



FEMA



Living with Levees: A Shared Responsibility

Information for Property Owners

What is a Levee?

A levee is a manmade structure, such as an earthen embankment, that helps contain or control the flow of water during a flood. Many levees were first built by farmers to protect agricultural areas from frequent flooding – some of these date back more than 150 years. These same levees are now in place in residential areas, where they do not provide as much protection as residents would like to believe. Other levees were designed to help reduce risk to urban areas, but only from a certain size of flooding event. It is important to remember that any levee can be overtopped by large floods, and that levees require regular maintenance to retain their level of protection.

Levees Do Not Eliminate Risk

Levees *reduce* risk during certain flood events. They do not provide complete protection from flooding. They can and do deteriorate over time and must be maintained to retain their effectiveness. When levees fail, or are overtopped, the results can be catastrophic. In fact, the flood damage can be greater than if the levee had not been built.

Even without a major flood, levees can fail if they are not properly maintained. Improper drainage, erosion, seepage, subsidence, and even earthquakes can all lead levees to fail and result in catastrophic flooding. As a property owner living or working near a levee, it is important for you to understand the risks associated with levees and the steps you can take to prepare for potential floods and help provide financial protection.

FEMA's Role in Identifying Levee-Related Flood Risks

The Federal Emergency Management Agency (FEMA) is responsible for managing the National Flood Insurance Program (NFIP). Through the NFIP, FEMA provides Federal flood insurance policies since most homeowner insurance policies do not cover damage due to flooding. In addition, FEMA is charged with accurately identifying flood hazards and assessing flood risks including hazards and risks in levee-impacted areas.

The United States has thousands of miles of levees along its rivers, lakes, and coastlines, reducing the risk of flooding for communities across the nation. If you live near a levee, you should be aware of the facts about them. While levees do provide some flood protection, they also carry certain risks.



RiskMAP
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FEMA does not build, maintain, or certify levees. It is the responsibility of the levee's owner (e.g. local community, county, levee board, State, U.S. Army Corps of Engineers [USACE]) to certify the levee meets or exceeds minimum Federal requirement for reducing flood risks. If certification is not provided, FEMA will not accredit the levee as providing the minimum federally-required level of risk reduction.

FEMA presents the flood hazard information, including areas behind levees, in the form of flood maps, known as Flood Insurance Rate Maps (FIRMs). These flood maps show high-risk areas, including areas behind levees that are not accredited, as well as moderate- and low-risk areas. Currently, under its Risk Mapping, Assessment, and Planning (Risk MAP) program, FEMA is updating the FIRMs Nationwide, which means also updating the accreditation of levees.

Owners of property in high-risk areas carrying mortgages will be required by most lenders to also carry flood insurance. This includes buildings in areas behind de-accredited and non-accredited levees. For properties newly mapped into a high-risk area, including behind levees that are newly de-accredited, the NFIP provides rating options to help lower the cost (e.g., Preferred Risk Policy Extension, Grandfathering). You should contact your insurance agent for more information.

Buildings in a moderate- or low-risk flood zone, including properties behind an accredited or provisionally accredited levee will not be Federally required to be protected by flood insurance; however, a lender can still require it. Flood insurance is strongly recommended, since the flood risk around the levee is just reduced, not removed.

Take an Active Role in Flood Protection

You can take steps to protect your property, and more importantly, your life and the lives of your family members in the event of a flood. It is important to take action now, to be aware of your risk, and to be prepared should flooding occur. Here are some tips:

- Be aware of any levees in your area. Check with your local government officials to find out if you live in an area near a levee. You should also ask about the condition of the levee. Has it been recently inspected? How large a flood is it intended to protect against? What areas are likely to flood if the levee fails or is overtopped?
- Understand your flood risk. Find out where your home is in relation to any levees, and whether or not you are in a mapped floodplain. A property behind a non-accredited levee (i.e., a high-risk area) has about a one-in-four chance of flooding over the course of a 30-year mortgage.
- Prepare for the worst. Make sure you have an emergency plan for your family, and be aware of local evacuation procedures. Protect yourself financially by purchasing flood insurance. Most homeowner insurance policies do not cover damage from flooding.

For More Information

FEMA has a variety of resources available to provide you with more information to help you understand your flood risk.

- For information on what to do before, during, or after a flood, please visit: www.fema.gov/hazard/flood/index.shtm.
- For more information on levees and links to fact sheets, please visit the Homeowners and General Public page at: www.fema.gov/plan/prevent/fhm/lv_home.shtm.
- To see how levees work and how they can fail, visit www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/levee_simulator.jsp.
- For more information on flood insurance for your home or business and to find an agent, please visit the FloodSmart website at: www.FloodSmart.gov.
- For more information on flood hazard mapping, please visit the Information for Homeowners page at: www.fema.gov/plan/prevent/fhm/hm_main.shtm.
- To find your home on a FIRM, visit the FEMA Map Service Center at: www.msc.fema.gov.



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