

LAWRENCEBURG LEVEE ACCREDITATION PROJECTS



The existing Lawrenceburg Flood Protection Project (LFPP) was completed in 1944. Since, additional improvement projects have been completed, including new flood gates and rebuilt pump stations, as well as ongoing annual operations and maintenance.

The LFPP protects the City of Lawrenceburg's historic downtown area, including over 5,200 residents, historic buildings and economic generators, such as tourism, tourism for Dearborn County and the tri-state area.

Our Commitment

The LCD remains dedicated to its work toward full accreditation for both levee systems. This work is essential to protecting public safety, preserving property, and enabling continued economic growth for the City of Lawrenceburg, Dearborn County and the tri-state area.

We will continue to keep the community informed as the process progresses.

Provisional Accreditation and FEMA Levee Mapping Updates

Why is this important?

The LFPP levee system has been *Provisionally Accredited* by FEMA since 2010. This means it is recognized as previously meeting FEMA protection standards (PAL), but now require additional documentation and upgrades to achieve full accreditation.

FEMA has restarted its Levee Analysis and Mapping Procedure (LAMP) and has issued a REVISED DRAFT Plan as of February 2026.

If the levee cannot be fully accredited, updated FEMA flood maps may reclassify areas behind the levees as *unprotected*, affecting insurance, development and property values.

What's needed for accreditation?

Accreditation is necessary to maintain the levee's status as providing protection from the 1-percent-annual-chance flood or Base Flood Elevation (BFE) in the Ohio River.

The levee must be designed, constructed, and maintained to withstand the flood hazards posed in accordance with the standards in 44 CFR 65. 10.

Several improvement projects are required for LFPP.

These projects exceed the typical annual maintenance budget of the LCD and will require external funding support.

Levee Accreditation Updates (continued)

What are the Project Costs?

Recommended improvements for LFPP are estimated to exceed **\$23 million** (2024 dollars projected).

The LCD has already invested **\$3.3 million** in engineering analyses and environmental documentation.

The LCD Board has designated levee accreditation as a **top regional priority**.

The LCD has committed **\$4.2 million** toward the local match needed for state and federal grants. The City of Lawrenceburg and the City of Greendale have also signed resolutions for matching dollars for the grant program.

What's at Stake?

LFPP protects **\$1.4 billion** in homes and businesses.

The levee safeguards:

- Schools and nursing homes
- Parks, recreation areas, and playgrounds
- Current and future economic development opportunities

Without full accreditation, Lawrenceburg could be reclassified as a high-risk flood zone (SFHA), limiting or eliminating development potential and subjecting property owners to federal flood insurance purchase rules.

What happens if Accreditation is Lost?

Immediate Impacts

- The levee would no longer appear as protective on FEMA flood maps.
- Many properties would be reclassified into Special Flood Hazard Areas, Zone A or AE.
- National Flood Insurance Program (NFIP) premiums may rise significantly.
- Some policyholders could become ineligible for certain NFIP coverages.

Program & Funding Consequences

- The community could face NFIP probation or suspension
- Loss of NFIP participation may:
 - Restrict federally backed mortgages in Special Flood Hazard Areas (SFHAs)
 - Block eligibility for FEMA mitigation grants
 - Delay or prevent issuance of new flood insurance policies

How is Accreditation Achieved?

- Required engineering design and permitting, recommended project implementation, and 44 CFR 65.10 compliance documentation must be completed.
- Certified accreditation data must be finalized and submitted to FEMA.
- FEMA must review and accept the data, including federal levee inspection, prior to full accreditation.
- Mapping updates would remove the Provisionally Accredited Levee (PAL) designation and restore to reduced-risk flood hazard area on affected Flood Insurance Rate Maps (FIRM)