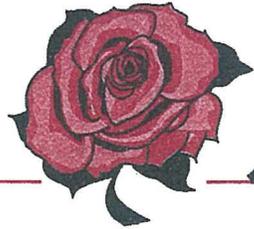


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MAYOR



Village of Melrose Park



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Village of Melrose Park Flood Protection Information

The Village of Melrose presents this information as part of an on-going federal program to reduce flood insurance premiums. The National Flood Insurance Program offers the opportunity for policy holders to receive coverage at a reduced premium if the community complies with Federal criteria to lessen the impact of a flood event and educate the public on flooding dangers.

Flood Preparedness:

There are many things that can be done to prepare for a flood. Read the flood safety instructions which follow:

- Talk to your insurance agent about your coverage. Inquire about flood and sewer backup insurance.
- Prepare a list of emergency telephone numbers, including your insurance agent. Make copies and keep them in your car, at work, and at a friend's house.
- Assemble the supplies you will need for cleanup and recovery. Keep them in a safe place.
- Make a record of all your personal property. Go through your house room by room and record household inventories. Take photographs and videotapes.
- Put photographs of inventory records, insurance policies, deeds, automobile titles, wills, telephone numbers, bank and credit card account numbers, and other valuable papers at a location away from your house, such as a safe deposit box.
- Prepare a flood response plan that will help you think through all the details that demand attention after a flood watch or warning is issued. Writing it down will help you remember everything, which is especially important when you are in a hurry and excited because a flood is coming.
- Identify two places where family members can meet if you are split up – one place in the neighborhood and another place that is sure to be high and dry and out of the flood area.
- If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs.

FLOOD INSURANCE

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, with the Villages' participation in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded in the past. Flood insurance is required for structures in the floodplain when using a federally regulated/insured bank loan.

Several insurance companies have sump pump failure or sewer backup coverage that can be added to a homeowner's insurance policy. Don't wait for the next flood to buy insurance protection. Contact your agent for information on rates and coverage.

FLOOD SAFETY

Do not walk through flowing water. Drowning is the number one cause of flood deaths. Most of these drowning occur during flash floods. Six inches of moving water can knock you off your feet.

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

Stay away from power lines and electrical wires. Electrocutation is also a major killer in floods. Electrical current can travel through water. Report downed power lines to your utility company or local emergency manager.

Have your electricity turned off by the power company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

Watch for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn items over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you are sure that the gas has been turned off and the area has been ventilated.

Carbon monoxide exhaust kills. Use a generator or other gasoline powered machines outdoors. The same goes for camping stoves. Fumes from charcoal are especially deadly – *cook with charcoal only outdoors.*

Clean everything that got wet. Flood waters have picked up sewage and chemicals from roads, farms, factories and storage buildings. Spoiled food, cosmetics and medicines are health hazards.