



FEMA



FEMA's Approach to Levees

Answers to Frequently Asked Questions

Q: Why is FEMA changing the way it maps levees?

A: The “without levee” approach is an effective tool to identify flood risk behind uncertified levees. FEMA recognizes, however, that advances can enable FEMA to use improved models and tools to provide more precise flood risk information, and we are committed to updating our mapping methodology. FEMA also is engaged in a systematic effort to reform the National Flood Insurance Program (NFIP), and we view a change in the manner in which we map levees that do not meet the criteria for accreditation as a step toward a long-term solution.

Q: What is FEMA doing to improve its analysis of levees?

A: FEMA is developing a series of targeted modeling approaches to replace the current “without levee” approach.

Q: Are FEMA and the U.S. Army Corps of Engineers (USACE) aligned in this effort?

A: FEMA and USACE have been and will continue to work as a team to develop the new approach.

Q: Will the public be involved?

A: Yes. FEMA will invite the public to review and comment on the new approach and subsequent guidance.

Q: What about maps already in effect?

A: The new approach will be applied to ongoing and future mapping projects. If a community has questions about existing Flood Insurance Rate Maps (FIRMs), it should coordinate with the appropriate FEMA Regional representative to discuss future map updates.

Levee Systems

Need more information on levee systems? Please visit the levee dedicated pages on the FEMA website at:

www.fema.gov/plan/prevent/fhm/lv_intro.shtm.

Here you will find an array of guidance and information resources to better answer any questions you might have on levee systems.

The NFIP

Looking for more information on the National Flood Insurance Program? Visit:

www.fema.gov/nfip.

You can also find information about your flood risk and how to find a flood insurance agent at:

www.FloodSmart.gov.

FEMA Library

The FEMA Library is a database of publicly available FEMA resources. Many are available for download, including:

“NFIP and Levees: An Overview Fact Sheet”
<http://www.fema.gov/library/viewRecord.do?id=2609>

“Living with Levee Systems: Information for Property Owners”
<http://www.fema.gov/library/viewRecord.do?id=2741>

Requirements of 44 CFR Section 65.10: Mapping of Areas Protected by Levee Systems

<http://www.fema.gov/library/viewRecord.do?id=2741>

RiskMAP

Increasing Resilience Together

Q: Will the new approach result in smaller Special Flood Hazard Areas (SFHAs)?

A: Not always. SFHAs may decrease, increase or stay the same size as a result of the new approach. The current approach may have overestimated or underestimated flood hazards to some extent. In some scenarios, the anticipated flood risk may be greater than previously identified using our current approach.

Q: Will this new approach impact insurance rates?

A: The rate will be based on the flood hazard identified through the new approach and other factors involved with the particular structure being rated, but the method for rating is not changing.

Q: Will FEMA consider levees with less than a 100-year level of protection?

A: Yes. FEMA is analyzing more precise ways to model flood risk behind levees that are not currently accredited to provide protection against a 1-percent-annual-chance flood (100-year flood). As FEMA continues work on NFIP reform, we will investigate ways to more accurately rate policies in areas behind levees with less than 1-percent-annual-chance flood protection.

Q: Why can't FEMA rate these types of insurance policies today?

A: Rating policies in areas behind levees with less than 1-percent-annual-chance flood protection may require new or modified flood risk zones that do not exist today. This and other considerations may require regulatory and legislative changes.

Q: How soon will the new approaches be developed and in place?

A: A date is not yet set for implementation, but FEMA is working to implement a new approach as soon as possible.

Q: Is the new approach going to be applied to every new mapping activity with unaccredited levees, or do communities need to request it?

A: It will be applied to all new and ongoing mapping activities.

Q: Will my community and/or levee owner still be required to provide FEMA data?

A: Yes. The data requirements for levee accreditation in 44 C.F.R. Section 65.10 will not change, and more precise modeling likely will require more levee data. Communities and/or levee owners still will need to provide data on their levees to enable FEMA to accurately assess the flood risk.

Q: If a community does not agree with the FEMA analysis used in its flood risk study, can it provide FEMA with additional or more detailed information?

A: Yes. As with any study performed by FEMA, local communities can provide additional information for consideration.

Q: Can a community still appeal the findings on the FIRM?

A: Yes. The administrative process currently in effect for flood hazard maps will remain unchanged. There will be an administrative appeal period following issuance of the preliminary FIRM during which a community can provide additional scientific and technical data.

Q: How will the new approach impact the cost of FEMA's flood studies?

A: We are anticipating additional costs for a deeper level of analysis. FEMA will evaluate the cost of applying additional analyses against the value added for a particular study or community based on the risk present in that area. Where there are high levels of risk, additional analysis may be appropriate.

Q: Will FEMA help pay for certification of levees?

A: No. FEMA's authority and mission are in the identification of risk and not in the assessment of the design, construction and maintenance of levees.

Q: Will FEMA finalize maps for communities using the "without levee" analysis?

A: No. FEMA will delay finalizing maps for communities where a levee cannot be accredited until the new approach is finalized.