



FEMA



# The National Flood Insurance Program and Levees

More than 21,000 communities across the United States and its territories participate in the National Flood Insurance Program (NFIP) by adopting and enforcing floodplain management ordinances to reduce future flood damage. In exchange, the NFIP makes Federally-backed flood insurance available to homeowners, renters, and business owners in these communities. Community participation in the NFIP is voluntary.

Communities joining the NFIP are required to adopt floodplain management ordinances to minimize damage to properties located in the high-risk areas (known as Special Flood Hazard Areas, or SFHAs). The NFIP requires all new or substantially improved structures be constructed at or above the elevation of the one-percent-annual-chance flood, also called the base flood. Appropriate precautions should be taken by residents and business owners living or working in areas behind levees mapped as moderate-to-low risk areas because there is always a risk of overtopping or levee failure.

## Levees: Risk Reduction, Not Protection

FEMA defines a levee as “a man-made structure, usually an earthen embankment, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water in order to reduce risk from temporary flooding.” Levees reduce risk from flooding events, but they do not eliminate it. There is always the chance a flood will exceed the capacity of a levee, no matter how well it is built. Levees are designed to manage a certain amount of floodwater and can be overtopped or fail during flood events exceeding the level for which they were designed. Levee failures can also be caused by structural failures resulting from improper maintenance, inadequate foundations, seismic activity, erosion,



## Overview

The Federal Emergency Management Agency (FEMA) administers the NFIP, the cornerstone of the Nation's strategy for assisting communities in preparing for flood disasters. The NFIP was created to help protect lives and reduce flood damages by identifying flood risks, encouraging sound community floodplain management practices, and providing flood insurance to lessen the financial impact of flooding.

While the NFIP provides flood insurance and strives to reduce flood damages through floodplain management regulations, FEMA identifies and maps the Nation's floodplains. Mapping flood hazards creates broad-based awareness of the flood hazards and provides the data necessary for floodplain management programs to ensure safer construction and for the flood insurance program to provide more accurate rating.

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seepage, and burrowing animals. When a levee does fail, the result can be more catastrophic than if the levee had not been present.

FEMA strongly encourages citizens living and working behind levees to understand their flood risk and take action to reduce the risk to their families, businesses, and property.

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Such risk reduction actions include:

- Purchase flood insurance through the NFIP
- Adhere to local floodplain management regulations when building or substantially improving your building
- Familiarize yourself with local evacuation procedures and have a family or business emergency plan in place
- Consider floodproofing and other protective measures such as elevating furnaces, water heaters and electrical panels and seal basement walls with waterproofing compounds to avoid seepage

### Flood Hazard Maps Identify Flood Risks

Because floodplains change over time, flood hazard information must be periodically updated to reflect actual flood risk. FEMA is currently updating flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), Nationwide through the Risk Mapping, Assessment, and Planning (Risk MAP) program. FIRMs are the official flood maps for a community on which FEMA has identified both the high-risk and the moderate-to-low risk flood zones. With new FIRMs, community officials will have updated information to better guide where and how to build more safely, and the public will better understand their risk so they can make more informed decisions about financially protecting their homes and businesses.

Levees that are designed to provide protection from at least the base flood may be accredited by FEMA, and areas immediately behind them identified as moderate-risk zones on the FIRM. To meet FEMA's criteria for accreditation, the levee owner must provide certified documentation that the levee meets or exceeds minimum Federal requirements for reducing flood risk. If the levee owner cannot provide the necessary data and documentation for the levee, FEMA cannot accredit it and the flood risk map will show the immediate area behind the levee as a high-risk flood zone.

It is important to note accrediting a levee does not guarantee protection. FIRMs carry a warning that overtopping or failure of levees is possible and flood insurance protection and adherence to evacuation procedures are strongly recommended.

### Flood Insurance

Flooding is the Nation's most common natural disaster. Levees reduce the risk of flooding, but do not eliminate it. Property owners living near levees must consider the risks and take appropriate steps to protect themselves and their assets. FEMA recommends flood insurance for all property owners, especially those behind levees. Because most homeowner's insurance policies do not cover damage from floods, FEMA offers Federally-backed flood insurance through the NFIP. Low-cost flood insurance is available in areas behind accredited and provisionally accredited levees with premiums starting as low as \$129 a year.

### Living with Levee Systems-It's a Shared Responsibility

Ensuring the safety of lives and property in areas behind levees is a shared responsibility. FEMA identifies risk levels through flood analyses and mapping projects and establishes criteria for levee accreditation. FEMA does not build, own or certify levees. The U.S. Army Corps of Engineers (USACE) is responsible for building and maintaining USACE-owned levees and for inspecting those structures to determine their level of maintenance. States, communities, and private levee owners maintain and operate the levees they own according to their specific design criteria. Communities and their citizens are strongly encouraged to learn more about the risk associated with levees and know the steps to take to protect their families, businesses, and communities from the threat of flooding.

### For More Information

- For additional information on the NFIP, please visit:  
[www.fema.gov/about/programs/nfip/index.shtm](http://www.fema.gov/about/programs/nfip/index.shtm).
- For additional information on levees, please visit  
[www.fema.gov/plan/prevent/fhm/lv\\_intro.shtm](http://www.fema.gov/plan/prevent/fhm/lv_intro.shtm).
- To see how levees work and how they can fail, visit  
[www.FloodSmart.gov/simulator](http://www.FloodSmart.gov/simulator).
- For additional information on flood hazard mapping, please visit:  
[www.fema.gov/plan/prevent/fhm/rm\\_main.shtm](http://www.fema.gov/plan/prevent/fhm/rm_main.shtm).

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- For additional information on flood insurance for your home or business or to find an agent, please visit the FloodSmart website at:  
[www.floodsmart.gov](http://www.floodsmart.gov).
- For more information about FEMA's levee accreditation process, please visit:  
[www.fema.gov/plan/prevent/fhm/lv\\_fpm.shtm](http://www.fema.gov/plan/prevent/fhm/lv_fpm.shtm).
- For more information about the USACE and their Levee Safety Program, please visit:  
[www.usace.army.mil/LeveeSafety/Pages/main.aspx](http://www.usace.army.mil/LeveeSafety/Pages/main.aspx).