



FEMA

W-06073

September 28, 2006

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators
and the NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: FEMA Press Release "FEMA Clarifies Policy on Mapping
Areas Protected by Levees"

The attached FEMA press release was issued on September 26.

Page 2 of the release provides a link (www.fema.gov/plan/prevent/fhm/lv_intro.shtm) to extensive additional information, on the FEMA website, about the risk of flooding behind levees. The website information is keyed to:

- Homeowners and the General Public
- State and Community Officials
- Floodplain Managers, Surveyors, and Engineers
- Real Estate, Insurance, and Lending Industry Professionals
- Map Makers and Cooperating Technical Partners (CTPs)

Please distribute this information within your organization as appropriate.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Claims, Marketing, Underwriting



FEMA

FEMA Clarifies Policy on Mapping Areas Protected by Levees

Release Date: September 26, 2006

Release Number: HQ-06-139

WASHINGTON, D.C. -- The Department of Homeland Security's Federal Emergency Management Agency today announced new guidance which provides communities additional time to gather data needed to assess the protective capabilities of levees while still allowing new Flood Insurance Rate Maps to be released on time.

On August 22, 2005, FEMA reiterated its commitment to consider levee construction, strength, ongoing maintenance and other factors during the agency's ongoing flood mapping modernization efforts. In 1986, through Section 65.10 of Title 44 of the Code of Federal Regulations, FEMA was directed to review levee accreditation criteria, determine the risk of flooding behind levees, and depict these flood risks on flood hazard maps.

"When levees fail, they fail catastrophically. The flooding may be much more intense and damaging than if the levee was not there," said David Maurstad, FEMA's Mitigation Director and Federal Insurance Administrator. "No levee system will provide full protection from floods. Levees are designed to provide a specific level of protection, and they can be overtopped in larger flood events. People need to be aware of the risks they face living behind levees - including levees credited as providing protection from the one-percent-annual-chance flood."

Many of the nation's levees were first put in place by farmers to protect agricultural areas from frequent flooding. They date back as much as 150 years. But in that time, land use has changed and development has taken place where these farms were once located. And levees can decay over time. Accurate mapping of the risks of flooding behind levees depends on knowing the condition and level of protection the levees actually provide.

FEMA and the U.S. Army Corps of Engineers are working together to make sure that flood hazard maps clearly reflect the flood protection capabilities of levees, and that the maps accurately represent the flood risks posed to areas situated behind them. Levee owners - usually States, communities, or in some cases private individuals or organizations - are responsible for assuring that the levees they own are maintained to their design. In order to be considered creditable flood protection structures on FEMA's flood maps, levee owners must provide documentation to show that the levee meets design, operation and maintenance standards for protection against the "one-percent-annual-chance" flood.

If the levee meets the criteria, the map will show the area behind the levee as protected from the one-percent-annual-chance flood and mapped as a moderate risk zone. But if it does not, the map

will show the area as a high-risk zone, or Special Flood Hazard Area (SFHA), and most mortgage holders within that area will be required to purchase flood insurance.

Based on feedback from numerous communities, states and other stakeholders, FEMA learned that it may be difficult for levee owners to produce the required information because documentation is not always immediately available and, in some cases, additional assessment may be required. Inability to provide full documentation immediately does not mean that the levee no longer provides the level of protection to which it was designed. But neither does it mean that flood hazard maps can fully credit the levee with providing protection against the one-percent-annual-chance flood.

This week, FEMA announced that it clarified procedures and timelines for levee documentation, while keeping the map modernization effort on track. For eligible levees, levee owners have 24 months to gather information on the extent to which a levee meets current flood protection standards. In the interim, areas behind the levee are mapped as moderate risk areas, and the levee itself is noted to be a Provisionally Accredited Levee.

“The new guidance accommodates the needs of local officials, levee owners and the public - while still acknowledging and communicating flood risks,” Maurstad said. “It provides a realistic timeline for levee documentation and at the same time alerts the public to the levees’ provisional status and associated risks. The clarification provides a sound mechanism for dealing with levees under review. And it clearly indicates the continuing risk. A note on the map will explain that the levee is only provisionally - temporarily - accredited. And all flood hazard maps contain a note for areas behind levees pointing out that levees can be overtopped and strongly encouraging flood insurance protection and adherence to evacuation procedures.”

The flood map modernization initiative is a five-year, \$1 billion effort to modernize and digitize the nation’s flood hazard maps. Communities use this information for land-use planning, floodplain management, and flood insurance rating purposes. The current goal is to map the areas where 92 percent of America’s population lives, covering 65 percent of the land area in the United States. The focus is on improving the flood hazard data level of detail in communities at greatest flood risk. The maps provide reliable, up-to-date flood data, using the latest mapping technology. The maps indicate areas at high risk of flooding, known as Special Flood Hazard Areas, as well as areas at low to moderate risk. In Special Flood Hazard Areas, flood insurance is a requirement for federally backed mortgages.

To learn more, visit: www.fema.gov/plan/prevent/fhm/lv_intro.shtm.

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.