

FLOSSMOOR NEWS

Spring 2016
Volume 26 / Number 1



LOCAL CHILDREN'S CHALLENGE REWARDING!

**On the Cover: Occie Ellis
and Joe Robertson**

Property Tax Update

Would a State-imposed
property tax freeze
mean lower taxes?

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Flossmoor's Antique Engine

Efforts are being made to
restore an important piece
of Flossmoor history.

Page 7

Recyclepalooza

Mark your calendars for our
first annual community-
wide recycling event!

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village officials

Paul Braun, *Mayor* James Mitros, *Trustee*
James Crum, *Trustee* James Wilder, *Trustee*
Perry Hoag, *Trustee* Diane Williams, *Trustee*
Philip Minga, *Trustee* Pamela Nixon, *Clerk*
Bridget Wachtel, *Village Manager*

village numbers

Village Hall: 798-2300
Fire: 798-3885
Non-Emergency Police: 957-4500
Non-Emergency TDD: 647-0179
Public Works: 957-4100
Building Department: 957-4101
Emergency Only: 911

village meetings

Village Board Meeting
1st & 3rd Mondays of the Month at 7:30 pm

Plan Commission Meeting
3rd Thursday of the Month at 7:30 pm

Zoning Board of Appeals
4th Tuesday of the Month at 7:30 pm

Public Art Commission Meeting
2nd Monday of the Month at 7:00 pm

Community Relations Commission Meeting
4th Tuesday of the Month at 7:00 pm

Green Committee Meeting
3rd Tuesday of the Month at 7:00 pm

FLOSSMOOR NEWS is published for residents and businesses in the Village.

Please address comments to:
Office of the Village Manager
c/o Flossmoor News
2800 Flossmoor Road
Flossmoor, IL 60422

To place an ad in FLOSSMOOR NEWS, please contact:
Craig Chism
The Times Media Company
(219) 933-4184
Craig.Chism@nwi.com

calendar

flossmoor.org

Friday, April 15

Vehicle Stickers and Animal Tags Purchase Deadline

Saturday, April 9

IJP Tech 5k Run

Saturday, April 23

Flossmoor Baseball and Softball Opening Day Parade

Thursday, May 5 – September 15

Lawn Sprinkling Ban in Effect

The use of sprinklers for watering lawns or turf areas is prohibited between 12–5 p.m. from May 15 to September 15

Saturday, May 14

RECYCLEPALOOZA! 10 a.m. – 1 p.m. in Parker’s Parking Lot

SAVE THE DATE! “Pull Up a Chair” Event on Saturday, October 8

The evening is sponsored by Flossmoor Public Art Commission

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MAYOR'S MESSAGE

The State of Illinois and a Property Tax Freeze

I hope that you and your family are well and looking forward to spring. It is no secret that Illinois finances have been a sore subject for the past year, and there is no end in sight. On the home front, it is no secret that the issue of real estate property taxes in Flossmoor is a sensitive subject. One popular political idea among State leaders has been a property tax freeze. Interestingly, property taxes are levied locally, not by the State, and therefore, a property tax freeze does not impact the State budget but rather imposes a burden on local taxing bodies, some of whom already operate under limited taxing capability as non-home rule communities like Flossmoor. The idea of a property tax freeze is politically popular, but here is the real question for Flossmoor residents: Will legislation that attempts to limit real estate tax increases actually result in a tax bill staying the same or going down?

The premise of a property tax freeze is that a taxing agency, regardless of its home-rule status, could not extend its levy greater than the amount of last year. In short, the levy would be flat. However, what many do not understand is that when the tax levy is extended, and the tax bill is calculated, it does not mean that a taxpayer's bill will be the same or less than it was previously. This is because of the relationship between your home's assessed value and the assessed value of all of the other homes in the community. Assuming the tax levy is the same amount as last year, if one home decreases in value, the other homes assume additional responsibility to pay for the tax levy. Flossmoor residents need to know that tax freeze legislation has included proposals to exempt new property growth which is necessary to capture the value of economic development; without it, Flossmoor would not receive the property tax revenue associated with the new Meijer store. The Village Board and I will work to try and make sure that our efforts to bring new economic

development are not defeated by the State's actions to interfere with local government's authority to manage local finances.

In an attempt to do our share as a responsible taxing body, the Flossmoor Village Board and I have instructed village staff to evaluate a zero increase general fund budget for next year whether the state passes a property tax freeze or not. The Village Board and I have asked staff to further evaluate budgetary decisions in an attempt to maintain or decrease our general expenses. While this could directly translate to a lower tax bill for our residents, it also reflects on our ability to manage our share of tax revenue responsibly. In any event, residents should be aware that so-called property tax freeze legislation will not in and of itself guarantee that property tax bills will go down. In fact, a property tax freeze can still result in a higher tax bill for taxpayers and may hinder our hard fought efforts to stabilize residents' real estate tax bills by bringing new businesses to Flossmoor.

Please join me as we stay informed and support those efforts to retain local control which will allow us to make the decisions necessary to provide the services our community needs to not only maintain our property values but also our quality of life in Flossmoor.

I look forward to seeing you around town this spring!

— Paul S. Braun, Mayor



Mayor Paul Braun

"Life gets complicated; money is tight. I need to get smarter about our finances - and our taxes. Not just for April 15th, but for our future."

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COMING APRIL 2016:

Colorblind, the final novel in a "superbly smart and addictive" mystery trilogy by Flossmoor author **Peter Robertson**

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From Left to Right: Aaron McIntyre, Donovan Miller, Jennifer McIntyre, Liam Nelson, Kaylin Matthews, Logan Nelson, Jack Piros and Cameron Nelson.

REAL WORLD ROBOTICS

Local Lego League Solutions to Trash Challenge

On Saturday, December 6, two teams made up of 19 children from five area schools competed in a local FIRST Lego League tournament against 14 other teams of students. FIRST is an international organization that hosts annual competitions around the world that challenges children ages 9-16 to program an autonomous robot and develop solutions to real-world scientific topics.

This year's theme was "Trash Trek". As part of the competition, the students were challenged with the task of researching how we handle trash, identifying a problem with the way we handle trash, coming up with a solution to the issue they identified, and presenting their findings to a panel of judges. One of our local teams could not believe that pizza boxes were not recyclable due to the grease and food residue that is left on them. Their solution was to create a reusable box that customers could bring in when ordering their pizza. In return for bringing in a reusable box, the pizza restaurant would then donate \$0.50 to a local charity (the money they saved by not providing the cardboard box). With over a dozen pizza places in the area,

the dollars would quickly add up. Their solution was the perfect blend of social consciousness and citizenship.

The other team focused on candy wrapper waste. Billions of wrappers are tossed out each year, taking up space in landfills, littering our neighborhoods, and causing harm to wildlife who accidentally eat them or become entangled in them. Most wrappers are not recyclable. The team thought that manufacturers should change their packaging to be edible (made from rice paper) or biodegradable materials in order to minimize waste and save wildlife.

Both teams performed very well at the tournament. One team won a Judge's award for "Core Values" due to their display of teamwork, respect, and creativity. The other team scored the fourth highest robotics performance score of 64 rounds of robotics "play." HF Robotics 501(c)(3) is the local charity that sponsors teams annually each fall. The Flossmoor Library and Village of Homewood were in-kind sponsors and were instrumental for giving space to accommodate the groups of children as they prepared for this year's challenge.



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flossmoor faces & places



Restoring a Flossmoor Treasure

The Flossmoor Volunteer Fire Corporation (a 501(c)(3) charitable organization) is having restoration work done on our 1947 Mack Fire Engine. We purchased this vehicle new in 1947 and sold it to the Village for \$1 for purposes of insuring and maintaining the fire engine. It remained in-service until 1979 when it was retired, and the Village sold it back to the Volunteer fire department for \$1. At that time, we had some exterior restoration work done (body work and paint repairs) to make the outside look like it did when it was originally delivered.

We are now in the process of having the next round of restoration completed as part of a popular Classic car restoration show on TV. This work will include extensive engine repairs, braking, steering, interior trim and paint, gauges, and electrical system replacement.

This restoration work has an approximate cost of \$40,000 to \$50,000. Any funds raised that exceed this amount will be utilized to complete optional restoration work, like making the old fire pump function again, until all funds raised are exhausted.

Since it has been retired from service, generations of children have enjoyed sitting in, climbing on, and riding in this vintage piece of Flossmoor's history. It is our goal to make old Engine #4 safe to drive and operate for the next 69 years so many more generations of our children can have the same experience. If the funds are raised, and the restoration shop can complete the work in time, we're hoping to showcase Engine #4 at our annual 4th of July children's parade this year.

Since the engine is owned by the Volunteer Fire Corporation and not the Village of Flossmoor, only donations will support its maintenance and these restoration efforts. We ask for your financial support to help us achieve this goal. A gofundme site has been established. Visit www.gofundme.com/engine4 to donate. Let's keep this piece of our history alive!

61st Annual HouseWalk

The Flossmoor Service League presents its 61st Annual HouseWalk on Wednesday May 18th, from 10am to 3pm. Enjoy touring 3 lovely homes in our community plus guest rooms at the fashionable La Banque Hotel located at 2034 Ridge Road in Downtown Homewood. Ticketholders will be able to tour the entire hotel, including a guest suite, workout room, lobby and meeting room. The luncheon will be held at La Voute Bistro, located in La Banque. The delicious buffet lunch will feature a dessert bar in the historic bank vault, located just off the dining room.

HouseWalk tickets are \$25; luncheon tickets are \$25. All proceeds from the event support South Suburban Charities. Tickets are available for sale in early May, at UpsaDaisy Boutique (18100 Martin Ave., Homewood), Angelo's Fresh Market (1044 Sterling Ave., Flossmoor), and Art 4 Soul (18135 Harwood Ave., Homewood) or our website: www.flossmoorserviceleague.org.

MLK Successful Day On!

Over 200 individuals, businesses and groups offered a helping hand to the community during the Village's 2nd annual Martin Luther King Jr. Day of Service on January 18. Coordinated by the Flossmoor Community Relations Commission, this "day on" provided for service opportunities at the Flossmoor Community Church PADS location as well as Village Hall. Volunteers served PADS participants breakfast and lunch as well as treated them to a movie and snack. The PADS participants also benefited from various services such as a doctor, dentist, barber, and chef.

Volunteers at Village Hall made holiday cards for seniors and sleeping mats for the homeless from unwanted plastic shopping bags. Those who wanted to turn their daily exercise into a donation were able to enjoy a yoga class with donations raised to benefit the Flossmoor Service League charities. Many other organizations, clubs and teams conducted service projects and food/supply drives. On behalf of the Flossmoor Community Relations Commission, thank you to everyone for making this a Day On not a Day Off.

“START A BAG HABIT” IS GROWING!



The average family accumulates 60 plastic bags in ONLY four trips to the grocery store! Because of Flossmoor’s “Start a Bag Habit” Campaign initiated in the spring of 2014, plastic bag reuse, no use and recycling is happening all around town.

Flossmoor School District 161 Green Teams are participating in the TREX Plastic Bag Recycling Contest. You can find special “spring” drop off locations at many of the SD 161 Schools, Sunrise Health Foods, Flossmoor Village Hall and the Public Flossmoor Library. Students at Western Avenue Elementary collected 85.5 pounds of plastic bags in a recent drive...that is roughly 4,275 in one event!

You can recycle your plastic shopping bags year-round at Walt’s, Jewel, Target, Kohl’s and many other large stores in our area. Keep plastic out of our landfills and reduce plastic pollution in our community...Start a BAG HABIT today!



1st ANNUAL Recyclepalooza

Attention Flossmoor! Saturday, May 14th is our First Annual (community-wide) Recyclepalooza! Do a little spring cleaning and then meet us in the parking lot at Parker Junior High Parking (enter on School Street). Volunteers will be there from 10 a.m. to 1 p.m. to accept your recyclables.

Items to recycle: bikes, pop tabs, plastic bags/wrap, books, cell phones/ink jets, electronics (no TVs), clothes/textiles, gently used sporting goods/musical instruments, eye glasses, hotel shampoo/soaps, American flags, reusable bags and magazines... all in one place!

Sponsored by SD 161 Green Teams, HF Green Team, Village of Flossmoor Green Committee and Homewood Disposal.

WHAT IS PLARN?

Volunteers Give New Life to Old Bags

The Flossmoor Green Committee, spearheaded a community service project with an organization called New Life for Old Bags. They were the recipients of yards and yards of PLARN made during the Village of Flossmoor recent MLK Day of Service. During the two hour Volunteer Fair on January 18th, dozens of residents of all ages helped make “plarn” from hundreds of plastic bags that may have littered our streets and/or ended up in local landfills. The process started by visiting bag collection sites such as Walt’s, Parker Junior High, and the Flossmoor Village Hall.

Volunteers flattened bags close to their original form and after a series of folds and cuts, began the process of looping the plastic together to make plarn. The plarn will be donated to local “New Life for Old Bags” organizations for weaving of mats. “New Life for Old Bags” (NLOB) is a collaboration of folks of all ages and abilities making sleeping mats for the homeless out of used plastic bags. NLOB is intergenerational and green.





RECYCLE RIGHT!

Recently the Flossmoor Green Committee met with Homewood Disposal and discussed the top 10 Suggestions to help you RECYCLE RIGHT:

- When it comes to recycling plastics, stick to plastic bottles, tubs, and jars. This includes soap bottles, milk jugs, juice jugs, water bottles, pop bottles, butter tubs, yogurt tubs, household cleaner bottles, etc.
- We cannot accept any film plastics. This includes bubble wrap, plastic bags, saran wrap, plastic packaging (like toys often come in), chip bags, fruit snack bags, dry cleaning bags, bread bags, etc.
- Please leave the bottle lids on to ensure proper recycling.
- Gently rinse containers before placing in your bin.
- When it comes to glass, only recycle your colored or clear glass bottles and jars. We cannot accept other glass items like light bulbs, mirrors, broken dishes.
- Pizza boxes and paper plates are contaminated with food waste and cannot be placed in your recycle bin.
- Please remove triggers (spray nozzles) from household cleaning bottles and discard in the garbage.
- Please do not mix your recyclables with your garbage.
- Shredded paper is great for recycling, however, because of its size it tends to get mixed up with our small glass pieces and we are unable to recover it.
 - E-waste has been banned in Illinois landfills and should not be placed at the curb for removal.

Many local electronic stores will take back the products for proper recycling. These items include TV's, DVD players, cell phone, game consoles, computers, printers, etc.

Finally, while some items may not be accepted in your curbside program, there may be alternatives (plastic bags, batteries, shredded paper, e-waste, etc.). For options, got to mydisposal.com and see our "Hard to Handle" section.



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New non-surgical treatment brings lasting relief to sinus sufferers

Bob Moulesong
Times Correspondent



Cycle of suffering

According to the Centers for Disease Control, 28 million adults are diagnosed annually with chronic sinusitis, resulting in 12 million visits to the doctor. Physicians treat the symptoms – **headache, sinus pressure, facial pain, congestion, sore throat, fatigue** – with antibiotics and anti-inflammatory medicines. Patients find temporary relief. After a short reprieve the symptoms return, resulting in another visit to the clinic and pharmacy.

Revolutionary treatment

According to Dr. Sreek Cherukuri, a board certified Ear, Nose, and Throat specialist at CarePointe Sinus Center, many of those suffering from chronic sinusitis are effectively treated with a new office procedure that results in lasting relief without the discomfort and risk of major surgery.

“Balloon sinuplasty is a breakthrough procedure that relieves the pain and pressure associated with chronic sinusitis,” Dr. Cherukuri told the Times. “For select candidates, sinuplasty can result in long term relief. Since it is done in-office, the patient avoids the anesthesia, risks, and downtime of traditional sinus surgery.”

Minimally invasive

New patients provide their medical history, and then receive a thorough examination of the nasal and sinus cavities. Based on the results, a CT scan may be ordered to complete the workup.

Many patients experience a narrowing of the pathway into the maxillary sinus, while others suffer from blockage in the frontal sinus. Both problems are treated with a balloon probe that opens the area without tearing the mucosa.

Fast results

The balloon sinuplasty is performed in the office under a local anesthetic. That reduces the risk for patients who have adverse reactions to anesthesia.

Post-operative bleeding, pain, and recovery time are minimal.

“Most patients return to normal activities in one or two days,” Dr. Cherukuri said.

Compared to the ten-day recovery period from normal sinus surgery, the difference is nothing short of revolutionary.

Dr. Cherukuri added that patients do not have the discomfort of nasal packing.

“Traditional surgery results in nasal packing up to seven days,” he said. “Patients have a certain amount of discomfort from the packing, and the removal process.”

Balloon sinuplasty opens the nasal cavities and allows them to heal properly, eliminating the recurrent infections.

Covered by Insurance

To date, over 160,000 patients have been treated safely and successfully with balloon sinuplasty. Ninety-five percent of patients surveyed were satisfied with the procedure. **Medicare and most insurances cover the procedure.**

“Our patients have been very happy,” he said. “Balloon sinuplasty is not for everyone. But for those who are good candidates, the results are significant and permanent.”

Those suffering from chronic sinusitis now have an alternative to the cycle of symptomatic treatment that results in frustration.

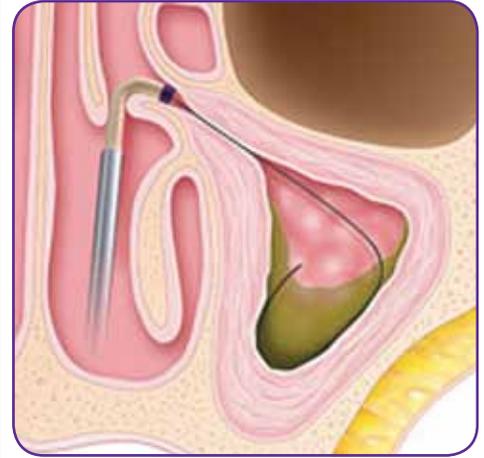
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What is Balloon Sinuplasty?

Balloon Sinuplasty safely and effectively dilates sinus openings, resulting in relief from sinus symptoms.

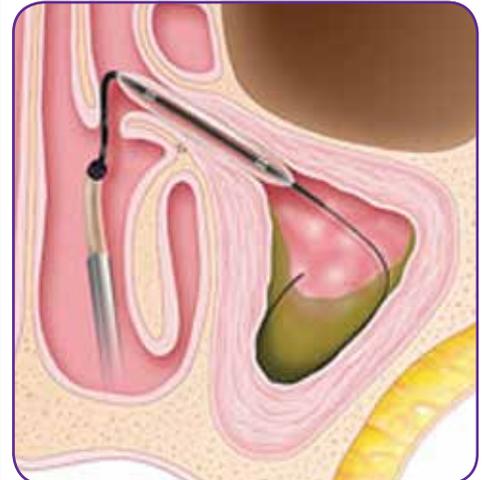
Step 1

A soft, flexible guidewire is inserted into the blocked sinus.



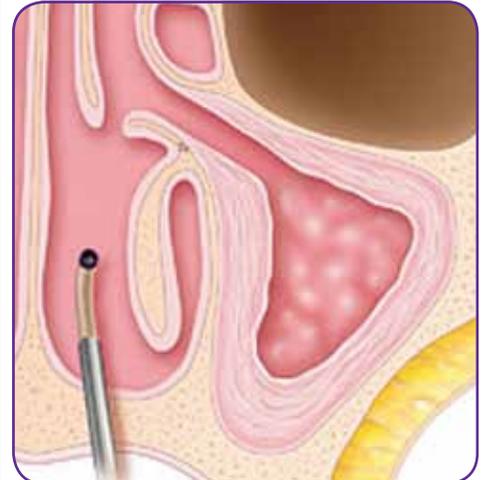
Step 2

The balloon is advanced over the guidewire and is inflated to gently expand the sinus opening.



Step 3

The balloon is removed, leaving the sinus open.



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Learn CPR and Learn to Save Someone's Life

The Flossmoor Fire Department provides CPR classes. Have you ever thought about taking a CPR class, but just never got around to it? Maybe this will help. Did you know that when a person stops breathing and their heart stops beating, they only have about four to six minutes before irreversible organ damage begins to occur? Did you also know that the national average ambulance response time is about six minutes? CPR, quite literally, can be the difference between life and death! Quality CPR can buy a victim time by keeping air and blood circulating long enough for the paramedics to have a viable patient. Don't be shy...call the fire station at 708-798-3885 for details.

Vehicle Sticker and Animal Tags

The 2016 vehicle stickers must be purchased and displayed by Wednesday, April 15. For all vehicles registered to a Flossmoor address, including leased vehicles, company cars and vehicles kept outside of the Village, you are required to purchase and display a current Flossmoor vehicle sticker. Animal tags for your dogs and cats also must be purchased by April 15. Applications are included with the vehicle sticker renewal form sent to all households. Visit www.flossmoor.org for more information.



Be on the Safe Side



Only a few months into the "Be on the Safe Side" campaign, the Village Board and public safety officials thank the residents for their cooperation in adapting to the new law so quickly. Fire Chief Sewell comments, "The new law has really helped the Fire Department navigate Village streets more easily with clear passage on the one side of the street. Our response times aren't delayed because we have to turn around, and the risk to property damaged is minimized. I hear the same comments from both Police and Public Works. Thank you to the public for your cooperation in making this change so successful!"

For the most part, on-street parking in residential neighborhoods is only permitted on the non-hydrant side of the street. In addition, parking is not permitted on the Village streets at any time after 2 inches of snowfall even on the hydrant side of the street, and parking on Village streets is prohibited between 3:00 a.m. and 6:00 a.m.

Any questions or concerns about the applicability of the regulation should be directed to the Police Department at 957-4500.

Is Your Water Safe?

Rest assured, the Village of Flossmoor water is very safe. However, due to recent media coverage of water quality issues in surrounding states, we felt that it would be a good time to remind our residents of how we provide your drinking water and what measures we take to ensure its safety. Our water supply comes from Lake Michigan, and originates from the City of Chicago. On its way to Flossmoor, the water is treated by the municipalities to remove contaminants, and chlorine is pumped into the system to maintain disinfection levels.

The Village's water distribution is regulated by the Illinois Environmental Protection Agency (IEPA), and we are required to test our water multiple times a year for various contaminants. The Village of Flossmoor has not failed these tests.

Each year in July, residents receive in the mail the Village's Water Quality Report which is also referred to as the Consumer Confidence Report. This report contains information on our water supply system and sampling data from the City of Chicago and the Village of Flossmoor. If you are interested in learning more, this report is a great source of information that contains detailed information about the quality of your water. If you have any questions or concerns regarding the Village's water quality, please feel free to contact the Public Works Department at (708) 957-4100.

Flossmoor Connect

Now residents can report non-emergency issues online from your computer or smartphone using our new partnership with SeeClickFix. Download the app from your smartphone — Keyword: "Flossmoor Connect," then create an account, or navigate to our website www.flossmoor.org and select "Report an Issue." Residents can even take photos of the issue and send them in with their report. They can also send in the exact location of the issue by using their device's GPS capabilities. Whether it is street repair, property maintenance or tree damage, use Flossmoor Connect to notify the Village and monitor the progress of the work!



village employee spotlight

Pictured from left to right: Nathaniel Smith, Daniel Uhlmann, Nicholas Camilli, Matthew Albano and Brendan Marshall.

Hats Off to these Fine Employees!

The Flossmoor Police Department is pleased to announce the recent graduation of Sergeant Keith Taylor from the School of Police Staff and Command (SPSC) at Northwestern University. The School of Police Staff and Command provides upper-level college instruction in a total of twenty-seven core blocks of instruction and additional optional blocks during each session. The major topics of study include: Leadership, Human Resources, Employee Relations, Organizational Behavior, Applied Statistics, Planning and Policy Development, Budgeting and Resource Allocation. Each student is academically challenged through written examinations, projects, presentations and quizzes in addition to a staff study paper as part of the rigorous curriculum. The police department anticipates a variety of benefits from Sergeant Keith Taylor's attendance at this program. Many of the program's graduates achieve a variety of leadership positions within their respective agencies.



Sergeant Keith Taylor

It has also been a busy year for several of our firefighters. Nick Camilli, Brendan Marshall, and Matt Albano have all recently completed paramedic school through Ingalls Hospital. This program met several times a week for the past year. In addition to the classroom setting, these students were tasked with completing approximately 550 hours of clinical rotations throughout the hospital in several different areas including the emergency room, trauma centers, and labor and delivery. Upon completion of this curriculum, these firefighters will be able to provide Advanced Life Support services to the residents of our community.

Dan Uhlmann and Nate Smith recently finished the Basic Firefighter program and are well on their way to becoming Illinois certified firefighters. This program consists of approximately 300 hours of classroom and hands-on training. These firefighters were tasked with completing the state exams for their basic firefighter certification, learning about the incident command system through FEMA, as well as operating emergency vehicles and learning about technical rescue incidents. By completing the academy, Dan and Nate will be certified firefighters through the Illinois State Fire Marshall and will be able to serve our residents. Congratulations to all!

Calling All Business Owners

The Flossmoor News is direct mailed to all residents, businesses and PO Boxes in the Village of Flossmoor, distribution approximately 4,000.



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IT'S FLOOD SEASON

Floods can happen quickly. Preparation before a disaster is key. Here are suggestions on how you can prepare for and also prevent flooding.

- Keep storm sewer inlets and drainage ditches clear of debris, including leaves and grass clippings.
- Make sure your sump pump is working. Consider a battery backup unit.
- Monitor potential flood hazards on all All Hazards NOAA Weather Radio, local radio, or television or on the internet at noaawatch.gov/floods.php.
- Copy important papers (mortgage papers, deeds, passports, bank and credit card information). Keep the copies in your home and place the originals outside your home in a secure place like a safe deposit box.
- Go through your basement (if not your entire house) and take photos of your most valuable possessions (furniture, musical instruments and electronic equipment). Store these photos with your other papers.
- Save and store receipts for any expensive household items, so you have proof of their original cost.
- Assess your flood risk and make sure you have adequate flood insurance coverage.

Floodplain Questions?

You can get help determining whether your property is in the floodplain from the Public Works Department at (708) 957-4100. Copies of the Flood Insurance Rate Map (FIRM) are also available at the Flossmoor Public Works Department and online at www.fema.gov. Enter "Map Service Center" in the search box.

Flood Insurance Available

Most homeowner's policies do not cover flood losses. Since Flossmoor participates in the National Flood Insurance Program (NFIP), you can protect your home and contents by purchasing a flood insurance policy. You should obtain coverage for structure and contents since there can be more damage to the contents than the structure. Renters can also buy contents coverage even if the owner does not insure the structure.

Don't wait for the next flood to buy insurance protection. There is a 3-day waiting period before the policy becomes effective. To find out more about flood insurance, contact any licensed insurance agent or broker — the same person who sells your home and auto policies. All agencies charge the same premiums. You may be denied federal assistance after a disaster if you don't have flood insurance.



The Benefits of Flood Insurance Versus Disaster Assistance

FLOOD INSURANCE

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the President.
- More than 20 percent of NFIP claims come from outside of mapped Special Flood Hazard Areas.
- There is no payback requirement.
- Flood insurance policies are continuous, and are not non-renewed or canceled for repeat losses.
- Flood insurance reimburses you for all covered building losses up to \$250,000 for residential occupancies and up to \$500,000 for businesses. Contents coverage is also available up to \$100,000 for residential occupancies and up to \$500,000 for businesses.
- The average cost of a flood insurance policy is about \$600 annually. The cost of a preferred risk policy is less than \$200 annually, if you live in a low to moderate risk area.

DISASTER ASSISTANCE

- Most forms of Federal disaster assistance require a Presidential declaration.
- Federal disaster assistance declarations are not awarded in all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.
- The duration of a Small Business Administration (SBA) disaster home loan could extend to 30 years.
- The average Individuals and Households Program award for Presidential disaster declarations related to flooding in 2008 was less than \$4,000.
- Repayment on a \$50,000 SBA disaster home loan is \$240 a month or \$2,880 annually at 4 percent interest.

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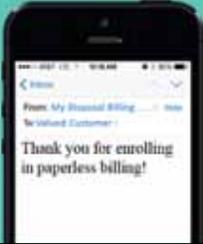


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