

April 25, 2019  
FS 010

# Fact Sheet

## **NFIP Increased Cost of Compliance Can Help with Rebuilding in Nebraska**

If you have a policy with the National Flood Insurance Program (NFIP) and your home was damaged extensively by the severe storm, straight-line winds and flooding in Nebraska in March, you may qualify for additional coverage under your policy

You can **ask your claims adjuster or insurance agent about Increased Cost of Compliance (ICC) coverage**. This applies to homes located in a Special Flood Hazard Area, or flood zone.

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." 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 must file a request for ICC within 60 days after receiving the substantial damage notification from your community.

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](mailto:FloodSmart@dhs.gov) to request information in a language other than English. Information also is available at [FEMA.gov](http://FEMA.gov) and [FloodSmart.gov](http://FloodSmart.gov).

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