



FEMA Increased Cost of Compliance Coverage

Increased Cost of Compliance (ICC) coverage is one of several resources for flood insurance policyholders who need additional help rebuilding after a flood. It provides up to **\$30,000** to help cover the cost of mitigation measures that will reduce flood risk. ICC coverage is a part of most standard flood insurance policies available under the **Federal Emergency Management Agency's (FEMA's)** National Flood Insurance Program.

What is ICC?

ICC coverage provides payment to help cover the cost of mitigation activities that will reduce the risk of future flood damage to a building. When a flood-insured home in a special flood hazard area is declared substantially or repetitively damaged, ICC will pay up to \$30,000 to bring it into compliance with the state or community floodplain management laws or ordinances.

When to File

You may file an ICC claim in two instances:

- **Substantial damage:** Your home is in a special flood hazard area and non-compliant and damaged by flood to the point that repairs will cost 50 percent or more of the building's pre-damage market value.
- **Repetitive damage:** Your community has a repetitive loss provision in its floodplain management ordinance and determines that your home or business was damaged by a flood two times in the past 10 years, where the cost of repairing the flood damage, on the average, equaled or exceeded 25 percent of its market value at the time of each flood.

Determination of whether your home or business has suffered substantial or repetitive damage is made by the local community. Contact your local floodplain manager for more information.

The following mitigation measures may be eligible for ICC funds:

1. **Elevation.** Raises your home or business to the flood protection elevation level adopted by your community.
2. **Relocation.** Moves your home or business out of harm's way.
3. **Demolition.** Tears down and removes flood-damaged buildings.
4. **Floodproofing.** Available only for non-residential buildings. It makes a building watertight through a combination of adjustments or additions to the building that reduces the potential for flood damage.

Note: ICC claims are adjusted separately from any claims filed under Standard Flood Insurance Policies. For more information, call your insurance company or agent, or call the NFIP toll-free at: 800-427-4661. (TDD 800-427-5593.)

Advisory Base Flood Elevation and ICC

If New York communities adopt new advisory base flood elevations, policyholders with non-compliant structures in special flood hazard areas will have the option of filing for ICC assistance to bring their home into compliance with local protection requirements.

For more information about this new advisory flood hazard data, visit:

More Information Online

www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage

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