

Flood Insurance and the Increased Cost of Compliance - How it Helps

If you have a policy with the National Flood Insurance Program (NFIP) and your home was damaged extensively by Hurricanes Ian or Nicole, you may qualify for additional coverage under your policy.

What assistance is available?

After a flooding event, local officials determine whether a structure was “substantially damaged.”

Increased Cost of Compliance (ICC) coverage is included in a Standard Flood Insurance Policy and is in addition to the regular flood coverage for the repair of the building’s actual physical damage caused by flooding.

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.

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 municipal structures insured under an NFIP policy.

You can ask your claims adjuster or insurance agent about ICC coverage. This applies to homes located in a Special Flood Hazard Area, or a flood zone.

The mitigation activity funded by the ICC payment must be completed no later than six years after the date of flood loss. If the work does not pass final inspection before the deadline, the homeowner can request from the insurance carrier a waiver of the date of completion but must provide documentation as to the reasons such waiver should be granted.

For more information on general flood insurance, contact your insurance agent or NFIP at 800-427-4661. 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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