

# Athens Levee System Information for Property Owners

**LOCATION:**  
Borough of Athens  
Bradford County  
Pennsylvania

## A Note about Flood Risk and Flood Insurance

Levees are designed to provide a specific level of protection. They can be overtopped or fail during flood events larger than those for which the levee was designed. Levees also decay over time, which may increase the likelihood of failure. They require regular maintenance and periodic upgrades to retain their level of protection. When levees fail, the resulting damage, including loss of life, may be much greater than if the levee system had not been built.

For all these reasons, the Federal Emergency Management Agency (FEMA) strongly encourages people in leveed areas to understand their flood risk; know and follow evacuation procedures; and protect their properties by purchasing flood insurance, floodproofing their structures, or taking other precautionary measures. For more information on flood insurance, please visit [FloodSmart.gov](http://FloodSmart.gov).

## FLOOD INSURANCE FACTS



**207**

**Flood Insurance  
Policies in the  
Borough of Athens**



**\$829**

**Average Annual  
Flood Insurance  
Premium for Athens**

## What is a levee?

The National Flood Insurance Program (NFIP) defines a levee in Title 44, Chapter 1, Section 59.1 of the Code of Federal Regulations (44 CFR 59.1) 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.” The NFIP regulations define a levee system as “a flood protection system which consists of a levee, or levees, and associated structures, such as closure and drainage devices, which are constructed and operated in accordance with sound engineering practices.”

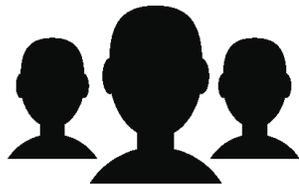
## Resources for Property Owners

- For general information about levees, ownership, and flood risk visit [So, You Live Behind a Levee!](#)
- For information on the NFIP, please visit the [National Flood Insurance Program](#).
- For information on the Risk Mapping, Assessment, and Planning (Risk MAP) program, please visit [FEMA Risk MAP](#).
- For information on de-accredited, provisionally accredited, and accredited levees and links to FEMA fact sheets, please visit [Living with Levees: Information for Homeowners, Renters, Business Owners, and the General Public](#).
- For information on the FEMA levee analysis and mapping approach, please visit [Analysis and Mapping Procedures for Non-Accredited Levee](#).
- To find your property on the effective Flood Insurance Rate Map (FIRM), please visit the [FEMA Flood Map Service Center](#).

## RISK MAPPING, ASSESSMENT, AND PLANNING PROGRAM (RISK MAP)

The Federal Emergency Management Agency's Risk MAP Program delivers quality data that increases public awareness and leads to action to reduce risk to life and property. Risk MAP is a nationwide program that works in collaboration with States, Tribes, and Local communities using best available science, rigorously vetted standards, and expert analysis to identify risk and promote mitigation action, resulting in safer, more resilient communities.

## WHAT'S BEHIND THE ATHENS LEVEE SYSTEM? \*



**688**

**People Live in the Levee Impact Area**



**4**

**Miles of Roadway and Railway in the Levee Impact Area**



**183**

**Structures in the Levee Impact Area**

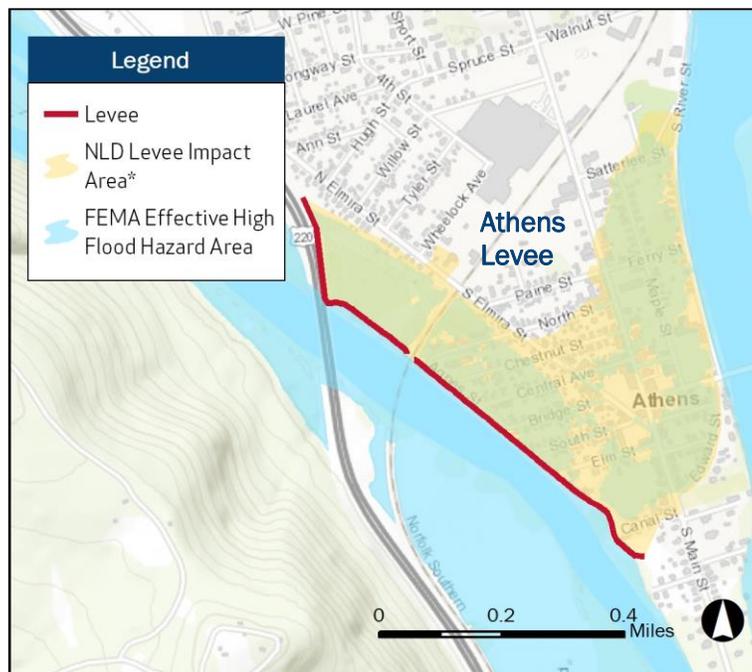


**3**

**Critical Facilities\*\* in the Levee Impact Area**

## FLOOD MAPPING

One of FEMA's top priorities is to ensure that people living and working in levee-impacted areas are aware of their flood risk. FEMA uses the process of levee accreditation to provide credible flood hazard information in these areas.



For a levee system to be mapped as reducing the flood hazard from the 1-percent-annual-chance flood, it must be accredited. For a levee system to be accredited, the community must demonstrate that it continues to meet the Federal requirements to show that it is tall enough, strong enough, and properly operated and maintained.

The current flood map for Bradford County, dated October 16, 2014, shows the **Athens Levee System** as minimally reducing flood hazards from the Chemung River. However, flooding from the Susquehanna River to the east, would inundate areas behind the levee. As a result, FEMA has gathered data and performed analyses needed to show the flood hazard impacts from the Susquehanna River behind the levee. These results will be shown on the upcoming FIRMs, described below.

FEMA has been working with the communities in Bradford County on a long-term process of updating the flood maps along the Susquehanna River. Updated maps will incorporate the analyses for high risk flood zones in the areas behind the **Athens Levee System**. The maps will have a note explaining that the levee has not been accredited and is not shown as providing protection from the 1 percent-annual-chance flood.

\*All estimates are approximate and are based on the levee impact area shown in the National Levee Database (NLD).

\*\*Critical facilities include EMS, fire, and police stations, schools, and hospitals.