



FEMA

Eligible Allowances under SFIP Section III Coverage D Increased Cost of Compliance (ICC)

Compliance activities eligible for payment are: demolition, elevation, relocation and floodproofing (or any combination of these activities) of your structure.

DEMOLITION

- Permits
- Demolition of an eligible insured building
- Disconnect and cap required utilities (electricity, water, sewer and or gas) in accordance with State and local regulations
- Cartage of debris (demolished insured building) and dump site fees
- Clearing the existing building site of any remaining materials of the insured building, such as the foundation
- Grade and stabilize the building site in accordance with State or local regulations (fill for basement foundation voids)

Non-covered expenses:

- Demolition of an insured building already in compliance with State or local floodplain management law or ordinance
- Demolition of other surfaces (sidewalks, driveways, patios, etc.) or structures (detached garages and carports, sheds, play sets, fences, containment or retaining walls, etc.) outside the perimeter exterior walls of the insured building
- Re-grading and re-seeding of lawns or the replacement of plant-life
- Allowances already paid in a claim under Coverage A – Building Property
- Any payable amount over the NFIP's maximum for Coverage A – Building Property, on any single loss.

ELEVATION

- Architectural and engineering fees associated with a design for elevating an eligible insured building
- Permits
- Pre-mitigation elevation certificate, if required
- Disconnecting required utilities (electricity, water, sewer or gas)

- Clearing of plant-life and excavation around the insured building for the setup and installation of lifting equipment and supports
- Cost to separate an attached garage Elevation of the insured building to minimum required height (BFE or freeboard)
- Temporary support (cribbing)
- Removal and disposal of pre-mitigation insured building foundation components, when applicable (**see Demolition**)
- Construction of the compliant foundation
- Required minimum flood venting
- Re-connection of required utilities (extension or modification)
- Re-construction of egress (steps & railings plus 16 SF landing), front and rear or under
- Installation of platform for air-conditioning equipment
- Post-mitigation elevation certificate

Non-covered expenses

- Elevation of any structure other than the insured building
- Elevation of the insured building already at the minimum required height
- Elevation of the insured building above the minimum required height
- Elevating the insured building outside of a Special Flood Hazard Area, except when required according to an existing local community flood management ordinance
- Code upgrades unrelated to State or local floodplain management law or ordinance
- Added improvements, remodeling, or additions
- Disconnection, elevation and re-attachment of decks or walkways
- Re-attachment of garages or grade level utility closets
- Repair, removal, reinstall or replacement of exterior siding or masonry veneer
- Re-grading and re-seeding of lawns or the replacement of plant-life
- Other surfaces (sidewalks, driveways, patios, etc.) or structures (fences, containment or retaining walls, etc.) outside the perimeter exterior walls of the insured building
- Allowances for items already considered under Coverage A – Building Property
- Any payable allowance over the statutory limit of the SFIP on any single loss occurrence

RELOCATION

- Architectural and engineering fees associated with a design for relocating an eligible insured building
- Permits
- Clearing of plant-life and excavation around the insured building to allow the setup, installation of lifting and transportation equipment and supports
- Preparation of the moving route
- Disconnect and cap required utilities in accordance with State and local regulations
- Preparation, elevation, and transport of the insured building to the new site

- Clearing the existing building site of any remaining materials of the insured building, such as the foundation (**see Demolition**)
- Construction of the compliant foundation at the new site (**see Elevation**)
- Installation and anchoring of the insured building to the foundation at the new site
- Connecting required utilities at new site (electricity, water, sewer, and or gas)

Non-covered expenses:

- Relocation of any structure other than the insured building
- Elevating the insured building at the new site located in a non-Special Flood Hazard Area
- Any payable amount over the NFIP's maximum for Coverage A – Building Property, on any single loss.

FLOODPROOFING

Eligible structures: (1) Non-residential buildings in A zones; (2) Residential dwellings with basements or enclosure below the lowest elevated floor of a post-FIRM elevated building, which are located within a community approved for residential floodproofing by FEMA

Under the NFIP floodplain management requirements, a floodproofed non-residential building must be watertight, with walls substantially impermeable to the passage of water.

- Architectural and engineering fees associated with a design for floodproofing an eligible insured building
- Permits
- Floodproofing certification completed by a design professional for non-residential buildings
- Installation of watertight shields for doors and windows
- Reinforcement of walls to withstand floodwater pressures and impact forces generated by floating debris
- Membranes and other sealants to reduce seepage of floodwater through walls and wall penetrations
- Installation of drainage collection systems and sump pumps to control interior water levels, collect seepage, and reduce hydrostatic pressures on the slab and walls.
- Installation of check valves to prevent backup of floodwater or sewage through utilities
- Anchoring the building to resist flotation, collapse, and lateral movement

Non-covered expenses:

- Floodproofing of any structure other than the insured building
- Code upgrades unrelated to State or local floodplain management ordinance
- Allowances already paid in a claim under Coverage A – Building Property

- Any payable amount over the NFIP's maximum for Coverage A – Building Property, on any single loss.
- Measures such as floodwalls independent from the building, berms, and levees around buildings are not allowable floodproofing measures under the NFIP

Other Resources available from the FEMA Library at www.fema.gov/library

Increase Cost of Compliance – How You Can Benefit

Date Published 12/2012, 2 pages (FEMA Publication # 300)

<http://www.fema.gov/library/viewRecord.do?id=3010>

Increase Cost of Compliance – Creating a Safer Future

Date Published 03/2007, 2 pages (FEMA Publication # 663)

<http://www.fema.gov/library/viewRecord.do?id=3009>

Increased Cost of Compliance Coverage – Guidance for State and Local Officials

Date Published 9/2003, 147 pages (FEMA Publication # 301)

<http://www.fema.gov/library/viewRecord.do?id=1532>

Selecting Appropriate Mitigation Measures for Floodprone Structures

Date Published 3/2007, 198 pages (FEMA Publication # 551)

<http://www.fema.gov/library/viewRecord.do?id=2737>

Homeowner's Guide to Retrofitting – Six Ways to Protect Your Home from Flooding

Date Published 12/2009, 230 pages (FEMA Publication # 312)

<http://www.fema.gov/library/viewRecord.do?id=1420>

Engineering Principles and Practices for Retrofitting Floodprone Structures

Date Published 1/2012, 510 pages (FEMA Publication # 510)

<http://www.fema.gov/library/viewRecord.do?id=1645>

Home Builder's Guide to Coastal Construction – Technical Fact Sheets Series

Date Published 12/2010, 184 pages (FEMA Publication # 499)

<http://www.fema.gov/library/viewRecord.do?id=2138>

Protecting Building Utilities from Flood Damage

Date Published 11/1999, 196 pages (FEMA Publication # 348)

<http://www.fema.gov/library/viewRecord.do?id=1750>

Other periodic NFIP ICC updates

The NFIP Bureau and Statistical Agent, WYO Bulletins and NFIP Clearinghouse Mailings

http://www.nfipiservice.com/nfip_docs.html