



# Higher Floodplain Management Standards: A Valuable Element in Community Planning

*By working with elected and appointed officials to include higher standards for floodplain management in plans and ordinances, community planners help build communities that can recover more quickly after a flood, optimize the balance between the built environment and open space, and provide safer, more resilient places to work and live.*

## Planning for Resilience

When a community decides to voluntarily join the National Flood Insurance Program (NFIP), it agrees to adopt and enforce floodplain management regulations that meet at least the minimum requirements of the NFIP. This includes ensuring new buildings and substantially improved buildings in mapped special flood hazard areas are constructed so the risk for damage from a major flood (known as a base flood<sup>1</sup>) is significantly reduced.

However, standards and ordinances that exceed NFIP minimum requirements will make communities even stronger and more resilient, now and in the future. Community planners can play an important role in promoting adoption of these higher standards.

## Everyone Benefits

Community plans that incorporate higher standards will benefit the communities as a whole as well as the individual property owner. The use of freeboard not only reduces the risk of flooding, but can reduce

1. A base flood has a 1-percent-annual-chance of being equaled or exceeded in any given year (or 26% chance in 30 years); however, a base flood could happen more than once in any given year.  
2. LiMWA is the inland limit of the area expected to receive 1.5-foot or greater breaking waves during the base flood event.

### FOUR KEY PLANNING ACTIONS

- **HIGHER-STANDARD ORDINANCES.** Work to adopt higher floodplain management standards that will ensure a stronger built environment going forward.
- **FREEBOARD.** Encourage new construction to be one or more feet above the base flood elevation.
- **OPEN SPACE.** Create incentives to turn floodprone areas into open space through property buy-outs and proactive planning.
- **HIGHER COASTAL CONSTRUCTION STANDARDS.** Where flood maps show the Limit of Moderate Wave Action (LiMWA),<sup>2</sup> recommend Zone VE construction standards in coastal A Zones. Even moderate wave action can cause erosion and structural damage.

flood insurance premiums for policyholders – *the higher you build, the more you can save.*

Communities that exceed the NFIP minimum requirements can join the Community Rating System (CRS) and receive credits that result in lower flood insurance premiums for policyholders, with discounts of up to 45 percent. Most importantly, when the next flood occurs, communities and their residents and businesses will be less financially and physically affected, and will recover more quickly and fully.

## More Information

To learn more about the Federal Emergency Management Agency (FEMA) floodplain management requirements and the role of higher standards, visit <http://www.fema.gov/fpm>.

For more about residential coastal construction, visit [www.fema.gov/residential-coastal-construction](http://www.fema.gov/residential-coastal-construction).

To learn more about the Community Rating System, visit [www.fema.gov/community-rating-system](http://www.fema.gov/community-rating-system).

For other floodplain management publications, visit [www.fema.gov/floodplain-management-publications](http://www.fema.gov/floodplain-management-publications).