



*Before You Buy:
Know Your Flood Risk!*



View FEMA Flood Insurance Rate Maps at:
<http://msc.fema.gov>

Our Community's Flood Hazard

What Prospective Property Owners Should Know

Our Situation:

In Merrillville, flooding and other drainage problems can result after several inches of rain in a short period of time or after several days of continued rain. Over the past 20 years, our community has experienced numerous severe rainfall events. If you are looking at buying a property, it is a good idea to check out the possible flood hazard before you buy.

✓ **Know Your Local Floodplain Management Regulations.** **The Town of Merrillville** regulates construction and development in identified floodplains to ensure buildings are protected from flood damage. Projects that involve filling, grading or dredging are prohibited in certain areas. Houses that are considered substantially damaged (i.e., more than 50% of its market value) by fire, flood or other causes must be elevated to above the flood level when they are repaired.

✓ **Flood Protection.** A building can be protected from most flood hazards, sometimes at relatively low cost. New building and additions can be elevated above the flood levels. Existing buildings can be protected from shallow floodwaters with some simple retrofitting measures. Contact the Merrillville Planning and Building Department at (219) 769-3631 for more information.



Dear Residents,

The Merrillville Stormwater Utility (MSU) in the process of applying for the FEMA Community Rating System program which will lower insurance premiums for Merrillville residents who require flood insurance. Within the past two (2) years, our department has been making major progress to address flood prone areas by implementing strategic projects throughout the town. Among these projects, there are water quantity and quality aspects, which range from large regional detention basins, as seen along Taft Street, to infrastructure replacement in Meadowdale (54th Avenue), to low-impact development projects like the rain garden retrofit on 54th Court. We are near completion of our town-wide infrastructure mapping project, as well as our stormwater master plan, which will identify areas for new projects to manage stormwater. These projects and many others have become a reality through our small team of stormwater professionals. Our staff reviews plans to validate compliance with all stormwater regulations to ensure that new and redevelopment projects meet the highest standards. We also continue to inspect sites to address concerns in the field and enforce violations as well as provide technical assistance for residents as needed. Additionally, our program is recognized statewide having received certificates from IDEM for our exemplary compliance with state regulations, as well as being awarded the state's highest honor in 2012 the Excellence in Stormwater Management Award, from the Indiana Association for Floodplain and Stormwater Management Inc. Our staff is committed to improving the health and safety by minimizing public and private losses due to flood conditions.

Sincerely,

Matthew Lake, M.S., CMS4S



Merrillville Stormwater Utility

7404 Broadway

Merrillville, Indiana 46410

(219) 472-8668

<http://www.merrillville.in.gov/departments/MS4/MS4.html>

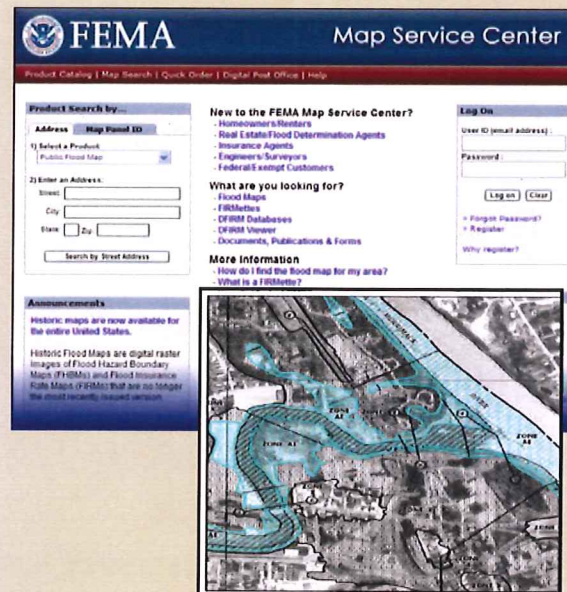
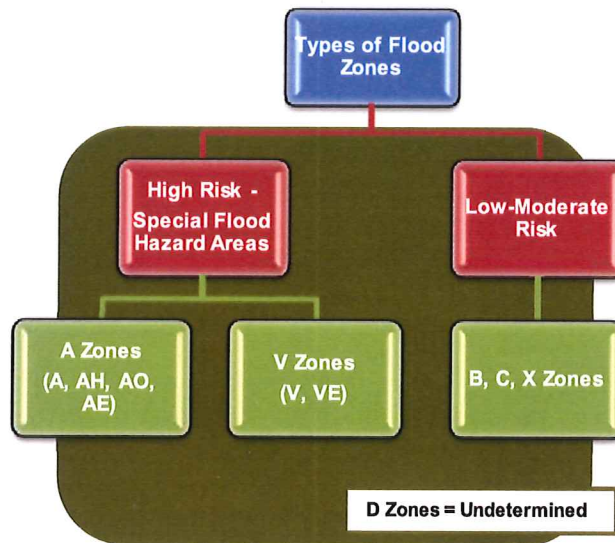
For Your Protection

Know Your Flood Risk

- ❖ Looking for a new home? Have you checked out whether it has ever flooded or had a drainage problem? Even a shallow flood that is only a few inches deep in your house could cause thousands of dollars in damage, and loss of irreplaceable keepsakes. Deeper floods mean you will have to relocate until repairs are made.
- ❖ The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRMs) that show Special Flood Hazard Areas (SFHAs). If your property is located in a Special Flood Hazard Area, it is five times more likely to experience a flood versus a fire, so flood insurance is advisable.
- ❖ If your mortgage will be regulated or insured by the Federal government (e.g., VA, FDIC, Farm Credit, OCC, FHA/HUD, OTS, SBA, NCUA), you must have a flood insurance policy if the building is located in a Special Flood Hazard Area.
- ❖ Indiana law requires sellers or their agents to disclose knowledge of any natural hazards on their property, including flooding, so start your research by asking the seller and the agent. They may honestly say they don't know of any flooding, but that does not mean it is not located in a Special Flood Hazard Area.

Flood Insurance Rate Maps

<http://msc.fema.gov>



Other Resources

What You Should Know

- ❖ You can check on Special Flood Hazard Areas in your neighborhood by looking at the Flood Insurance Rate Maps at FEMA's Map Service Center:
<http://msc.fema.gov>.
- ❖ The Merrillville Stormwater Utility Office has the FEMA maps on file that you can view. You can also call the Merrillville Planning and Building Department and ask if there are any special land use, building, or floodplain management regulations that apply.
- ❖ Always check the local stormwater regulations and requirements. The Town of Merrillville has two ordinances that regulate activities to prevent flood damage for new and re-development.
 - Stormwater Management Ordinance No. 10-22
 - Flood Hazard Areas Ordinance No. 11-64
 - Copies of these ordinances are available in person at the Merrillville Stormwater Utility Office and Town Hall or online at:

http://www.merrillville.in.gov/document_center.html

