

The Federal Flood Risk Management Standard and the FEMA Individual Assistance Program

[FEMA Policy 206-24-005](#) implements the Federal Flood Risk Management Standard (FFRMS). The FFRMS ensures Federal actions¹ located in flood-prone areas last as long as intended. The FFRMS establishes a national minimum 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 Individual Assistance (IA) 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 is applicable to disasters² declared 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, regardless of disaster type or cause of damage.³ Applicable FEMA-funded actions within the FFRMS floodplain must be protected up to the FFRMS flood elevation. Residential structures must be protected through elevation.

The FFRMS does not apply to most IA assistance, such as temporary housing or financial housing assistance through the Individuals and Households Program. The FFRMS does apply to Permanent Housing Construction (PHC) and permanent installation of temporary housing units (THUs).

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. IA actions subject to the FFRMS are typically non-critical actions.

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

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

² See [Individual Assistance Program and Policy Guide](#) for definitions.

³ See FEMA Policy 206-24-005 for definitions. Note: cause of damage does not have to be from flooding.



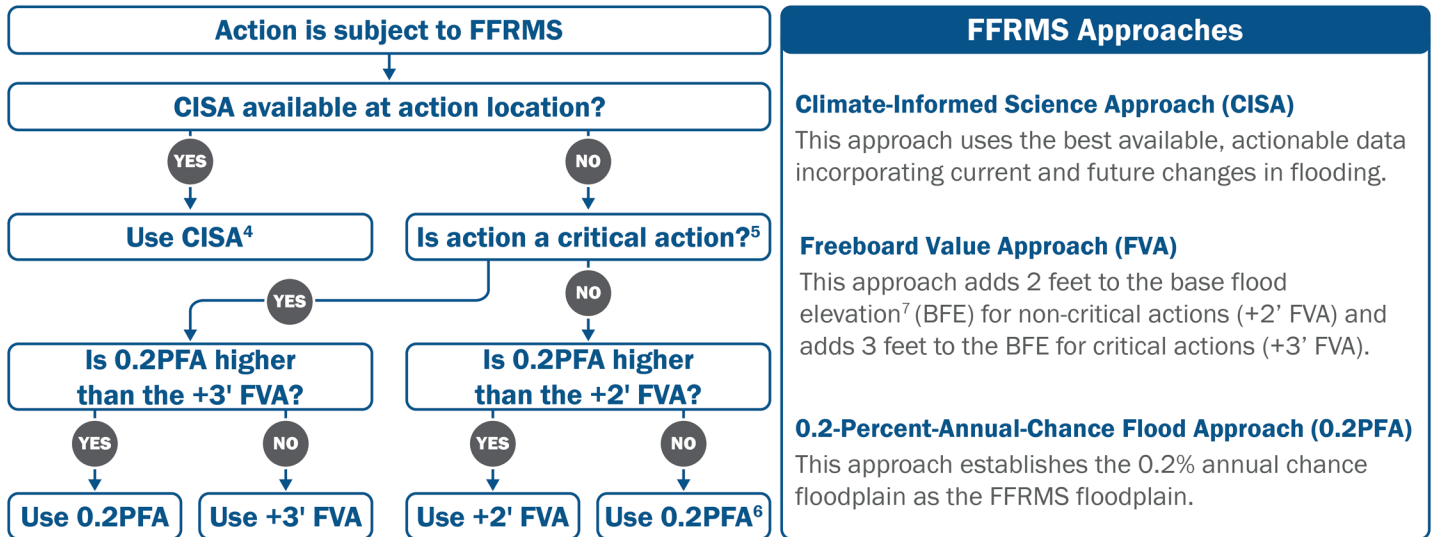


Figure 1. Flow chart describing how the FFRMS floodplain is determined and definitions of approaches

Natural Features and Nature-Based Solutions

The FFRMS also requires consideration of nature-based solutions⁸ 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, FEMA and applicants must consider nature-based solutions and use them where possible.

Example FFRMS Scenarios

This section describes two Individual Assistance scenarios where the FFRMS would apply.

Scenario 1: A manufactured housing unit (MHU) is being sold and converted to a permanent residence. CISA data is available for the proposed permanent location, so CISA is required for determining the FFRMS elevation to which the MHU must be elevated.

Scenario 2: FEMA has authorized PHC and is planning construction of a new home for a survivor of a declared major disaster. CISA data is not available for this location. As a non-critical action, the FFRMS requires the home to be elevated to the lower of the 0.2% annual chance flood elevation or +2' FVA elevation.

FEMA FFRMS Resources

For more information on the FFRMS and additional resources, please visit [Federal Flood Risk Management Standard | FEMA.gov](https://www.fema.gov/flood-risk-management-standard).

⁴ 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.

⁵ See FEMA Policy 206-24-005 for definition.

⁶ In coastal areas, if 0.2% annual chance flood elevations do not account for wave action, the appropriate FVA must be used.

⁷ Base Flood Elevation (BFE) = 1% annual chance flood elevation.

⁸ See FEMA Policy 206-24-005 for full definition.