

FACT SHEET: National Flood Insurance Program's Increased Cost of Compliance Can Help with Rebuilding

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If you have a policy with the National Flood Insurance Program (NFIP) and your home was damaged extensively by flooding in Hurricane Michael and is located in a Special Flood Hazard Area, you can ask your claims adjuster or insurance agent about Increased Cost of Compliance (ICC) coverage.

Under this coverage, you may be eligible to receive up to \$30,000 to help pay the cost of bringing your home into compliance with your community's floodplain management requirements. Your community floodplain administrator can provide information about these requirements.

ICC coverage is in addition to the coverage for the repair of the building's actual physical damage caused by flooding.

After a flood, local officials determine whether a structure was "substantially damaged." Substantial damage means the cost to rebuild is more than 50 percent of the value of the home before the flood. A substantial damage determination means the home will have to meet current codes and ordinances when it is rebuilt.

ICC funds can help defray the costs of elevating, floodproofing, demolishing or relocating a residential structure. ICC coverage also is available on non-residential buildings, including public or government buildings such as schools, libraries and



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municipal structures insured under an NFIP policy.

You must file a request for ICC within 60 days from the substantial damage notice from your community. NFIP makes decisions about claims filed after 60 days on a case-by-case basis.

For more information on general flood insurance questions, contact your local floodplain administrator, NFIP at 800-427-4661, or your insurance agent. You can also email FloodSmart@dhs.gov to request information in a language other than English. Information also is available at [FEMA.gov](https://www.fema.gov) and [FloodSmart.gov](https://www.floodsmart.gov).

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