

Federal Flood Risk Management Standard (FFRMS)



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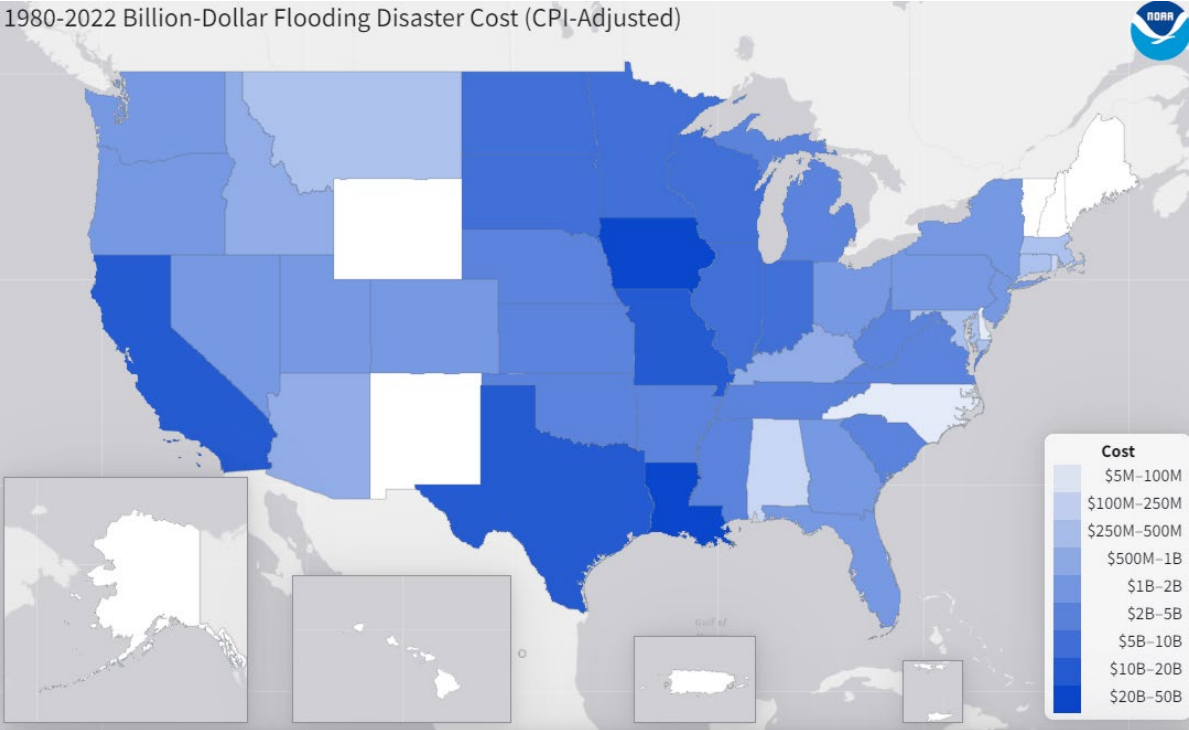
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2023 RIFMA Conference

Kingston, RI

Flood Risk is Increasing!



STRUCTURES BUILT TO MEET OR EXCEED NFIP MINIMUM FLOODPLAIN MANAGEMENT STANDARDS

INCUR AT A MINIMUM 65% LESS FLOOD DAMAGE ON AVERAGE

SAVING THE NATION **\$2.4 BILLION** IN AVOIDED FLOOD LOSSES EACH YEAR & **\$100 BILLION** OVER THE LAST 40 YEARS

FEMA NATIONAL FLOOD INSURANCE PROGRAM

FFRMS Background

FFRMS Overview

- The Federal Flood Risk Management Standard (FFRMS) was established in E.O. 13690 - rescinded, and reinstated (E.O. 14030).
- FFRMS is a flexible framework that supplements E.O. 11988.
 - Conflicting requirements will require coordination.
- Purpose:
 - To address future and current flood risk.
 - Ensure projects funded with taxpayer dollars last as long as intended.
- Accomplished by expanding management from the BFE to a higher vertical flood elevation and corresponding horizontal floodplain.



What is “Federal Action”

Under Executive Order 11988, a Federal Action is any Federal activity including:

- (1) acquiring, managing, and disposing of Federal lands, and facilities;
- (2) providing Federally undertaken, financed, or assisted construction and improvements; and
- (3) conducting Federal activities and programs affecting land use, including but not limited to water and related land resources planning, regulating, and licensing activities.

EO 13690 states the FFRMS applies to

“Federal funded projects”

“Projects funded with taxpayer dollars”



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FFRMS = Resilience Not Elevation



(NOAA – Climate Resilience in Your Community Activity Book)



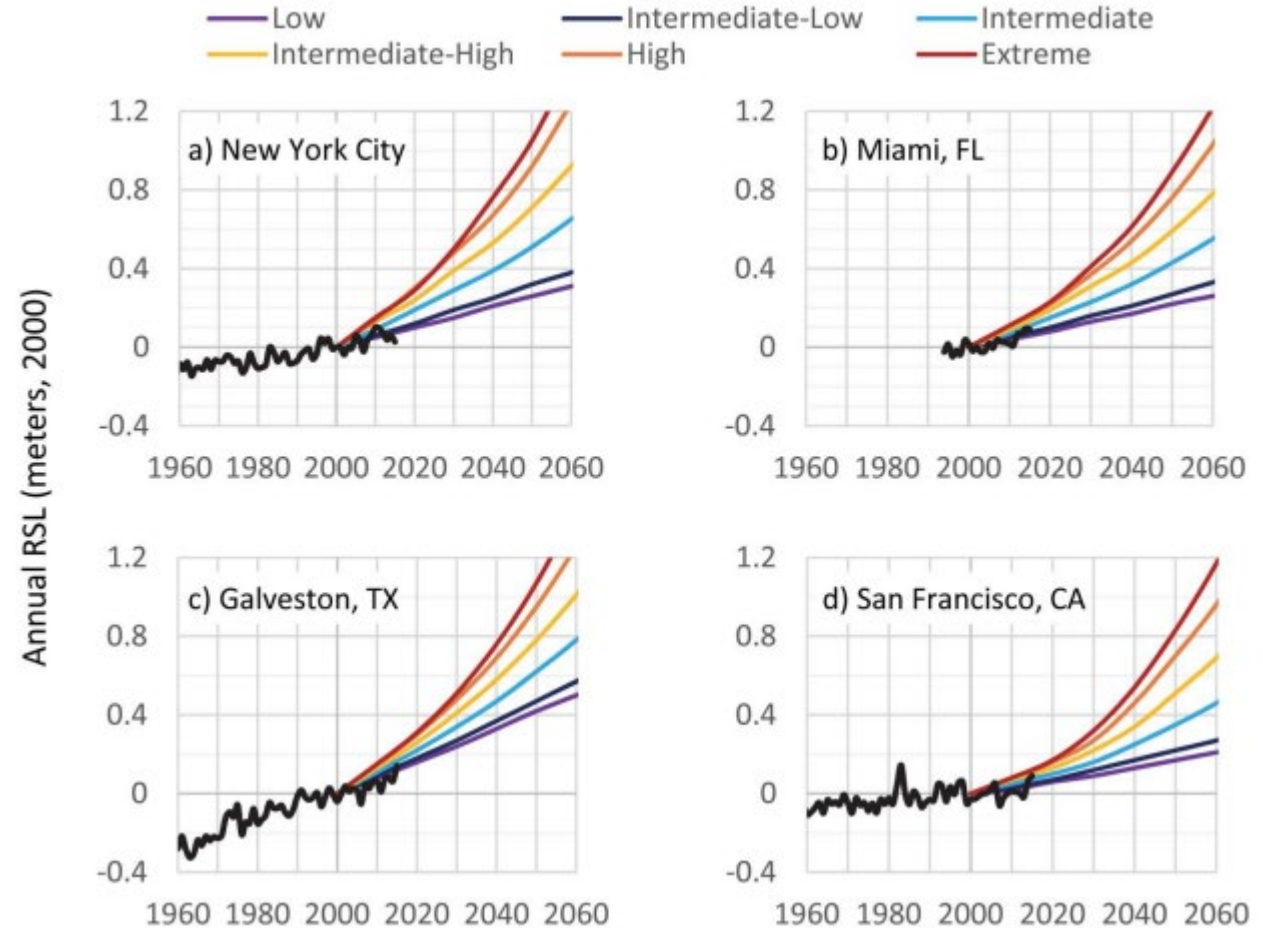
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1. Climate Informed Science Approach

E.O. 13690 identifies three approaches to establish the FFRMS floodplain:

1. Climate-Informed Science

Approach: Utilizing best-available, actionable H&H data and methods that incorporate current and future changes in flood risk based on climate science

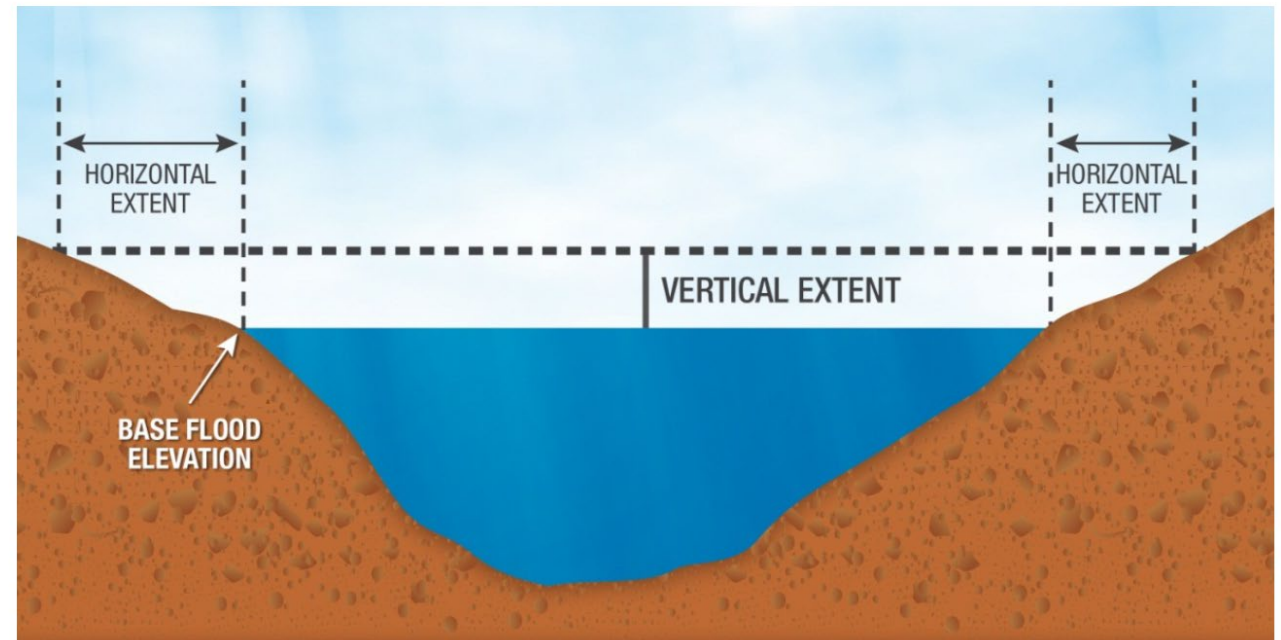


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2. Freeboard Value Approach

E.O. 13690 identifies three approaches to establish the FFRMS floodplain:

2. **Freeboard Value Approach (FVA):**
Adding freeboard to the base flood elevation (2 feet for non-critical actions and 3 feet for critical actions)



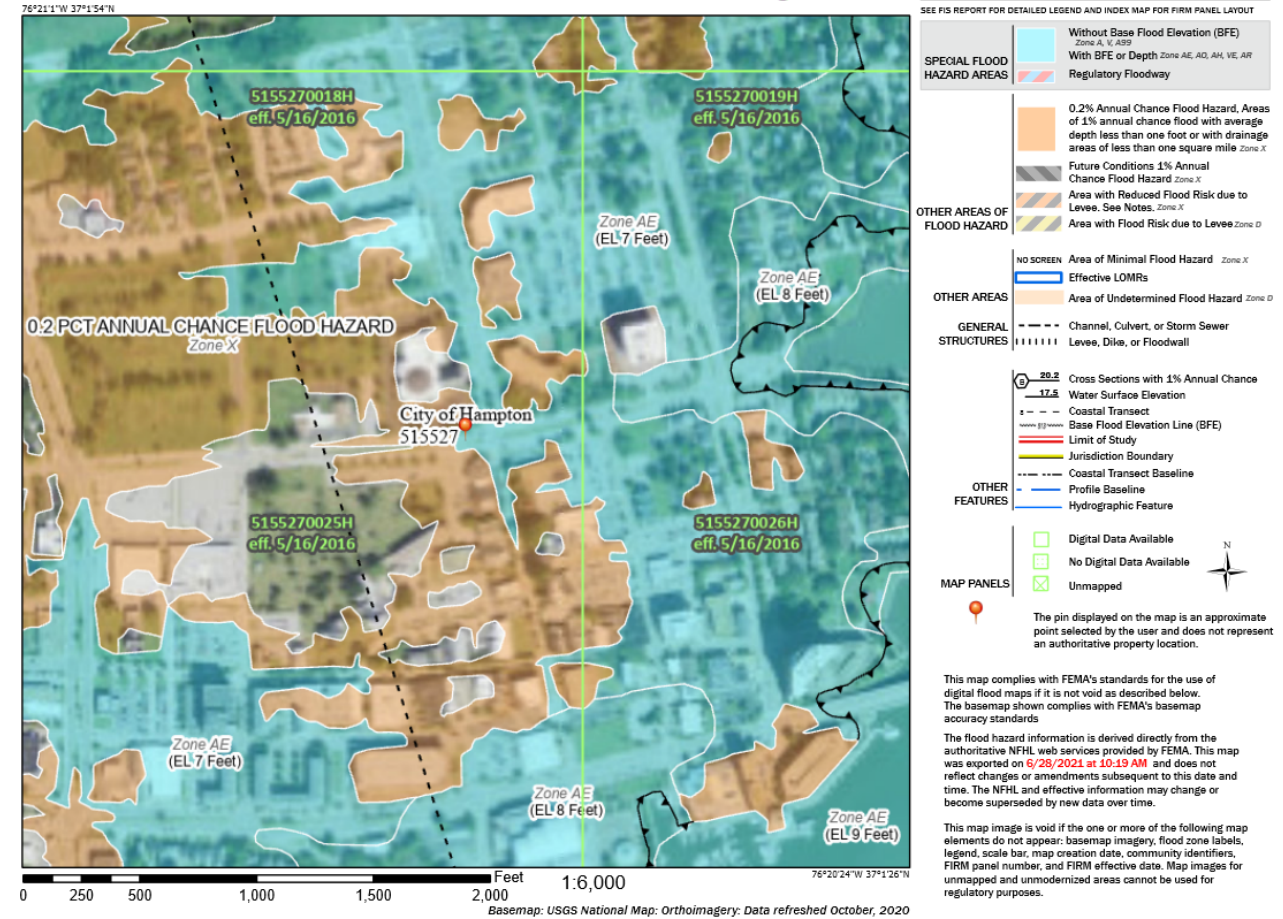
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3. 0.2% Approach

E.O. 13690 identifies three approaches to establish the FFRMS floodplain:

3. **0.2-percent-annual-chance Flood Approach:** Utilizing the 0.2 percent annual chance floodplain

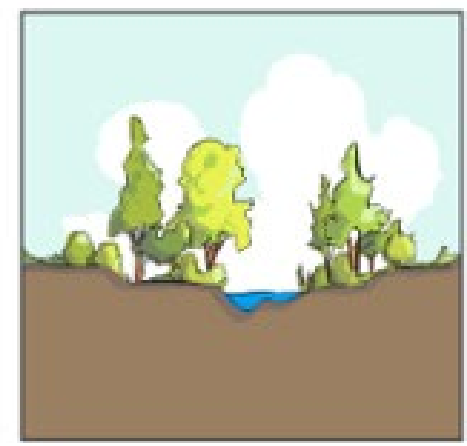
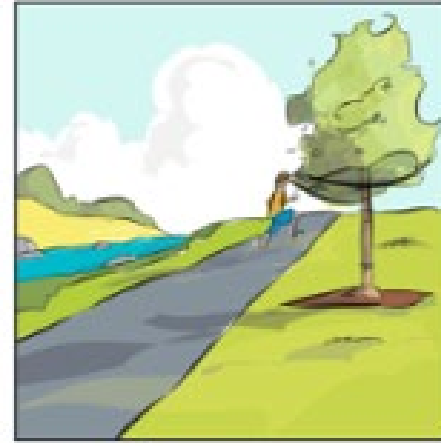
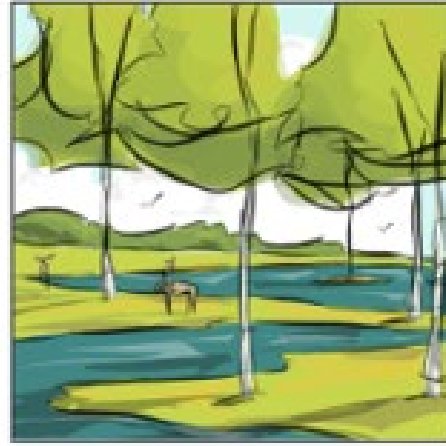
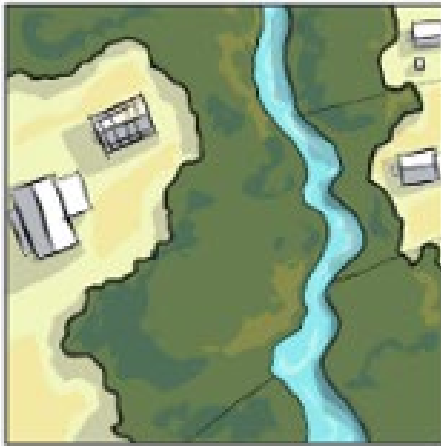
National Flood Hazard Layer FIRMette



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Nature-Based Solutions

Natural systems, ecosystem processes, and nature-based approaches shall be used when developing alternatives, where possible



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FEMA FFRMS Partial Implementation

FEMA's Partial Implementation Status

Public Assistance policy issued June 3, 2022

- Any disaster declared on or after 6/3/22

Hazard Mitigation Assistance policies issued August 27, 2021 and December 7, 2022

- 2021 Policy: BRIC and FMA FY21 and FY22; PDM FY22; HMGP any disaster declared from 8/27/21 to 12/06/22 and HMGP COVID projects
- 2022 Policy: BRIC, PDM FMA FY23 and later; HMGP any disaster declared on/after 12/7/21

Grant Programs Directorate implemented via Notices of Funding Opportunity (FY 2021 and later) for certain programs

- Follows HMA requirements – 2021 policy or “superseding policies” – depending on NOFO language



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FEMA's Partial Implementation of FFRMS

Partial Implementation effects Structures only.

Partial Implementation takes place within our existing designated floodplains. There is no horizontal expansion of the floodplain as there will be in the full roll out after the rule change.

Critical Actions vs. Non-Critical Actions

What is a “Critical Action”

A critical action is an activity or action for which **even a slight chance of flooding is too great.**

Examples of critical actions include:

- Structures that store highly volatile, flammable, explosive, toxic or water reactive materials;
- Hospitals and nursing homes, and housing for the elderly;
- Emergency operation centers or data storage centers;
- Power generating plants and other principal points of utility lines.

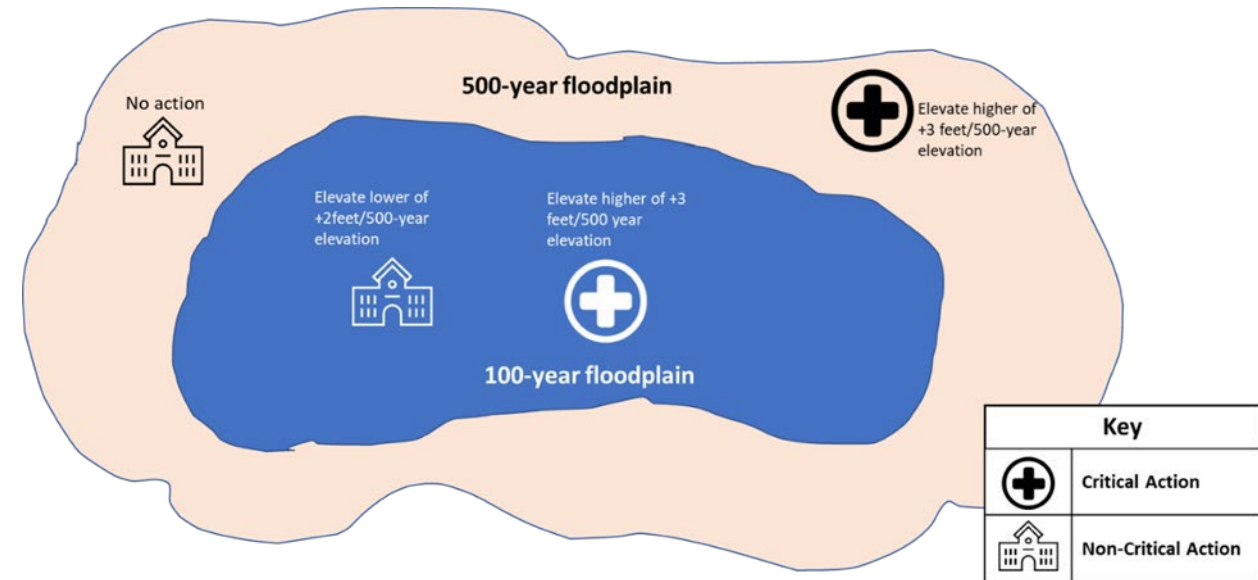


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What are the requirements for critical actions?

Critical Actions in either 1% annual chance or 0.2% annual chance floodplain.

- Applicants must elevate or floodproof structures to the 0.2% AC (500-year) flood elevation or an additional 3 feet above the base flood elevation (BFE), whichever is **higher**.
- For those areas where the 0.2% AC (500-year flood elevation) has not been established, applicants must elevate or floodproof the structures an additional 3 feet above the BFE.



If a state, local, tribal or territorial government or federal agency has adopted a higher standard applicable to a specific project, FEMA will require the higher standard.

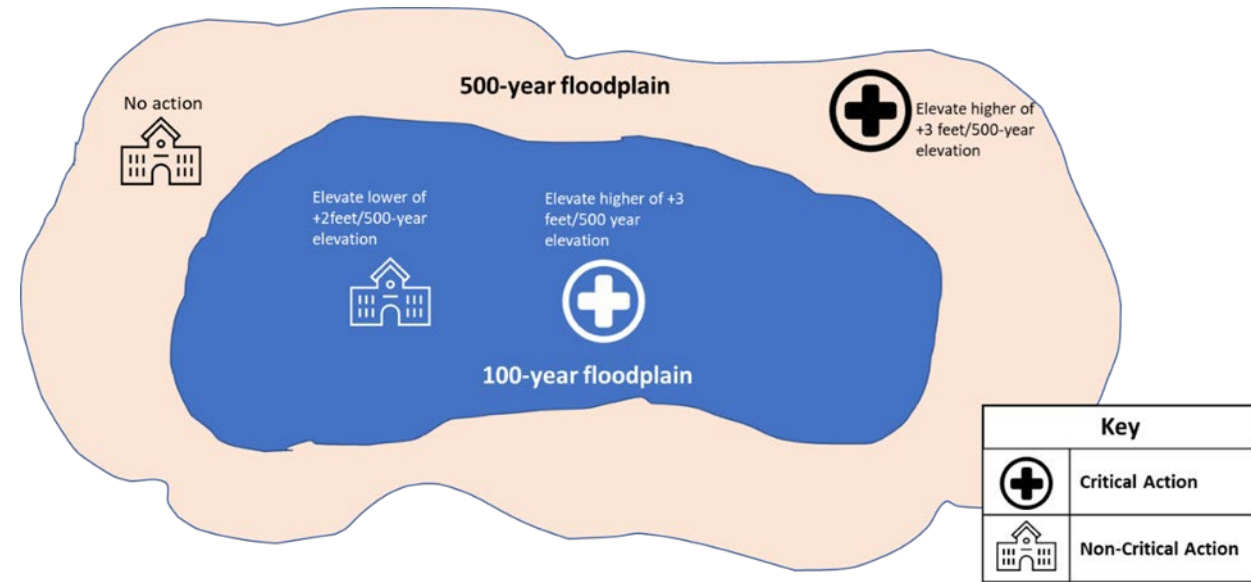


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What are the requirements for non-critical actions?

Only applies to structures in 1% (100 YR) annual chance:

- Applicants must elevate or floodproof structures to the 0.2% annual chance (500-year) flood elevation or an additional 2 feet above the base flood elevation (BFE), whichever is **lower**.
- For those areas where the 0.2% annual chance (500-year flood elevation) has not been established, applicants must elevate or floodproof the structures an additional 2 feet above the BFE.



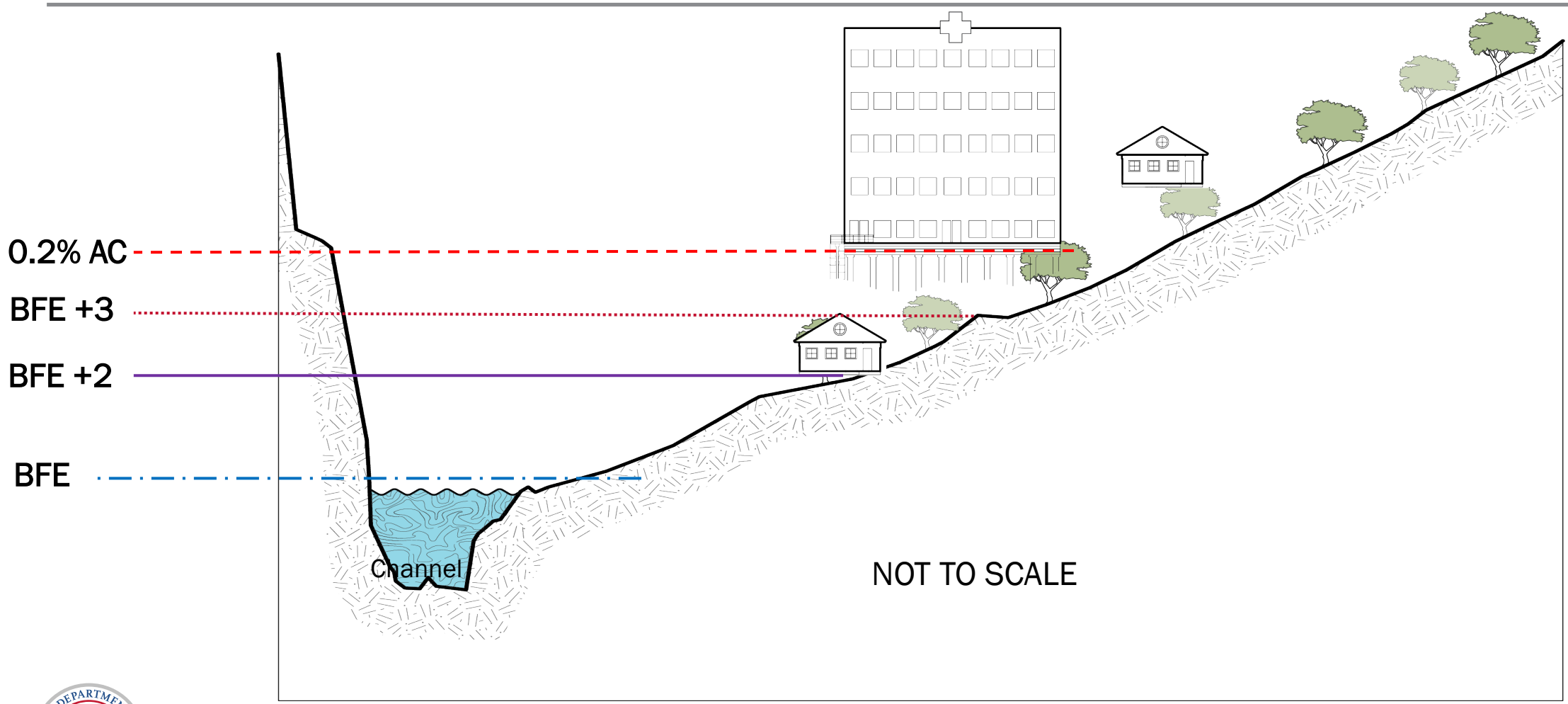
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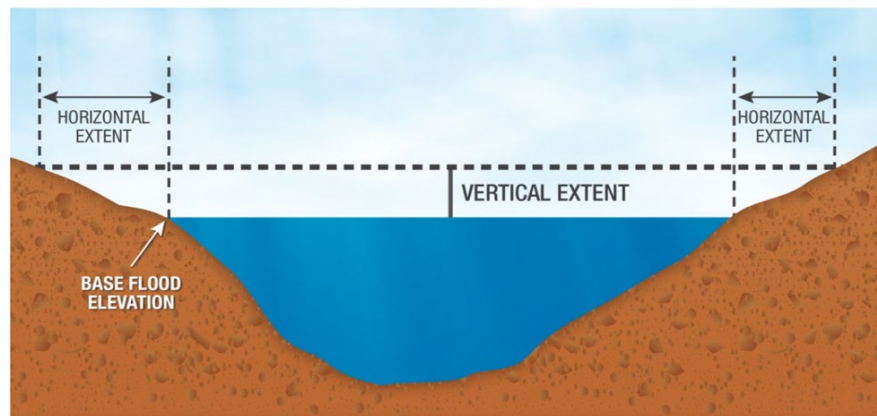
FFRMS FLOODPLAIN – DRAFT FIGURE

- - - 0.2% annual chance (500 year) flood elevation
- ⋯ BFE +3 feet
- BFE +2 feet
- · - · 1% annual chance (100 year/base) flood elevation (BFE)



Rulemaking - Beyond Partial Implementation

- 44 CFR Part 9 – Floodplain Management and Protection of Wetlands.
 - Notice to amend Part 9 published Fall 2022
- Notice of Proposed Rulemaking publication anticipated – 2023*
 - There will be a 60-day public comment period
- Final Rule publication anticipated – 2024*
- Full FFRMS implementation will expand floodplain management requirements to a higher vertical flood elevation and corresponding horizontal floodplain.



***Subject to change**



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