

Risk Rating 2.0 Fact Sheet

Updated April 6, 2021

What is Risk Rating 2.0?

- x Risk Rating 2.0 is an effort by the Federal Emergency Management Agency (FEMA) to design how a property's flood risk and flood insurance rates are determined under the National Flood Insurance Program (NFIP)
- x Once Risk Rating 2.0 is fully implemented, FEMA claims that NFIP flood insurance rates for existing policies will decrease or have an increase of \$10 or less per month, which is less than 1 percent of

have been paid

- x The new ratings will be equitable, easy to understand, and
- x Implementation will be phased in over time

