



# Common Questions: Levee Certification and Accreditation

*Levees are designed to reduce the risks associated with certain flooding events, but over time that level of risk reduction can change. Anyone who lives or works near a levee should be aware of the current status of the levee, and how that status is being monitored and addressed.*

## What does it mean for a levee to be certified? How is levee accreditation different?

Certification that a levee meets Federal design, construction, maintenance and operation standards to adequately reduce the risk of flooding from a major flood (a flood with a 1 percent chance of occurring in any given year) requires evidence. Evidence can include a signed statement by a licensed professional engineer or Federal agency responsible for levee design. If the levee can be shown as providing this standard of risk reduction, the Federal Emergency Management Agency (FEMA) will “accredit,” or recognize, the levee on flood maps. The area behind the levee will be shown as a moderate-risk zone (shaded “X” zone) on the maps **[unless additional risk factors are present, such as ponding]**.

## What happens if a levee is decertified or cannot be certified?

Decertified or uncertified levees cannot be accredited as providing the minimum required level of flood risk reduction. The areas behind these levees will be mapped as high-risk areas (Special Flood Hazard Areas) and flood insurance will be required for buildings with mortgages from federally regulated or insured lenders.

It is important to note that neither certification nor accreditation guarantees protection. All flood maps showing levees carry a warning that overtopping or failure is possible, and that flood insurance and adherence to evacuation procedures are strongly recommended.

## What is a Provisionally Accredited Levee?

The Provisionally Accredited Levee designation applies to a levee that has previously been accredited as providing 1-percent-annual-chance flood protection, but the current status of which is now under review. FEMA is awaiting data and/or documentation to show the levee complies with Federal standards and levee owners are being given up to 24 months to obtain and submit necessary data. During this time, the levee continues to be shown as providing 1-percent-annual-chance flood protection. The area near the levee continues to be shown as a moderate-risk zone (shaded “X” zone) on flood hazard maps unless an additional flood risk is present.

## How does the decertification of a levee affect me?

Decertification means that the levee does not meet National Flood Insurance Program (NFIP) minimum standards for reducing the risks associated with a major flood event. As a result, the area behind the levee will be designated as a high-risk area, also known as a Special Flood Hazard Area. Flood insurance will be required for structures with mortgages from federally regulated or insured lenders when the levee becomes decertified. Low-cost Preferred Risk Policies (PRPs) from the National Flood Insurance Program can offer significant savings on flood insurance premiums if coverage is purchased before the local map change occurs.

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## **I live near a levee which has been accredited. Do I still need flood insurance?**

Accrediting a levee does not guarantee protection. Levees are designed to provide a specific level of risk reduction and can be overtopped or fail in larger events. Levees can also decay over time. They require regular maintenance and periodic upgrades to retain their levels of protection. When levees fail or are overtopped, it can be catastrophic. The flood damage may be more significant than if the levee was not there.

Accrediting a levee does not mean flood risk has been removed; it has only been reduced. The area near the levee is shown on the flood map as a moderate flood risk (shaded "X") zone. While there is no Federal mandatory purchase requirement to carry flood insurance in this zone, flood coverage in such areas is strongly recommended. Low-cost PRPs are available for most homes and businesses in moderate- to low-risk zones.

## **What is my risk if I am living near a Provisionally Accredited Levee?**

The inability of a community to provide full and prompt documentation of the status or condition of the levee does not necessarily mean that the levee no longer reduces the risk of flooding from a major flood event. Nor does it mean that the flood map should continue to show the levee as providing that level of risk reduction. FEMA created the Provisionally Accredited Levee designation to facilitate the certification process for communities who believe their levees will continue to meet the minimum standards to reduce the risks associated with a major flood event. These communities will have up to 24 months to gather and submit the appropriate documentation. In the meantime, the levee will be treated as if it continues to provide adequate flood risk reduction and areas near it will be mapped as moderate-risk zones.

While there is no Federal mandatory purchase requirement in these zones, the purchase of flood insurance in these areas is strongly recommended as the risk is only reduced, not removed. Low-cost PRPs are available for most homes and businesses.

## **What happens if a Provisionally Accredited Levee is not accredited within the given time period?**

When a levee is provisionally accredited, the community is allowed up to 24 months to provide documentation showing that the levee provides the minimum requirements for reducing the risks from a major flood. After the two year period, if the levee cannot be shown to provide this required level of risk reduction, the levee will be decertified and the area behind the levee will be designated as a high-risk area or Special Flood Hazard Area. At that time, flood insurance will be required for structures with mortgages from federally regulated or insured lenders.