

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.



Growing Families, Building a Community



Home Owner's Guide to Flood Insurance

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

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What is the 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.

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.

How is the Flood Zone for my property or 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 or AE).

How Long Before National Flood Insurance Takes Effect?

There is a 30-day waiting period before the National Flood Insurance coverage takes effect. Contact your insurance agent for more information on rates and coverage.

Which Type of Flood Insurance Do I Need ?

Most homeowners' insurance policies do not cover a property for flood damage. Any house in Oak Forest 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:

1. **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.
2. **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.

Additional Information?

For additional information on flooding, visit FEMA's website:

www.fema.gov/nfip