



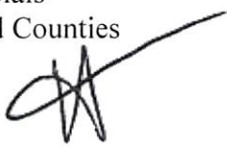
**State of New Jersey**  
DEPARTMENT OF COMMUNITY AFFAIRS  
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TRENTON, NJ 08625-0802

**PHILIP D. MURPHY**  
*Governor*

**LT. GOVERNOR SHEILA Y. OLIVER**  
*Commissioner*

MEMORANDUM

TO: Construction Officials  
in Sandy-Impacted Counties

FROM: Edward M. Smith   
Director  
Division of Codes and Standards

DATE: May 15, 2018

SUBJECT: Homes with a Substantial Damage Determination  
Required to elevate extended to 2021

On November 27, 2017, I informed you that under the National Flood Insurance Program (NFIP), homes determined by the floodplain administrator to be substantially damaged were allowed six years from the date of the event to comply with the requirement to elevate. On April 11, 2018, that deadline was again extended by FEMA to nine years from the date of the event or October 29, 2021 (see attached).

Those municipalities that have issued Temporary Certificates of Occupancy or Certificates of Occupancy with conditions to allow homeowners to return to their homes in advance of completing the required elevation of the home, please continue to monitor their progress.

As mentioned in the November 27, 2017 memorandum, we will be contacting Sandy-impacted communities prior to the FEMA established completion date for the number and addresses of the homes in your municipality that were categorized as substantially damaged, are currently occupied and have not yet been elevated.






**FEMA**

W-18010

April 11, 2018

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators and the National Flood Insurance Program (NFIP) Direct Servicing Agent

FROM:   
David I. Maurstad  
Assistant Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: Three-Year Extension of Deadline for Completing ICC Claims Resulting from Superstorm Sandy

## **I. Background**

The Standard Flood Insurance Policy (SFIP) provides Increased Cost of Compliance (ICC) coverage to pay up to \$30,000 towards the cost of floodproofing (non-residential only), relocating, elevating, or demolishing an insured building required to become compliant with state or local floodplain management laws or ordinances following a flood loss.<sup>1</sup> In general, policyholders claiming ICC must complete eligible work within six years from the date of loss.<sup>2</sup>

## **II. Extension of ICC Deadline**

Most policyholders required to bring their properties into compliance with their communities' floodplain management laws following Superstorm Sandy have completed the required work and received appropriate compensation under their SFIP's ICC coverage. However, a small number of policyholders has not completed the required compliance work due to external factors beyond their control, such as participation in the Sandy Claims Review, various recovery grant programs, or delayed substantial damage declarations in some communities.

To provide these policyholders with a reasonable opportunity to complete their ICC claims, I am extending the deadline for completing ICC claims from Superstorm Sandy by an additional three years. Policyholders affected by Superstorm Sandy may now complete their ICC claims no later than the nine-year period following the date of loss.

This extension also includes ICC claim assignments to communities for the non-federal cost-share match in conjunction with a FEMA-funded mitigation grant project related to Sandy.

<sup>1</sup> See *Standard Flood Insurance Policy*, 44 CFR Part 61, Appendix A(1)-(3), Article III.D.

<sup>2</sup> See SFIP Art. III.D.5.e.(2) (requiring completion of ICC work within two years of date of loss); WYO Bulletin W-15038 (Aug. 10, 2015) (extending deadline for completing ICC work to six years from date of loss for all losses occurring on or after January 1, 2011).

### III. Applicability

This extension applies only to ICC claims associated with the following FICO numbers related to Superstorm Sandy:

<b>FICO Number</b>	<b>State</b>	<b>Dates of Loss</b>
300	North Carolina	October 27, 2012 - October 31, 2012
301	Virginia	October 27, 2012 - October 31, 2012
302	District of Columbia	October 28, 2012 - October 31, 2012
303	Maryland	October 28, 2012 - November 6, 2012
304	Delaware	October 28, 2012 - November 6, 2012
305	New Jersey	October 28, 2012 - November 6, 2012
306	New York	October 28, 2012 - November 6, 2012
307	Pennsylvania	October 28, 2012 - November 6, 2012
308	Connecticut	October 28, 2012 - November 6, 2012
309	Rhode Island	October 28, 2012 - November 6, 2012
310	Massachusetts	October 28, 2012 - November 6, 2012
311	New Hampshire	October 28, 2012 - November 6, 2012
312	Vermont	October 28, 2012 - November 6, 2012
313	Maine	October 28, 2012 - November 6, 2012

### IV. Authority

This waiver is made pursuant to 44 CFR 61.13(d) and SFIP Dwelling Form, Article VII.D; SFIP General Property Form, Article VII.D; SFIP Residential Condominium Building Association Policy Form, Article VIII.D.

Please direct any questions regarding this bulletin to FIMA Claims at [FEMA-FIDClaimsMailbox@fema.dhs.gov](mailto:FEMA-FIDClaimsMailbox@fema.dhs.gov).

cc: IBHS, FIPNC, Government Technical Representative

Required Routing: Accounting, Claims, Underwriting