

## INTRODUCTION

As communities begin to recover from the devastating effects of May/June 2015 flooding in Texas, it is important to recognize lessons learned and employ mitigation actions that ensure structures are rebuilt stronger, safer, and less vulnerable to future flooding events.

Prior to this flood event, the Federal Emergency Management Agency (FEMA), as administrator of the National Flood Insurance Program (NFIP), was in coordination with the Guadalupe-Blanco River Authority (GBRA) to revise the Flood Insurance Rate Maps (FIRMs) with updated engineering analysis. The availability of this locally produced data allowed quick production of flood recovery data and exhibits for local use.

Advisory Base Flood Elevations (ABFEs) are developed using sound science and engineering based on more recent data and improved study methodologies, compared to existing FIRMs. ABFEs will likely reflect higher flood elevations than the current regulatory FIRMs. Property and business owners should check with their local building officials to fully understand the impacts for using ABFEs in rebuilding efforts.

ABFEs will be available for portions of Hays, Caldwell, and Guadalupe Counties in Texas, including:

- Blanco River and Cypress Creek near Wimberley
- Blanco River near San Marcos
- San Marcos River near Martindale along the Caldwell and Guadalupe County lines

FEMA has prepared the frequently asked questions below to better explain the implications of ABFEs.

View where ABFEs will be issued and learn more about their impacts at:  
[www.riskmap6.com/Community.aspx?sid=5](http://www.riskmap6.com/Community.aspx?sid=5).

Find out if an ABFE exists for your location on our interactive web map:  
<http://apps.femadata.com/RebuildTXmap/>

## **1. GENERAL ADVISORY BASE FLOOD ELEVATION (ABFE) QUESTIONS**

### **1.1 WHAT ARE ADVISORY BASE FLOOD ELEVATIONS (ABFEs)?**

ABFEs provide an updated analysis of the true 1% annual chance flood hazard elevations in a given area. Following large storm events, such as the recent rainfalls in Texas, FEMA performs an assessment to determine whether the 1% annual chance flood event, shown on the effective FIRMs, adequately reflects the current flood hazard. In areas of Hays, Caldwell, and Guadalupe Counties, the analysis of new data shows current Base Flood Elevations exceed the Base Flood Elevations on the effective FIRM. As a result, FEMA is providing ABFEs as a tool to help communities recover and rebuild in ways that will make them more resilient to future flood events.

ABFEs can be used by Federal, State, and local officials, building officials, planning staff, builders and architects, insurance professionals, and property owners to make informed decisions during rebuilding that reduce losses from future flood events, safeguard lives, and inform private and public investment decisions in rebuilding.

### **1.2 HAS FEMA ISSUED ABFEs IN THE PAST? IF SO, WHERE, AND WAS IT SUCCESSFUL?**

Yes, FEMA developed ABFEs in New York and New Jersey following Hurricane Sandy in 2012 and after in Louisiana and Mississippi after Hurricane Katrina in 2005. Many communities adopted ABFEs, which resulted in home and business owners building higher – making their structures less vulnerable to floods. In Mississippi and Louisiana, this also meant lower flood insurance premiums for many policy holders when FIRMs were updated.

### **1.3 WHERE WILL ABFEs BE ISSUED IN TEXAS?**

ABFEs will be available for portions of Hays, Caldwell, and Guadalupe Counties in Texas, including:

- Blanco River and Cypress Creek near Wimberley
- Blanco and San Marcos Rivers near San Marcos
- San Marcos River near Martindale and along the Caldwell and Guadalupe County lines

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<http://apps.femadata.com/RebuildTXmap/>.

#### **1.4 HOW WERE ABFEs DEVELOPED FOR AREAS IMPACTED IN TEXAS?**

Prior to recent Texas floods, FEMA was in coordination with the Guadalupe-Blanco River Authority (GBRA) to revise the area's Flood Insurance Rate Maps (FIRMs) with an updated riverine analysis. The data used in this analysis was collected in coordination with officials from the GBRA, the State of Texas, and the U.S. Army Corps of Engineers (USACE). The availability of this analysis made it possible for FEMA to quickly produce ABFEs and additional flood recovery data to help local communities understand their current flood risk as they rebuild.

#### **1.5 WHAT INFORMATION WILL ABFEs INCLUDE THAT WILL BE AVAILABLE TO STAKEHOLDERS?**

The ABFE effort will prepare the following information for use during local recovery efforts:

**Advisory Base Flood Elevation (ABFE) Maps** more accurately reflect the current 1% annual chance flood hazard elevations in areas that have recently been impacted by floods. ABFE maps include advisory base flood elevations and the associated advisory flood hazard zone.

**Flood Depth Grids** estimate flood depth values within a mapped advisory Special Flood Hazard Area (SFHA). They help to visualize and increase understanding of the variability of risk throughout the identified SFHA. The flood depths shown on the map exhibits are estimated for the 1% annual chance storm event. This information aids in communicating property-specific flood risk in terms that are more relevant to property owners – depth of water in their home instead of elevation relative to sea level.

**Areas of Expanded Flood Risk** show the footprint of changes in between the effective Special Flood Hazard Area (SFHA) and the advisory SFHAs, allowing communities to investigate the change in risk due to physical and meteorological differences in their vicinity. The “increase” polygons identify locations along the streams where the 1% and/or 0.2% advisory floodplain areas have expanded.

**Advisory Data Layers** are the geospatial layers that depict the Advisory Base Flood Elevation, advisory SFHA, Estimated Flood Depth mapping, and Areas of Expanded Risk mapping. These layers are available through FEMA's GeoPlatform at <http://apps.femadata.com/RebuildTXmap/>.

**Methodology Report for ABFEs** summarizes the methodologies, assumptions, and data sources used in developing the advisory data layers and maps.

#### **1.6 WHO SHOULD USE ABFEs?**

Communities that submit requests for FEMA recovery or mitigation activities (e.g. Public Assistance, Hazard Mitigation Grants) should review the advisory flood hazard information for submitted project areas. FEMA is required to determine and utilize the most restrictive information and flood hazard determination for project areas being reviewed. FEMA reviews ABFEs and exhibits, as well as the current effective Flood Insurance Rate Map, community floodplain ordinance requirements, and other available flood hazard information if available.

Where the ABFEs are found to be higher than the current flood hazard information and the design elevations adopted by the community for the location of the proposed project, the ABFE will be used as the minimum design standard for the project.

When communities receive advisory flood hazard information or have evidence that there is an increased flood hazard risk, communities have a responsibility to evaluate and prudently use this information for actions in the floodplain to ensure that structures are not vulnerable to flood damage. FEMA recommends that community officials (including building and floodplain management officials), property owners, business owners, architects, builders, and engineers use this information in their rebuilding efforts when ABFEs depict expanded flood hazards and higher flood elevations. If a community chooses to utilize advisory, draft, or preliminary flood hazard information for decision-making during recovery, it is advised that the community formally adopt the information. Neglecting to take into consideration advisory or other available flood hazard information that evidences an increased flood risk, and not taking reasonable action to ensure that the health, safety, and property of their citizens are protected, may subject the community to potential liability when flooding occurs.

### **1.7 HOW CAN ABFEs BE ACCESSED?**

ABFE map exhibits are available on [www.RiskMAP6.com](http://www.RiskMAP6.com) or using the hyperlinks below:

Caldwell County, Texas – <http://riskmap6.com/Community.aspx?cid=277&sid=5>

Guadalupe County, Texas – <http://riskmap6.com/Community.aspx?cid=343&sid=5>

Hays County, Texas – <http://riskmap6.com/Community.aspx?cid=354&sid=5>

Each of these county specific sites will include the following information for public and internal access:

- Interactive Advisory Base Flood Elevation (ABFE) Index
- Advisory Base Flood Elevation Water Surface Elevation Profiles
- Interactive Expanded Flood Risk Areas Index
- Interactive Estimated Flood Depth Index

This site also contains guidance to enable users to make informed decisions regarding building/rebuilding. Digital information will also be available in as interactive map application at <http://apps.femadata.com/RebuildTXmap>.

### **1.8 HOW WILL THE HIGH WATER LEVELS FROM TEXAS FLOODING BE FACTORED INTO THE ADVISORY INFORMATION?**

Stream gages were monitored by the United States Geological Survey (USGS) throughout May and June 2015. FEMA worked with the Guadalupe-Blanco River Authority, U.S. Army Corp of Engineers, and USGS to revise the hydrologic analysis along the streams for which ABFEs were prepared. These agencies used the data collected on flood water elevation during recent floods to update the analysis to determine the amount of water expected during a 1% annual chance flood event. This data is included in the engineering models, and it is reflected in the issued ABFEs.

**1.9 WHY ARE SOME ABFEs HIGHER THAN THE ELEVATIONS SHOWN ON THE EFFECTIVE FIRMS?**

Flood risk can change over time due to changes in climate, population, development in and around the community, and other factors. The Base Flood Elevations (BFEs) shown on the current, effective FIRMs are based on studies that were performed more than 20 years ago. ABFEs are based on information from flood analysis already underway before the Texas floods, and include updated gage analysis data from recent floods, and topographic data. As a result, ABFEs may reflect higher elevations than the BFEs shown on current, effective FIRMs.

**1.10 Why do the ABFEs show some elevations lower than effective FIRM elevations?**

The ABFEs are based on the 1% annual chance flood event. In some areas, the ABFEs may show elevations lower than the effective FIRM as a result of more precise data or changes in physical conditions that are included in the engineering analysis. The elevations of the 1% annual chance flood are the NFIP standard for floodplain management. It is important to note that buildings constructed to this standard are still vulnerable to the effects of larger events and rebuilding efforts should adhere to the most restrictive elevations to better protect against future flood events.

**2. FLOODPLAIN MANAGEMENT QUESTIONS ON THE USE OF ABFEs AND ADVISORY MAPS FOR RECONSTRUCTION**

**2.1 IS MY COMMUNITY REQUIRED TO ADOPT THE ADVISORY MAPS AND ABFEs FOR RECONSTRUCTION TO REMAIN ELIGIBLE TO PARTICIPATE IN THE NFIP?**

No. A community participating in the NFIP is not required to adopt the advisory maps and ABFEs. However, FEMA encourages communities and property owners to utilize the ABFEs in their building/rebuilding efforts when ABFEs depict expanded flood hazards and higher flood elevations. When communities receive advisory flood hazard information or have evidence that there is an increased flood hazard risk, communities have a responsibility to evaluate and prudently use this information for actions in the floodplain to ensure that structures are not vulnerable to flood damage. Using higher elevations during reconstruction may minimize future damages due to flood.

If a community chooses to utilize advisory flood hazard information for decision-making during recovery, it is advised that the community formally adopt the information. Neglecting to take into consideration advisory or other available flood hazard information that evidences an increased flood risk, and not taking reasonable action to ensure that the health, safety and property of their citizens are protected, may subject the community to potential liability when flooding occurs. FEMA will provide technical assistance to communities in adopting and implementing ABFEs.

**2.2 WHAT ARE THE BENEFITS TO MY COMMUNITY OF USING OR ADOPTING ABFEs?**

When ABFEs depict expanded flood hazards and higher elevations, using ABFEs for rebuilding can reduce the vulnerability of structures to flooding and flood damages. Constructing buildings to higher elevations of ABFEs may decrease the cost of flood insurance, as well as the cost to recover from future storm and flood events. While the initial cost to rebuild to ABFEs may be slightly higher, communities and property and business owners will save money over the long-term by having structures that are more resistant to costly flood damage. FEMA will provide technical assistance to communities in adopting and implementing ABFEs.

**2.3 IF MY COMMUNITY DECIDES TO ENFORCE HIGHER ELEVATIONS FROM ABFEs, WILL IT NEED TO AMEND ITS FLOODPLAIN MANAGEMENT REGULATIONS AND/OR THE INTERNATIONAL BUILDING CODES® TO REFLECT ABFEs?**

Generally, yes. The community will need to adopt the ABFEs, and your floodplain administrator will need to enforce the amended regulations where ABFEs depict expanded flood hazards and higher elevations than the effective FIRM and Flood Insurance Study (FIS). International Building Codes would not be modified, as these are the basis for minimum standards. By adopting ABFEs, the community will have the option to regulate construction to a higher standard than shown on the FIRM and FIS and help reduce future flood damage. FEMA will provide technical assistance to communities in adopting and implementing ABFEs.

**2.4 IN AREAS WHERE THE IMPACTS OF TEXAS FLOODING ELEVATIONS EXCEED ABFEs, SHOULD COMMUNITIES BUILD HIGHER?**

Yes. It is good practice to build higher. Some options that communities and property owners have to provide additional protection include:

- Adopting or using freeboard on top of ABFEs.
- Using pile or column foundations to elevate residential buildings as an alternative to traditional elevation methods.
- Using wet or dry floodproofing to protect non-residential buildings.

**2.5 CAN MY COMMUNITY ADOPT A FREEBOARD REQUIREMENT ON TOP OF ITS CURRENT BASE FLOOD ELEVATIONS (BFEs) AS AN ALTERNATIVE TO ADOPTING ABFEs?**

Yes. However, communities should use caution in adopting BFEs plus freeboard if those elevations are lower than ABFEs. In these situations structures will be more susceptible to flood damage than structures built to the ABFE or higher. Furthermore, structures constructed with the lowest floor equal to or higher than the ABFE could substantially reduce your community members' current and future flood insurance premiums – and their risk.

**2.6 WHEN FEMA PROVIDES FINAL FIRMS THAT REPLACE ABFEs, WILL MY COMMUNITY BE REQUIRED TO ADOPT THE REVISED FLOOD INSURANCE STUDY AND FIRMS?**

Yes. Any time that FEMA revises the effective FIRMs, the community must adopt or amend their floodplain management regulations to incorporate the new data and meet any additional floodplain management requirements. The updated flood risk analysis used to develop the ABFEs will eventually be part of the larger regulatory update to the FIRMs. Additional information about adopting FIRMs can be found in FEMA's brochure, *Adoption of Flood Insurance Rate Maps by Participating Communities*, FEMA 495 – September 2012: <http://www.fema.gov/media-library/assets/documents/30451>.

### **3. FLOOD INSURANCE IMPLICATIONS**

**3.1 WHAT IS A SPECIAL FLOOD HAZARD AREA (SFHA)?**

Land areas that are at high risk for flooding are called Special Flood Hazard Areas (SFHAs), or floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs). A structure located within an SFHA has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage.

A property owner will be required to carry flood insurance if the property is located in an SFHA and a loan is secured by a federally regulated lender.

**3.2 WHAT IS INCREASED COST OF COMPLIANCE (ICC) COVERAGE?**

ICC coverage is a standard coverage in most NFIP policies. If your structure is located in an SFHA and has been declared by your community to be substantially damaged due to flooding, ICC coverage provides up to \$30,000 of the cost to help elevate, floodproof (non-residential only), demolish, or relocate your structure to bring it into compliance. ICC coverage is in addition to the coverage you receive to repair flood damages; however, the total payout on a policy may not exceed \$250,000 for residential buildings and \$500,000 for non-residential buildings.

**3.3 IF COMMUNITIES ADOPT AND UTILIZE ABFEs, HOW WILL THAT AFFECT PROPERTY OWNERS' FLOOD INSURANCE PREMIUMS?**

Adopting higher standards based on ABFEs will not change the zones or elevations currently in effect, and premiums will continue to be rated based on the flood map currently in effect and the lowest floor of the building. If the building is rebuilt to the higher ABFE instead of current BFE, it will have a lower flood insurance premium now. In addition, when the new study has been completed and the new flood maps become effective, that information used to determine the ABFEs will inform the *new elevation* (BFE) for determining your flood insurance premium. As a result, building even higher than the current ABFEs could result in even higher savings when the new maps become effective.

**3.4 WHAT WILL HAPPEN TO RENEWAL RATES FOR EXISTING FLOOD INSURANCE POLICIES WHEN THE FIRMS ARE REVISED IN THE FUTURE TO REFLECT NEW, HIGHER ELEVATIONS?**

As flood maps are updated, flood zones, BFEs, and associated premiums could change to reflect the new flood risk. If the new effective FIRM has BFEs that are higher, residents and business owners whose buildings are below the new level could eventually be required to pay substantially higher premiums for flood insurance.

**3.5 IF A STRUCTURE WAS SUBSTANTIALLY DAMAGED, WILL INCREASED COST OF COMPLIANCE (ICC) BENEFITS BE AVAILABLE TO HELP COVER THE COSTS TO ELEVATE OR PROTECT THE STRUCTURE TO THE BFE OR ABFE?**

Yes, if the structure is insured and in an SFHA, ICC may be available to help policyholders reduce the risk of damage from future floods by helping fund elevating, flood proofing (for nonresidential structures), demolishing, or relocating their structure to bring it into compliance. Structures need to be elevated or protected to the elevation the community has adopted and is enforcing throughout the community, whether effective BFE, ABFE, or other design elevation. This coverage is in addition to the building coverage for the repair of the actual physical damages from flooding, but cannot exceed the total payout limit on a policy, which is \$250,000 for residential buildings and \$500,000 for non-residential buildings.

**3.6 IF A SECOND FLOOR IS ADDED TO THE HOUSE AND THE LOWEST FLOOR IS CONVERTED TO PARKING, STORAGE, OR ACCESS, IS THIS ELEVATION TECHNIQUE ELIGIBLE FOR ICC?**

No. ICC will only help cover if the structure meets the insurance definition of an elevated structure.

**3.7 IF A PROPERTY OWNER DEMOLISHES A HOUSE AFTER BEING DAMAGED, IS THE PROPERTY OWNER ELIGIBLE FOR UP TO \$30,000 TO ELEVATE A NEW HOUSE?**

Yes, if the structure was insured prior to the damage, if the elevation is to the BFE, BFE plus freeboard, or the ABFE as required by the community, and the structure is in a mapped floodplain on the current effective FIRM. ICC will cover up to \$30,000 for any combination of the following activities:

- Elevation
- Flood proofing (non-residential buildings only)
- Relocation
- Demolition

**3.8 IF A COMMUNITY IS DEMOLISHING DAMAGED STRUCTURES, BUT NOT DEMOLISHING THE SLAB, WILL ICC COVER DEMOLISHING THE SLAB?**

Yes. ICC will cover the demolition of the slab, but ICC will not cover the demolition cost that has already been paid for from another funding source.

### **3.9 CAN A RESIDENTIAL STRUCTURE BE ELEVATED FOR \$30,000?**

It depends. There are many factors that affect the costs associated with raising houses. Factors such as size of a home, construction type including foundation type, condition and shape of home, condition of slab, elevating utilities, and most importantly the height of elevation, should be considered.

### **3.10 WHAT OTHER RESOURCES ARE AVAILABLE ON ICC COVERAGE AND STRUCTURAL ELEVATION?**

#### ICC Resources:

National Flood Insurance Program Increased Cost of Compliance Coverage, Guidance for State and Local Officials, FEMA 301/September 2003

[www.fema.gov/media-library/assets/documents/1973?id=1532](http://www.fema.gov/media-library/assets/documents/1973?id=1532)

Increased Cost of Compliance Brochure, F-663/March 2007

[www.fema.gov/media-library/assets/documents/12164](http://www.fema.gov/media-library/assets/documents/12164)

Increased Cost of Compliance Fact Sheet

[www.fema.gov/media-library/assets/documents/1130](http://www.fema.gov/media-library/assets/documents/1130)

Eligible Allowances under the Standard Flood Insurance Policy

[www.fema.gov/media-library/assets/documents/31583](http://www.fema.gov/media-library/assets/documents/31583)

Information about Increased Cost of Compliance (ICC) can be found at

[www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage](http://www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage)

#### FEMA Publications:

Engineering Principles and Practices of Retrofitting Floodprone Residential Structures, FEMA 259/Third Edition, 2012 [www.fema.gov/media-library/assets/documents/3001](http://www.fema.gov/media-library/assets/documents/3001)

Homeowner's Guide to Retrofitting, Six Ways to Protect Your House from Flooding,

FEMA 312/Third Edition, 2014 [www.fema.gov/media-library/assets/documents/480](http://www.fema.gov/media-library/assets/documents/480)

#### USACE Flood Proofing Publications:

Raising and Moving a Slab-on-Grade House with Slab, 1990

Flood Proofing - How to Evaluate Your Options, 1993

A Flood Proofing Success Story Along Dry Creek at Goodlettsville, Tennessee, 1993

These and other publications can be found on the following website:

[www.usace.army.mil/Missions/CivilWorks/ProjectPlanning/nfpc.aspx](http://www.usace.army.mil/Missions/CivilWorks/ProjectPlanning/nfpc.aspx)

### **3.11 HOW DOES RECENT FLOOD INSURANCE LEGISLATION IMPACT HOW I REBUILD?**

While the legislation passed by Congress in 2012 and 2014 did affect rates and rating options, the elevation a policyholder must use to rebuild their structure typically has the biggest impact on flood insurance rates.

Additionally, as of April 1, 2015 all policies began receiving a new annual surcharge as required by the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). All primary residential policies now receive an annual \$25 HFIAA surcharge; all other policies (e.g., secondary homes, businesses, condominiums) receive an annual \$250 HFIAA surcharge.

Outside of this change, the greatest impact a policyholder in a high-risk area can have on their current and future insurance premium is how high they rebuild above the current flood map's BFE; e.g., to the ABFE or higher.

## **4. COMMUNITY RATING SYSTEM**

### **4.1 CAN MY COMMUNITY GET CREDIT UNDER THE NFIP COMMUNITY RATING SYSTEM (CRS) FOR ADOPTING ABFEs OR FREEBOARD?**

Yes, if your community participates in the NFIP's CRS program. Policyholders in these communities receive discounts on their flood insurance premiums because their communities are implementing floodplain management programs that go beyond the minimum requirements of the NFIP. Communities could receive CRS credit for adopting and enforcing higher elevations of ABFEs or for adopting and enforcing freeboard requirements. Credits for adopting ABFEs would be in effect until a revised FIRM became effective.

Additional information on CRS can be found at:

<http://www.fema.gov/national-flood-insurance-program/community-rating-system>

## **5. APPLICATION OF ABFEs TO FEMA DISASTER GRANTS AND ASSISTANCE PROGRAMS**

### **5.1. WILL FEMA USE ABFEs FOR FEMA RECOVERY AND MITIGATION GRANT PROJECTS?**

Yes. FEMA Recovery and Mitigation activities and programs must use the best flood hazard information available prior to obligation of Federal funds. FEMA is required to look at all available information sources and apply the most restrictive elevations to the project.

## **5.2 WHY MUST FEMA USE ABFEs FOR FEMA DISASTER GRANTS AND ASSISTANCE PROGRAMS?**

FEMA is taking action to reduce the risks of flood loss, minimize impacts of floods on human safety, health, and welfare, and restore and preserve the natural and beneficial values served by floodplains in carrying out our programs. FEMA grants supporting construction, repair, rehabilitation, and/or improvements in or affecting floodplains are subject to Executive Order 11988, codified in 44 CFR Part 9. All available information sources must be reviewed to determine whether a project area is within a designated floodplain and to identify the flood zone and 1% and 0.2% flood elevation. FEMA is required to follow an eight-step decision-making process for any action with the potential to affect floodplains and must involve the public throughout the decision-making process. FEMA is providing significant investment to help communities recover from the impacts of recent flooding in Texas. FEMA's responsibility is to ensure the Federal investment is wise, sound, and based on the best scientific information available. This will also increase community resilience related to recovery, siting and evaluation of critical facilities and other FEMA infrastructure restoration projects, and will help guide decisions regarding recovery and hazard mitigation in affected areas to reduce future damages.

## **5.3 HOW WILL FEMA USE ABFEs IN THE MITIGATION AND RECOVERY PROGRAMS?**

ABFEs are one of the information sources used to determine the best available information to make sound decisions during recovery and rebuilding in order to mitigate losses from future flood events, and protect lives and investments in rebuilding. FEMA will use ABFEs to determine whether flood hazards have expanded or BFEs are higher than the effective FIRM. When higher than the FIRM or the community's design standard, the ABFEs will establish the flood zone boundaries and minimum flood elevations required for project design and performance standards. Activities implemented under FEMA Individual Assistance, Public Assistance, and Mitigation programs must comply with the Advisory Base Flood Elevations, where higher than the FIRM or the community's design standard, to help mitigate future events.

## **5.4 IF LOCAL FLOODPLAIN MANAGEMENT ORDINANCES ARE MORE STRINGENT THAN THE FEMA ABFEs, WHICH STANDARD WILL FEMA USE FOR DISASTER ASSISTANCE AND GRANT DECISIONS?**

FEMA-funded grant activities and projects must be consistent with all Federal, State, and local requirements, laws, and ordinances. FEMA looks at all available information sources to determine the best available information to be applied to the elevation requirements of a project area. If the local codes and standards are the more stringent requirements, projects must be designed to the higher standard.

## **5.5 WHAT HAPPENS IF THE BEST AVAILABLE INFORMATION CHANGES?**

What constitutes best available information may change over the course of the recovery process. To be consistent with FEMA regulations in 44 CFR 9.11(d)(6), no FEMA-funded project shall be built to a floodplain management standard that is inconsistent with the NFIP or less restrictive than the community floodplain management regulations that meet or exceed the minimum NFIP requirements. That information must be considered when making recovery decisions.