

# Flood Insurance Policyholders May Get Extra Money to Upgrade Structures

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**Release Date: February 12, 2018**

Request Funds within 60 Days of Receiving Substantial Damage Notice from Community

ORLANDO, Fla. — National Flood Insurance Program policyholders in Florida with damaged property may request additional money to reduce risks from hurricanes and other disasters.

Policyholders in Special Flood Hazard Areas who are repairing or rebuilding may receive extra funds—Increased Cost of Compliance—to upgrade a structure so it complies with local building regulations. SFHAs are high-risk flood areas according to NFIP.

ICC measures include elevating, demolishing, floodproofing or relocating a structure so it has enhanced resiliency to withstand storms and floods.

Insurance companies must receive a signed ICC Proof of Loss form within 60 days after a local official notifies a policyholder their structure is substantially damaged. This means the cost to restore a structure equals or exceeds 50 percent of its pre-damage market value.

Policyholders should also provide a contractor's estimate for the proposed ICC measures and copies of local construction permits. Insurance companies need these to consider an ICC claim.

NFIP policies may provide up to \$30,000 to apply ICC measures required to comply with local regulations. The amount supplements repair or rebuilding costs.

Home and business owners have six years from the date of loss to complete the required and approved ICC measures.



Policyholders may contact their local emergency management office for more information. They may find contact information online at [www.FloridaDisaster.org/counties](http://www.FloridaDisaster.org/counties).

### Other Sources of Financial Help

The U.S. Small Business Administration may be another source of funds to make a home or business safer and stronger.

Home and business owners who have an approved loan application may be eligible for additional funds to pay for structural enhancements. The funds would be in addition to the amount of the approved loan to repair or rebuild.

For more information, they may call the SBA at 800-659-2955 or TTY 800-877-8339. They may also go online to [sba.gov/disaster](http://sba.gov/disaster).

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

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Page 2 of 2