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 (S4 Avenue), to low-impact development projects like the rain garden retrofit on S4 Court. We are near completion of 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

7/22/13
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