



FEMA

Levee Certification/Accreditation Process Cameron and Hidalgo Counties

Lower Rio Grande Citizens Forum
October 21, 2009

Larry Voice

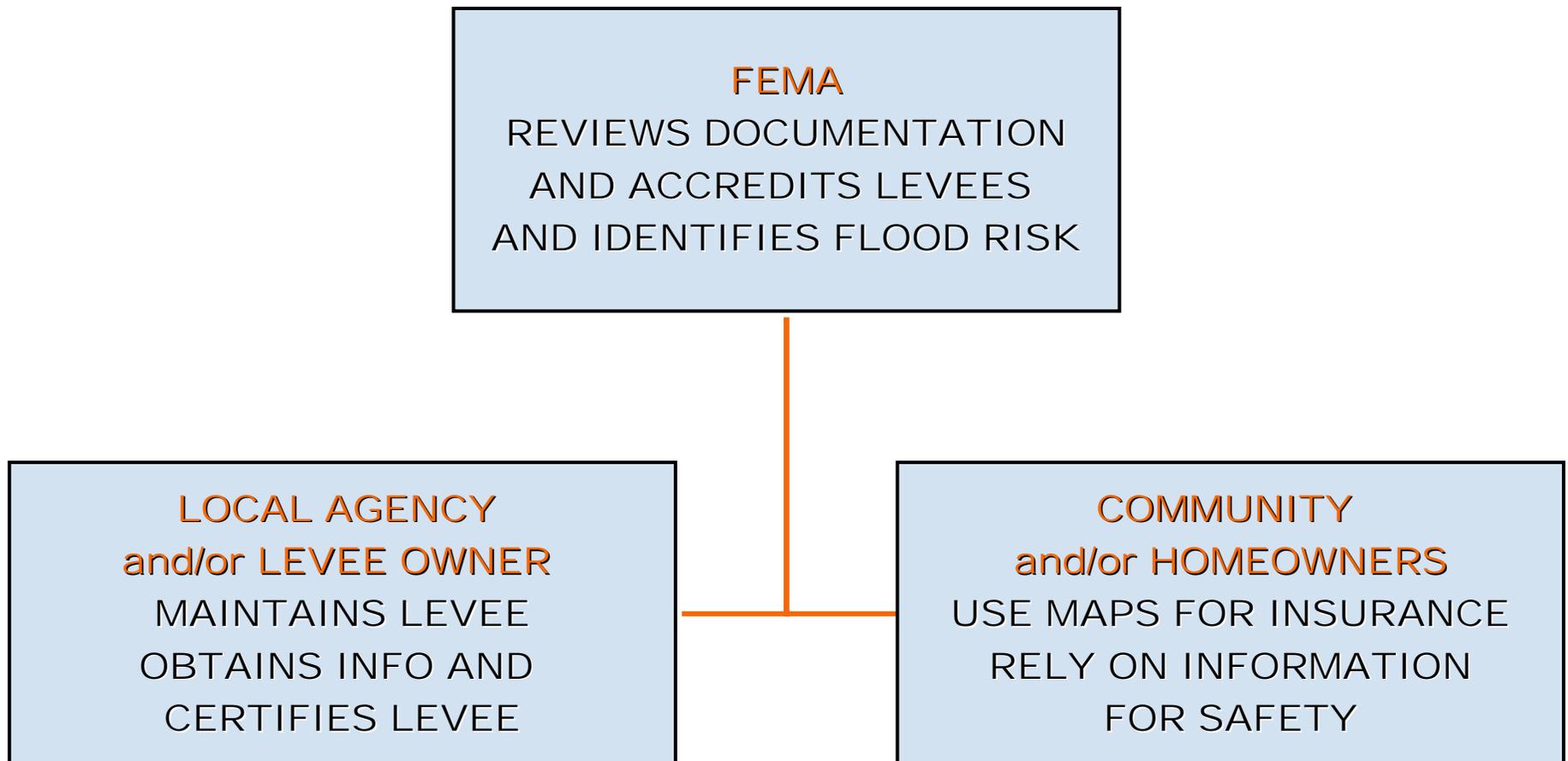
Background

- As administrator of the National Flood Insurance Program (NFIP), FEMA is responsible for providing communities with up-to-date and accurate flood hazard and risk information on Digital Flood Insurance Rate Maps (DFIRMs)
- We work with Federal, State, and Local stakeholders and partners to represent the flood risks posed to people and structures in levee-impacted areas by:
 - Reflecting the flood protection and risk-reduction capabilities of levee systems
 - Accurately reflecting the flood hazard and risk within levee impacted areas on DFIRMs

FEMA Perspective

- **FEMA Does Not Own, Operate, Maintain, or Certify Levees**
- FEMA “Accredits” levees based on documentation received
- FEMA Reviews Certification Documentation provided by the levee owner or it’s representative
- If certification is provided and accepted, FEMA will accredit/map the levee as providing protection
- If levee certification is not provided, the area will be mapped with the levee **NOT** providing protection

Stakeholders



Stakeholders

■ Community and/or Homeowners

- Levee failure could pose a hazard to homeowners, lives and property
- Residual Risk
 - FEMA's levee accreditation/mapping standard is **NOT** a health and safety standard
 - FEMA standard is for insurance purposes – “1-percent annual”
 - Most urban levees were originally built to a higher standard
 - The importance of continuing flood insurance
- All must work to understand flood risk associated with levees
- Continual maintenance, operations and emergency planning is necessary to maintain certification

Levee Risk Considerations

- There are flood risks associated with levees
- Even properly maintained levees can fail or be overtopped by large flood events
- When levees fail, they can fail catastrophically
- FEMA recommends all individuals consider their flood risk in around levees. Flood Insurance is an affordable means to mitigate some of the economic risk.

Impact of Levees on DFIRMs

| If the Situation Is: | Then DFIRM Reflects: |
|---|--|
| Levee is Accredited | Moderate Flood Risk |
| Levee not accredited or Does Not Meet 1-Percent-Annual Criteria | High Flood Risk (<i>Special Flood Hazard Area</i>) |

*** Flood Insurance is based on the current effective map. Impact to insurance rates and mortgage loans ***
(to be discussed later)

How Does a Levee Become Accredited?

- **To be accredited, a levee must meet ALL Section CFR 65.10a-e requirements, including**
 - General Requirements
 - Design Criteria
 - Operation Plans and Criteria
 - Maintenance Plans and Criteria
 - Certification Requirements

- **FEMA's review and response is based on the data and documentation that are submitted**

Levee Guidance & Documentation

- FEMA will use a checklist to determine if all of the required elements of 44 CFR 65.10 are included in certification submittal
- Design criteria include:
 - Freeboard
 - Closures
 - Embankment Protection
 - Embankment and Foundation Stability
 - Settlement
 - Interior Drainage

Levee Guidance & Documentation

- **Operations criteria**
 - Flood Warning System
 - Plan of Operation
 - Periodic Operation of Closures
 - Interior Drainage Plan
- **Maintenance criteria**
 - Must be documented in an officially adopted plan including inspection frequency and responsibilities
- **Certification requirements**
 - Must be done by a Registered Professional Engineer or other authorized federal agency
 - Certified as-built plans of the levee

Levee Accreditation and Certification

- FEMA review is for the sole purpose of establishing appropriate flood insurance risk zone determinations for FIRMs/DFIRMs
- FEMA's review and final determination does not constitute a determination on structure/ system performance

Levee Mapping Summary

- **FEMA has existing rules and practices in place to deal with multiple levee scenarios**
 - **Accredited (when levee meets requirements and therefore can be reasonably expected to provide protection against 1% flood)**
 - **De-accredited (when all agree levee does not meet regulatory requirements)**
 - **Partially accredited (AR and A99)**
 - **Provisionally accredited (PAL)**
- **Regardless of how a levee is depicted:**
 - **The mapping process is open and collaborative**
 - **It takes 18-36 months (start to finish), some times longer depending on complexity of study**
 - **Citizens and communities are provided opportunities to comment and add value to flood hazard data through statutory appeals process**

Cameron County DFIRM Status

LEVEE ACCREDITATION STATUS

At this time, no levees in Cameron County have been re-accredited

Anticipated formal levee certification request from FEMA around first of year

CAMERON COUNTYWIDE DFIRM STUDY STATUS

Riverine analysis and redelienation ongoing

Storm Surge Analysis in progress target completion end of December

Wave Height Analysis and final floodplain mapping to start after storm surge The Preliminary DFIRMs are expected to be released third/fourth quarter of 2010

Hidalgo County DFIRM Status

LEVEE ACCREDITATION STATUS

At this time, no levees in Hidalgo County have been re-accredited

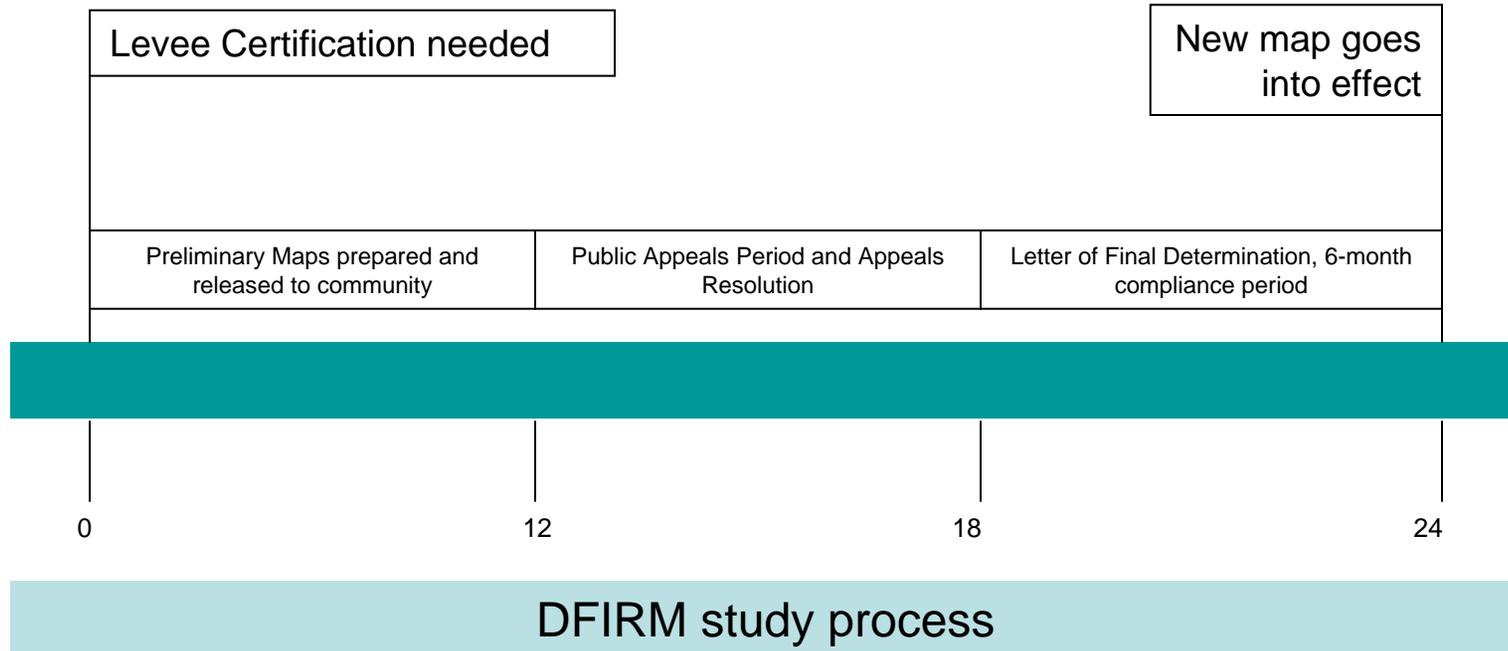
HIDALGO COUNTYWIDE DFIRM STUDY STATUS

Hidalgo County Drainage District Number One Cooperating
Technical Partner:

- Riverine analysis and redelienation ongoing

DFIRM Mapping Process

Certification Data submitted at any time throughout this process (including after the effective date) will restart the mapping process, and new maps showing the levee as accredited will be prepared and released.



NFIP and Levee Outreach Materials

- Fact Sheets on NFIP and Levees
- Frequently Asked Questions about the NFIP and Levees
- Furthering Levee Stakeholder Education Efforts



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

For the Homeowner and General Public

http://www.fema.gov/plan/prevent/fhm/lv_home.shtm



FEMA

Levee Certification/Accreditation Insurance Implications Cameron and Hidalgo Counties

Lower Rio Grande Citizens Forum
October 21, 2009
Linda Delamare

Contact information

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Flood Map Changes

- Flood insurance rates are based on current effective Flood Insurance Rate Map (FIRM)
- Flood Insurance rates will not change until the map changes
- Informing citizens of impact is community's and FEMA's responsibility
- We encourage citizens to purchase flood insurance early to reduce cost

Benefits of flood insurance

- Purchasing insurance before the maps become final for properties when moving from low-moderate risk zones to high risk zones.
- Including those NFIP policyholders who have
 - Remained “Loyal Customers” to the NFIP and have a policy before the map change occurs; or
 - Built in compliance with the FIRM benefit

Applies to Pre-FIRM and Post-FIRM structures

- A policyholder who purchases flood insurance prior to the effective date of a revised FIRM
 - Must maintain continuous coverage to lock your flood zone
 - Insurance can be purchased up to the day before the effective date
 - Should you sell your home the policy can be assigned to a new owner, providing it is transferred with no lapse of coverage

Purchasing insurance before the maps are effective

- Purchases a policy before the map changes; e.g. Preferred Risk Policy* (in low or moderate flood zone B,C,X;
- Having a policy locks in the flood zone and base flood elevation as long as continuous coverage is maintained; or

*Note: At the first renewal, the PRP must be re-written with standard low/moderate flood zone rates; the ZONE is grandfathered.

Preferred Risk Policy (PRP)

- Preferred Risk Policy (PRP)
 - Eligibility-low/moderate flood zone (B,C,X) and minimal loss history of no more than one claim equal to \$1,000 *
 - Premium packages (\$119-\$348)
 - However If FIRM is revised
 - property is no longer in low or moderate flood zone (B,C,X)
 - PRP policy is not eligible
 - However the Policy is rated using standard low to moderate flood zone rate

*Note: At the first renewal, the PRP must be re-written with standard low/moderate flood zone rates; the ZONE is grandfathered.

Summary

- Effective FIRM's are used by agents when determining flood insurance rates
- Grandfathering locks in zone, not rate
- It is the Community's responsibility to inform citizens of risk for flooding
- Early purchase can keep premiums at lower costs

Thank you