After the Flood

Flood Recovery for Homeowners

Cleaning up After the Flood

Flood water may contain sewage.

- **Wear** rubber boots, rubber gloves, and goggles.
- **Remove and discard** items that cannot be washed and disinfected.
- **Clean all hard surfaces** with hot water and laundry or dish detergent.
- **Use fans**, air conditioning units, and dehumidifiers to help dry out the home.
- **Wash your hand**s with soap and water. Wash all clothes worn during the cleanup in hot water and detergent. These clothes should be washed separately from uncontaminated clothes and linens.
- **Wash clothes** contaminated with flood or sewage water in hot water and detergent.

Seek immediate medical attention if you are injured or ill.

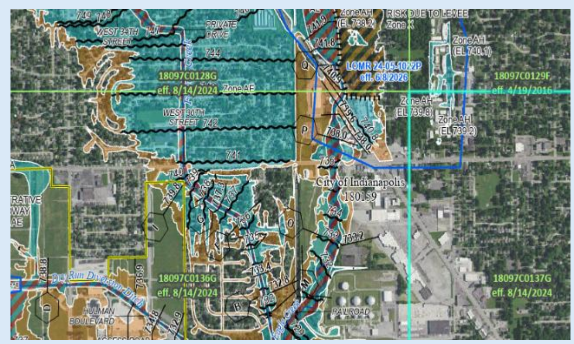
Photo credit: Indianapolis Star

Keep children and pets out of the affected area until cleanup is completed.

Repairing Your Home - Permit Required

Consult the [Department of Business and Neighborhood Services] (DBNS) **BEFORE** you start **any** repairs.

- **Secure** an estimate for the planned repairs. If you have flood insurance, your adjuster will provide an estimate of the damage costs.
- **View** the Homeowner's Building Permit Guide at: https://www.indy.gov./activity/residential-permit-checklist
- **Create** an account and apply for permit at: https://accela9ca.indy.gov/citizenaccess/



Substantial Damage Determination

Damaged structures in the special flood hazard area (SFHA) require a **substantial damage determination** before a permit may be issued.

- National Flood Insurance Program (NFIP) requires substantially damaged structures (repairs over 50% of the value) to elevate the structure and utilities
- Failure to comply may result in enforcement action as well as loss of insurance access for the city.
- Flood Insurance ICC can help with improvements required under substantial damage requirements.

Photo credit: Indianapolis Star

Indianapolis Department of Business and Neighborhood Services
200 E. Washington Street, Suite 107, Indianapolis, IN 46204
Phone – (317) 327-8800 Email – flood@indy.gov

Flood Insurance Facts

Flood Insurance Claims Process

After a flood has happened it is important that you understand the claims process and the documents you will need to file a claim with your insurance carrier. For those who have never experienced a flood, be aware that standard home owners and renters insurance **do not** cover flooding. A separate flood insurance policy is required.

Why This Matters

- Flood insurance is a separate policy that can cover a building, its contents, or both.
- Flooding insurance may address flooding from heavy rain, overwhelmed drainage systems, surface runoff, construction impacts, erosion, snowmelt, or other changing conditions.
- Homes and businesses outside high-risk flood zones can still experience flooding and may still have flood insurance options.


Photo credit: Indianapolis Star

Flood Insurance Claims Process

Start a claim with your insurance provider

- **Report the flood** and your loss to your insurance provider as soon as possible.
- **Document your flood-damaged property**. Take photos and videos of flood-damaged belongings and property.
- **Begin clean-up**. Do all you can to prevent the growth and spread of mold, as NFIP policies do not cover damage from mold.
- **Meet with your flood insurance adjuster**. Your adjuster will prepare a damage estimate. Review it carefully to ensure it's accurate and complete.
- **Apply for permits**.
- **Start repairs**. Talk to your agent or adjuster before signing a contract with a cleaning or maintenance contractor.

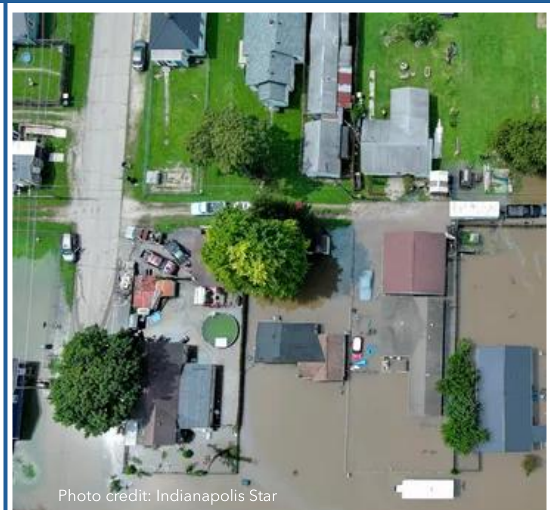


Photo credit: Indianapolis Star

ICC Coverage

ICC stands for Increased Cost of Compliance. Flood insurance policyholders in the special flood hazard area may receive up to $30,000 to help offset the costs to bring their home into compliance with the floodplain management ordinance or regulations. You may apply if:

1) Home is declared substantially damaged by the city floodplain administrator.
2) Your home has been damaged two times or more in the past 10 years, repair costs have exceeded 25% of the market value at each flood, and claims were filed for each incident.

Contact your flood insurance carrier to file ICC claims. ICC is separate from the flood damage claim.
More Info: https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance

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