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## **Home Up High to Keep the Contents Dry**

Hurricane Isabel is known to many North Carolinians, especially the residents on the state's east coast, as the storm that flooded and severely damaged their homes in 2003. Several days after floodwaters receded, Pamlico County residents, Flossie Gibbs and her daughter Janie Parker, were able to return to their home in Mesic and discover that 3 feet of water had nearly destroyed all of their belongings. The home would have to be extensively repaired and elevated to prevent damage from future storms before they could move back in.

Since her community had a new ordinance that required her home to be elevated, Gibbs feared being unable to afford the additional cost. Immediately turning to her insurance agent for help, she learned that she could file a claim for assistance under her flood insurance policy to have her repetitively flooded home elevated.

Elevation, one of the most common retrofitting methods, is a mitigation technique that prevents or reduces flooding to a structure from future disasters. It is an alternative to demolishing a structure or relocating it to higher ground. Elevation is sometimes required for structures that are situated in low-lying areas to remain on the land after they have been flooded.

The claim Gibbs filed was for Increased Cost of Compliance (ICC) coverage. ICC coverage is available to National Flood Insurance Program (NFIP) policyholders in high-risk areas, also known as Special Flood Hazard Areas (SFHAs). Under ICC, policyholders have four options to be compliant with their community's ordinances: floodproofing (primarily for non-

residential buildings), relocation, elevation, or demolition. If eligible for ICC, policyholders can receive up to \$30,000 to help cover the costs to bring their home or business into compliance with the local community's Flood Damage Prevention Ordinance (FDPO). Although ICC funds may not be enough to complete the elevation project, they help the policyholder from having to cover the entire expense out-of-pocket.

In August 2011, Hurricane Irene devastated homes and residents along the eastern United States. North Carolinians suffered damage from storm surge, extreme winds, and torrential rain as the storm slowly moved northward. Gibbs' neighborhood was flooded, but her home sustained only minor flood damage to the insulation and electrical wiring below the home. "It (Irene) flooded everything in this neighborhood but about seven houses," said Parker.

Although Gibbs' home suffered wind and rain damage, her appliances and furniture were not affected by flooding. This time, unlike 8 years ago, Gibbs and her daughter were able to live in their home after the floodwaters receded. "We are truly blessed compared to other people," said Parker. "Before (following Isabel), we were out of our home for 3 years."

For information on the NFIP or ICC, please visit <http://www.floodsmart.gov> or call toll-free 888-379-9531. For additional information on ICC claims, flood insurance policyholders should contact their insurance agents.

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