



FEMA

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# News Release

## **Increased Cost of Compliance: What it means and Eligibility Criteria**

**AUSTIN, TX.** – Insured survivors of the June 19 to July 13, 2018 severe storms and flooding may be eligible for extra flood insurance benefits from the National Flood Insurance Program (NFIP).

NFIP includes a provision called Increased Cost of Compliance (ICC) for all eligible properties insured under the Standard Flood Insurance Policy. ICC can help with costs to rebuild, elevate, demolish or relocate structures damaged by the severe storms and floods. ICC also helps policyholders with the costs incurred if they are required by the community building department to meet rebuilding standards after a flood.

In order to receive the extra benefit, the home or business structure must meet certain eligibility criteria, including a substantial damage or repetitive loss determination by the local community building department. ICC assistance enables homeowners and businesses to mitigate against future disasters.

A building is eligible for ICC claim payment if it is in a Special Flood Hazard Area and the community floodplain manager determines the building has been substantially damaged by the June and July storms and flooding. If the flood damage to the home is equal to or more than 50 percent of the pre-flood market value, it is considered substantially damaged.

Under ICC coverage, the mitigation activities or demolition must take place as soon as reasonably possible after the loss, not to exceed two years.

Home and business owners must contact their insurance agents to determine if they are eligible, or call the NFIP helpline at 888-379-9531. For more information on NFIP and the ICC provision, visit [www.floodsmart.gov](http://www.floodsmart.gov). Additional information on the National Flood Insurance Program can be found at <https://www.fema.gov/national-flood-insurance-program>.

Applicants may register for assistance or check the status of their registration online at [www.disasterassistance.gov](http://www.disasterassistance.gov), by smartphone at [m.fema.gov](http://m.fema.gov), or by calling FEMA's toll-free registration line, 1-800-621-FEMA (3362). Applicants with speech disabilities or hearing loss using a TTY may call 1-800-462-7585, directly. Applicants using 711 or Video Relay Service (VRS) may call 1-800-621-3362. FEMA phone lines are open from 7 a.m. to 10 p.m., seven days a week. Multilingual operators are available.

For more information on recovery in Hidalgo, Cameron and Jim Wells counties, visit <https://www.fema.gov/disaster/4377> or the [Texas Division of Emergency Management website](#).

The deadline to register for federal disaster aid is Tuesday, Sept. 4, 2018.

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*FEMA's mission is helping people before, during and after a disaster.*