

## What Is a Levee Residual Risk Area?

Levee Residual Risk Areas are the areas behind levees that would flood if:

- A levee fails,
- A levee is overtopped,
- Drainage systems are overwhelmed,
- Drainage systems are incapacitated.

These potential high risk areas are generally not identified on current flood risk maps despite the fact that they could be wide spread.

Levee Residual Risk Areas are normally protected from flooding during common storm events. However, if the structure built to provide the protection (i.e. the levee) is compromised in any way, catastrophic damage and potential loss of life can result.

The picture below shows an area where 500 structures were flooded up to 5 feet deep when a levee failed.



*Fernley, NV*

*Jan. 2008*

## Why is identifying residual risk areas important?

Having Levee Residual Risk Areas identified on Flood Insurance Rate Maps (FIRMs) will help individuals who own property to recognize that they have a potential risk. It will allow them to make sound decisions concerning measures to protect their lives and properties.

### Actions could include:

- Purchase flood insurance.
- Plan and know your evacuation route in the event the levee fails or is overtopped.
- Encourage sustainable economic development for businesses. By knowing the potential risk, business owners can take proactive actions to be better prepared should a catastrophic event occur.
- Assist local government agencies in the development of emergency response plans for flood warning and evacuation for these risk areas.
- Support these actions as good and sound public policy to protect the health and welfare of the citizenry.

**When levees fail or overtop the consequence to safety and property is much higher than in a typical flooding event. No levee provides full protection from flooding, even the best flood-control systems or structures cannot completely eliminate the risk of flooding from all flood events.**

## What needs to happen now?

- See if you live in a Levee Residual Risk Area as identified on FEMA Flood Insurance Rate Maps (FIRMs)
- Purchase flood insurance if you're a property owner. The cost of insurance is small for protection of your home and family.
- Understand the risk, you are either in a high, moderate or low risk flood zone—a levee does not guarantee protection from flooding.
- Take appropriate actions to better protect yourself and your investment in these residual risk areas.
- Support the note FEMA puts on the maps, which clearly notifies property owners and community officials that this is a residual risk area that can flood if the levee overtops or fails.
- Urge your community to undertake appropriate floodplain management and risk analysis in these areas for public safety and protection.

**For more information:** To learn more about Levee Residual Risk Areas, go to the ASFPM web site at [www.floods.org](http://www.floods.org)

## Who is ASFPM?

The Association of State Floodplain Managers is an organization of professionals involved in floodplain management, flood hazard mitigation, and flood preparedness, warning and recovery. ASFPM represents the flood hazard specialists of local, state and federal governments, the research community, the insurance industry, and the fields of engineering, hydrologic forecasting, emergency response, and water resources.

The membership of the Association and its 26 state chapters consists of over 11,000 state and local officials, and other floodplain management professionals working to reduce the cost and suffering from flooding.

ASFPM goals are simple – help the public and private sectors to:

- Reduce the loss of human life and property damage resulting from flooding.
- Preserve the natural and cultural values of floodplains.
- Promote flood mitigation for the prevention of loss and the wise use of floodplains.
- Avoid actions that exacerbate flooding.

**No Adverse Impact is “an Approach that ensures the action of any property owner, public or private, does not adversely impact the property and rights of others”**  
**Communities that use NAI will protect the property rights of those who may unknowingly purchase property in Levee Residual Risk Areas. For more information about No Adverse Impact, go to:**  
[www.floods.org/NoAdverseImpact/whitepaper.asp](http://www.floods.org/NoAdverseImpact/whitepaper.asp)



For more information  
or to order copies of this flyer,  
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# Levee Residual Risk Areas

## Are You and Your Property At Risk?

*New Orleans, LA*

*Sept. 2005*

