FEMA Risk Rating 2.0 Changes

There will be many new changes with Risk Rating 2.0 for the National Flood Insurance Program (NFIP) that will apply to all renewed policies beginning April 1st 2022.

Below is a list of ways to possibly decrease your NFIP flood insurance rate within the new rating system.

### First Floor Elevation
Ensure the (FFE) calculated by FEMA is accurate. The FFE will be presented in your insurance documents. You may provide an Elevation Certificate to your insurance agent if you believe the actual FFE is higher.

### Check Accuracy
Check with your insurance agent that the calculated square footage of the home is accurate.

### Check Residence
Check with your insurance agent that the home is listed as your primary residence.

### Equipment and Machinery Credit
The flood risk to equipment and machinery is now determined by its relative elevation to the First Floor Elevation (FFE), instead of the Base Flood Elevation (BFE).

To receive the Equipment and Machinery Credit (maximum of 10% off) all equipment must be elevated above the FFE. Field C2.e in Elevation Certificate will demonstrate the equipment is above the FFE.

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See Diagrams above for Guidance on Location

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Caroline Schnell, Floodplain Management Technician
City of Charleston | Department of Stormwater Management
schnellc@charleston-sc.gov | (843) 579-6481