



# Elevate Florida, FDEM's Residential Mitigation Program

## Frequently Asked Questions

Elevate Florida is Florida's first Statewide Residential Mitigation Program, implemented by the Florida Division of Emergency Management (FDEM). The goal of this program is to enhance community resilience by mitigating private residences against natural hazards. Please be aware that the program is in the final stages of development, and program components referenced below may be subject to change. If you have additional questions, please visit our [Elevate Florida webpage](#) or contact the [Residential Mitigation team](#).

### **FREQUENTLY ASKED QUESTIONS:**

#### ***When will the Elevate Florida application portal be open?***

The application portal is anticipated to open in the coming weeks. For those with limited computer access, assistance will be available to complete your application through other methods. FDEM will provide information about how and when to apply via email and on the website listed above. Subscribe to the [Elevate Florida Updates topic](#) on our website to receive email communications.

The Elevate Florida application portal will be separate from the systems used by local governments to apply to these programs. Residents **should not** create a FEMA GO, grants.gov, or sam.gov account.

#### ***Why should I apply to Elevate Florida and not go through my local government to apply?***

Elevate Florida is a Florida specific program, designed to significantly reduce the time it takes to apply and complete the project if awarded. Because homeowners are able to apply directly to the State (FDEM), some of the typical constraints are eliminated, allowing more residents to receive funding.

#### ***How is Elevate Florida different than the Hazard Mitigation Grant Program (HMGP) or Flood Mitigation Assistance (FMA)?***

FMA is a [nationally competitive](#) annual grant program which requires NFIP coverage prior to funding announcement. HMGP becomes available after a disaster declaration. Both FMA and HMGP are not available directly to residents and residents must apply through their local government. Under typical circumstances, the average time period from application submittal to construction is between 2-3 years.

Elevate Florida is a Florida specific program which enables homeowners to apply directly with the State for funding consideration. This program is expected to be an expedited process with an anticipated time period of 2-6 months from application to the start of construction for most homeowners.

#### ***Am I eligible to apply?***

More information regarding eligibility will be announced soon. Because Elevate Florida will utilize multiple funding sources, the program is accessible to a wide range of circumstances and homeowners. In general, an eligible participant must be over the age of 18, a U.S. citizen, the owner of the home, and a voluntary participant. Additionally, the structure must be owned by an individual or individuals, not a company. Structures which are owned by an LLC or other organization are not eligible to participate in Elevate Florida, and should reach out to their local government regarding other mitigation funding opportunities.

You do not need prior flooding history to be considered eligible for Elevate Florida. Structures in the Special Flood Hazard Area (SFHA) with no prior flooding history are encouraged to apply. Structures located out of the SFHA that have experienced flooding are also encouraged to apply. If available, information regarding prior flood history should be submitted as supporting documentation with the application. Identify your flood zone using [FDEM's Flood Map Service](#).

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### ***What grant program do I need to apply for?***

There will be one application for Elevate Florida, through the Elevate Florida application portal. FDEM is utilizing multiple FEMA grant programs to fund Elevate Florida. During review, the State will identify the most appropriate grant program for your project.

### ***What activities are ineligible under Elevate Florida?***

Each project type has different eligible and ineligible activities. In general, activities for purely aesthetic purposes are considered ineligible unless required by local ordinance or historical review findings. For Mitigation Reconstruction and Structure Elevation, work on auxiliary structures on the lot (detached garages, storage sheds etc.), are ineligible.

Second story conversion and first floor abandonment are not considered eligible techniques in Florida mitigation grant programs. This is due to a variety of factors, the most predominant being concerns regarding structural integrity during the conversion process and for the life of the structure. **Please keep in mind that this is not an exhaustive list.** Additional guidance regarding eligible and ineligible activities are coming soon.

### ***How much funding will my project be approved for?***

Each project's budget will be assessed during the application's review period. Each project must be found cost effective during the application review. Property owners who are approved for a grant will be advised of their required cost share percentage and amount during the pre-construction phase of the project.

### ***What is the difference between Structural Elevation and Mitigation Reconstruction?***

Structural Elevation is the physical raising of the existing structure out of the floodplain. Mitigation Reconstruction is the demolition of the existing structure, and construction of a new, code compliant structure within the footprint of the original home.

Mitigation Reconstruction is not considered an eligible project in the Coastal High Hazard Area (V flood zones), or in Regulatory Floodways. Identify your flood zone using [FDEM's Flood Map Service](#), or contact your local Floodplain Office for assistance. Additionally, the square footage of the newly constructed home must be no more than 10% greater than the original structure (not including breezeways, deck, garages, etc. unless situated on the original foundation system).

As part of the program, homes which have not been demolished or completely destroyed will undergo a structural integrity assessment. This assessment determines if the home is structurally sound enough to withstand the elevation. If the home is structurally sound, the home is ineligible for Mitigation Reconstruction and can only proceed as a Structural Elevation or Acquisition-Demolition through Elevate Florida.

### ***What can I do now to prepare for the application?***

The homeowner portion of the application consists of general information regarding your home, and completion of FEMA required forms. Homeowners can prepare by locating a copy of their NFIP declarations page if covered by flood insurance, locating an elevation certificate for the structure (if available), and gathering other information as specified on the [Elevate Florida webpage](#). Please keep in mind that even if the aforementioned are not available, you may still be eligible to participate in Elevate Florida and assistance will be provided to gather this documentation.

### ***Do I need an Elevation Certificate, soil studies, or engineering design completed to apply?***

No. As part of Elevate Florida, an elevation certificate, all required studies and assessments, and the design will be acquired on your behalf.

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### ***Am I required to have a National Flood Insurance Program (NFIP) flood insurance policy to apply?***

No, you do not need to have an active NFIP policy at the time of application. It is a FEMA requirement for structural elevation and mitigation reconstruction participants to obtain and maintain satisfactory NFIP coverage for the life of the structure following project closeout.

### ***Can I start construction ahead of grant approval?***

No, construction cannot begin until a project has been reviewed, approved, and finalized under a signed contract. Any work completed prior to grant approval is not reimbursable. Additionally, beginning construction related to the project's scope of work prior to approval will render the project ineligible.

### ***Can I work on my house while waiting for grant approval?***

Yes, as long as the work is not directly related to the scope of work for your proposed project.

### ***Is there additional financial assistance for the homeowner cost-share?***

There are no supplemental grant programs which offer assistance to cover the homeowner cost share for Elevate Florida.

Homeowners may be eligible to receive funding through NFIP if they qualify for Increased Cost of Compliance (ICC). ICC is not a grant program, but may be able to be used in conjunction with the Elevate Florida grant program or privately to assist in reducing out of pocket cost for eligible mitigation activities. ICC consists of a coverage up to \$30,000, which is a part of most standard flood insurance policies under the NFIP. As part of Elevate Florida, ICC funding may be used to cover some or all of the cost share for eligible homeowners.

### ***Will there be ADA accommodations?***

For homeowners with a permanent disability participating in Structural Elevation or Mitigation Reconstruction, a ramp or mechanical lift may be eligible as part of your project. Homeowners seeking accommodation as part of the grant program must submit documentation of a permanent disability for State review.

### ***Is temporary housing assistance available during construction?***

Yes, temporary housing assistance will be available while your structure is under construction. More information regarding assistance will be available following the launch of the application portal.

### ***Are secondary residences eligible to participate?***

Yes, secondary residences may be eligible to participate in Elevate Florida. Be aware that the program will prioritize primary residences, substantially damaged properties, and/or repetitive loss or severe repetitive loss properties, among other priorities.

### ***Will I need to hire a contractor for my elevation or mitigation reconstruction?***

No. Through Elevate Florida, the State will be providing contractors to provide turnkey construction services. This includes pre-construction activities, such as surveying and structural integrity assessments.

### ***Do I need a contractor's estimate to apply?***

No, you will not need an estimate for construction to apply for Elevate Florida.

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