



State Emergency Operations Center

Joint Information Center

CONTACT: (866) 920-MEMA (6362)

FOR IMMEDIATE RELEASE

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Funds Available to Aid Flood Policy Holders in Meeting Local Flood Ordinance Requirements

CLINTON, Miss.—Certain National Flood Insurance Program policyholders in Mississippi may be eligible for up to \$30,000 in additional insurance funds to bring their structures into compliance with local flood damage prevention ordinances. These funds are included in what's called Increased Cost of Compliance coverage on all new and renewed Standard Flood Insurance Policies under the National Flood Insurance Program.

Local governments require substantially flood-damaged structures to be repaired or rebuilt in accordance with their flood ordinances. Four compliance options are covered by ICC funds:

- **Elevation.** Raising the structure to or above the base flood elevation adopted by the local government.
- **Relocation.** Moving the structure out of the hazard area.
- **Demolition.** Tearing down and removing the damaged building.
- **Floodproofing.** Making a structure watertight. Available for non-residential buildings only.

“The best way to reduce the chance of future flood damage is to move a structure out of harm’s way,” says Mississippi Emergency Management Agency Director Mike Womack. “To find out how ICC funds can help you protect your property, contact your insurance agent or the NFIP helpline.”

The ICC funds are available to eligible policyholders whose structures are located in special flood hazard areas and are determined by inspection to be either substantially damaged by flood or suffer repetitive flood damage. Local governments have final authority to rule a structure substantially or repetitively damaged.

Claims for ICC are adjusted separately from standard flood damage claims. Upon receiving a substantial or repetitive damage determination from local officials, eligible policyholders should contact their insurance adjuster or agent to file an ICC claim.

Mississippi is second in the nation for the use of ICC funds to help protect homes and businesses from future flood damage. More than 2,200 claims totaling nearly \$42 million have been filed in the state since 1997.

For more information on ICC coverage, contact your insurance agent or call the NFIP toll free at **1-800-427-4661**. TTY **1-800-427-5593**.

Consumers who are having problems with their insurance company can contact the Mississippi Insurance Department Consumer Helpline at **1-800-562-2957**.

For more information on flood insurance or to assess flood risk and find an agent, visit www.floodsmart.gov.

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