



FEMA



Provisionally Accredited Levees

Introduction

Flood hazard maps, known as Flood Insurance Rate Maps (FIRMs), provide communities with information regarding their flood risks. Under the Risk Mapping, Assessment, and Planning (Risk MAP) program, the Federal Emergency Management Agency (FEMA) is leading a major effort to update these maps. As part of this effort, FEMA requests specific data and documentation from levee owners or the communities responsible for maintaining the levees. This information is used to determine whether the levee provides protection from at least the one-percent-annual-chance flood, known as the base flood. This is the minimum protection level federally required¹ to accredit the levee system, therefore designating areas behind levees as moderate flood risk areas instead of high risk areas on the FIRM. Accreditation does not guarantee the performance of the levee. A levee is defined by FEMA 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 the risk from temporary flooding.”

What is a Provisionally Accredited Levee (PAL)?

When a community with an existing accredited levee is being remapped, the levee owner must provide the proper documentation to certify it still meets at least the minimum Federal requirements. To assist owners who cannot provide FEMA with the required professional engineer-certified data and/or documentation to show the levee continues to provide protection from at least the base flood, FEMA established the Provisionally Accredited Levee (PAL) designation to facilitate the levee accreditation process. Before FEMA will apply the PAL designation to a levee system, the community or levee owner must sign and submit an agreement indicating the data and documentation required for compliance with 44 CFR 65.10 will be provided within a specified time frame. This time frame will be no longer than 24 months.

¹ Title 44, Chapter 1, Section 65.10 of the Code of Federal Regulations (44 CFR 65.10)



For More Information

FEMA has a variety of resources available to provide more information on levees and PALs:

- For more information about PALs, visit: <http://www.fema.gov/living-levees-its-shared-responsibility/fema-levee-resources-library>
- To review 44 CFR, please visit: www.access.gpo.gov/nara/cfr/waisidx_00/44cfrv1_00.html
- To download a formatted version of 44 CFR 65.10, visit: www.fema.gov/library/viewRecord.do?id=2741
- For additional information on levees and links to fact sheets, visit: <http://www.fema.gov/living-levees-its-shared-responsibility>
- For additional information on flood hazard mapping, visit: <http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping>
- For more information on Risk MAP, visit: www.fema.gov/rm-main

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How is a PAL Mapped on a FIRM?

The area behind a PAL is shown on a FIRM as Zone X (shaded); however, those areas of residual flooding, such as ponding areas, internal drainage areas through levees, or riverine flooding from other flooding sources are shown as high-risk Special Flood Hazard Areas (SFHAs). Flood insurance is federally required by most lenders in SFHAs, but not in Zone X (shaded) areas, although purchasing coverage is highly encouraged. Additionally, a warning note is placed on the FIRM in the vicinity of the PAL. The warning note, as shown below, explains the levee has been provisionally accredited and the steps a levee owner must take to maintain accreditation.

How do PAL Designations Affect Communities?

If the status of the levee is in question, using the PAL designation allows communities to adopt and use the updated flood hazard information on the FIRM while collecting the certification documentation for the FEMA levee accreditation process. Communities have up to 24 months to document the levee's compliance with the requirements in 44 CFR 65.10. In the interim, the PAL note on the map alerts residents the Zone X (shaded) designation behind the levee is temporary and may change when the levee accreditation process is complete.

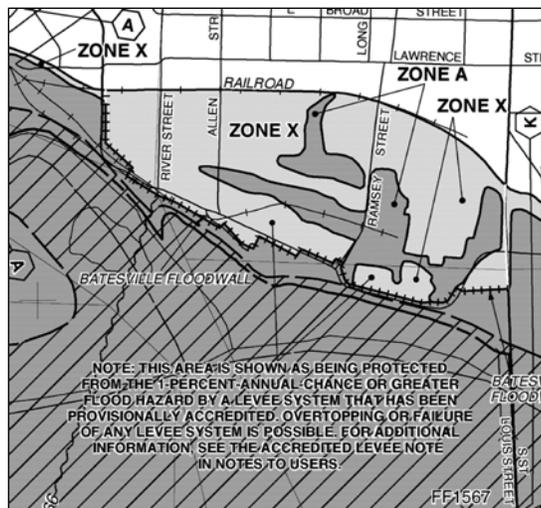
What Happens if a PAL is *not* Accredited within the Designated Timeframe?

If a levee owner does not provide full documentation of the status of a levee system, it does not necessarily mean the levee system is not providing the designated level of risk reduction. It does, however, impact how the levee will be mapped on the FIRM as it will be de-accredited and the impacted area will be mapped as high risk. If the 24-month PAL period expires and the community has not submitted all of the required documentation, FEMA will prepare a revised preliminary FIRM mapping the levee system as de-accredited. This preliminary FIRM will be released to the community, which will have a six-month public comment period. After the comment period, FEMA will issue a letter of final determination, and a new FIRM will go into effect. Any changes in the Federal mandatory purchase requirements for flood insurance will also then take effect.

What Happens if a Levee System Meets the PAL Requirements?

When the PAL requirements are met, FEMA will remap the impacted area to reflect accreditation of the levee system. Even after FEMA's accreditation process has been completed, there is still a flood risk associated with levees. While levees are designed to reduce risk, even properly maintained levees can fail or be overtopped by large flood events. Levees reduce risk; they do not eliminate risk.

FEMA and other government agencies are working to make citizens aware of their flood risk through various forms of outreach. Local officials are adopting protocols and procedures for ensuring public safety. Residents and business owners are learning more about their flood risk and the steps to take for protecting their families, businesses, and communities from the threat of flooding. Remember, levees are not fail proof – protect your future by knowing your flood risk, knowing your role in reducing the risk from flood, and taking the steps today to ensure the safety of lives and property in areas behind levees.



WARNING: Provisionally Accredited Levee. For explanation, see the Notes to Users.

Note to Users: WARNING: This levee, dike, or other structure has been provisionally accredited and mapped as providing protection from the one-percent-annual-chance flood. To maintain accreditation, the levee owner or community is required to submit documentation necessary to comply with 44 CFR 65.10 by [insert date]. Because of the risk of overtopping or failure of the structure, communities should take proper precautions to protect lives and minimize damages in these areas, such as issuing an evacuation plan and encouraging property owners to purchase flood insurance.

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