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Levee Certification

FEMA is currently updating the nation's flood hazard maps under a program called the Map Modernization Program. These Flood Insurance Rate Maps (FIRMs) indicate the high risk zones or Special Flood Hazard Areas (SFHAs) with at least a one-percent chance of flooding in any given year. They also show the low to moderate risk zones with a less than one-percent annual chance of flooding.

Identifying the risks behind levees is an important element of Map Modernization. Levees are present in one out of every four counties being remapped. The maps recognize some levees as providing protection from the one-percent annual chance flood (also known as the 100-year storm event), mapping the areas behind them as moderate risk zones. However, before a levee can be shown as providing that level of protection, it must meet FEMA's accreditation criteria. This review of the levee systems occurs every time flood maps are updated.

The levee owner must provide documentation to indicate that the levee meets the criteria. If it does, the map will show the area behind the levee as a moderate risk zone. If it does not, the map will show the area as a high-risk area, or as a SFHA.

1. Santa Clarita Levees

The Federal Emergency Management Agency (FEMA) released Digitized Flood Insurance Rate Maps (DFIRMs) on September 26, 2008. The previously effective maps, prior to September 2008, showed several levee systems accredited on the maps. These required re-evaluation as to whether the levees still met the certification criteria. Of the segments identified, some were eliminated as functioning as a levee due to a higher ground level behind the riverbank, some completed the certification process and are currently under review by FEMA, and two were de-certified. The railroad embankment along the Newhall Creek was previously accredited as providing 100-yr protection, but due to the inability to certify railroad embankment, it was not accredited as a levee on the maps released in September 2008. Therefore, the properties behind the embankment were mapped into a SFHA.

The zones behind the accredited levees will be shown as "X" zones in the restudied maps.

During the preparation of the re-studied maps, several miles of levees were identified and have undergone certification under the new FEMA guidelines, by the Los Angeles County Flood Control District. The certification documentation has been submitted to FEMA and the results will be reflected on the next revision of the Flood Insurance Rate Maps.

The answers below are intended to help you understand the importance of accurately reflecting the flood risk behind levees.

2. What is a levee?

A levee is a man-made structure; usually an earthen embankment, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water to provide protection from temporary flooding.

3. When were levees first constructed?

Levees were first built in the United States more than 150 years ago. Farmers, traditionally drawn to the rich soils of floodplains, put many of the earliest levees in place to protect agricultural areas from frequent flooding. Since then, other levees have been built to protect urban areas. These structures were typically

built to higher standards used by the U.S. Army Corps of Engineers (USACE). As rural areas of the country have undergone development and urbanization, businesses and homes have increasingly replaced farms, and now there are properties located behind levees that may not provide a sufficient level of protection. Both lives *and* properties behind many of the nation's levees now depend on an adequate assessment of the current level of protection provided and related flood risks.

4. Why is it important to understand the risks associated with levees?

There are currently thousands of miles of levees across the country affecting millions of people, so it is important for individuals to understand the risks associated with living behind levees and the steps they can take to address these risks. It is important to note that no levee provides full protection from flooding. Even the best flood-control system or structure cannot completely eliminate the risk of flooding. Levees are designed to provide a *specific level of protection*, and larger flood events can cause them to be overtopped, or fail. Levees also decay and deteriorate over time. Regular maintenance and periodic upgrades are needed to ensure that they retain their level of protection and continue to perform to their design. Maintenance can become a serious challenge as a levee system gets older. When levees do fail, they typically fail catastrophically. The damage may be more significant than if the levee wasn't present.

5. Who is responsible for building and maintaining levees?

There is no one entity that is solely responsible for levee construction and maintenance. Some levees were originally built by citizens to protect their properties from flooding. Others were subsequently built by various Federal, State, or Local entities. The USACE has designed and constructed many of the nation's levees, and is responsible for the maintenance of federally owned levees that are in the USACE system. Not all of the levees built by the USACE are federally owned, however. In most instances, levee ownership has been transferred to the State or to another local or regional authority, which then becomes responsible for documenting and maintaining the levee.

6. Who is responsible for evaluating whether the levee is safe?

It is important to note that FEMA does not perform levee evaluations. This is the responsibility of the levee owner. In the case of private levees, the private owner, with appropriate oversight from State and Local government officials, is responsible. In case of federally owned levees, the designated Federal owner is responsible. The levees within the City of Santa Clarita are under the responsibility of the Los Angeles County Flood Control District.

FEMA is responsible for the following:

- Establishing appropriate risk zones and depicting these risk zones on flood maps.
- Establishing mapping standards, including minimum design, operation and maintenance standards that must be met to have a levee recognized as providing protection from the one-percent annual chance flood. FEMA will only recognize those levee systems on its flood maps that have met and continue to meet these minimum standards.

FEMA is not responsible for the following:

- Designing, operating, certifying, or maintaining levee systems
- Examining levees
- Determining how a structure or system will perform in a flood event

7. Is the current interest in levee safety related to Hurricane Katrina?

The devastation caused by Hurricanes Katrina and Rita brought the issues of levee policy, flood hazard management, and flood insurance to the forefront of public debate and discussion. However, as administrator of the National Flood Insurance Program (NFIP), FEMA has long been active and concerned with the protection of life and property behind levee systems. Recognizing the importance of risk assessment behind the thousands of miles of levees across the county, FEMA established detailed requirements in Title 44 of the Code of Federal Regulations Section 65.10 to guide the evaluation of levees and the mapping of levee affected areas on flood hazard maps in 1986. FEMA issued Procedure

Memorandum 34, which re-emphasized FEMA's 20-year old levee policy and regulations and provided additional guidance to help communities with levees meet Federal standards, before the Hurricane Katrina devastation.

8. What is FEMA doing to address levee issues?

FEMA is responsible for identifying flood risks in areas behind levees through flood analysis and flood hazard mapping projects, including updating the nation's flood hazard maps through an effort called the Map Modernization Program. In addition, FEMA has criteria for recognizing levees as providing protection against the 1-percent-annual-chance flood. However, FEMA does not actually *examine* or *analyze* structures to determine their performance in a given flood event. The levee owner must provide documentation to show that a levee meets current design, operations, and maintenance criteria. If the levee cannot be shown to meet FEMA criteria, the levee will not be mapped as providing adequate protection on the Flood Insurance Rate Map (FIRM) currently in effect. In addition to identifying risks behind levees, FEMA works in conjunction with its Federal, State, Local, and professional/technical partners to bolster flood risk mitigation in communities across the country. Finally, because the risks associated with levees are real, FEMA strongly encourages flood insurance protection and adherence to evacuation procedures in *all* areas behind levees.

9. What does it mean for a levee to be certified? How is levee accreditation different?

A levee is certified if evidence, typically a statement by a licensed professional engineer or Federal agency responsible for levee design, has been presented showing that the structure meets current design, construction, maintenance, and operation standards to provide protection from the one-percent annual chance flood. The levee owner is responsible for ensuring that the levee is being maintained and operated properly and for providing evidence of certification. If it can be shown that a levee provides the appropriate level of protection, then FEMA will "accredit," or recognize, the levee as providing adequate protection on flood hazard maps and the area behind it will be shown as a moderate risk zone (shaded-X zone on flood hazard maps). FEMA accredits levees that meet the criteria and maps areas behind them as having a certain risk level, but does not perform the actual certifications.

10. What happens if a levee is decertified or cannot be certified? What is FEMA's role in the process?

FEMA has a responsibility to the public to identify the risks associated with levees that have not been certified, or that can no longer be certified. If a levee cannot be certified as providing protection from the one-percent annual chance flood, the levee will not be accredited by FEMA. De-certified or uncertified levees will not be depicted on flood maps as providing the required level of protection. The areas behind these levees will be mapped as high-risk areas and flood insurance will be required for buildings behind the levee with a federally backed mortgage.

It is important to note that neither certification nor accreditation guarantees protection. All flood hazard maps showing levees will carry a warning that overtopping or failure is possible, and that flood insurance and adherence to evacuation procedures are strongly recommended.

11. What is a Provisionally Accredited Levee (PAL)?

The inability to provide full and prompt documentation of a levee's status does not necessarily mean that the levee no longer provides the level of protection for which it was designed. It also does not mean that the flood hazard map should show the levee as providing protection against the one-percent annual chance flood. FEMA has created the Provisionally Accredited Levee (PAL) designation to facilitate the certification process for communities whose levees are *reasonably expected to continue to provide* protection from the one-percent annual chance flood.

The clarified procedures for Provisionally Accredited Levees (PALs) are documented in FEMA Procedure Memorandum No. 43 (PM 43). A PAL is a levee that FEMA has previously credited with providing one-percent annual chance protection on an effective FIRM, and for which FEMA is awaiting data and/or documentation that will show the levee's compliance with NFIP regulations. A PAL is shown on a FIRM as

providing one-percent annual chance flood protection, and the area landward of the levee is shown as a Zone X (shaded) except for areas subject to residual flooding, such as ponding areas, which will be shown as a high risk area or SFHA. Under the clarified procedures provided in PM 43, levee owners will have up to 24 months to obtain and submit necessary data and documentation. A note clarifying the provisional nature of the Zone X designation will also be provided on the FIRM.

12. How do Provisionally Accredited Levees (PALs) affect the communities in which they are identified?

Providing communities with current flood risk information is one of the primary goals of Map Modernization. In meeting this goal, the issue of whether levees provide adequate protection needs to be taken into account. However, gathering full documentation regarding a levee's condition can sometimes take months. If the issuance of flood hazard maps were delayed until levee data was collected, existing flood maps would remain in effect, and more up-to-date flood risk information would not be available for other parts of the community. As such, many citizens would not have the most reliable information on which to base decisions regarding their flood risk, like the purchase of flood insurance.

The PAL designation allows map releases to go forward while documentation is being gathered. A note on the FIRM alerts communities and the public to the levee's provisional status and associated risks.

13. I live behind a levee, that means I'm safe, right?

Although residents may live behind sound flood-control structures whose flood protection capabilities have been certified by appropriate Local, State, or Federal authorities, they still face a certain amount of risk; risk that even the best flood-control system cannot completely eliminate.

Levees are designed to a certain level of protection. For flood insurance and floodplain management purposes, levees must protect structures from the one-percent annual chance flood. Structures within the designated one-percent annual chance flood area have a one-in-four chance of suffering flood damage during the term of a 30-year mortgage. Additionally, if a flood is of greater magnitude than the level of protection the levee is/was designed to protect against, the levee may fail, and the consequences could be disastrous.

14. I do not presently have flood insurance, what happens if my levee is not certifiable?

If the levee is currently shown on the maps as providing protection from the one-percent annual chance flood, flood insurance is not required. In the event the levee cannot be certified, the areas behind the levee will be mapped into high risk areas designated as A or AE. If flood insurance is purchased voluntarily under the shaded zone X designation **prior** to decertification, the property owner will be "grandfathered" into the X zones premiums which are at a much lower rate than the insurance premiums of an A or AE zone. If flood insurance is not purchased voluntarily while under the X zone designation, it will be mandatory under the A and AE zone designations.

15. Where can I go for more information about a levee in my area?

There are several sources of information where you may be able to find information about a levee in your community:

- Check your current FIRM to see if your levee or other flood control structure is already shown on the map as providing protection against the one-percent annual chance flood. The City of Santa Clarita has a copy of the local FIRM on file for you to view. Remember, no levee provides complete protection from flooding.
- Check with your USACE office. To find contact information for your local district visit www.usace.army.mil/howdoi/where.html. The USACE will have information about any

federally owned levees in your area, and may have additional information about other levees as well.

- Check FEMA's Web site at www.fema.gov/plan/prevent/fhm/lv_intro.shtm to learn more about levees.

The following is a list of resources and contact information if you have further questions regarding the City of Santa Clarita Map Modernization Program:

Website Resources:

- City of Santa Clarita Web site: www.santa-clarita.com
- FEMA Website on Mapping: www.fema.gov//plan/prevent/fhm
- For general information about flood insurance: www.FloodSmart.gov

Other Resources:

- FEMA Map Assistance Center: 1-877-FEMA MAP (1-877-336-2627);
Open Monday-Friday, 8:00 a.m. - 6:30 p.m.
- For questions on flood policy coverage and rates: 1-800-427-4661
- City of Santa Clarita Public Works Department, Engineering Services Division: Contact Christina Monde at 661-255-4959