

# So, You Are “Protected by the Levee” .....

With all of the attention recently on Augusta receiving new flood maps, naturally there have been questions about the properties “Protected by the Levee”. In an area protected by a levee, there is no Federal requirement for flood insurance purchase. As a result, the purchase of flood insurance by business and home owners is a choice rather than a requirement and many wonder if they still need flood insurance coverage. All the while, **the properties protected by a levee are still considered to be at a moderate risk for flooding.**

All areas near levees are still at risk for flooding. **While the threat for being flooded by a 100-year flood event are reduced, the threat for flood is not altogether removed.** It is important to point out that more than 20 percent of all flood claims, nationwide, come from moderate-to-low flood risk areas. For most property owners, their homes or businesses are their greatest investments. It is important that business and home owners learn about their flood risk and flood insurance options before they make the important decision about whether or not to purchase flood insurance

## Know the facts

Levee protection comes with risk

All levees are built to reduce the risks associated with a specific level of flooding. In our case, Augusta’s levee is built to protect us from the 100-year storm event. However, intense storms can bring floodwaters that exceed that storm event level, causing an increased threat of the levee overtopping or failing. If this occurs, flooding could be catastrophic!

Wherever it can rain, it can flood

Nationally, more than twenty percent of flood claims come from areas where flood insurance is a choice, not a requirement. Heavy rains, blocked creeks, inadequate drainage and changes in water flow can all cause flooding.

Most home owners’ policies do not cover flood damage

Flood insurance is the best way to protect against financial loss from flooding.

## Review your options

When your property is “Protected by a Levee”, you likely have three options when it comes to flood insurance options:

1. **Purchase a low-cost Preferred Risk Policy.** Preferred Risk Policies (PRPs) from the National Flood Insurance Program (NFIP) are available for properties in moderate- and low-risk areas. PRPs give you flood insurance protection, including contents coverage, if you choose that option. Contact your flood insurance agent today and confirm that you qualify for the preferred risk rate flood insurance policy.
2. **Make no change.** If you already have flood insurance, KEEP IT! Most standard home and business insurance policies do not cover damage from rising water, flood insurance does!
3. **Take your chances.** Lenders have the option of requiring flood insurance in moderate- and low-risk flood zones. If you choose to cancel your flood insurance, you must first obtain the written permission of your lender. In the short term, cancellation of a flood insurance policy may save you money. But in the long term, it could cost you dearly.

## Stay protected from floods

Consider the flood risk behind any levee. Review your options for protecting yourself from flood damage, including purchasing low-cost preferred risk flood insurance. Then, choose the level of flood protection that is right for you.

There are other important steps residents and business owners near levees can take to protect themselves and their property:

Consider elevating buildings to reduce the likelihood that floodwaters will damage a structure. (All new construction in at-risk-for-flood areas within Augusta are required to elevate to 3 feet above the 100-year flood level – what is also known as the “Base Flood” – to minimize the risk for flooding within the structures.

Familiarize yourself with local evacuation plans to help ensure safety in larger flood events and follow notices from local officials on when to evacuate and where to evacuate to. Make a plan and have supplies and provisions on hand in case of an emergency. Finally, establish a communications plan and have a point of contact for family and friends.

For more information on preparing for an emergency, visit [www.ready.gov](http://www.ready.gov).