

## LEVEE RISK AND MITIGATION WHAT YOU SHOULD KNOW IF YOU LIVE OR WORK NEAR A LEVEE

Levees may reduce the risk from flooding events, but they do not eliminate flood risk. The possibility that a flood will exceed the capacity of the levee always exists, no matter how well the structure is built and maintained. And, levees can fail if they haven't been properly maintained or when faced with a flood that exceeds their engineered design capacity—letting floodwater rush under or directly through the levee. When levees overtop or fail, the flooding that follows can be catastrophic.

### How Property Owners Can Reduce Their Risk

- ✓ First and foremost, know your risk! You can visit FEMA's Map Service Center (<https://msc.fema.gov/>) and look up your property's flood risk. Contact your local floodplain administrator or a FEMA Map Specialist with any questions, at 1-877-336-2627 from 7:00 a.m. to 5:30 p.m.
- ✓ Reduce your financial risk with flood insurance. Rates vary according to your property's flood zone, so contact your insurance agent to research the flood insurance policy types for which your home is eligible.
- ✓ Examine floodproofing options for your home. This can be as simple as switching from carpeting to tile on the first floor and moving appliances, or as significant as raising the entire structure. Visit FEMA's [Homeowner's Guide to Retrofitting](#) for more information.
- ✓ Develop an evacuation plan for your home. It is critical to know how you and your family can reach safety in case of an emergency. Identify several places you could go in an emergency such as a friend's home in another town or a motel. Choose destinations in different directions so that you have options during an emergency. Visit <https://www.ready.gov/> for more information.

### Understand What's Happening in Your Community

- ✓ Along with the actions above, there are ways to be involved in your community's mitigation and preparedness efforts. Understand your community's Emergency Preparedness Plan. Visit <https://www.ready.gov/business/implementation/emergency> to learn more about planning and contact your local official for specific information.
- ✓ Ask your local official if they participate in FEMA's [Community Rating System](#), which recognizes communities that exceed minimum floodplain management standards and make extra efforts to reduce flood damage. The program offers flood insurance discounts based on these activities and can lower flood insurance policy rates for property owners in participating communities.
- ✓ Find out if your community has a mitigation plan by visiting [Mitigation Planning's searchable map](#).
- ✓ You can also contact your [State Hazard Mitigation Officer](#) to discuss mitigation strategies and projects in your community.