

# Village of Melrose Park Building Dept. Report

From the Desk of Ralph Sorce, Building Commissioner

# A Note to All Melrose Park Residents Regarding Property Flood Protection, Flood Insurance, Village Assistance

As of Oct. 1, 2015, the Village of Melrose Park has earned a Class 8 Rating through the National Flood Insurance Program (NFIP) Community Rating System (CRS); for this reason, flood insurance policies issued or renewed in the Special Flood Hazard Area (SFHA) qualify for a 10 percent discount off the premium cost.

### **Flood Protection Information**

The Village of Melrose Park strongly encourages these flood protection tips to be used:

- Stream Maintenance Per the Clean Water Act and village ordinance, dumping into our ditches, creeks and sewers is strictly prohibited. This regulation helps prevent contamination to our water supply and lessens the chance of flooding. Grass clippings, leaves and branches can also cause problems as they can accumulate and plug the storm sewer channels. If your property is next to a ditch or creek, please do your part and keep the banks clear of brush and debris. Please feel free to contact the Public Works Department for information regarding the Village's Creek Maintenance Program or reporting downed tree and other major blockages.
- Construction Requirements Always check with the Building Department before you alter, re-grade or fill your property. A permit is needed to ensure that projects do not cause drainage problems to other properties and to ensure the general public welfare.
- Flood-Proofing There are several different ways to protect a building from flood damage retrofitting (altering a building to eliminate or reduce flood damage) measures include:
  - Elevations This involves raising the house so that the lowest floor is above protection level.
  - Relocation Moving a building out of the flood zone is the surest way to protect it from a flood.
  - Floodwalls These work to keep water from reaching your home by constructing barriers out of fill or concrete between the building and the flood water.
  - Dry Flood-Proofing Makes the building's walls and floors watertight so water does not enter.
  - Wet Flood-Proofing Modifies the structure and relocates the contents so that when flood water enters the building there is little to no damage.

Important notice: Any alteration to a building or land requires a permit from the Building Department. Even re-grading or filling in the floodplain requires a permit.

#### **Flood Protection Assistance**

If you have any concerns or issues with flooding or drainage, please call the Village of Melrose Park Sewer Department at (708) 531-5347 or the Building Department at (708) 343-4000. The Building Department can provide information, professional input and problem-solving measures without negatively affecting nearby neighbors. The Building Department can also provide a list of flood proofing contractors and conduct inspections.

# **Sand Bags**

During a rainstorm or flood, sand bags are readily available for pickup at the Melrose Park Public Works Building located at 1002 N. 27th Ave. The Public Works Department also drops off sand bags throughout the village's high impact flood areas.

# **Flood Event Suggestions**

Please keep in mind, during a flood the less water pumped into the village's storm sewer system the better. Please avoid excessive water use such as washing clothes, showering, washing dishes and toilet flushing. This provides time for the sewer system to stabilize and catch up to the large influx of water, thus, lowering the probability of a sewer backup in a building.

# **Be Prepared!**

Have a plumber inspect sump pumps regularly!

If you experience flooding or drainage issues on your property, the village's staff may be able to help. Remember to televise and clean sewer laterals to prevent sewer backups.

### **Leaf Removal, Street Sweeping, Storm Sewers and Swales**

It is a violation of village code and the Clean Water Act to directly or indirectly discharge illicit substances into a storm sewer. The village strongly encourages that all grass clippings, leaves and yard waste be placed in approved containers and placed at the designated location for garbage pickup on scheduled pickup days.

# **Community Effort**

The Public Works Department kindly requests your help. Throughout the village's corporate boundaries there are many streets with curbside storm sewer catch basins, culverts and storm sewer pipes that are prone to trouble in heavy rains when they are blocked by leaves and grass clippings. The village street sweeping vehicle is not effective in removing large quantities of wet or dry leaves off the streets and curbed areas. The street sweeper's intended use is to remove road debris such as gravel, dirt and trash from the road surface by way of water and scrubbing brushes.

The Public Works Department respectfully asks that every village resident do their part in keeping our storm sewer grates, culvert pipe and swales in front of their property free from leaves and debris throughout the year. By doing this, this will greatly diminish the need for storm sewer cleanups, as well as, eliminating street inlet flooding due to leaves clogging the designed drainage path.

# **Flood Insurance**

Homeowner's insurance policies do not cover damage from floods. The village strongly encourages property owners to invest in flood insurance. This insurance is backed by the federal government and is available to everyone, even properties that have been flooded. In some cases, flood insurance is required by a bank when people purchase a property and get a mortgage or home improvement loan. These policies typically only cover the building's structure and not its contents. During the types of flooding that occur in your area, there is usually more damage to the furniture and personal items than there is to the structure. Be sure you have contents coverage! Don't wait for the next flood to buy insurance protection! In most cases, there is a 30-day waiting period before NFIP coverage takes effect. Contact your insurance agent for more information on rates and coverage.

For more information regarding important Melrose Park flood information, please visit our village website at www.melrosepark.org and check under the Village Services tab. If you have any questions, comments, or concerns regarding flooding in Melrose Park, please feel free to contact the Building Department at (708) 343-4000, Ext. 4419. Your cooperation is greatly appreciated.