

The Federal Flood Risk Management Standard and the FEMA Public 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 Public Assistance (PA) 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. 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.

The FFRMS applies to the action types described above for all permanent work categories and does not impact Category A Debris Removal or Category B Emergency Protective Measures. The FEMA FFRMS policy supersedes policies that partially implement the FFRMS and FFRMS requirements included in program and policy guides.⁴ The costs of FFRMS compliance are eligible costs and not subject to PA hazard mitigation cost-effectiveness requirements.

Applicable Categories of Work

- Roads and Bridges (Category C)
- Water Control Facilities (Category D)
- Buildings and Equipment (Category E)
- Utilities (Category F)
- Parks, Recreational, and Other Facilities (Category G)

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

² See [Public Assistance Program and Policy Guide](#) for definition.

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

⁴ FFRMS partial implementation policy: Partial Implementation of the FFRMS for Public Assistance (Interim) ([FP 104-22-0003](#)). Policy guide: Public Assistance Program and Policy Guide ([FP 104-009-2](#)).



FEMA

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.

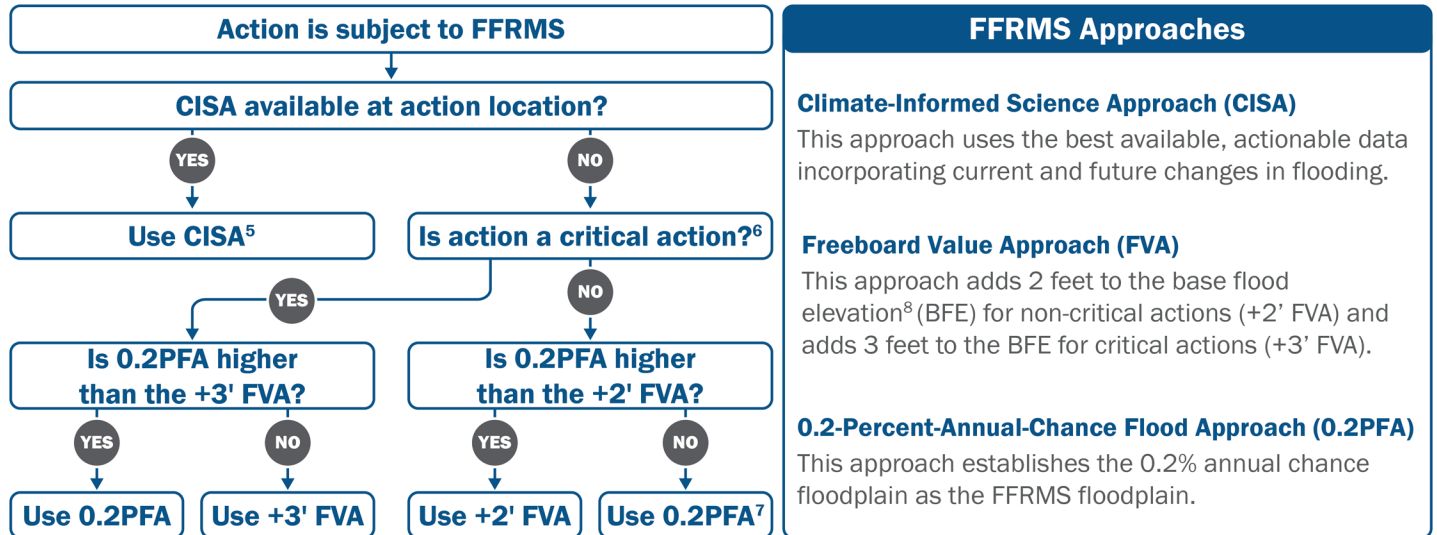


Figure 1. Flow chart describing how the FFRMS floodplain is determined & definitions of approaches

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 solutions⁹ 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.

⁵ 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.

⁶ See FEMA Policy 206-24-005 for definition.

⁷ In coastal areas, if 0.2% annual chance flood elevations do not account for wave action, the appropriate FVA must be used.

⁸ Base Flood Elevation (BFE) = 1% annual chance flood elevation.

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

Example FFRMS Scenarios

Applicants need to consider FFRMS requirements when scoping and designing projects. A few scenarios applicants could encounter are described in this section. Applicants should reach out to their PA Program Delivery Manager (PDMG) for assistance on FFRMS-related questions.

Scenario 1: An applicant is incorporating substantial improvements as it repairs a flood-damaged library. The project is determined to be a non-critical action. CISA is not available for this location. The FEMA FFRMS policy requires protecting the library to the lower of the 0.2% annual chance flood elevation and the +2 foot Freeboard Value Approach. The applicant intends to meet this requirement with a combination of sealants on the structure exterior and removeable door dams. To further reduce the risk of flood loss, the applicant will incorporate permeable pavement and a rain garden.

Scenario 2: A riprap revetment along a streambank was eroded by flooding during a declared disaster. The applicant proposed to repair the revetment in-kind. CISA is available for this area and must be used to determine the FFRMS floodplain and flood elevation to consider for the project design. Working with PA and Environmental Planning and Historic Preservation specialists, the applicant is considering incorporating bioengineering in place of or in conjunction with the riprap as a nature-based solution.

Scenario 3: An essential pump station at a wastewater treatment plant in the FFRMS floodplain sustained substantial damage during a declared disaster and the repairs to it are considered a critical action. CISA is not available for this location. The pump station will be protected to the higher of the 0.2% annual chance flood elevation and the +3 foot Freeboard Value Approach. The applicant is incorporating minimization measures such as floodproofing and watertight enclosures for electrical components to ensure protection to the FFRMS flood elevation.

Scenario 4: A restroom at a public park in the FFRMS floodplain was destroyed during a declared disaster. It was determined that there is no practicable alternative location outside of the floodplain. PA confirmed the applicant will exceed the 50% rule for repair or replacement, allowing the applicant to construct a new restroom structure. The reconstruction is determined to be a non-critical action. CISA is not available for this location. The FFRMS policy requires the new structure to be protected to the lower of the 0.2% annual chance flood elevation and the +2 foot Freeboard Value Approach. The applicant intends to elevate the structure to the FFRMS elevation to meet the minimization requirement.

Differences Between Partial Implementation Policy and FP 206-24-005

Due to the timing of PA Program delivery, partial implementation policy requirements may apply to certain projects. For disasters declared on or after the effective date of the FEMA FFRMS policy (September 9, 2024), the FEMA FFRMS policy supersedes policies that partially implement the FFRMS and FFRMS requirements included in program and policy guides. Key differences between the partial implementation of the FFRMS and full FFRMS implementation for PA are highlighted in Figure 2.

	Full Implementation FP 206-24-005	Partial Implementation FP 104-22-0003
Applicable Disaster Declaration Dates	On or after September 9, 2024	June 3, 2022 – September 8, 2024
Approaches to Determine the FFRMS Flood Elevation	CISA FVA 0.2PFA	FVA 0.2PFA
Location of Actions Relative to Floodplain	Actions (non-critical and critical) in FFRMS floodplain	Actions (non-critical and critical) in 1% annual chance floodplain and critical actions in 0.2% annual chance floodplain
Floodplain Extents Requirements	Horizontal and Vertical Extents	Vertical Extents
Applicable Action Types	Facilities and Structures	Structures
Nature-Based Solution Requirements	Required	No Requirements

Figure 2: Partial and Full Implementation Policy Comparison for PA

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/federal-flood-risk-management-standard).