



Property Owner Participant Guide

Introduction

Dear Property Owner,

We are pleased about your interest in Elevate Florida, a first-of-its-kind, statewide residential mitigation initiative for properties in the state. By participating in this program, you are taking a proactive step to safeguard your family, property, and future generations from the devastating effects of natural disasters such as hurricanes and floods.

This guide provides helpful information for the participants of Elevate Florida about project options, such as structure elevation, mitigation reconstruction, acquisition/demolition and wind mitigation. Alongside an assigned case manager, use it as a comprehensive roadmap to assist you throughout the entire process.

To check the status of your Elevate Florida project during the review process, visit the portal at fdem-resmit.my.site.com/Elevate. If you have questions, submit an inquiry through the "Contact Us" page on the portal or send us an email at info@elevatefl.org with your name, contact information, questions, and/or concerns. You can also call the contact center Monday – Friday from 7 a.m. – 7 p.m. ET at 877-353-8835 (877-ELEV8FL). To access TTY services, dial 711.

We are excited about these next steps to enhance the resilience of your property! Together we will build a safer and stronger future for the State of Florida.

Sincerely,

The Elevate Florida Program



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Please note that this Property Owner's Guide may contain updated information when compared to previous versions. This is because we continuously strive to improve by incorporating valuable feedback from Floridians. Thank you for helping us enhance our services.



Overview of the Elevate Florida Program

Elevate Florida is a statewide residential hazard mitigation program implemented by the Florida Division of Emergency Management (FDEM). Elevate Florida is designed to expedite the entire process and complete a resident's mitigation project. The program includes the following project types: structure elevation, mitigation reconstruction, acquisition/demolition, and wind mitigation.

Elevate Florida enables property owners to apply directly with the State, simplifying the application process and overcoming challenges that sometimes come with construction projects. The direct approach aims to make the process more efficient and straightforward for property owners. Comprehensive project management, licensed contractors, and inspectors are all coordinated by FDEM on behalf of the property owners.

Elevate Florida utilizes funding from two different mitigation grant programs. Both programs are funded by the federal government and administered by FDEM. All applications are reviewed for completeness and compliance followed by inspections to both assess eligibility and evaluate project feasibility. Case managers stay in touch throughout the process with notifications of guidelines and next steps and help monitor each project to ensure adherence to the approved plans and standards.

Your project may have a property owner cost-share, which will be collected at two different points in the process: one prior to inspection occurring and the other prior to construction beginning.

Program Process

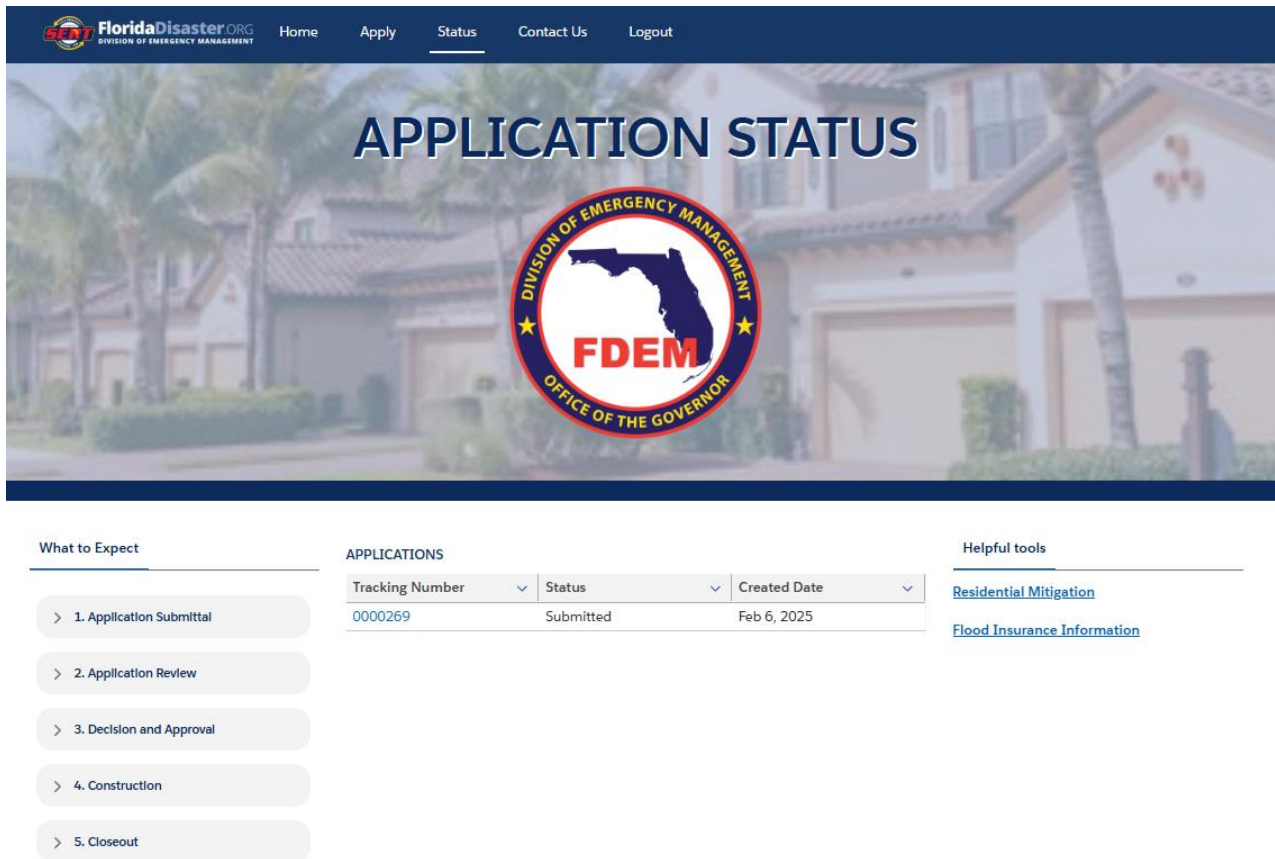
Timelines vary based on project type, with some projects taking up to two years.

- **Stage 1 Application Submittal: Less than one week.**
 - Once an application is submitted, it will be reviewed to determine if it is complete or if additional information is needed. Your case manager will work with you to fill out all required program forms and satisfy any requests for information during review.
- **Stage 2 Application Review: One to four months.**
 - Once all required information is provided, the application will be reviewed to determine if the grant program requirements are met. If initial eligibility criteria are met, pre-construction assessments and studies will be completed for your structure. The property owner will work with the assigned case manager to sign a pre-construction contract and provide the resident cost-share for initial inspections. In addition to program eligibility, all applications must undergo reviews for cost-effectiveness and environmental and historic preservation compliance. In some cases, a more thorough environmental and/or historic review may be required which may extend the estimated timeline for application review.
- **Stage 3 Decision and Approval: Two to three months.**
 - If the project meets all grant program requirements, an application package will be prepared and submitted to the Federal Emergency Management Agency (FEMA) for final approval and award. Following the FEMA award, your project will undergo bidding and contracting, as assigned by the State. The property owner's cost-share will be finalized before construction contracting and will be due at contract signing.

- **Stage 4 Construction: Three to nine months.**
 - Once the construction contract is signed and the property owner’s cost-share is received, construction may begin. The State will assign contractors who will provide turnkey construction services. Occupants will be required to vacate the structure during the construction process and temporary housing assistance will be provided.
- **Stage 5 Closeout: One to three months.**
 - After construction is complete, a final inspection will be scheduled to close out the project. Property owners will be provided with a closeout packet with all necessary documentation. If applicable, property owners will be required to provide proof of the updated and satisfactory National Flood Insurance Program (NFIP) insurance policy prior to grant closeout.

Project Status

You can check the status of your project by logging into the [Elevate Florida Portal](#) and selecting the “Status” tab on the banner. Then, click on your tracking number.



FloridaDisaster.ORG Home Apply Status Contact Us Logout

APPLICATION STATUS

DIVISION OF EMERGENCY MANAGEMENT
FDEM
OFFICE OF THE GOVERNOR

What to Expect

- > 1. Application Submittal
- > 2. Application Review
- > 3. Decision and Approval
- > 4. Construction
- > 5. Closeout

APPLICATIONS

Tracking Number	Status	Created Date
0000269	Submitted	Feb 6, 2025

Helpful tools

- [Residential Mitigation](#)
- [Flood Insurance Information](#)



Program Requirements

The following may be required of program participants:

- You must stay in communication with your case manager and respond to requests for information within stated deadlines.
- Projects must comply with FEMA's Hazard Mitigation Assistance (HMA) guidelines.
- Property owners must be prepared to enter into an agreement with required parties, such as the general contractor and FDEM.
- A cost effectiveness review must be completed before a project is approved for Elevate Florida because any project receiving FEMA funding must comply with federal environmental and historic preservation laws.
- An [Environmental and Historic Preservation \(EHP\) review](#) must be completed before a project is approved for Elevate Florida because any project receiving FEMA funding must comply with federal environmental and historic preservation laws. The following information is to inform property owners about the process should their property be determined and EHP review will be required.
 - Property owners don't conduct the review, reviews are completed by FDEM and may extend the timeline based on a variety of factors.
 - The review starts by checking if the project changes the original building's design, function, or location. If changes are minimal and it meets regulations, it's likely a CATEX project which usually gets approved faster because CATEX projects don't need a detailed environmental impact statement.
 - Projects that aren't CATEX will need more review, which can take six months or more if the building size increases.
 - Reviews may be needed if the building over 45 years old, the area has historical or archaeological significance, the project is complex, or if it's near water or other sensitive areas including wetlands, contaminated sites or coastal zones.
 - Projects that affect the environment require the submission of detailed descriptions and documents to FEMA to determine the impact on resources like endangered species or historic sites while also identifying ways to reduce harm.
 - To speed up the review, property owners might need to provide photos of the building and project area. The state might need maps, construction dates, coordinates, proof of minimizing environmental harm, coordination letters, historic area info, and elevation details.
 - Proper documentation must be maintained for audit and compliance purposes. Your case manager will be asking for required documents throughout the project. Incomplete documents can delay the process.
 - Projects not meeting EHP standards may not get funding.



Insurance

- During Stage 1, Application Submittal, information will be requested about your homeowners and flood insurance coverage (if available). The property does not need to have experienced flooding or damage in the past to be considered. However, applications may be prioritized based on the history of loss.
- Prior to construction, a property owner must ensure all structures that will not be demolished or relocated out of the Special Flood Hazard Area (SFHA) will be insured to an amount at least equal to the project cost or to the maximum limit of coverage made available with respect to the particular property, whichever is less, through the NFIP, as authorized by 42 U.S.C. §4001 et seq., as long as the property owner holds title to the property as required by federal law, regulations, and policy (for Hazard Mitigation Grant Program (HMGP), HMGP Post Fire, and BRIC (Building Resilient Infrastructure and Communities), see 42 U.S.C. §4012a; for Flood Mitigation Assistance (FMA), see 44 C.F.R. §77.6(a)(2)).
- An active NFIP policy is not required to apply. However, at project closeout, Elevate Florida participants must obtain, and maintain, NFIP coverage for the life of the structure, which is typically enough coverage to cover the replacement cost of the home. Federal law requires that flood insurance coverage on the property also be maintained during the life of the property regardless of transfer of ownership of such property. Pursuant to 42 U.S.C. §5154a, failure to maintain flood insurance may prohibit the owner from receiving federal disaster assistance with respect to their property in the event of a future flood disaster. The property owner is also required to maintain this property in accordance with the flood plain management criteria of Title 44 of the Code of Federal Regulations §60.3 and Ordinance.
- To purchase flood insurance, contact your insurance company or agent. Your flood insurance agent may be different than your home insurance agent. If you need help finding a flood insurance provider, go to [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call the FEMA Mapping and Insurance eXchange (FMIX) Help Center at 877-336-2627. If you were impacted by a major disaster, like a hurricane, and did not previously have flood insurance, you may be eligible for a Group Flood Insurance Policy (GFIP). More information is at [Summary of Coverage Group Flood Insurance Policy](#) or by calling 800-638-6620.
- Property owners are permitted to sell their property at any point in the process. However, the property will be subject to a deed restriction which includes the National Flood Insurance Program (NFIP) insurance policy requirements after it is elevated or reconstructed for the life of the structure. Federal law requires that flood insurance coverage on the property must be maintained during the life of the property regardless of transfer of ownership of such property.
- If you sustain damage caused by a disaster in the future, your insurance will still be your first source of financial recovery. If the disaster is given a Major Presidential Disaster Declaration, you may be able to apply for additional federal funding to support your recovery. The State may also offer assistance programs; however, this will not be funded through Elevate Florida.

Improvements

Even if your project is approved, certain requested improvements or activities may not be eligible, including aesthetic improvements and upgrades (unless required by local ordinance, property owner association



bylaws, etc.). The utility connections (e.g., plumbing, electrical) as required in the design and construction are elevated as part of the project. In the final phase, sod or seed will be used to repair aesthetic disturbances that may have occurred during construction. Elevation projects typically only affect the area within five to ten feet of the structure.

Upgrades that are not allowed include, but are not limited to, the following:

- New appliances and utility systems,
- Improved landscaping for site work,
- Upgraded finishes on hardware and fixtures,
- Expanding landings, porches, patios and decks,
- Enclosing an exterior space,
- Adding new garage doors to an enclosure, and
- Fencing or walls.

Program Cost-Share

Federal grant funding will cover at least 75 percent of the project cost, meaning property owners only need to invest up to 25 percent—a significant savings. Property owners will be required to provide up to 25 percent of initial inspection costs prior to inspections being completed. Additionally, the total construction cost for each property will be determined during the initial review period based on factors such as project type, square footage of living space, foundation and construction type, and any necessary project activities. Approved property owners will receive a detailed breakdown of their construction cost-share and will have time to decide if they would like to move forward with the project's next phase. The cost-share will also include relocation expenses during construction, meaning the program will pay at least 75 percent of these expenses.

Properties which are determined to have repetitive loss (RL), or severe repetitive loss (SRL) may be eligible for a reduced property owner cost-share. Definitions of these properties include:

- **Repetitive Loss Property:** A National Flood Insurance Program (NFIP)-insured structure that has had at least two paid flood losses of more than \$1,000 each in any 10-year period since 1978.
- **Severe Repetitive Loss Property:** Any building that is covered under a standard flood insurance policy made available under this title and has incurred flood damage for which:
 - Four or more separate claim payments have been made under a standard flood insurance policy issued pursuant to this title, with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000; or
 - At least two separate claims payments have been made under a standard flood insurance policy, with the cumulative amount of such claim payments exceed the fair market value of the insured building on the day before each loss.



Options to Fund Cost-Shares

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. There are several ways that property owners can meet their cost-share. Options include:

- Personal savings or loans.
- Federal assistance programs, such as SBA loans (if available and the property owner is eligible and approved for the loan) or eligible nonprofit.
- NFIP policy holders may be eligible to receive funding through NFIP, if they qualify for Increased Cost of Compliance (ICC). ICC consists of up to \$30,000 coverage, which is a part of most standard flood insurance policies under the NFIP to assist in reducing out of pocket costs for eligible activities and may contribute to the cost-share required by the property owner. All property owners with active NFIP policies will sign the Assignment of Coverage D form during the application process. Elevate Florida will work with NFIP, through FEMA, to file claims for mitigation activities for policies eligible to receive funds. Funds received from NFIP may be utilized to offset the property owner cost-share. In cases where the property owner has no cost-share, or when the received funds exceed the property owner cost-share, the funds will be utilized to offset the federal share of the project. The NFIP process and the transfer of funds will be handled by FDEM.

Application Review and Pre-Construction Assessments (1 - 4 months)

- Once your application is submitted, a case manager will be assigned and reach out via your preferred contact method.
- The initial review ensures that all required documents are complete and that the project meets basic eligibility criteria. In addition to the information submitted in the portal, your case manager will provide the following forms for you to complete:
 - **Notice of Voluntary Interest:** Indicate whether you require an accessibility accommodation, request your final elevation height (for elevation and mitigation reconstruction projects), and acknowledge that participation in this program is voluntary.
 - **Permission to Enter Property Waiver:** Establishes the ability for inspectors, contractors, and other Elevate Florida team members to access and work on your property during later stages of this program.
 - **Privacy Act Release:** Allows the sharing of information among Elevate Florida team members (e.g., your assigned case manager and grant application team members) and with FEMA.
 - **Duplication of Benefits Disclosure:** Federal hazard mitigation grants require the State to conduct a thorough review of any disaster or mitigation related assistance (including flood insurance payouts) that you may have already received. This review is necessary to calculate these amounts in your final project costs and prevent any duplication of benefits.
 - **Declaration and Release:** Requests the property owner to certify citizenship status and acknowledge other federal grant requirements.



- **Assignment of Coverage D Form (if applicable):** For NFIP participants, this form certifies the property owner will assign their ICC coverage to this project.
- **Funds Commitment Letter:** Requests property owner(s) to acknowledge that participation in the Elevate Florida program requires a cost-share of up to 25% for all eligible project costs.
- **Communications Designee Form (optional):** Designate a third party to obtain information from and provide information to the Elevate Florida program on your behalf, such as a family member or case manager.
- You will be contacted if any additional information is needed.
- The case manager will coordinate pre-inspection including obtaining your cost-share for pre-inspection and signing the pre-inspection contract.

Assessments

- **Pre-Construction Elevation Certificate:** Establishes the property's current elevation and is required for structure elevation and mitigation reconstruction projects.
- **Structural Integrity Assessment:** Determines whether the existing structure can withstand elevation or reconstruction. The inspection process and a more detailed timeline will be provided to property owners as part of the application review stage.
- **Geotechnical Report:** Analyzes soil conditions to ensure proper foundation stability.
- **Minimum Final Elevation Calculation:** Calculated based on local ordinances and Florida Building Code. You have the option to choose a higher elevation.
- **Wind Retrofit Inspection:** An inspection that assesses the structural characteristics of the home to withstand high winds. This includes an examination of the home's roof, openings, and structure.

The assessment phase also involves an engineering review, environmental and historic preservation compliance checks, and cost analysis. During this phase, your case manager will help you coordinate these assessments and gather any additional documentation needed.

Requests for Information

Throughout the process, Elevate Florida may require additional information from the property owner. Your assigned case manager will work with you to gather additional information needed to complete your application. Your prompt response to questions will help us continue to process your application through various steps of the process.

Decision and Approval (2 - 3 months)

- After the assessments and application reviews are completed, your project will be submitted for approval by FEMA.
- If your project is approved, you will receive notice via your case manager. FDEM will coordinate receiving bids from general contractors for your project. A detailed budget will be provided that includes the cost of construction, the cost of construction inspections, and the cost of temporary housing assistance (see below).



- At this point, you will be provided with your construction cost-share amount, to be paid to FDEM. This step will coincide with signing a contract with FDEM. Your project will not proceed until your cost-share payment has been received.
- If your project is not approved, you will receive notice via FDEM. You will be provided with an itemized list of any costs incurred along with your required cost-share.

Temporary Relocation Housing Assistance

- Elevation and mitigation reconstruction projects will require you to temporarily relocate before the construction phase can begin.
- The cost of your temporary housing option will be factored into your total project's cost and is subject to cost-share requirements (up to 25 percent). This cost will be collected as part of the overall project cost (previously noted) at the time of contract signing.
- Your assigned case manager will coordinate locating and securing temporary housing for you and your family while you are displaced.
- You will be allowed to move back into your home once a Certificate of Occupancy (CO) has been issued upon completion of the project and final inspection.
- Property owners/occupants are unable to live in their home or on their property during the project. All occupants without a pre-existing lease at a different location outside of the project property address will live in temporary housing for the duration of construction. If occupants have a pre-existing lease during construction, these costs may be eligible for reimbursement up to amount of the Fair Market Rent rate set by the U.S. Department of Housing and Urban Development (HUD) for their area. Reimbursement for leases will only occur during the period when construction begins and when a certificate of occupancy for a home is issued. Relocation costs will be subject to the cost-share, meaning the property owner would be expected to pay no more than 25 percent of eligible costs.
- Case managers will provide relocation assistance to property owners by identifying several housing options (e.g., private rentals and hotels) based on the length of stay that adheres to Federal General Services Administration (GSA) rates and located within a reasonable distance from the property owner's home to ensure continuity of work, school, and health visits, etc. For individuals who are already displaced, the case managers will work to extend their current housing option to lessen impacts to their activities of daily life. This will include coordinating with existing programs to align logistics related to transitioning to the new program.
 - Upon identifying the most appropriate option, the case manager will assign a housing option to the property owner and communicate move in/out dates and other key logistics. Relocation will be coordinated by the case manager who will provide payment for relocation directly to the vendor (e.g., private rentals and hotels).

Construction (3 – 9 months)

Throughout the construction phase, third-party inspectors will visit your property to ensure proper completion of these activities and compliance with program requirements. This is to ensure your project is

completed timely and appropriately. Below are the steps in the construction process for each type of mitigation project.

Structure Elevation

Physically raising an existing structure.

- The structure will be lifted to the required elevation using approved engineering techniques.
- Utility connections and systems will be adjusted to accommodate the new elevation.
- Foundation work will include proper anchoring.
- Final inspections will confirm compliance with elevation standards before the project is closed.

Eligible Activities May Include:

- Elevation of residential properties,
- Elevating utility systems,
- Compliance with building codes for flood and wind resilience,
- ADA-compliant access (homeowners seeking accommodation must submit documentation of a permanent disability for a ramp or mechanical lift to be included in the project), and
- Nearby temporary housing expenses for the property owners during the construction phase of the project (which will typically be limited to the [HUD Fair Market Rent](#) or [GSA Nightly Rate](#) for the area).

Other Considerations:

- Properties must meet the minimum final elevation standards. 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.
- The Elevate Florida team will finalize the design and structural plans, such as incorporating a full level beneath the elevated living area for practical uses like parking, storage, covered outdoor space, and code-compliant stairs. Spaces below this level are designed to flood safely without causing damage. Note: This will occur prior to the construction.
- First-floor abandonment and second floor conversions are not considered eligible techniques in Florida HMA programs. This is due to a variety of factors, the most predominant being concerns regarding structural integrity during the conversion process and following construction completion for the life of the structure.

Mitigation Reconstruction

Mitigation reconstruction is 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. The square footage of the new structure cannot be more than 110 percent of the area of original structure's square footage.



Mitigation Reconstruction is the alternative to Structure Elevation when the structure is not sturdy enough to elevate, which will be determined by a structural integrity assessment which will be ordered during application review.

- The existing structure will be demolished and cleared from the site.
- A new, elevated structure will be constructed in compliance with modern building codes.
- The reconstruction will include utility system upgrades and normal site grading, if applicable.
- Once construction is completed, a final inspection will be performed to ensure compliance.

Eligible Activities May Include:

- Demolition and site preparation,
- Reconstruction to meet minimum elevation and code requirements,
- Accessibility features (e.g. ADA approved ramps and lifts), and
- Installation of flood vents when the foundation is surrounded by an enclosure wall.

Other Considerations:

- The reconstructed home must comply with State and local building codes as well as floodplain management requirements.
- Mitigation reconstruction projects will typically retain the same footprint and area as the original structure and may not exceed 110 percent of the original building's square footage.

Acquisition and 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.

- The property will be appraised, and a purchase agreement will be completed.
- After acquisition, the existing structure will be demolished, and debris removed.
- The land will be stabilized and converted to open space, with deed restrictions in place.
- Local authorities will take ownership of the property and ensure long-term maintenance of the property.

Eligible Activities:

- Property appraisal and purchase agreements,
- Demolition and debris removal, and
- Site stabilization and grading.

Other Considerations:

- The local government must agree to acquire and maintain the property as open space. FDEM will coordinate with the applicable local government.
- Property owners are provided fair-market value for their home in acquisition/demolition projects. Fair market value is based on the pre-disaster market value of the property, which is defined as: "The amount in cash, or on terms reasonably equivalent to cash, for which in all probability the property would have sold on the effective date of the valuation, after a reasonable exposure time on

the open competitive market, from a willing and reasonably knowledgeable seller to a willing and reasonably knowledgeable buyer, with neither acting under any compulsion to buy or sell, giving due consideration to all available economic uses of the property at the time of the valuation.”

- The Hazard Eligibility and Local Projects (HELP) Act may assist with reimbursement for Acquisition/Demolition participants who demolished their structure prior to application or award. Property owners will need to keep detailed information and records regarding all aspects of their demolition, as well as obtain necessary permits. Property owners should be aware that reimbursement is not guaranteed, and that additional information may be required during FEMA’s EHP review process.
 - The HELP Act applies to any open application period where project planning or implementation (demolition or ground disturbance) is initiated between Jan. 5, 2023, and Jan. 5, 2026. For all Hazard Mitigation Assistance programs (including FMA Swift Current & HMGP), if the demolition or ground disturbance activity took place between those dates, you may apply for reimbursement under the HELP Act during the next HMA application period.

Wind Mitigation

Measures that reduce the risk of wind damage, such as alterations or improvements to the roof, windows, doors, and other areas of a structure.

- Structural reinforcements will be made to critical components such as roofs, walls, and openings.
- Hurricane shutters or impact-resistant windows will be installed to protect against wind-driven rain.
- Roof anchoring systems will be installed to prevent damage during high-wind events.
- Final inspections will confirm that all retrofits meet wind-resistance standards.
- Wind mitigation is an option that can be added to a property which is being elevated.

Eligible Activities:

- Installation of hurricane shutters or impact-resistant windows,
- Roof anchoring and bracing systems,
- Reinforced or solid doors and garage doors,
- Connecting walls to the roof, and
- Sealing and preventing water leaks.

Other Considerations:

- All retrofits must meet wind-resistance standards as outlined by [FEMA: Wind Retrofit Guide for Residential Buildings](#).
- Approved wind retrofit projects must include all improvements necessary to protect the entire structure. For example, if you are requesting the installation of impact-resistant windows and your roof is determined to not be up to code, a roof replacement will have to be added to the project.



Project Closeout (1 – 3 months)

The closeout phase ensures that all project requirements have been met and that you receive necessary documentation. This phase includes:

- **Final Elevation Certificate:** Confirms compliance with required elevation standards.
- **Warranty documentation:** Covers work performed under the project.
- **Stamped As-Built drawings:** Includes final construction records for your property.
- **Certificate of Occupancy:** Certifies that the property is ready for use.
- **Obtaining or updating flood insurance:** Demonstrates proof of current flood insurance coverage through the NFIP or private insurer.
- **Temporary housing reimbursement documentation:** If applicable.
- **Final cost-share record:** Itemizes project costs and your financial contributions.