



# Elevate Florida

## What is mitigation?

Mitigation is the reduction or elimination of potential risk to life and/or property. Mitigation is a cost-effective way to avoid future damage from disasters, such as flooding or high winds. Typical residential mitigation projects include:

- Structure Elevation: Physically raising an existing structure utilizing a variety of methods
- Structure Mitigation Reconstruction: Construction of an improved, elevated building where an existing building has been partially or completely demolished or destroyed.
- Structure Acquisition & Demolition (Buyout): A local community purchases a structure from voluntary sellers and it's demolished

## Is there grant funding for mitigation projects?

Elevate Florida will utilize funding from two different mitigation grant programs. Both programs are funded by the federal government and administered by the Florida Division of Emergency Management. Homeowners will submit one application for Elevate Florida. During review, FDEM will sort each project to the grant program most appropriate for eligibility and cost share purposes. For each project there may be a homeowner cost share, due at contract signing. Please see below for details regarding each program and cost share information.

### Hazard Mitigation Grant Program (HMGP)

This program is federally funded and becomes available after a major disaster declaration. The cost-share requirement is 75 percent federal and 25 percent non-federal, meaning the property owner would ultimately be responsible for 25 percent of the project cost. Learn more at <https://www.floridadisaster.org/dem/mitigation/hazard-mitigation-grant-program/>

### Flood Mitigation Assistance (FMA) Swift Current

This program is federally funded and appropriated funding annually. Under this program the residential property must have a National Flood Insurance Program (NFIP) flood policy. The cost-share varies based on the number of flood claims for the property:

- If the property is a severe repetitive loss (SRL) property, the cost share is 100 percent federal
- If the property is a repetitive loss (RL) property, the cost share is 90 percent federal and 10 percent non-federal
- If the property is not an SRL or RL property, the cost share is 75 percent federal and 25 percent non-federal

The definitions of properties are explained at <https://www.fema.gov/grants/mitigation/floods/before-you-apply>. For more information about FMA, visit <https://www.floridadisaster.org/dem/mitigation/flood-mitigation-assistance-program/>.

## Things to remember

It is important to note that for any of these programs, project work cannot begin until after a contract has been executed. FEMA will not proceed with a mitigation project if work begins before the contract is executed. The State will be procuring a pool of contractors to perform turn-key construction services, including all pre-construction activities.

## Additional Resources :

For more information regarding the program, please visit our website at: [www.floridadisaster.org/dem/mitigation/elevate-Florida/](http://www.floridadisaster.org/dem/mitigation/elevate-Florida/). Please check back regularly as updates are expected over the coming weeks.

Additionally, If you would like to receive future updates about this program, please scan the QR code in the bottom left or subscribe to receive Elevate Florida updates at <https://www.floridadisaster.org/subscription-topics/>



Scan to the left to subscribe to FDEM "Elevate Florida Updates!"

For further questions, email your information to [residentialmitigation@em.myflorida.com](mailto:residentialmitigation@em.myflorida.com) or scan the code to the right!



Current as of 1/2025