

# Levees & Your Community Fact Sheet

Flood risk affects communities across the nation. FEMA's National Flood Insurance Program (NFIP) can help protect communities from financial losses caused by flooding. Levees play a crucial role in reducing local flood risk, as they are designed to manage floodwaters.

## Levees in Your Community

Levees act as barriers along rivers or waterways to prevent floodwaters from entering their surrounding communities. These structures are built throughout the United States to help safeguard people and their valuables from flooding, contributing to the overall safety of homes, businesses and infrastructure.

Information on all U.S. levee systems is tracked by the U.S. Army Corps of Engineers (USACE), with assistance from FEMA, state, tribal, territorial and local governments, in the National Levee Database. You can access this database at [levees.sec.usace.army.mil](https://levees.sec.usace.army.mil) to learn more about the levee system in your area.

### Deep Dive

Any member of your community can—and should—contribute updates about your local levee to the National Levee Database's Data Services page at [levees.sec.usace.army.mil/submitting-data/management](https://levees.sec.usace.army.mil/submitting-data/management).

## Levees & the NFIP

While FEMA does not build, own or operate any levees, it is responsible for the identification and communication of flood risks in communities near levee systems. Because levees can help reduce the risk of flooding, but do not eliminate it, it is important for members of your community to be aware of the risks if they live near levees and the importance of purchasing flood insurance.

Review the following materials to understand the reality of levees and flood risk, and how to communicate that risk to home and business owners.

- **FEMA's "Living with Levees" Webpage:** This database, located at [fema.gov/flood-maps/living-levees](https://fema.gov/flood-maps/living-levees), contains levee resources for audiences such as home and businessowners, community officials, real estate and insurance professionals and more. It also provides readers with several other collections of levee information.
- **"The NFIP and Levees: An Overview" Fact Sheet:** This fact sheet further explains the complex relationship between FEMA's NFIP and levee systems throughout the U.S. It shares the difference between levees and dams,



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how the NFIP defines a levee and more information on levee safety. You can read more at [fema.gov/sites/default/files/documents/fema\\_nfip-levees.pdf](https://fema.gov/sites/default/files/documents/fema_nfip-levees.pdf).

## How Levees Affect the NFIP's Pricing Approach

The presence of a levee system in your community can introduce flood risk factors that affect local flood insurance premiums. While levees may reduce the impacts of flooding, poor maintenance could put communities at risk of flooding due to levee failure. Other levee characteristics, such as age, the quality of the levee or the probability of overtopping or breaching have an impact on the likelihood of flooding. All of these factors affect NFIP premium calculations.

Outside of levee characteristics, the NFIP's pricing approach considers variables such as a property's location, how it's built and what will be covered. FEMA's Rate Explanation Guide can help you explain flood risk and premium calculation to others. Share this resource with your community members at [agents.floodsmart.gov/sites/default/files/fema-risk-rating-rate-explanation-guide.pdf](https://agents.floodsmart.gov/sites/default/files/fema-risk-rating-rate-explanation-guide.pdf).

## Related Resources

Below are various resources for yourself and other local government officials or community representatives to review and share with current and potential policyholders.

- The Office of the Flood Insurance Advocate (OFIA) assists policyholders and property owners with flood insurance issues, advocating for the fair treatment of policyholders and property owners. For more information on how the OFIA can help, visit [fema.gov/flood-insurance/advocate](https://fema.gov/flood-insurance/advocate).
- To learn more about flood risks, mitigation techniques, flood insurance and the NFIP, visit [floodsmart.gov](https://floodsmart.gov).
- Contact the FEMA Mapping and Insurance eXchange (FMIX) by chatting live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday, emailing [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or calling (877) 336-2627.

*This publication was created with information from state, local, territorial, tribal and federal sources, including the U.S. Army Corps of Engineers (USACE), the National Levees Database and the National Academy of Sciences.*