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.

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.

Flood Insurance Facts

- 179 Flood Insurance Policies in the City of Sunbury
- $1,095 Average Annual Flood Insurance Premium for the City of Sunbury

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 SUNBURY LEVEE SYSTEM? *

7,470
People Live in the Levee Impact Area

2,970
Structures in the Levee Impact Area

13.3
Miles of Roadway and Railway in the Levee Impact Area

23
Critical Facilities** in the Levee Impact Area

FLOOD MAPPING

The current Flood Insurance Rate Map (FIRM) for Northumberland County, Pennsylvania, dated September 16, 2016, shows the Sunbury Levee System as Accredited – providing protection from the base flood, or 1-percent-annual-chance flood.

FEMA is currently updating the FIRMs for Northumberland County with new hydrologic and hydraulic analyses that show increases in base flood elevations along the Susquehanna River.

The Sunbury Levee System will maintain accreditation on the updated FIRMs. FEMA has received the necessary data and documentation that the levee system meets the minimum requirements under Title 44, Chapter 1, Section 65.10 of the Code of Federal Regulations (44 CFR 65.10).

FEMA will depict the levee system as reducing the hazard from the 1-percent-annual-chance flood on the FIRMs. Property owners are encouraged to maintain flood insurance as flood risk still exists.

*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.