



FEMA

May 12, 2008

MEMORANDUM FOR: Mitigation Division Directors
Regions I - X

FROM: 
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Assistant Administrator
Mitigation Directorate

SUBJECT: Procedure Memorandum No. 45 - Revisions to Accredited
Levee and Provisionally Accredited Levee Notation

EFFECTIVE DATE: **June 1, 2008** - All studies/mapping projects for which
Letters of Final Determination will be issued on or after
June 1, 2008.

Background: On March 16, 2007, the Federal Emergency Management Agency (FEMA) issued the revised Procedure Memorandum No. 43 (PM 43), *Guidelines for Identifying Provisionally Accredited Levees*. The guidance in PM 43 allows for the mapping process to continue while levee owners and communities are provided additional time to compile the data and documentation that demonstrate compliance with National Flood Insurance Program (NFIP) regulations (more specifically, Title 44, Chapter 1, Section 65.10 of the Code of Federal Regulations). PM 43 also provides guidance on the mapping notes associated with Provisionally Accredited Levees (PAL) systems, and revised mapping notes for accredited levee systems shown on Digital Flood Insurance Rate Maps (DFIRMs).

Issue: FEMA has identified thousands of miles of levees nationwide, affecting millions of people. It is important for levee owners, communities, and homeowners to understand the risks associated with living in levee-impacted areas and the steps they can take to address these risks. Additionally, it is important to understand that no levee system provides full protection from flooding – even the best flood protection system or structure cannot completely eliminate the risk of every flood event. When levee systems do fail, the results may be catastrophic, and the damage may be more significant than if the levee system had not been built.

With the implementation of PM 43, the areas landward of accredited levee and PAL systems were mapped as Zone X (shaded). The DFIRMs for these areas included an informational note that advised users of the flood risk in levee-impacted areas. Going forward, greater clarity and consistency of risk messages related to areas impacted by accredited levee and PAL systems is necessary.

Action Taken: To provide further clarity and minimize confusion over the current levee notes shown on DFIRMs, revised map notes and Notes to Users (map frame notes) have been developed for both accredited levee systems and PAL systems. Additionally, for consistency between the accredited levee systems and PAL system notes, a new Note to Users associated with accredited levee systems was developed. The revised note strikes a balance between acknowledging the ability of a levee system to provide protection and encouraging a consideration of insurance and other protective measures. The revised notes and Notes to Users are shown below. These revised notes and Notes to Users must be used for all studies/mapping projects for which Letters of Final Determination (LFDs) will be issued on or after June 1, 2008. Additionally, the revised notes and Notes to Users may be used for studies/mapping projects in which LFDs will be issued prior to the required June 1, 2008, LFD date, if the revised notes are requested by the community and production of the DFIRM will not be delayed.

For all accredited levee systems, the area landward of the levee system that is identified as being protected by the levee system from the base (1-percent-annual-chance) flood will continue to be mapped as Zone X (shaded), with the following note applied to the affected DFIRM panel(s):

Note: This area is shown as being protected from the 1-percent-annual-chance or greater flood hazard by a levee system. Overtopping or failure of any levee system is possible. For additional information, see the "Accredited Levee Note" in Notes to Users.

In the Notes to Users section of the map frame, the following note is added to the affected DFIRM panel(s) for accredited levee systems:

Accredited Levee Notes to Users: Check with your local community to obtain more information, such as the estimated level of protection provided (which may exceed the 1-percent-annual-chance level) and Emergency Action Plan, on the levee system(s) shown as providing protection for areas on this panel. To mitigate flood risk in residual risk areas, property owners and residents are encouraged to consider flood insurance and floodproofing or other protective measures. For more information on flood insurance, interested parties should visit the FEMA Website at <http://www.fema.gov/business/nfip/index.shtm>.

For PAL systems, the area landward of the levee system that is identified as being protected by the levee system from the base (1-percent-annual-chance) flood will continue to be mapped as Zone X (shaded), with the following note applied to the affected DFIRM panel(s):

Note: This area is shown as being protected from the 1-percent-annual-chance or greater flood hazard by a levee system that has been provisionally accredited. Overtopping or failure of any levee system is possible. For additional information, see the "Provisionally Accredited Levee Note" in Notes to Users.

In the Notes to Users section of the map frame for the affected DFIRM pane(s), the following note is added for a PAL system:

Provisionally Accredited Levee Notes to Users: Check with your local community to obtain more information, such as the estimated level of protection provided (which may exceed the 1-percent-annual-chance level) and Emergency Action Plan, on the levee system(s) shown as providing protection for areas on this panel. To maintain accreditation, the levee owner or community is required to submit the data and documentation necessary to comply with Section 65.10 of the NFIP regulations by (_____, _____). If the community or owner does not provide the necessary data and documentation or if the data and documentation provided indicate the levee system does not comply with Section 65.10 requirements, FEMA will revise the flood hazard and risk information for this area to reflect de-accreditation of the levee system. To mitigate flood risk in residual risk areas, property owners and residents are encouraged to consider flood insurance and floodproofing or other protective measures. For more information on flood insurance, interested parties should visit the FEMA Website at <http://www.fema.gov/business/nfip/index.shtm>.

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