

FEMA Federal Flood Risk Management Standard Policy Fact Sheet

[FEMA Policy 206-24-005](#) implements the Federal Flood Risk Management Standard (FFRMS) and the requirements included at [44 Code of Federal Regulations \(CFR\) Part 9](#). 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.

Background

The FFRMS aims to build a more resilient future by requiring agencies to prepare for and protect federally funded actions from current and future flood risk. The FFRMS establishes an expanded “FFRMS floodplain” that requires a higher level of protection. In addition to establishing higher flood risk minimization requirements, the FFRMS requires that projects subject to the full [8-step decision-making process for floodplain management and wetlands protection](#) use natural features or nature-based solutions where possible.

Prior to the FFRMS, federally funded actions were required to be protected to the Base Flood Elevation (1% annual chance or 100-year flood elevation) if non-critical, or to the 0.2% annual chance (500-year) flood elevation if classified as critical. Under the FFRMS, applicable actions must be protected to the FFRMS flood elevation to account for both current and future flood risk.

Applicability

The FEMA FFRMS policy applies to all actions where FEMA funds are used for new construction, substantial improvement, or to address substantial damage.² It also applies to Hazard Mitigation Assistance structure elevation, mitigation reconstruction, and dry floodproofing projects. The FEMA FFRMS policy’s “Natural Features and Nature-Based Solutions” requirements apply to all FEMA actions that are subject to the full 8-step decision-making process.

The FEMA FFRMS policy is effective as of September 9, 2024. For disasters declared on or after this date and for notices of funding opportunity issued on or after this date, the FEMA FFRMS policy supersedes policies that partially implement the FFRMS and FFRMS requirements included in program and policy guides.³

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

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

³ FFRMS partial implementation policies: Partial Implementation of the FFRMS for Hazard Mitigation Assistance (HMA) Program ([FP 206-21-003-0001](#)) and the Partial Implementation of the FFRMS for Public Assistance (PA) (Interim) ([FP 104-22-0003](#)). Policy guides: Public Assistance Program and Policy Guide ([FP 104-009-2](#)) and Hazard Mitigation Assistance Program and Policy Guide ([FP-206-21-0001](#)).



Determining the FFRMS Floodplain

There are three approaches for determining the FFRMS floodplain and FFRMS flood elevation – the Climate-Informed Science Approach (CISA), the Freeboard Value Approach (FVA), and the 0.2-Percent-Annual-Chance Flood Approach (0.2PFA). CISA involves using the best-available and actionable hydrologic and hydraulic data to determine the most appropriate level of protection for a project. CISA is required for all locations where data is available. The FVA and 0.2PFA are used in areas where CISA is not available. The process for determining the FFRMS floodplain for FEMA actions is summarized in Figure 1.

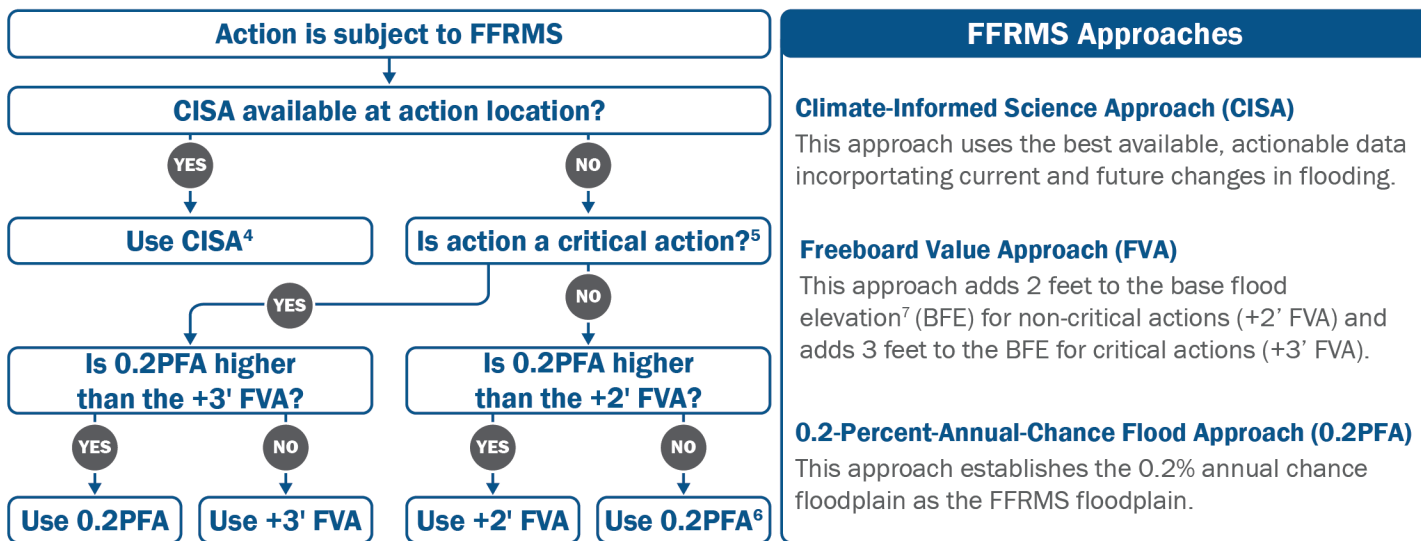


Figure 1. Flow chart describing how the FFRMS floodplain is determined & definitions of approaches.

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.

Figure 2 depicts an example of the FFRMS floodplain and shows the horizontal expansion of the floodplain beyond the 1% annual chance floodplain. In this example CISA is not available, the 0.2PFA is higher than the FVA, and the applicable approach is the +2' FVA for the non-critical action and the 0.2PFA for the critical action.

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.

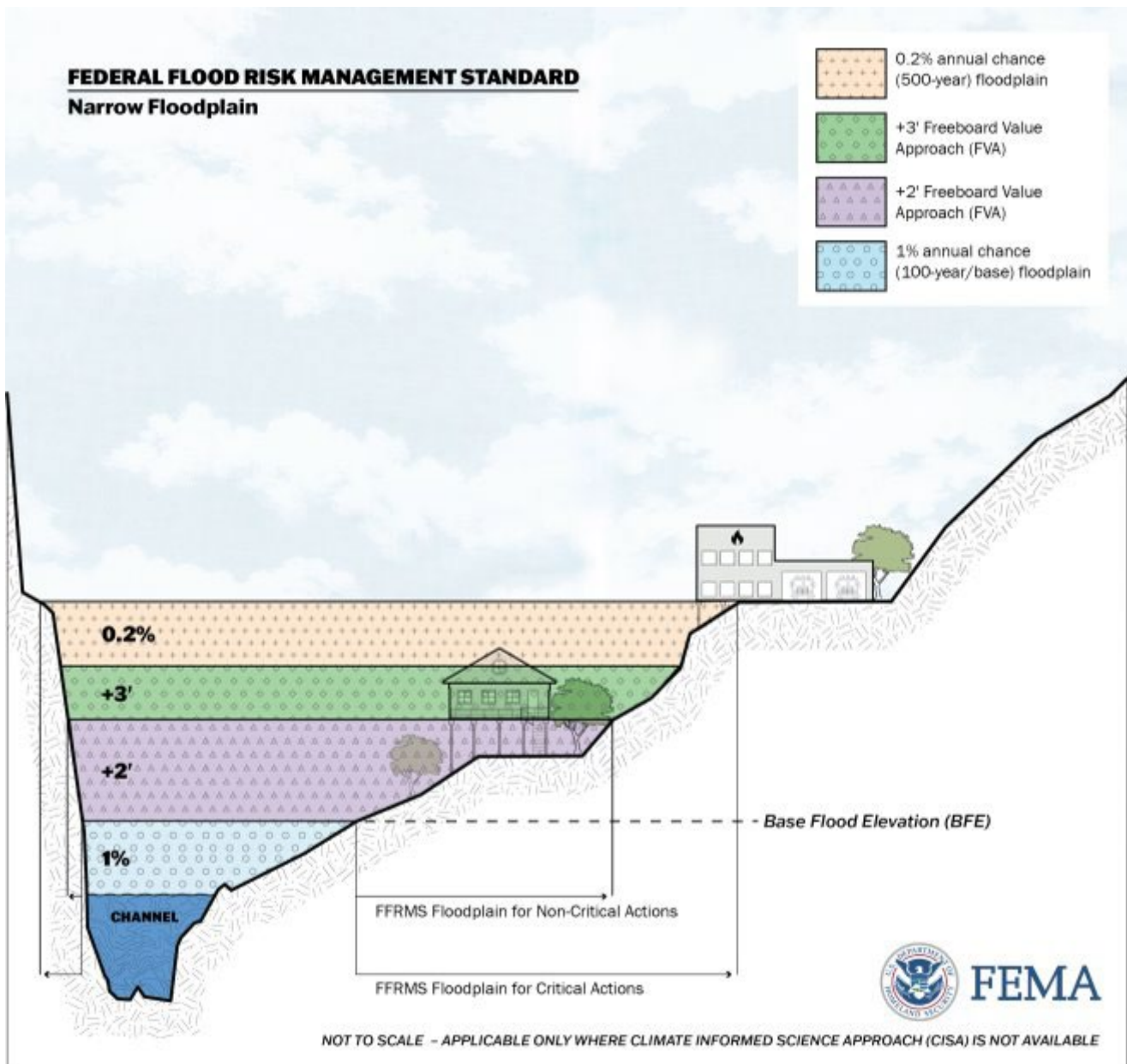


Figure 2. Image depicting nested floodplains with examples of critical (fire station) and non-critical (house) actions elevated to the applicable FFRMS floodplain

Natural Features and Nature-Based Solutions

Nature-based solutions⁸ (also referred to as nature-based approaches, green infrastructure and natural infrastructure) refers to features that are designed to mimic natural processes and provide specific services such as reducing flood risk or improving water quality. Nature-based solutions must now be considered for all actions that may affect a floodplain or wetland and are subject to the alternatives analysis (Step 3 of the 8-step process). In addition to reducing flood risk, nature-based solutions may provide an assortment of co-benefits including climate change mitigation, improved water quality, more recreational space, increased property values, improved public health, and improved property tax base. They also often cost less than traditional infrastructure.

All actions subject to the full 8-step decision-making process must consider these alternatives ([44 CFR § 9.9](#)):

- No action
- Alternative locations
- Alternative actions, including those that use natural features or nature-based solutions

Where possible, natural systems, ecosystem processes, and nature-based solutions shall be used. See the FEMA [Nature-Based Solution Approaches for Implementation of FFRMS](#) for more information.

FFRMS Flood Risk Minimization Requirements

Provisions in the Code of Federal Regulations ([44 CFR § 9.11](#)) require FEMA to minimize both potential harm to lives and federal investments from flood risks *and* potential adverse impacts federally funded actions may have on floodplains and wetlands, including the natural and beneficial values of floodplains and wetlands.

Actions subject to the FEMA FFRMS policy must be protected up to the FFRMS flood elevation or any higher applicable standard. Structures⁹ must be protected via elevation (non-residential structures may be protected through elevation or dry floodproofing). Facilities must be protected via a means appropriate for the facility and must be designed to ensure resilience against flooding up to the FFRMS flood elevation to the extent practicable. Nature-based solutions should be incorporated as minimization measures where possible to minimize impacts to the floodplain and wetland. See the FEMA FFRMS policy for details.

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

⁹ See FEMA Policy 206-24-005 for definition.

FFRMS Roles and Responsibilities

FEMA applicants should be aware that different federal agencies may have varying FFRMS policies. This is particularly important when actions are funded by multiple sources such as FEMA and other federal agencies. In these cases, the [Unified Federal Review \(UFR\)](#) process will support coordination among federal agencies. Tribal, State, or local jurisdictions may have regulations that are more restrictive than FEMA’s FFRMS policy. In these instances, the more restrictive regulations must be implemented.

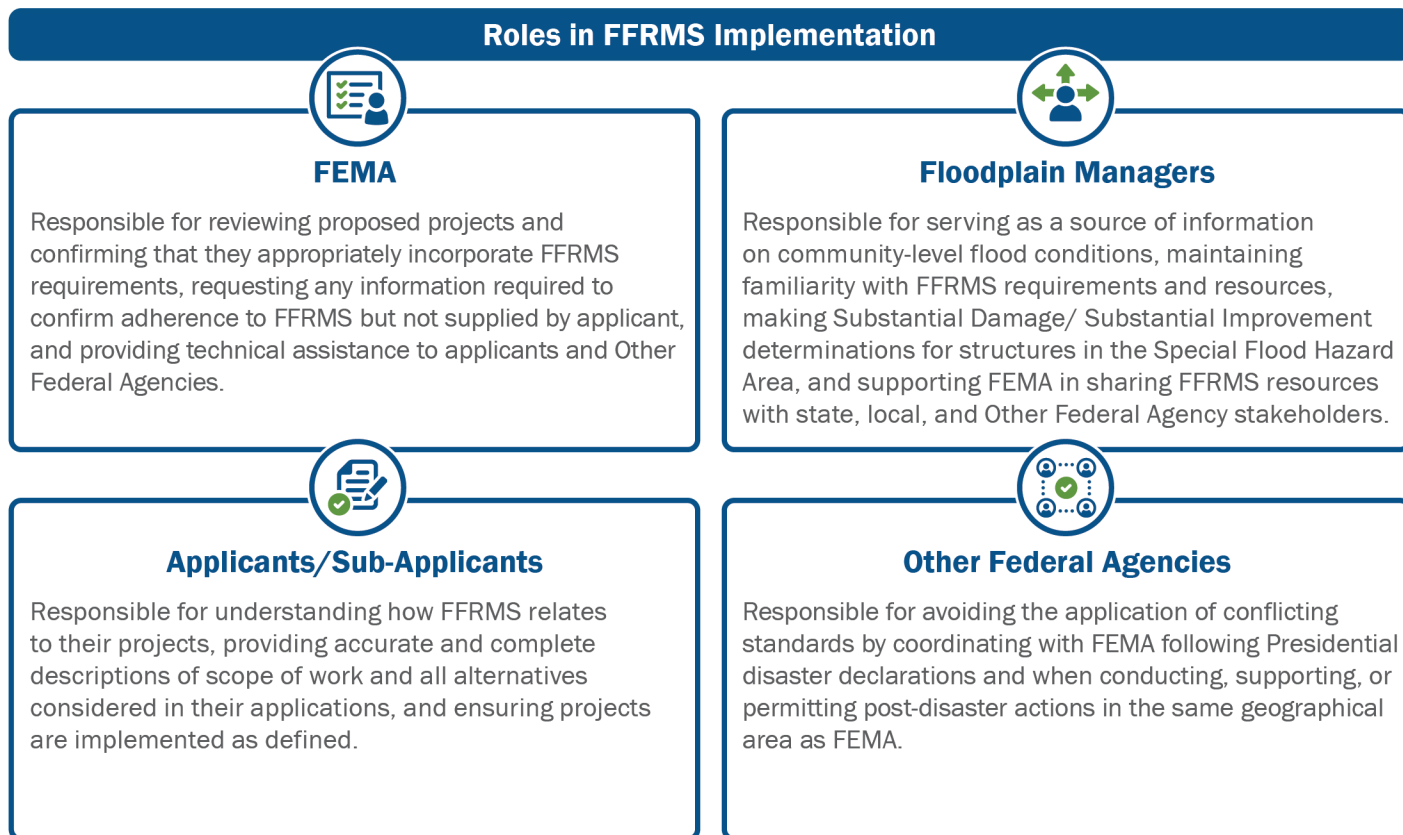


Figure 3. Image depicting roles and responsibilities in implementing the FFRMS

FEMA FFRMS Resources

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