

Why does Restore.LA.Gov count NFIP ICC as a Duplication of Benefits when they don't overlap other services?

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When we compare grants and insurance money we often find the State of Louisiana Office of Community Development making up rules as they go. Lets take the NFIP ICC, Increased Cost of Compliance which means the additional cost to follow Codes and Rules.

How FEMA describes ICC:

"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 FEMA's National Flood Insurance Program (NFIP)."

HUD official response to ICC ... Well there isn't one.

So your individual states will have to provide a policy for handling ICC when reconstruction or other HUD CDBG-DR grant funds are in consideration.

Here's what Luzerne County Pennsylvania submitted to HUD for ICC DOB.

"The County will determine duplication of benefits regarding ICC funds provided by NFIP. The County will identify and confirm payments to applicants under ICC policies through the NFIP database. If the County is unable to verify the NFIP ICC amount through the NFIP database, the County will use documentation supplied by the applicant. The documentation must be in sufficient detail to be independently verifiable.

If an applicant is able to provide documentation demonstrating that the ICC amount provided by the NFIP database includes items not covered in the home evaluation or not paid to cover structural loss, the County will use the documentation provided by the applicant to adjust the ICC payout used in its calculations. The documentation provided by the applicant must come from the insurance company that issued the payments. The documentation showing use of ICC proceeds for specific expenses must clearly show services, materials, products, or any other tangible deliverable that is outside the scope of structural loss and the basis for the home evaluation. "

Maybe someone could introduce this to the Task Force of Louisiana 2016 Floods and Beyond and make it a policy.

Thanks Luzerne County Pennsylvania for such a great ICC HUD Action Plan policy.
[Luzerne County Office of Community Development](#)

Resources:

- [Increased Cost of Compliance \(ICC\) Fact Sheet updated Oct. 24, 2017](#)
- [Luzerne County Office of Community Development](#)
- [Luzerne County PA 2013 CDBG-DR Action Plans](#)

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