



Levee Notes on FEMA Maps

Answers to Questions about Procedure Memorandum No. 45

Providing communities with up-to-date, accurate, and reliable flood hazard and risk information on Digital Flood Insurance Rate Maps (DFIRMs) is one of the primary goals of the Flood Map Modernization (Map Mod) effort undertaken by the Department of Homeland Security, Federal Emergency Management Agency (FEMA). Levee systems have been identified in over one-fourth of the counties that will receive DFIRMs as part of Map Mod. Therefore, it is important that levee owners, community officials, homeowners, and business owners understand the risks associated with living and working in levee-impacted areas and steps they can take to address these risks. It is equally important that people understand that no levee system provides protection from all flooding – even the best flood protection system or structure cannot completely eliminate the risk of every flood event. When levee systems do fail, they fail catastrophically, and the damage that results may be more significant than if the levee system had not been built. Levee systems may also be overtopped, with similarly catastrophic results.

FEMA has recently reviewed its existing guidance regarding the mapping of levee-impacted areas and has issued Procedure Memorandum No. 45 (PM 45), *Revisions to Accredited Levee and Provisionally Accredited Levee Notations*, to provide additional clarity and minimize confusion regarding the levee notes that are to appear on DFIRMs. The questions and answers below are provided to explain the new requirements.

Q: What previous guidance has FEMA issued regarding map notes for levee-impacted areas?

A: FEMA issued Procedure Memorandum No. 43 (PM 43), *Guidelines for Identifying Provisionally Accredited Levees*, to provide guidance to mapping contractors and partners on issuing preliminary and, in some cases, effective DFIRMs. With the implementation of PM 43, the areas landward of accredited levee systems and Provisionally Accredited Levee (PAL) systems are being mapped as moderate-risk areas, with Zone X (shaded) flood insurance risk zone designations, and specific notes are being added to DFIRMs. These notes provided risk mitigation advice to map users regarding areas impacted by levee systems.

Q: Why has FEMA issued PM 45?

A: FEMA determined that, going forward, greater clarity and consistency of risk messages related to areas impacted by accredited levee systems and PAL systems is necessary.

Q: When do the requirements in PM 45 go into effect?

A: The requirements in PM 45 apply to all FEMA studies/mapping projects for which FEMA will issue Letters of Final Determination on or after June 1, 2008. That is, the PM 45 requirements apply to DFIRMs that will become effective on and after December 1, 2008.

Q: Will adhering to PM 45 delay the release of DFIRMs?

A: FEMA expects that adherence to the requirements in PM 45 will have only a minimal effect, if any, on the production of new and revised DFIRMs.

Q: Is PM 45 available to the public?

A: PM 45 is accessible, along with PM 43 and other FEMA Procedure Memorandums, through the following link on the FEMA Web site: www.fema.gov/plan/prevent/fhm/gs_memos.shtm. PM 45 also is accessible, along with an assortment of levee-related guidance documents and other resources, through a levee-dedicated portion of the FEMA Website. The gateway to the FEMA-provided levee information, which is organized by stakeholder group to assist levee owners, community officials, and other stakeholders, is www.fema.gov/plan/prevent/fhm/lv_intro.shtm.



Q: When PM 45 is implemented, what flood insurance risk zones will be shown on the DFIRM panels in levee-impacted areas?

A: For all accredited levee systems and PAL systems, the impacted area landward of the levee system that is only identified as being protected by the levee system from the base (1-percent-annual-chance) flood will continue to be mapped as a moderate-risk area, with the Zone X (shaded) flood insurance risk zone designation shown on the affected DFIRM panel(s).

Q: Will the same levee-related notes appear on all DFIRM panels?

A: The notes for accredited levee systems will appear only on those DFIRM panels where the impacts of accredited levee systems are reflected. The notes for PAL systems, which are not the same as the notes for accredited levee systems, will appear only on those DFIRM panels where the impacts of PAL systems are reflected.

Q: What notes will be used on the DFIRMs for accredited levee systems?

A: The following note will be applied to the affected DFIRM panel(s) in the levee-impacted area(s) landward of the accredited levee system:

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.

The following note will be added in the Notes to Users section of the map frame for the affected panels:

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 Web site at www.fema.gov/business/nfip/index.shtm.

Q: What notes will be used on the DFIRMs for PAL systems?

A: The following note will be applied to the affected DFIRM panel(s) in the levee-impacted area(s) landward of the PAL system:

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.

The following note will be added in the Notes to Users section of the map frame for the affected panels:

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 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 Web site at www.fema.gov/business/nfip/index.shtm.