What does it mean to “live with a levee”?

Across the United States, people live and work near levees – they feel safer having them in their communities. Often, levees are built with the idea that they will keep people safe from a certain level of flooding. It’s important to recognize, however, that there can always be a flood larger than the one the levee was designed to withstand, and over time the degree to which a levee reduces flood risk can change. Those who live and work near levees need to know the risk they face – knowing this can save their life and that of their family, and help them protect their property. The Federal Emergency Management Agency (FEMA), in close collaboration with local, state, and Federal partners, is developing new approaches to assess the flood hazards associated with non-accredited levees, and to show these high hazard areas on Flood Insurance Rate Maps, or FIRMs. The intent is to more precisely map the flood hazards for levees that don’t satisfy FEMA’s levee accreditation requirements through a more collaborative and flexible approach that is still cost-effective.

Can a levee reduce the risk of damage and flooding?

Yes, but it cannot lower that risk 100 percent. The message is this: Levees reduce the risk of flooding but do not eliminate it. During more serious floods, levees can be overtopped or even fail. For this reason and others, flood insurance is recommended for any property located near a levee.

Remember, living with levees is a shared responsibility; know your flood risk, know your role in reducing it, and inform others about what they can do

What is levee accreditation and what is FEMA’s role?

A levee cannot be accredited until the certification process is completed. FEMA accredits a levee as providing adequate risk reduction on the FIRM if the certification and adopted operation and maintenance plan provided by the levee owner are confirmed to be adequate. An operations and maintenance plan specifies key operating parameters and limits, maintenance procedures and schedules, and documentation methods. FEMA’s accreditation is not a health and safety standard; it affects only insurance and building requirements.

FEMA does not own, operate, maintain, inspect, or certify levees. Its role is limited to identifying and mapping the level of flood risk associated with levees and only accredits them where data showing compliance with Title 44 of the Code of Federal Regulations, Section 65.10 (44 CFR 65.10) is provided by the community, levee owner, or other interested parties. FEMA has a responsibility to the public to identify the risks associated with levees that are either not certified or no longer compliant with 44 CFR 65.10.

How is a levee certified?

To get a levee certified, the community or levee owner must work with a licensed engineer or a Federal agency responsible for levee design to develop and certify documentation that the levee meets design construction standards as stated in 44 CFR 65.10 for at least the one-percent-annual-chance flood. Levee certification does not warrant or guarantee performance, and it is the responsibility of the levee owner to ensure that the levee is being maintained and operated properly.

How can a community reduce its flood risk?

As new FIRMs are issued, if a levee system does not meet FEMA’s levee accreditation criteria, the maps may show these newly mapped areas as high-risk flood zones, also referred to as Special Flood Hazard Areas, or SFHAs. Flood insurance coverage is required for homeowners with federally backed mortgages having property within these areas. Often, the first time people hear about this requirement is from their lender when they are buying a house and acquiring a mortgage, but this should not be the only time that it is communicated.
Communicating early and often is one of the best ways to make sure that people living and working near levees know and understand their flood risk, know what actions they can take to reduce it, and feel empowered to tell others about what they can do. Levees and their ability to provide a minimum level of flood risk reduction have become a concern across the country. As a levee’s status changes or comes under review, community officials should be prepared to communicate the impact of these changes and associated flood risk with residents and business owners, the insurance community, lenders, and real estate agents as well as with the media and other community leaders.

What tools are available to communities to help officials, residents, and others learn about levees and to share that knowledge?

The FEMA Living with Levees website (http://www.fema.gov/plan/prevent/fhm/lv_intro.shtm) is a good place to start. It has information for all groups – from renters and community officials to floodplain managers and state officials. It offers templated, customizable materials that local officials and agencies can tailor and use in addressing levee-related flood risks. The website also provides links to information that helps people understand flood insurance considerations related to levee status changes. There also are links to workshops for officials, and testimonials from homeowners who have lived through levee breaches, and much more.

If a local levee construction or restoration project is planned or underway, individuals may want to know if their flood insurance premium rate can be reduced once project completion milestones are reached. Communities seeking to reduce the flood risk through levee system construction or restoration may be able to reduce their flood insurance premium rates for property owners living and working in areas affected by levees. Community members can find out the certification and accreditation status of their levee by contacting their local community floodplain manager or FEMA Regional Office.

Levee tools and resources on FloodSmart.gov

At www.FloodSmart.gov there also are a number of valuable tools and resources to educate individuals about levee flood risks and ways to reduce them. Educational tools, compelling testimonial videos, and customizable materials are available to help insurance agents, lenders, real estate agents, and community officials address the unique risks of living or working near a levee and stress the importance of insurance coverage.

Key resources include an interactive levee simulator (http://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/levee_simulator.jsp) that clearly illustrates how levees work – and the different ways they can fail. Using images, video footage, and narrative, it reminds individuals that levees only reduce the risk of flooding and outlines what property owners should do to prepare.

A suite of levee outreach materials (Floodsmart.gov/toolkits) has also been developed to help communities with levees educate residents and key stakeholder groups about risk levels and the impact of levee status changes on flood insurance needs and requirements. Materials include a range of customizable fact sheets and frequently asked questions (FAQs) as well as notification letters, talking points, and other resources that provide important messages and information about common levee designations, map changes, and related flood insurance options.

Finally, FloodSmart offers a compelling video testimonial (FloodSmart.gov/testimonials) that depicts one Iowa family’s dramatic personal experience with a levee failure and how flood insurance helped them rebuild and recover. The video reveals, through a powerful first-hand account, just how important the flood insurance investment can be in any area with a levee.

For more information on living with levees:

Information about how FEMA is developing new approaches to levee analysis and mapping: http://www.fema.gov/library/viewRecord.do?id=4710
Levee system information for stakeholders:  
http://www.fema.gov/plan/prevent/fhm/ly_fpm.shtm

Information for when levee designations change:  
http://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/levee.jsp

In addition, FEMA clarifies the procedures for documenting flood risk in Procedure Memorandum No. 43 (PM 43).

Finally, information on levee accreditation can be found in Meeting the Criteria for Accrediting Levees on FEMA's Flood Maps: How-to-Guide for Floodplain Managers and Engineers:  