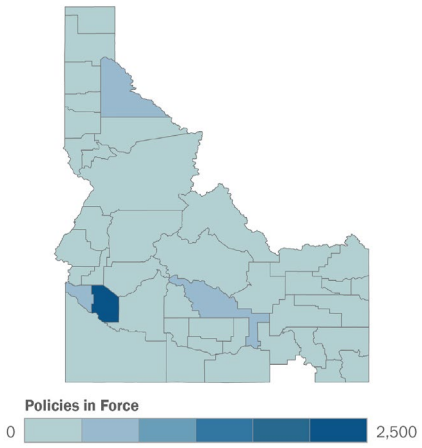
Idaho — Risk Rating 2.0

With the implementation of Risk Rating 2.0, FEMA delivers rates that more accurately reflect flood risk and ensure the National Flood Insurance Program will be here for this generation and generations to come.

National Flood Insurance Program in Idaho

NFIP Policies in Force by County in Idaho



A significant part of FEMA's NFIP Transformation is Risk Rating 2.0, which will fundamentally change the way FEMA prices insurance and determines an individual property's flood risk.

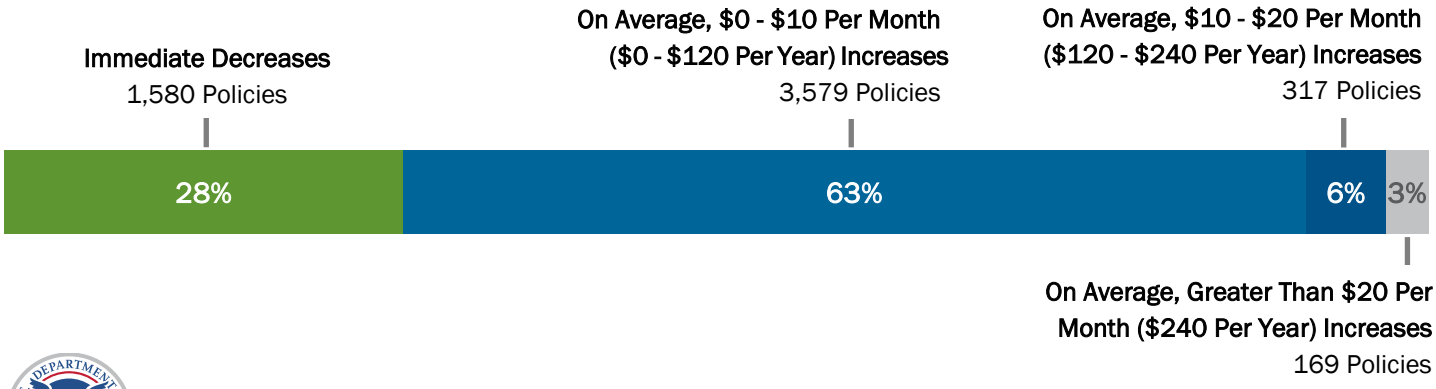
With Risk Rating 2.0, individuals will no longer pay more than their share in flood insurance premiums based on the value of their homes. Roughly two-thirds of policyholders with older pre-FIRM homes will see a premium decrease.

FEMA will reduce disaster-related suffering and disaster-related costs in Idaho through insurance and the mitigation of flood risks by leveraging advances in industry best practices, technology, and flood risk modeling.

FEMA's core mission and programs continue to emphasize purchasing flood insurance and pursuing mitigation options to achieve resiliency. While there are many policies in force in Idaho, there are still opportunities to increase participation in the program to improve resilience, as shown in the table below.

NFIP Policies in Force in ID	Properties in ID Not Covered by NFIP Policy	Average NFIP Claim Payout in ID in the Past 10 Years	Average Individual Assistance Claim Payout in ID in the Past 10 Years
5,600	624,000	$11,000	$0

Risk Rating 2.0 in Idaho

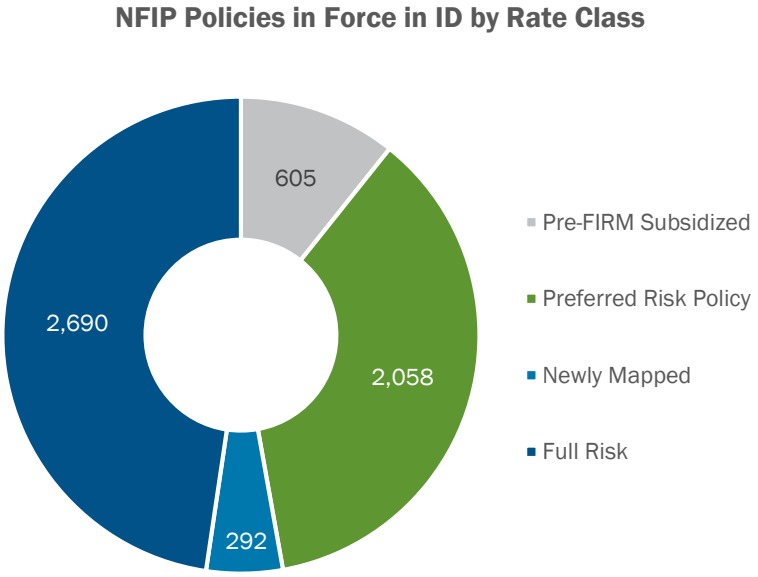


FEMA

Under the current methodology, all NFIP policyholders have been subject to premium increases every year. Risk Rating 2.0, from a premium increase perspective, does not deviate significantly from the current methodology except annual increases will eventually stop under Risk Rating 2.0 once the full-risk rate is realized. Premium increases will also be subject to the 18% per year cap set by Congress for most policies.

97% of current policyholders' premiums will either **decrease or increase by $20 or less per month** under Risk Rating 2.0.

What can you do? Mitigate to Reduce Rates in Idaho



The chart to the left identifies policyholders in Idaho who may need the most help to reduce flood insurance rates. They will be paying their true flood risk rate under Risk Rating 2.0, and by implementing mitigation measures while on a glidepath to their full risk rate, they can help reduce their costs.

The state plays a key role in leading those mitigation efforts through coordination and collaboration with communities. States, local communities, tribes, territories, and individuals should prioritize mitigation projects, mitigation planning, and the adoption or strengthening of building codes and zoning regulations to improve resilience and reduce flood insurance rates.

Participate in the Community Rating System (CRS)

Communities will continue to earn National Flood Insurance Program rate discounts of 5% - 45% based on the Community Rating System classification. The discount will be uniformly applied to all policies throughout the participating community, regardless of whether the structure is in the Special Flood Hazard Area (SFHA).



Currently, policyholders in CRS communities save an average of $162, or 15%, per year on their flood insurance policy. To date, there are 24,500 communities that participate in the Community Rating System.

As of Oct. 1, 2020, 23 communities in Idaho participate in the Community Rating System. To view the list of participating communities and their current class rating, visit www.fema.gov/community-rating-system.

Apply for Hazard Mitigation Assistance Grants

Hazard Mitigation Assistance (HMA) grants are available for pre-disaster and post-disaster mitigation projects. As of October 1, 2021 for new policyholders and April 1, 2022 for existing policyholders, projects involving installing flood openings per 44 CFR 60.3 criteria, elevating structures, and elevating machinery and equipment above the first floor (i.e. hot water heaters) may reduce rates both inside and outside SFHAs. For detailed information, refer to the "Risk Rating 2.0" fact sheet.

HMA Program	Program Information
Flood Mitigation Assistance (FMA)	• Pre-Disaster grant program • Obligations of $1.4 billion from 2004 to 2021 • More information: https://www.fema.gov/grants/mitigation/floods
Building Resilient Infrastructure and Communities (BRIC)	• Pre-disaster grant program • Obligations of $1.2 billion from 2020 to 2021 • More information: https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities
Hazard mitigation Assistance Grant Program (HMGP) and HMGP Post Fire	• Post-disaster grant program • Obligations of $15.3 billion from 1990 to 2021 • More information https://www.fema.gov/grants/mitigation/hazard-mitigation and https://www.fema.gov/grants/mitigation/post-fire

Take Action to Reduce Flood Risk

States, tribes, territories, local communities, and individuals can all take mitigation actions to reduce their flood risk and potentially reduce their flood insurance premiums.

STATES/TRIBES/TERRITORIES

- Promote/expedite pre-disaster HMA grant applications for FMA and BRIC.
- Prioritize, plan for, and take advantage of HMGP funding after a disaster occurs.
- Offer tax credits for flood mitigation.
- Establish and maintain a revolving loan fund for flood risk reduction projects.
- Promote higher regulatory standards for development.

LOCAL COMMUNITIES

- Participate in the Community Rating System.
- Prioritize mitigation grants for owners of Severe Repetitive Loss and Repetitive Loss properties.
- Apply for Hazard Mitigation Assistance grants through the state.
- Adopt and enforce building codes and zoning regulations.

PROPERTY OWNERS

- Buy flood insurance.
- Install flood openings or elevate the home, and elevate all machinery and equipment to a higher floor such as hot water heaters.
- After a flood, NFIP policyholders in the SFHA should consider using Increased Cost of Compliance (ICC) coverage to access up to $30,000 to help cover the cost of elevating, relocating, or demolishing substantially damaged structures.
    - For a structure to qualify as being substantially damaged, the total cost of repairs must be 50% or more of the structure's pre-flood market value. Non-residential buildings may choose floodproofing as an option in addition to elevation, relocation, or demolition.
- Severe Repetitive Loss and Repetitive Loss homeowners should contact their local floodplain manager and State Hazard Mitigation Officer to learn how up to 100% of mitigation project costs may be covered.

Additional Information

For more information on ICC and substantial damage, visit:

- https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance; and
- https://www.fema.gov/press-release/20201016/fact-sheet-substantial-damage-what-does-it-mean.