

# The Federal Flood Risk Management Standard and the Grant Programs Directorate

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[FEMA Policy 206-24-005](#) implements the Federal Flood Risk Management Standard (FFRMS). The FFRMS ensures Federal actions<sup>1</sup> located in flood-prone areas last as long as intended. The FFRMS establishes a national flood risk management standard that considers current and future risk to strengthen community resilience against flooding. This fact sheet summarizes the significance of the FEMA FFRMS policy to applicants for Grant Programs Directorate (GPD) grants. See the [FEMA FFRMS Policy Fact Sheet](#) for general information on the FFRMS.

## Applicability

The FEMA FFRMS policy is effective as of September 9, 2024, and applies to notices of funding opportunity (NOFOs) published on or after this date. The FEMA FFRMS policy applies to all actions where FEMA funds are used for new construction, substantial improvement, or to address substantial damage.<sup>2</sup> Applicable FEMA-funded actions within the FFRMS floodplain must be protected up to the FFRMS flood elevation. Structures must be protected through elevation (non-residential structures may be protected through elevation or dry floodproofing) and facilities through a means appropriate for the project.

Beginning in November 2021, GPD has included requirements for partial implementation of the FFRMS in many of its NOFOs. NOFOs posted after September 9, 2024 will fully implement the FFRMS. Check the applicable NOFO for FFRMS requirements for specific GPD-funded actions. The costs of FFRMS compliance are eligible costs subject to the applicable cost share.

## Determining the FFRMS Floodplain

There are three approaches for determining the FFRMS floodplain—the Climate-Informed Science Approach (CISA), the Freeboard Value Approach (FVA), and the 0.2-Percent-Annual-Chance Flood Approach (0.2PFA). The FEMA FFRMS policy explains how to determine the FFRMS floodplain for FEMA actions. The process is summarized in Figure 1.

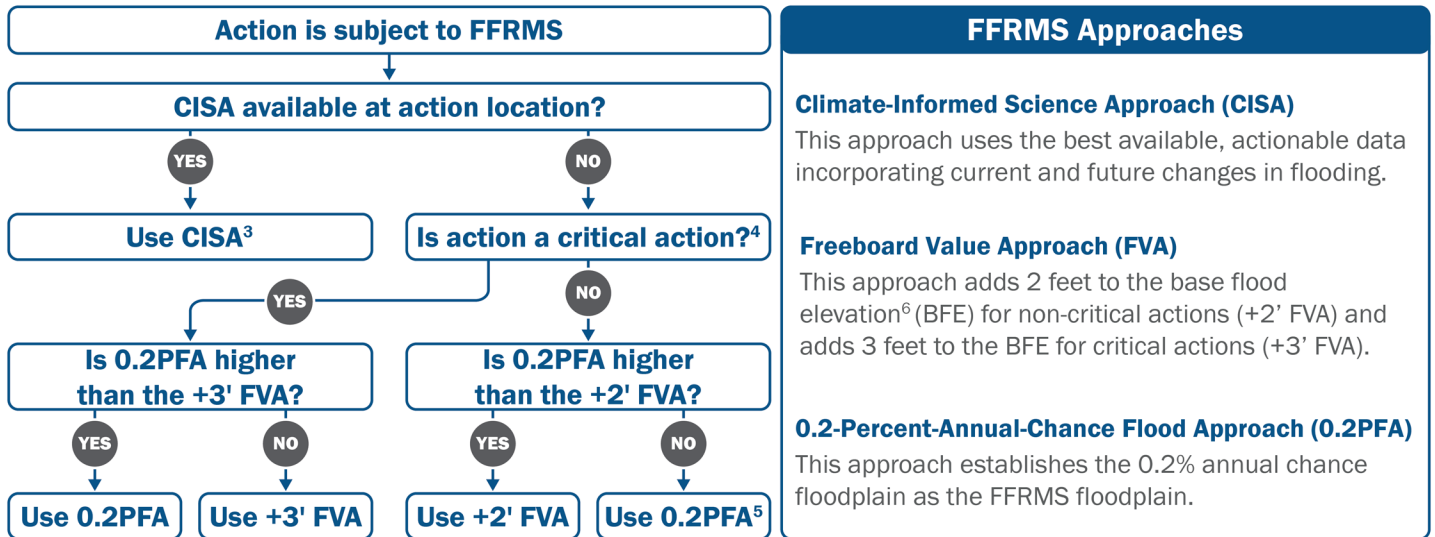
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<sup>1</sup> See FEMA Policy 206-24-005 for definition. Actions may include projects and/or portions of projects.

<sup>2</sup> See FEMA Policy 206-24-005 for definitions. Note: cause of damage does not have to be from flooding.



# FEMA



**Figure 1. Flow chart describing how the FFRMS floodplain is determined & definitions of approaches**

FEMA relies on the following interagency tools to determine the FFRMS floodplain: [Federal Flood Standard Support Tool](#) and the [FFRMS Floodplain Determination Job Aid](#). Applicants may use the Federal Flood Standard Support Tool for project planning.

## Natural Features and Nature-Based Solutions

The FFRMS also requires consideration of nature-based solutions<sup>7</sup> as project alternatives for all actions that may affect a floodplain or wetland and are subject to the alternatives analysis (Steps 3 and 6 of the 8-step process for floodplain management and wetlands protection) ([44 CFR § 9.9](#)). Nature-based solutions incorporate natural features and processes into project designs to reduce flood risk and promote resilience. Wherever possible, nature-based solutions shall be incorporated into actions that may affect floodplains or wetlands, even if they are not feasible as a standalone solution. When scoping and designing projects, applicants must consider nature-based solutions and use them where possible.

## Example FFRMS Scenarios

Applicants need to consider FFRMS requirements when scoping and designing projects. This section features two GPD scenarios where the FFRMS would apply.

<sup>3</sup> The CISA flood elevation must be at least as restrictive as the 1% annual chance flood elevation for non-critical actions and the 0.2% annual chance flood elevation for critical actions.

<sup>4</sup> See FEMA Policy 206-24-005 for definition.

<sup>5</sup> In coastal areas, if 0.2% annual chance flood elevations do not account for wave action, the appropriate FVA must be used.

<sup>6</sup> Base Flood Elevation (BFE) = 1% annual chance flood elevation.

<sup>7</sup> See FEMA Policy 206-24-005 for full definition.

**Scenario 1:** A coastal community is building a new firefighter training center. The FFRMS applies to this action, and CISA data is available for the proposed action location. CISA must be used to determine the FFRMS floodplain and FFRMS flood elevation to which the training center must be elevated or floodproofed.

**Scenario 2:** A new Emergency Operations Center is being constructed in a floodplain. CISA data is not available in this location. This is a critical action, and so must be protected to the higher of the 0.2% annual chance flood elevation or +3' FVA elevation. Vegetated swales and wetland creation are also being considered as nature-based flood minimization measures for this project.

## FEMA FFRMS Resources

For more information on the FFRMS and additional resources, please visit [Federal Flood Risk Management Standard | FEMA.gov](#).