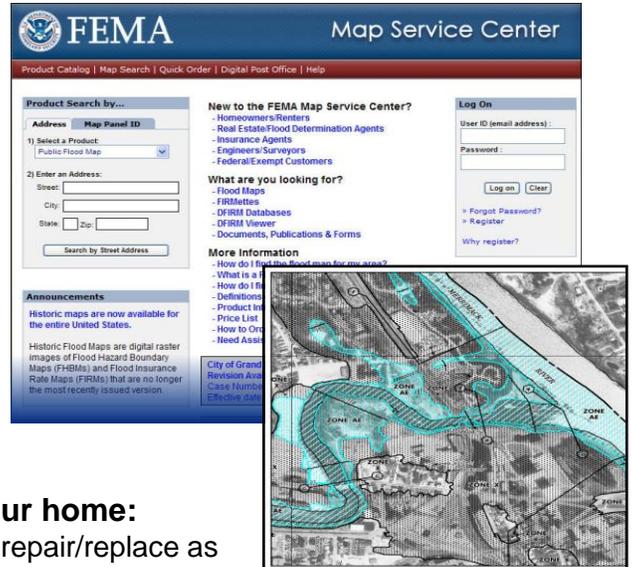# FEMA Flood Zones

By: Matthew Lake, M.S. CPMSM - Executive Director

The Town of Merrillville is one of only three communities in Lake County that successfully participates in FEMA's National Flood Insurance Program (NFIP) Community Rating System (CRS). This special designation automatically lowers flood insurance premiums for all Merrillville property owners.   Through the Merrillville Stormwater Utility, community floodplain management activities currently exceed the minimum NFIP requirements that allowed the best ranking in the State of Indiana (Class 7). All <u>high risk</u> special flood hazard areas (SFHAs) are mapped; you can view these Flood Insurance Rate Maps (FIRMs) at FEMA's Map Service Center at: http://msc.fema.gov

Here are a few things you can do to protect your home:

- Remove leaves from gutters and downspouts and repair/replace as needed.
- Ensure sump pump outlets are not blocked and discharge several feet into the yard.
- Install a battery backup for sump pump.
- Install a <u>backwater valve</u> to prevent sanitary sewage backups through floor drains.
- Ensure ground next to the foundation slopes away from the home.
- Do not block grassed swales or drains with fencing, landscaping, etc.
- Extend gutters/downspouts several feet away from the foundation.
- Check to see if a property is located in a flood hazard area before you buy or build.
- Check with your insurance agent for information on additional ways to protect your home.

Installing a backwater valve prevents sanitary backups during heavy rain events.

Visit us at our webpage at: http://merrillville.in.gov/departments/stormwater_management/
If you witness illegal discharges into the environment, please call us at (219) 472-8668

FloodSmart.gov
The official site of the NFIP
NATIONAL FLOOD INSURANCE PROGRAM

NFIP/CRS