

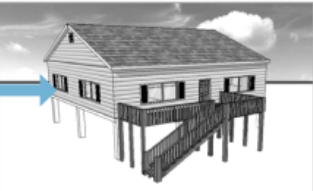





FEMA Risk Rating 2.0 Changes

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.

Table 17. M&E Location for Discount Eligibility

Diagram Showing Location	Guidance on Location
	<p>Slab on Grade (Non-Elevated)</p> <ul style="list-style-type: none"> • One floor: Elevated at least to the height of the attic • More than one floor: Elevated to the height of the second floor or higher
	<p>Basement (Non-Elevated)</p> <ul style="list-style-type: none"> • Elevated to the height of the floor above the basement or higher
	<p>Elevated Without Enclosure on Posts, Piles or Piers</p> <ul style="list-style-type: none"> • Elevated to the height of the lowest elevated floor or higher
	<p>Elevated With Enclosure on Posts, Piles or Piers</p> <ul style="list-style-type: none"> • Elevated to the height of the lowest elevated floor or higher
	<p>Elevated With Enclosure Not Posts, Piles or Piers</p> <ul style="list-style-type: none"> • Elevated to the height of the lowest elevated floor or higher
	<p>Crawlspace (Elevated or Non-Elevated Subgrade Crawlspace)</p> <ul style="list-style-type: none"> • Elevated to the height of the floor above the crawlspace or higher

See Diagrams above for Guidance on Location



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.

Get in touch:

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