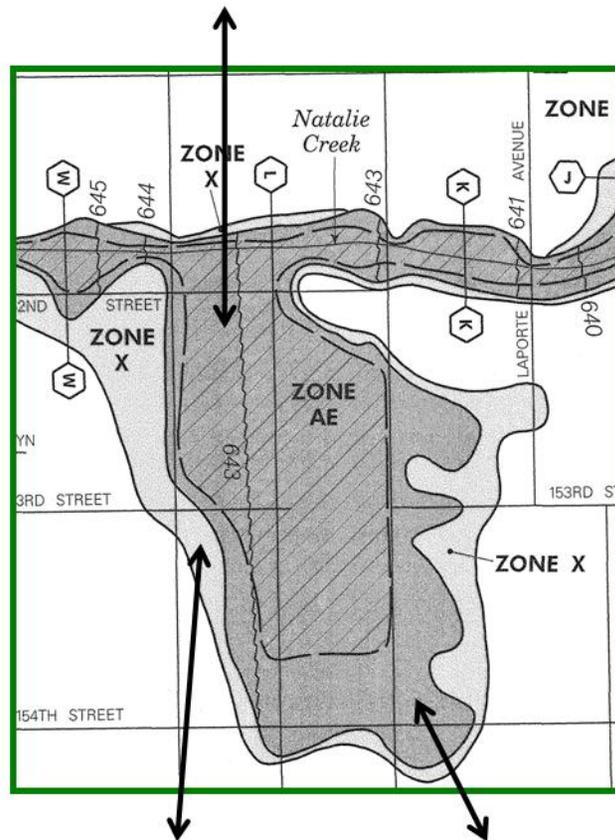
The flood fringe is the remainder of the floodplain lying outside of the floodway. Development is typically allowed in the flood fringe provided that residential buildings are placed on fill so that the lowest floor, including the basement, is above the flood protection elevation.

What is a 100-year flood?

The term 100-year flood does not refer to a flood that will occur once every 100 years. A 100-year flood has a one percent chance of being equaled or exceeded in any give year.

How to identify a floodway or a floodplain on a FIRM Map?

FIRM maps represent floodway areas with hatch marks.



FIRM maps represent flood fringe areas located outside the 100-year floodplains with a light shading (zone X).

FIRM maps represent flood fringe areas located in the 100-year floodplains with a dark shading (zones A & AE).

What are the different flood hazard zones?

Three different zones can be found throughout Oak Forest.

- **Zone A** is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study. No Base Flood Elevations or depths are available within this zone. Mandatory Flood Insurance purchase requirements apply.
- **Zone AE** is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by detailed methods. In most places, Base Flood Elevations are available. Flood Insurance purchase requirements apply.
- **Zone X** is a flood insurance rate zone that correspond to areas outside the 100-year floodplains. No Base Flood Elevations or depths are shown in this zone.