

Federal Flood Risk Management Standard – FFRMS – EO 13960




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Agenda

- What Is FFRMS?
- Who Does It Affect?
- Where Does It Apply?
- Implementation
- FFRMS & NFIP




1.1

What is the FFRMS?

- Federal Flood Risk Management Standard was established in January 2015 by Presidential Executive Order 13690
- Purpose is to improve the resilience of communities and Federal assets against impacts of flooding




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FFRMS

Authorities

- Part of national policy on resilience and risk reduction as part of the President's Climate Action Plan of 2013
- Flooding impacts expected to increase over time due to climate change
- 1980 – 2013, >\$260 billion in flood related damages




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Executive Orders 11988 & 13690

- Floodplain Management Guidelines - EO 11988 applies to **federal** agencies to avoid long- & short-term adverse impacts to floodplains (issued in 1977)
- EO 13690 builds upon EO 11988




1.4

Executive Orders 11988

Authorities

EO 11988: Floodplain Management

- Avoid adverse impacts and development
- Minimize destruction and preserve natural and beneficial value




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EIGHT-STEP DECISION-MAKING PROCESS

1. Determine if action is in a floodplain
2. Involve public decision-making process
3. Determine if there is a practicable alternative
4. Identify impacts and support of development
5. Mitigate adverse impacts and support
6. Re-evaluate alternatives
7. Announce and explain decision to the public
8. Implement action with appropriate mitigation




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EO 13690

- Applies to all federal actions in or affecting floodplains including:
 - Acquiring, managing, and disposing of federal lands and facilities
 - Providing federally undertaken, financed, or assisted construction and improvements
 - Conducting federal activities and programs affecting land use, including but not limited to water and land related resource planning, regulating, and licensing activities



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EO 13690

- Applies to FEMA
 - Hazard Mitigation Assistance Grants
 - Public Assistance Programs
 - Any other FEMA grants when they fund construction activities in or affecting a floodplain




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EO 13690 – Overall Requirements

- Expands boundary of floodplains for federal actions
- Requires multi-step “practicable alternatives analysis” for any federal action proposed within or may affect this newly defined floodplain
- Requires greater public notice




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Implementation

- Federal departments and agencies can select implementation approach that best aligns with their missions, authorities, and program
- States that Federal agencies shall use natural systems, ecosystem processes, and nature-based approaches when developing alternatives for consideration



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Implementation

- FFRMS expands boundaries both the vertical elevation and the corresponding lateral area of the floodplain to account for the effect of climate change
- Requires qualified staff to review and analyze climate informed science for critical actions to determine if a project is within the FFRMS floodplain



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Implementation

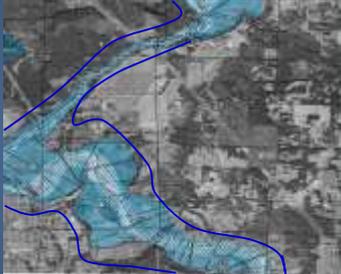
- Elevation and the corresponding lateral expansion of corresponding floodplain determined using one of the following approaches:
 - BFE + new vertical addition due to best-available data (climate change); OR
 - Freeboard – 2' or 3' above BFE: OR
 - 0.2% chance annual flood (500 year flood) elevation



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Implementation

- Extends floodplain horizontally




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Implementation

- Periodic updates required to account for advances in sciences
- Requires annual assessments by federal departments and agencies to determine if updates are warranted
- Identify gaps and areas for improvements
- Full update every 5 years
- Include updates from building sciences International Construction Code




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Implementation

- FEMA's Technical Mapping Advisory Council is charged with recommending how to incorporate projected sea-level rise and other future climate change impacts into the existing flood study process




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FFRMS – and the NFIP

- Will not affect the standards or rates of the NFIP
- Will not change the minimum floodplain management criteria in 44 CFR Part 60
- Will continue to identify and map flood prone areas and designate flood risk and zones based on the 1% annual chance floodplain using available engineering methods and depict zones on FIRMS
- Will not require property owners and renters to obtain insurance if they are outside of the SFHA



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FFRMS and the NFIP

- Will not incorporate the expanded floodplain delineation or elevated flood heights into the FIRMS
 - Individual mortgage lenders continue to have the discretion to require property owners to obtain flood insurance for areas both inside and outside the SFHA as a condition of their mortgage financing
- Will not impact a flood insurance policy's Increase Cost of Compliance (ICC)




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FFRMS – Does not...

- Does not apply to private investments in structures, facilities, or homes unless the private party is receiving federal funds for the construction activity that occurs in or affecting floodplain



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Questions?



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