



# Applicant Checklist

## Introduction

Thank you for your interest in the Elevate Florida Program. This innovative approach to residential mitigation aims to provide residential property owners with a seamless system to apply and receive updates on their project. This guide provides an overview of eligible projects and what you need to know before applying to this program.

## Eligible Construction Projects

Eligible projects under this program include:

- **Structure Elevation:** Physically raising an existing structure.
  - *The Base Flood Elevation (BFE) determines the elevation height—an estimate of how high floodwaters may rise during a significant flood event expected to occur once every 100 years. To ensure accuracy, BFE is established through advanced flood risk analysis and hydrologic modeling, which incorporate historical flood data, Flood Insurance Rate Maps (FIRMs), and topographic surveys. These findings are further validated through on-site land surveys to support safe construction and compliance with insurance requirements. Minimum final elevation will be calculated based on local ordinances and Florida Building Code. You have the option to choose a higher elevation.*
- **Mitigation Reconstruction:** The construction of an improved, elevated building on the same site where an existing building and/or foundation has been partially or completely demolished or destroyed. These activities result in the construction of code-compliant and hazard-resistant structures. Mitigation Reconstruction is the alternative to Structure Elevation when the structure is not sturdy enough to elevate, as determined during application review.
- **Acquisition/Demolition:** A structure is purchased from voluntary sellers and demolished, to be maintained by the local community as open space. The local community must agree to participate in this project type.
- **Wind Mitigation:** Measures that reduce the risk of future wind damage to structures. This may include alterations to the roof, windows, doors, and other vulnerable components of structures.

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## Eligibility

To become a potential participant of the Elevate Florida program, applicants must:

- Be over the age of 18,
- Be a U.S. citizen,
- Be the legal property owner of a **residential** property in the State of Florida, and
- Be able to contribute up to twenty-five percent (25%) of the project's total cost.

### ***Eligible Residential Properties***

Eligible properties under this program include:

- Single-family homes.
- Multi-family homes including duplexes, triplexes, condos, townhomes, semi-detached and apartments. All owners of each unit must agree to participate in the program.
- Mobile and manufactured homes are eligible to participate in the elevation, mitigation reconstruction, and acquisition projects when deemed feasible.
- Rental properties may be eligible.
- Properties owned by a trust may be eligible.
- Secondary homes may be eligible; however, primary homes will be prioritized.

The property being submitted for a mitigation project must be owned by an individual(s), not a corporate or commercial entity (including LLCs). Properties owned by a Family Trust are eligible. Individual renters are not eligible. The property does not need to have experienced flooding or damage in the past to be considered. However, applications may be prioritized based on history of loss.

### ***Floodplain and Flood Zone Requirements***

The primary flood zones that are typically eligible for Elevate Florida are:

- Special Flood Hazard Areas (SFHAs):
  - Zone A: Areas with a one percent annual chance of flooding (also known as the 100-year floodplain). This includes various subcategories such as AE, A1-30, AH, AO, and AR.
  - Zone V: Coastal areas with a one percent or greater chance of flooding and an additional hazard associated with storm waves. This includes subcategories such as VE and V1-30.
- Other Flood Zones:
  - Properties outside the SFHAs may also be considered if they have experienced repetitive loss or severe repetitive loss due to flooding.
  - Property owners residing in Zone X, Shaded X, or other areas outside of the SFHA that have experienced flooding are eligible and encouraged to apply for residential mitigation. Property owners should be prepared to submit documentation demonstrating flood risk including insurance payouts, preformed studies or engineering analysis, flooding photos etc.

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The final elevation calculation for homes outside of the SFHA shall be no less than two feet above the high-water mark for structures with flood history, or two feet (or more dependent on local ordinances) above the calculated flood risk elevation if available.

### ***Flood Zone Considerations***

The case managers will review the pre-construction elevation certificate to calculate the minimum final elevation for each structure of elevation and mitigation Reconstruction projects. Additional floodplain considerations include:

- To check your flood zone, visit [florida.withforerunner.com/properties](http://florida.withforerunner.com/properties).
- Mitigation reconstruction is not considered an eligible activity in the Coastal High Hazard Area (any V-Zone).
- Elevation and mitigation reconstruction are not considered eligible activities in the Regulatory Floodway.
- Elevations which took place in any V-Zone will require a signed and sealed V-Zone certificate.
- Elevated or reconstructed structures with a crawlspace or enclosed underfloor space require flood ventilation in compliance with the National Flood Insurance Program (NFIP) Technical Bulletin 1.

## **Information Needed to Apply**

Having the following information and documents on hand may expedite the submission review of your application:

- Photos of the structure (all four sides including front, rear, and both sides)
- Insurance Declaration pages (if available)
- Elevation Certificates (if applicable)
- Geotechnical Reports (Soil Studies) (if applicable)
- Structural Integrity Assessment (if applicable)
- Flooding photos/high water mark photos
- Insurance claim information
- Substantial Damage Determination letters received from local government (if applicable)
- Combined household income as reflected on the most recent federal tax return

Additional information that may be helpful to gather includes:

- A copy of your NFIP or private flood insurance declarations page (if you have an active flood insurance policy)
- A list of any design changes or additions made if your home is over 45 years old (along with the year the work was completed)
  - Window/door replacement
  - Roof replacement
  - Remodeling

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- Painting or siding
- Additions, decks, landings or garages
- Details about any historic use of the structure

## How to Apply

First, the property owner navigates to the [Elevate Florida Portal](https://fdem-resmit.my.site.com/Elevate) at [fdem-resmit.my.site.com/Elevate](https://fdem-resmit.my.site.com/Elevate) to set up an account. For questions, technical support, or application assistance, property owners can submit inquiries through the “Contact Us” page on the portal or email [info@elevatefl.org](mailto:info@elevatefl.org). Emailed inquiries should include property owner’s name, contact information, details of their questions or situation, and a preference for either a return call or an email response. If a call is preferred, please include the best time to be reached. They can also call the contact center Monday – Friday from 7 a.m. – 7 p.m. ET at 877-353-8835 (877-ELEV8FL).

Once registered, it will take approximately 20 minutes to fill out the application, assuming all the necessary information is available. Filling out the application thoroughly and accurately will expedite the review process.

## Next Steps After Application is Submitted

Timelines vary based on project type, with some projects taking up to two years. You will be able to access your project status through the online portal and by working with your assigned case manager.

1. After the application is submitted, the property owner receives a tracking number via email. They can monitor their status updates through the “Status” view on the portal and are contacted by their assigned case manager via their preferred contact method.
2. The assigned case manager reviews the application and contacts the property owner to provide relevant information or documentation, and to complete the necessary application forms that will be provided.
3. The property owner works with their assigned case manager to sign a Pre-Mitigation Agreement and provide the resident cost-share for initial inspections.
4. An inspection contractor conducts assessments (e.g., structural soundness and soil study).
  - a. **Structural Integrity:** Detailed evaluation of a home’s structural components, including the foundation, load-bearing walls, roof, beams, and other critical elements to ensure the structure’s stability.
  - b. **Soil Study:** Analysis of the soil to determine the soil’s composition, strength, and load-bearing capacity to ensure that the foundation can support the weight of a house and prevent damage from soil movement.
  - c. **Elevation Certificate:** Provides structural elevation information necessary to ensure compliance with community floodplain management ordinances and inform proper insurance premiums.
  - d. **Wind Mitigation Retrofit Assessment:** Evaluation of existing building components, such as

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roof, walls, doors, windows, and foundation, to determine their strength and resilience against high winds.

### **Decision and Approval**

5. FDEM reviews eligible projects compliant with appropriate laws, regulations and policies.
6. FEMA reviews and determines final approval and award.
7. The determination of project eligibility and approval and award is communicated to the property owner.
8. The general contractors submit bids to Elevate Florida, and their cost estimate is used to determine the property owner's cost share. The assigned case manager will communicate the cost share details with the property owner.
9. The property owner works with their assigned case manager to sign the construction contract, pay the cost-share, and make plans for housing during construction.

### **Construction**

10. The contractor begins and completes construction.

### **Closeout**

11. The property owner or occupants move back home and submit acquired or updated NFIP insurance coverage.
12. Finally, the property owner receives the closeout summary and checklist.