## Guidance for Flood Risk Analysis and Mapping

# **Zone A99 and Zone AR Determinations**

May 2015



Requirements for the Federal Emergency Management Agency (FEMA) Risk Mapping, Assessment, and Planning (Risk MAP) Program are specified separately by statute, regulation, or FEMA policy (primarily the Standards for Flood Risk Analysis and Mapping). This document provides guidance to support the requirements and recommends approaches for effective and efficient implementation. The guidance, context, and other information in this document is not required unless it is codified separately in the aforementioned statute, regulation, or policy. Alternate approaches that comply with all requirements are acceptable.

For more information, please visit the FEMA Guidelines and Standards for Flood Risk Analysis and Mapping webpage (<a href="www.fema.gov/guidelines-and-standards-flood-risk-analysis-and-mapping">www.fema.gov/guidelines-and-standards-flood-risk-analysis-and-mapping</a>), which presents the policy, related guidance, technical references, and other information about the guidelines and standards development process.

### **Document History**

Affected Section or Subsection	Date	Description
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#### 1.0 Introduction

#### 1.1 Background

The Federal Emergency Management Agency (FEMA) develops hydrologic and hydraulic studies and mapping of floodplains and floodways that create a broad-based awareness of flood hazards and associated risks, including where levees are constructed for flood control. There are many uses for the supporting engineering data and products. Communities participating in the National Flood Insurance Program (NFIP) such as State, Tribal, and local floodplain management jurisdictions use these data and products for planning and to regulate development in floodplains in accordance with FEMA's minimum floodplain management criteria. Flood hazard data, primarily Flood Insurance Rate Maps (FIRMs), are used to calculate flood insurance premiums and to determine whether property owners are required by law to obtain flood insurance as a condition of federally backed mortgages or certain other federally related financial assistance. States and communities use flood hazard data for emergency management and for land-use and water-resource planning.

FEMA defines a "levee" for purposes of the NFIP in its regulations at <u>Title 44 Code of Federal Regulations</u><sup>1</sup> (44 CFR) 59.1 as "a manmade structure, usually an earthen embankment, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water so as to provide protection from temporary flooding." FEMA defines a "levee system" as "a flood protection system, which consists of a levee, or levees, and associated structures, such as closure and drainage devices, which constructed and operated in accordance with sound engineering practices." Although the National Flood Insurance Act (NFIA), as amended, and FEMA's regulations refer to a levee system as a "flood protection system," this terminology does not define the level of risk reduction provided by a structure and, therefore, does not fully communicate the residual risk landward of a levee system. For consistency with FEMA's regulations and the NFIA, as amended, this document will use "flood protection system" to describe levee systems. FEMA and its mapping partners should reiterate to communities that a flood protection system serves to reduce, not eliminate, risk of flood hazards.

Flood Protection systems that are designed to provide risk reduction to the base (1-percent-annual-chance) flood hazard may be accredited by FEMA, meaning that lands from which floodwaters from a specific flooding source are excluded by the flood protection system (the leveed area) will be identified as areas of moderate flood hazard risk on a FIRM. Flood protection system accreditation requires certain design, operation, and maintenance criteria to be demonstrated, as set forth in FEMA's regulations at 44 CFR Section 65.10. Documentation of the criteria must be submitted to FEMA with appropriate certification of data. The certification by a registered professional engineer or other party where appropriate of this supporting data is not a warranty or guarantee of performance of the system, expressed or implied. Clarification of the requirements and responsibilities to certify technical data to support a map change request is found in FEMA's regulations at 44 CFR 65.2(b).

For accreditation, the certification of this documentation must state that:

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www.gpo.gov/fdsys/pkg/CFR-2000-title44-vol1/content-detail.html

- The flood protection system meets the design requirements of 44 CFR 65.10;
- Data submitted in the flood protection system certification package are accurate to the best of the certifier's knowledge; and
- Analyses were performed correctly and in accordance with sound engineering practices.

If the flood protection system owner does not provide the necessary flood protection system certification data and documentation for a flood protection system, the flood protection system will not be reflected as accredited on the effective FIRM. FEMA closely monitors accreditation status of flood protection systems and for flood protection systems that cannot be certified to meet, or continue to meet, the requirements for accreditation, FEMA will plan to apply the levee analysis and mapping approach to study and remap the leveed area as a Special Flood Hazard Area (SFHA) or Zone D, as appropriate. FEMA wants to encourage state and local governments to understand and manage their flood risks and to properly integrate flood-control structures into local flood risk reduction activities, including proper flood warning, operation, and maintenance.

The NFIP regulations contain two provisions that help ameliorate the flood insurance impact on communities during the construction or restoration of non-accredited flood protection systems. These are based on provisions of the National Flood Insurance Act of 1968, as amended, as cited in the U.S. Code (U.S.C.) at 42 U.S.C. 4014 (e) and 42 U.S.C. 4014(f). These provisions are intended to provide reduced (but still required) flood insurance premium rates for insurable structures landward of flood protection system projects designed and intended for eventual accreditation. Under these provisions, a flood protection system undergoing construction, rehabilitation or restoration, but that cannot currently meet 44 CFR 65.10 requirements, is recognized as providing some (less than the 1-percent-annual-chance flood) level of risk reduction and, therefore, residents in the leveed area may have reduced flood insurance premium rates and federal floodplain management requirements. This guidance document outlines and clarifies the requirements to obtain and maintain these determinations.

This guidance includes sections labeled **[Best Practice]** to signify procedures that are recommended but currently do not have a regulatory or legislative basis and are therefore not explicitly required by the NFIP.

**[Best Practice]** The <u>Homeowner Flood Insurance Affordability Act</u><sup>4</sup> (HFIAA), Pub. L. 113-89, revised some elements of the NFIA. A significant change in the requirements for a Zone AR or Zone A99 determination is the removal of the Federal funding requirements. In addition, the legislation allows for AR determinations for flood protection systems in coastal areas, provided they are not in coastal high hazard areas. This guidance document outlines the updated requirements to conform to the effective law.

https://www.fema.gov/media-library/assets/documents/7277

http://www.law.cornell.edu/uscode/text/42/chapter-50

<sup>4</sup> https://www.congress.gov/bill/113th-congress/house-bill/3370

#### 1.2 Adequate Progress (Zone A99) Determinations

Adequate Progress (Zone A99) determinations, regulated through 44 CFR 61.12, provides for lower flood insurance premium rates in areas where FEMA determines that a community has made adequate progress on its construction or reconstruction of a project designed for flood risk reduction. These areas landward of the flood protection system are designated as Zone A99 on the FIRM and flood insurance premium rates and floodplain management requirements are generally less than those required in other SFHAs (e.g., Zone AE, Zone AO, and Zone AH). A Zone A99 designation is used in place of a Shaded Zone X protected by flood protection system designation for the landward area protected by the flood protection system. The horizontal extent of the Zone A99 would match the boundary extent of the potential area protected by the flood protection system that in the future would be adjusted to a shaded Zone X protected by flood protection system designation.

To make a Zone A99 determination request, the Chief Executive Officer (CEO), or their designee, of the community should address their request to the Federal Insurance Administrator, care of the Regional Office, when a project meets considerations of completeness, percent of the project budget expended, and funding authorization. Submission requirements for an adequate progress determination are explained in Section 2.1. If FEMA issues an adequate progress determination and issues a FIRM or a Letter of Map Revision (LOMR) to show a Zone A99, the effective date of the determination (the determination anniversary date) will establish the annual date for community progress reporting to indicate adequate progress has been made on the project. The annual reporting requirements for a community to maintain a Zone A99 designation are explained in detail in Section 3.1.

#### 1.3 Flood Protection Restoration (Zone AR) Determinations

Flood Protection Restoration (Zone AR) determinations, regulated through 44 CFR 65.14, may provide reduced flood insurance premium rates and floodplain management regulations in areas where FEMA has issued a determination that a project is sufficiently underway to restore a flood protection system to meet 44 CFR 65.10 accreditation requirements. Areas landward of the flood protection system that is being rehabilitated are designated as Zone AR on the FIRM and may have base flood elevations (BFEs) representing the current risk as if the flood protection system was not in place.

To obtain a Zone AR designation, the flood protection system must have previously been shown as accredited on a FIRM, no longer meet NFIP accreditation requirements of 44 CFR 65.10, provide some risk reduction for residents in the leveed area, and be the subject of a restoration project to restore the flood protection system to provide risk reduction to the 1-percent-annual-chance flood. This designation cannot be applied to flood protection structures that have not been accredited previously.

A flood protection system's accreditation status may be impacted by the decertification<sup>5</sup> by a Federal agency responsible for flood protection design and construction or the inability of a community to provide 44 CFR 65.10 documentation during a map change. The community must be able to demonstrate that it is in the process of restoring the flood protection system to a design that meets the federal minimum of 1-percent-annual-chance flood risk reduction as outlined in 44 CFR 65.10. The community must also meet other requirements in 44 CFR65.14 aimed at ensuring that the flood protection system will be restored within established time frames, and the restoration project currently offers some risk reduction. A Zone AR determination may be beneficial in situations where a flood protection system restoration project has not progressed to the point to be eligible for a Zone A99 determination, but does offer some risk reduction based on the degree to which the project is complete. In areas designated Zone AR, the mandatory flood insurance purchase requirement still applies for most mortgages and other federally related financial assistance, but flood insurance premium rates are reduced. Additionally, floodplain management requirements may be reduced. A Zone AR designation can only be issued for a flood protection system once the system has been de-accredited and the restoration process is underway. A flood protection system is only eligible for a Zone AR designation once during restoration; however, a participating NFIP community can apply for a Zone AR designation if the system is accredited and then de-accredited again. The requirements for receiving a Zone AR designation are explained in detail in Section 2.2 and requirements to maintain a Zone AR designation are explained in Section 3.2.

#### 1.4 Differences between Zone AR and Zone A99 Designations

While both Zone AR and Zone A99 designations offer reduced flood insurance premium rates, each zone has distinct flood protection system completion and floodplain management requirements.

### 1.4.1 Project Determination Requirements for FEMA to Consider A99/AR Determinations

A Zone A99 determination requires that adequate progress be made on the construction of a flood protection system that will significantly limit the area of special flood hazards. Adequate progress is defined in 44 CFR 61.12(b) and as:

- 100 percent of the total financial project cost of the completed flood protection system has been authorized;
- At least 60 percent of the total financial project cost of the completed flood protection system has been appropriated;
- At least 50 percent of the total financial project cost of the completed system has been expended;
- All critical features of the flood protection system, as identified by the Administrator, are under construction, with each critical feature is 50 percent completed as measured by the actual expenditure of the estimated construction budget funds; and

<sup>&</sup>lt;sup>5</sup> For FEMA accreditation, "Decertification" by a Federal agency responsible for flood protection design and construction includes rescinding a previous certification due to an updated review or expiration of a certification if a set time has elapsed since the original certification.

 The community has not been responsible for any delay in the completion of the flood protection system.

Conversely, a Zone AR designation has no required construction milestones; however, the flood protection system must have been previously accredited, no longer be eligible for accreditation, and must currently provide risk reduction from the flood having at least a 3-percent-annual chance of occurrence.

#### 1.4.2 Floodplain Management Requirements

Zone A99 areas have reduced floodplain management requirements, outlined at 44 CFR 60.3(d), and are comparable to the requirements for leveed areas landward of accredited flood protection systems. Generally, the greatest benefit is that new structures, and substantial improvement of structures, are not federally required to be elevated to the BFE associated with the flooding source to which the flood protection system is offering risk reduction (i.e., the riverward BFE).

In recognition of the reduction of risk provided by flood protection systems undergoing restoration, flood protection restoration (Zone AR) zones have floodplain management requirements, outlined at 44 CFR 60.3(f), that must be enforced until the flood protection system can be accredited or is eligible for an adequate progress determination. See 44 CFR 61.12 and 65.14(b). The Zone AR floodplain management criteria may allow new construction and substantially improved structures in the leveed area at reduced elevation requirements compared to other SFHAs. The AR Zone is also designed to convey the message that people and structures in a Zone AR remain exposed to an increased flood risk during the restoration period. Floodplain management requirements in Zone AR areas are:

- The community must adopt an official map or legal description of those areas within Zone AR and dual flood zones that are designated as "developed areas," as defined in Section 59.1 of the NFIP regulations.
- For all new construction of structures in areas within Zone AR, the community must determine the applicable Zone AR BFE and use that BFE to apply the requirements of Subsections 60.3(c)(1) through (14) of the NFIP regulations.
- For areas that are inside the designated developed areas, the community must use the
  elevation that is 3 feet above the highest adjacent grade (i.e., the highest natural
  elevation of the ground surface prior to construction next to the proposed walls of a
  structure) or the Zone AR BFE, whichever is lower, regardless of flood depth.
- For areas outside the designated developed areas where the Zone AR flood depth is 5 feet or less, the community must use the elevation that is 3 feet above the highest adjacent grade (or the Zone AR BFE, if that is lower).
- For areas outside the designated developed areas where the Zone AR flood depth is more than 5 feet, the community must use the Zone AR BFE.

- For dual flood zones, the community must use the higher of the applicable Zone AR BFE or the BFE for the underlying (previous or historic) flood insurance risk zone (i.e., A1-30, AE, AH, AO, A).
- For all substantial improvements to existing construction within dual zones, the community must use the BFE for the underlying flood insurance risk zone (i.e., A1-30, AE, AH, AO, A) to apply the requirements of subsections 60.3(c)(1) through (14) of the NFIP regulations.
- The community must notify any permit applicant that the area has been designated as Zone AR, Zone AR/A1-30, Zone AR/AE, Zone AR/AH, Zone AR/AO, or Zone AR/A and whether the structure will need to be elevated to or above the Zone AR BFE.

**[Best Practice]** Continued coordination with communities is recommended to ensure that floodplain managers are aware of their ability to require higher standards in local ordinances than those in the NFIP regulations. Timely and continuous risk communication will ensure that property owners are aware of the risks associated with flood protection systems, regardless of their status (i.e., Zone AR, Zone A99, or full accreditation).

#### 1.5 Movement toward Accreditation

Neither Zone AR nor Zone A99 designations should be planned or considered permanent. FEMA's goal is to communicate risk to inform local decision-making regarding risk reduction. If a flood protection system that is in the process of being improved or built is reducing some risk of flooding, Zone AR or Zone A99 designations can be considered if the flood protection system is reasonably expected to meet NFIP requirements outlined in 44 CFR 65.10 upon its completion. However, Zone AR or A99 designations should be implemented as a temporary condition, not an alternative to accreditation, considering a Zone AR determination has a set time limit. The flood protection system construction or restoration project should move toward completion and certification so the affected FIRM panels can depict the flood protection system as accredited and provide the property owners with the flood insurance and floodplain management benefits associated with accreditation. Communities are required to display movement toward completion and certification on an annual basis, as detailed in the Requirements for the Continuation of a Zone AR or Zone A99 Determination section of this guidance document (Section 3.0). Subsections 1.5.1 through 1.5.3 outline possible next steps a community may take after a Zone AR or Zone A99 determination is issued.

A community can submit a request for a Conditional Letter of Map Revision (CLOMR) to receive FEMA's official comment on the eligibility for accreditation or other mapping options before the project is completed, recognizing that the current effective BFEs will be used to evaluate the flood protection system at the time of project completion and submittal of an accreditation request to FEMA. A CLOMR is not a regulatory document for flood insurance purposes and does not immediately allow the insurable structures landward of the flood protection system to receive changes to flood insurance premiums. A formal map action (LOMR or flood insurance study) must be completed to officially update the regulatory products (i.e., FIRMs) to show the Zone A99 or Zone AR determination before insured properties landward of the flood protection system can receive benefits from this zone designation.

[Best practice] A Zone A99 designation should not last more than the total time allotted to a Zone AR designation, or 10 years. If an area has maintained a Zone A99 designation for longer than 10 years, the Regional Office should coordinate with the community to discuss appropriate next steps. The Regional Office should also coordinate with the community if concern is raised over the amount (or lack) of progress made during a year, as shown in the community's required annual project progress letter to FEMA.

#### 1.5.1 Areas that Proceed from a Zone AR Determination to a Zone A99 Determination

While a Zone AR determination is available only once during a flood protection system restoration project, a community may request a Zone A99 determination if data are submitted to show that the project has achieved adequate progress as defined at 44 CFR 61.12(b). All data and documentation for the Zone A99 determination (see Section 2.1) must be submitted to FEMA and reviewed before the Zone A99 determination will be issued.

#### 1.5.2 Pursuing Accreditation after Zone AR or Zone A99 Determinations

Once the flood protection system project (either new construction or restoration) has been completed and has been certified by a licensed Professional Engineer to meet the NFIP requirements outlined at 44 CFR 65.10, the community may pursue accreditation by submitting to FEMA all required data and documentation that comprise a flood protection system certification package to support the accreditation request.

#### 1.5.3 Application of the Levee Analysis and Mapping Approach

If a flood protection system will not achieve risk reduction to the 1-percent-annual-chance flood level by meeting the requirements of 44 CFR 65.10, the community should pursue the updated levee analysis and mapping approach (LAMP) to determine how best to show the areas landward of the flood protection system with a combination of acceptable techniques. If the 10-year period for a Zone AR designation has expired or if the community cannot display its continued effort toward completion via the required annual adequate progress letters to FEMA, the Regional Office will communicate to the community that the flood protection system will be re-evaluated and remapped using the levee analysis and mapping approach for non-accredited flood protection systems. The applicable FEMA Regional Office should appropriately prioritize the project to communicate and remap the landward side of the flood protection system.

### 2.0 Submittal Requirements for Zone A99 and Zone AR Determinations

Consistency, accountability, and visibility are vital when processing Zone A99 and Zone AR determination requests. Such requests, although historically rare, have been submitted via both the flood insurance study and map revision (MT-2) processes. Because requests can be initiated via the MT-2 process, mapping partners must be sure to communicate and coordinate with both FEMA Headquarters and the applicable FEMA Regional Office. Additionally, all data and documentation must be included in the case file associated with the map action, to ensure that a review is possible later and to preserve the administrative record of agency action.

### 2.1 Submittal Requirements for an Adequate Progress (Zone A99) Determination

The data requirements for Zone A99 determinations are outlined at 44 CFR 61.12, but they have been amended by HFIAA. Any flood protection system that has met adequate progress toward completion and that will, once completed, provide risk reduction for the 1-percent-annual-chance flood level can receive a Zone A99 determination, regardless of the amount of Federal funding involved in the project. To apply for the Zone A99 designation, a community must submit a formal written request, signed by the community CEO or designee. The Zone A99 determination request should be included as part of a map action (a study or map revision) and include a complete statement of all relevant facts relating, but not limited, to the following:

- Description to confirm the flood protection system meets the 44 CFR 61.12(b) description of adequate progress;
- Supporting technical data;
- Cost schedules:
- Budget appropriation data;
- A full and precise statement of the intended purposes of the flood protection system;
- A detailed description of the flood protection system project, including completion date and whether the flood protection system is currently the subject of litigation before any local, State, or Federal court or administrative agency; and
- Any additional information or documents that support the determination of adequate progress.
- [Best Practice] Copies of flood warning and evacuation plans from the communities should also be submitted, if available.

All correspondence and records of the written request and supporting documentation for an adequate progress determination, submitted to FEMA by the community CEO or designee, must be recorded in the case file for the map action and maintained in the FEMA Engineering Library following standard records management practices.

#### 2.1.1 Calculating the Present Value

Flood protection systems that are being built or are undergoing reconstruction are eligible for an adequate progress determination and may leverage the value of existing flood protection system components (the present value) to meet the requirements for adequate progress to obtain a Zone A99 determination. In those situations, the total project cost is not only the cost of the reconstruction project, but the value of the existing components combined with the cost of the reconstruction project.

### 2.2 Submittal Requirements for a Flood Protection Restoration (Zone AR) Determination

The data requirements for Zone AR determinations are outlined at 44 CFR 65.14. A flood protection system that has been accredited previously, has been decertified and is ineligible for accreditation, and is undergoing restoration to restore risk reduction to at least the 1-percent-annual-chance flood level may be eligible to receive a Zone AR determination. Data requirements and the time to completion are applied to requests without regard to the amount of Federal funding consistent with HFIAA and may be requested for coastal areas that are not within Coastal High Hazard Areas (as defined at 44 CFR 59.1). To apply for the Zone AR designation, a community must submit a formal written request, signed by the community CEO or designee, along with a detailed restoration plan. The Zone AR determination request must be included as part of a map action (a study or map revision) and include a complete statement of all relevant facts relating, but not limited, to the following:

- A legislative action by the community requesting the Zone AR designation;
- Whether the flood protection system is currently the subject matter of litigation before any local, State, or Federal court or administrative agency;
- A statement as to whether the community has previously requested a Zone AR determination for the same flood protection system restoration project;
- A statement from the community and certification (as defined at 44 CFR 65.2(b)) from a licensed Professional Engineer, or by a Federal agency responsible for flood risk reduction system design or construction, that the system no longer provides risk reduction to the 1-percent-annual-chance flood level but continues to provide risk reduction to the flood having at least a 3-percent-annual chance of occurrence;
- An official map of the community (or legal description, with supporting documentation), which the community will adopt as part of its floodplain management measures, that designates developed areas;
- A statement identifying the local agency responsible for restoration of the flood protection system;
- A study, with certification (as defined at 44 CFR 65.2(b)) by a licensed Professional Engineer or by a Federal agency responsible for flood risk reduction system design or construction, demonstrating that the flood protection system is restorable to provide risk reduction to the 1-percent-annual-chance flood level;

- A statement from the local agency responsible for restoration of the flood protection system, with certification (as defined at 44 CFR 65.2(b)) by a licensed Professional Engineer or by a Federal agency responsible for flood risk reduction system design or construction, that the system will meet the applicable requirements of Part 65 of the NFIP regulations once the improvements have been completed;
- A statement from the local agency responsible for the restoration of the flood protection system that identifies the source of funds for constructing the restoration project and the percentage of the total funds contributed by each source to demonstrate that 100 percent of the total financial project cost of the completed system has been appropriated; and
- A restoration plan to return the flood protection system to a 1-percent-annual-chance flood level of risk reduction that includes, at minimum:
  - A list of all important project elements, such as acquisition of permits and construction schedules;
  - A list of significant project dates, including start and completion dates for each project element, project milestones, and flood protection system restoration project completion date; and
  - The projected date on which "as built" drawings and certification for the completed restoration project will be submitted to FEMA (not to exceed 10 years).
- [Best Practice] Copies of flood warning and evacuation plans from the communities should also be submitted.

All correspondence and records of the written request and supporting documentation for a flood protection restoration determination, submitted to FEMA by the community CEO or designee, must be recorded in the case file for the map action and maintained in the FEMA Engineering Library following standard records management practices.

### 3.0 Requirements for the Continuation of a Zone AR or Zone A99 Determination

On the anniversary of a Zone AR or Zone A99 determination, the community CEO or designee must submit an annual package certified by the responsible community official to FEMA. Because no technical or structural information needs to be submitted with these annual packages, the community official who signs the package is not required to be a registered Professional Engineer.

The applicable FEMA Regional Office should review each annual package and maintain these records as long as the Zone A99 or Zone AR determination is in effect. Because no case number will be open after the issuance of the determination, data and documentation received by the Regional Office to maintain a Zone AR or Zone A99 determination must be stored at the Regional Office using available data resources and procedures. Based on a review of the applicable annual package, per 44 CFR 65.14(g), the responsible FEMA Regional Office must recommend to FEMA Headquarters whether to continue the Zone AR designation.

**[Best Practice]** While Zone A99 determination continuation does not have a regulatory requirement for the Regional Office to make an annual recommendation to FEMA HQ, this is highly recommended.

**[Best Practice]** FEMA Regional Offices should consider issuing letters to communities that miss their annual package submittal deadlines. Provisionally Accredited Levee (PAL) notification letters can be used as templates, with modifications, to request overdue information that the community agreed to submit.

If a community is not able or willing to submit an annual package, or if the annual package does not indicate progress toward completion, the FEMA Regional Office must coordinate with the community and FEMA Headquarters to prioritize this area as a candidate for applying the levee analysis and mapping procedures for non-accredited flood protection systems.

**[Best Practice]** A Local Levee Partnership Team meeting should be requested, per the Non-Accredited Levee Analysis and Mapping Guidance, to discuss next steps with the community and to initiate the levee analysis and mapping approach when the Zone AR or Zone A99 determination cannot be maintained.

**[Best Practice]** Community coordination regarding possible de-accreditation can be during Community Assistance Visits when discussing regulatory enforcement.

#### 3.1 Zone A99 Determination Annual Package

To maintain a Zone A99 designation, a community must send an annual package, certified by a responsible community official and submitted on the anniversary date of the determination from FEMA, which includes the following:

- Confirmation that the community is not responsible for any delay in the completion of the flood protection system; and
- Support that a good faith effort has been made to complete the project.

This package must be submitted to the Administrator; however, the community may submit through the local regional office.

#### 3.2 Zone AR Determination Annual Package

Under 44 CFR 65.14(g), to maintain a Zone AR designation, a community must send the Regional Office an annual package, certified by a responsible community official and the cost-sharing Federal agency, if any, which includes the following:

- Confirmation that the restoration project will be completed in accordance with the restoration plan;
- A summary of any permitting or construction problems that may delay or otherwise affect the restoration plan; and
- An updated restoration plan that addresses any changes to the restoration project's schedule and accounts for any encountered problems. Delays cannot result in the extension of the 10-year total timeframe for a Zone AR designation.