



ELEVATE<sup>™</sup>  
FLORIDA

ELEVATE FLORIDA RESIDENTIAL  
MITIGATION PROGRAM

# Property Owner Guide

April 2026





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## PROPERTY OWNER DOCUMENT UPDATE LOG

This section is intended to show a clear record of all the changes made in each version of this guide, so you understand how this document has changed over time.

Date Updated	Description of Update	Page Number(s)
June 30, 2025	The entire document has been revised to reflect recent program updates and new information.	All
September 3, 2025	Minor updates have been made throughout the document to reflect recent program updates and the latest inspection information.	All
September 22, 2025	Realigned content related to the Acquisition-Demolition project type and Temporary Relocation activities to the Appendix, as they have nuanced implementation considerations.	All
December 22, 2025	Updates have been made to programmatic timelines, Bid Walk and Design Meeting processes, and other Construction implementation considerations.	All
February 25, 2026	The entire document has been revised to reflect recent program updates and new information.	All
April 22, 2026	The entire document has been revised to reflect recent program updates and new information, including Bid Walk and pre-construction activities and recent FEMA decisions and awards.	All

## 1. PURPOSE OF THIS GUIDE

This guide is intended to help Property Owners (referred to as “you” throughout the document) to understand the Elevate Florida Program. It explains what you need to do throughout the program process, and what to expect before and after a project is awarded, if applicable. The guide covers all five stages of the program, from application to project closeout, with timelines, cost-share details, insurance requirements, and temporary relocation information. Please refer to this guide throughout the program.

While this guide is meant to provide you with easy-to-find information on the program, we also want to remind you that **your assigned Case Manager is your main point of contact and source for information throughout the program.** Please keep in touch with them regularly and go to them with program questions. They will guide you, help you to track progress on your project, and assist you in understanding compliance with plans and regulations.





## 2. GENERAL ELEVATE FLORIDA PROGRAM INFORMATION

The Florida Division of Emergency Management (FDEM) administers Elevate Florida, a statewide residential mitigation program aimed to help people - like you - make homes safer from natural hazards. Elevate Florida is funded by two Federal Emergency Management Agency (FEMA) grant programs: the Flood Mitigation Assistance (FMA) Swift Current Program and the Hazard Mitigation Grant Program (HMGP).

### ***Flood Mitigation Assistance (FMA) Swift Current***

FMA Swift Current funding is available to states through the National Flood Insurance Fund (NFIF) for flood hazard mitigation activities. FMA funds are available annually; however, FMA Swift Current funding only becomes available following a declared disaster. Funds can be used for projects that reduce or eliminate the risk of flood damage to structures with a history of repetitive flooding or determination of substantial damage after a major disaster declaration following a flood-related disaster event. To be eligible for these funds, structures must be insured by the National Flood Insurance Program (NFIP). The flood policy must be in effect prior to the opening of the FMA Swift Current application period; the structure must remain insured throughout the grant process and thereafter, for the life of the property.

### ***Hazard Mitigation Grant Program (HMGP)***

HMGP funding is available when authorized through a FEMA major disaster declaration, and as requested by the affected state or territory governor. FEMA establishes the HMGP assistance ceiling for each disaster 12 months after the major disaster declaration. This amount, also known as the “lock-in” amount for HMGP, is the maximum FEMA can obligate for eligible HMGP activities in that state or territory and is often used to fund multiple risk reduction projects across affected communities.

For the Elevate Florida program specifically, FDEM received HMGP funding allocations for the FEMA major disaster declarations of Hurricanes Debby, Helene, and Milton – with “lock-in” amounts established for the State of Florida in October 2025. We provide additional details as to how the Elevate Florida program “braided together” FMA and HMGP state-level and county-level resources to fund the broader program, below.

### ***Bringing FMA and HMGP Together - Funding Elevate Florida***

To fund Elevate Florida, the State of Florida put forward its 2024 HMGP funding allocation and FMA Swift Current program funding allocation to fund projects statewide based on specific criteria and associated prioritization. In Florida, eligible counties also received their own HMGP “lock-in” amounts for the 2024 hurricanes. These amounts are based on the amount of federal assistance received from the declared disaster(s), meaning that communities with more severe impacts generally receive a larger allocation. Elevate Florida asked each county if they were interested in re-allocating a portion of their HMGP allocation(s) to Elevate Florida. As a condition of re-allocation, funds dedicated to the Elevate Florida program by a county can only be utilized to fund

projects within that county. However, counties were not required to re-allocate funds to Elevate Florida, as local HMGP funds are prioritized by the Local Mitigation Strategy Working Groups and may be used to fund a wide variety of mitigation projects (e.g., local infrastructure projects, critical facility retrofits, etc.). If you would like more information on which counties allocated portions of their funding for Elevate Florida, you can find more information on the Division of Emergency Management (DEM) [website](#).

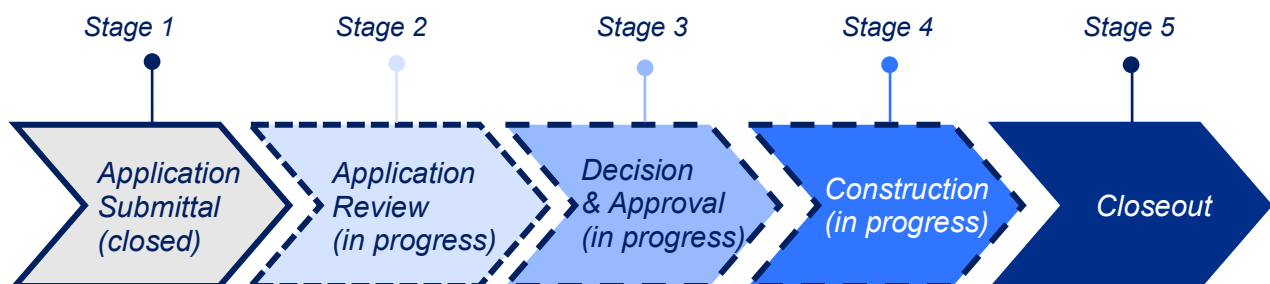
Once funding is secured, Elevate Florida applies available dollars to eligible residential mitigation work delivered through a standard set of project pathways. Elevate Florida streamlines and accelerates construction projects on your home through four eligible project types. These project types are Structure Elevation, Mitigation Reconstruction, Acquisition-Demolition, and Wind Mitigation.



For more details on each project type, reference the *Stage 4: Construction* section, linked [here](#).

➤ **2.1. Five Stages of the Elevate Florida Program**

Figure 1: Five Stages of the Elevate Florida Program



Each stage has different tasks and timelines. From application submission through closeout, the process can take up to two years to complete. Each Elevate Florida applicant moves at a different



pace depending on position in priority, responsiveness, project type, age of the home, individual circumstances, and approval by FEMA.

### *Stage 1: Application Submittal (February – April 2025)*

*Stage 1* involved actions related to applying for the program and uploading important information. The Application Submittal stage has passed; as of the publication of this document, the Elevate Florida program is no longer accepting applications.

- Elevate Florida accepted applications from February 7 to April 11, 2025. The program received more than 12,000 applications from residents in 64 Florida counties, demonstrating significant interest from Florida Property Owners.
- When submitting their project applications, applicants – like you - selected from four project types: Structure Elevation, Mitigation Reconstruction, Wind Mitigation, and Acquisition-Demolition.

### *Stage 2: Application Review (April 2025 – Spring 2026)*

*Stage 2: Application Review* occurs as the Elevate Florida team examines your application for completeness and prepares the package for submission to FEMA. This stage involves verifying important information and collecting necessary documents to support your application.

- Elevate Florida reviews and prioritizes applications based on specific criteria. This process was completed in August 2025. Reference *Stage 2: Application Review* section [here](#) to learn more about prioritization.
- All Property Owners, such as yourself, received an update on their application in August 2025.
- The Elevate Florida application review process evaluates whether an application is complete and meets fundamental eligibility requirements before the application is sent to the Federal Emergency Management Agency (FEMA) for funding determination. Each applicant is assigned a designated Case Manager.
- During this stage, you may receive communications from Case Managers to complete necessary forms or agreements, such as the Temporary Relocation Form, Acknowledgment of Conditions (AoC) Form, Notice of Voluntary Interest, or Right of Entry Waiver. You may also receive email notifications or requests for additional information. It is important that you return the documentation on time to meet the deadlines set by your Case Manager.
- If selected to proceed, you will need to sign a Pre-Mitigation Agreement (PMA) and a Cost-share Remittance Form and provide payment for your cost-share of the initial pre-construction assessments, such as Structural Integrity Assessments (SIA), geotechnical reports, and wind retrofit assessment. Pre-construction assessments are scheduled, completed, and the reports are shared with you, for reference and / or for future use. Completion of the pre-construction assessments provide the Elevate Florida team with



technical data that is specific to your property and is necessary to determine your project's scope of work.

- Please note that signing the PMA, paying the inspection cost-share, and receiving an inspection report does not mean that your application has been awarded funding. This determination comes later. Further, the Elevate Florida program reserves the authority to adjust preliminary cost-share amounts after initial payment, as needed and as based on vendor availability.
- For those of you with Structure Elevation, Structure Elevation + Wind Mitigation, and Mitigation Reconstruction projects, after receiving your PMA and cost-share, you will be asked to complete the Temporary Relocation Form, which will be available in the Portal. Although unlikely - if a Wind Mitigation project is determined to require you to vacate your home for a period of time, temporary relocation services will be available for that period. For more information about the Temporary Relocation process, please see *Appendix C: Temporary Relocation or the [TRAS Property Owner Guide](#)*.
  - Once you submit your completed Temporary Relocation Form, your Case Manager will schedule a call to confirm the information provided. The Elevate Program will review this document to determine your household's specific housing needs and confirm whether you plan to use Temporary Relocation assistance or not.
- After pre-construction inspections are complete, Elevate Florida collects all necessary documentation to build and finalize your grant application. During this time, Elevate Florida completes the required components of your federal grant application, including project mapping, scope of work, and an estimated budget. The Elevate Florida team is responsible for thoroughly reviewing each application and carefully packaging all relevant information into a comprehensive grant application for FEMA to review. Responsibilities include checking the environmental and historical significance of a site, compiling photos and documentation, assisting with facilitating necessary pre-construction inspections, and reviewing inspection reports to support technical feasibility.
- An initial Duplication of Benefits (DOB) review is conducted to evaluate whether you have already received assistance for the same purpose. This includes evaluating your insurance payments, legal settlements, or forthcoming financial assistance that has not yet been received, will be received, or is available from another source.
  - **Please note:** DOB reviews are an ongoing effort for the Elevate Florida program. Although Elevate Florida facilitates an initial DOB review, you should know that Elevate Florida will conduct DOB reviews throughout the entirety of your application and – if applicable – post-FEMA award process and even through closeout.
- A Case Manager will share a total project estimate with you. This project estimate is preliminary and may change based on the final DOB determination and other factors identified during application review and award processing (e.g., verified scope, eligibility requirements, or updated cost information).

- When your grant application is finalized, it is sent to the FDEM State Review Team for review ahead of submittal to FEMA. The Review Team will complete a Programmatic, Engineering, and Environmental and Historic Preservation (EHP) review for grant eligibility and compliance. In addition, they will conduct a Benefit Cost Analysis (BCA) to demonstrate cost-effectiveness before submitting to FEMA. The Elevate Florida team will work closely with the State Review Team to meet all grant requirements and pass State Review before submitting to FEMA. Consult our [EHP](#) guide for more information.
- As the Elevate Florida program develops project applications into final grant applications for FEMA review, our team is actively gathering pertinent property details including up front EHP documentation - which supports the proposed scope of work and budget. Supporting documentation includes, but is not limited to, various maps identifying project location details, identification of potential ground disturbance, latitude and longitude coordinates, proximity to identified floodplain and wetlands, photographs of structures, age of buildings and any relevant surveys, studies, or project consultation to date. FEMA uses this information to document the review process.

### *Stage 3: Decision and Approval (July 2025 – Mid 2026)*

*Stage 3* is the step in the process where projects undergo final review by FEMA, and if awarded - receive funding. This step begins upon successful submission of your application to FEMA – which again, is the agency that has final discretion as to project funding.

- Following State approval, Elevate Florida submits prioritized applications to FEMA for funding approval, on a rolling basis. FEMA will review each application for compliance with program eligibility requirements, as well as technical feasibility, cost effectiveness and compliance with EHP laws and regulations. Elevate Florida works closely with FEMA to answer any questions that may arise from each of these reviews. Once FEMA makes a determination regarding a project's funding, you will receive an email or letter notifying you of the outcome.
- It typically takes FEMA an average of four months to make a decision after an application is submitted for review. However, individual timelines can vary, based on overall application volume and the complexity of each application. Because each property and project type is different, the end-to-end timeline – from application submission to construction completion – can vary, and in some cases, may be two years or longer. For this reason, Elevate Florida cannot responsibly provide a single fixed decision date or exact approval timeline for specific applications.
  - Please note that, as of the publication date of this document, FEMA processing has been repeatedly delayed due to factors outside of FDEM and Elevate Florida's control. States and communities across the country are experiencing delays in FEMA grant processing; please know that it is not within the power of FDEM and the Elevate Florida program team to speed up FEMA's review process
- As FEMA issues awards, Elevate Florida receives federal grant funding to implement the approved mitigation activities for the residential structures covered under each specific



award. Awards are made on a rolling basis. Once a project is awarded, Elevate Florida begins post-award coordination with approved Property Owners. This includes completing a bid walk and design meeting (if applicable) with various contractors (covered in Stage 4) to select an approved construction vendor. Elevate Florida will then create a detailed budget that includes construction, inspections, and temporary housing (if needed).

- Before signing the Homeowner Grant Agreement (HGA), you will receive a Financial Packet outlining the estimated project costs and your expected cost-share. Before construction can begin, you need to sign the HGA, which is a legally binding contract between the Florida Division of Emergency Management (FDEM) and you, the Property Owner(s). Additional details on what is included in the HGA, and the legally binding nature of the document, are included in Section 5.4.
- In the case of an Acquisition-Demolition project, you will sign a tri-party agreement. This tri-party agreement also includes the local jurisdiction as a signatory. Through this agreement, you as Property Owner(s) agree to the scope of services, including construction services delivered by the construction vendor. This agreement will include the total project costs, Federal cost-share, and your cost-share. For more detailed information on the Acquisition-Demolition PMA, please refer to the [Acquisition-Demolition PMA section](#) of this Property Owner Guide.

During construction for Structure Elevation, Structure Elevation + Wind Mitigation, and Mitigation Reconstruction projects, you and your family will need to temporarily relocate if you are currently living in the property which will be under construction. Temporary Relocation Assistance Services will be available by the Program to provide assistance based on your project type.

- For anyone who has current Tenants in Structure Elevation, Structure Elevation + Wind Mitigation, Wind Mitigation, Mitigation Reconstruction, and Acquisition-Demolition projects, those Tenants who are determined to qualify for Uniform Relocation Assistance (URA) are also eligible for temporary relocation services. You may reference the [TRAS Property Owner Guide](#) to learn more about Tenant-specific considerations. This guide is accessible in the [Property Owner Support Library](#).
- You will be given a temporary relocation cost estimate and can opt in or opt out of temporary relocation services before signing the HGA. If tenants are URA eligible, you as Property Owners are obligated to cover your tenants' temporary relocation cost-share to participate in the Elevate Florida program.
- Mitigation Reconstruction project types also include storage services in Temporary Relocation cost-estimates and services. For additional details regarding storage and eligible supports, please reference the [TRAS Property Owner Guide](#).

#### *Stage 4: Construction (Upon FEMA Approval)*

During *Stage 4*, the Elevate Florida team begins construction on your home. This is also when you move into temporary housing, depending on your project type and your indicated need.



- Elevate Florida will assign several contractors to perform bid walks and prepare proposals for your property. Contractors will be selected on a best-value basis. For Mitigation Reconstruction project types, you will have the opportunity to attend a design meeting before selecting the floor plan and finishes for your home.
- The construction phase for Elevate Florida projects will begin after the HGA is signed, your cost-share is received, and occupants have temporarily relocated - when and as required.
- For Acquisition-Demolition projects, you will sign the contract to transfer ownership of the property to the local community - which will ultimately restore the parcel to open space in perpetuity. Compensation is based on the fair market value of the home determined during the application review stage, less the 25 percent cost-share for legal fees, demolition costs, temporary tenant housing (as applicable), and the cost-share for the actual acquisition itself.
- Throughout the Construction phase of Structure Elevation, Mitigation Reconstruction, and Wind Mitigation projects, Elevate Florida will provide program-approved Inspectors that verify construction meets safety, state, and local codes; project guidelines; and grant requirements.
- After construction is complete, a final inspection takes place to confirm the project meets Florida Building Code guidelines, local building codes and regulations, and FEMA grant requirements. Your Case Manager will communicate when you can return home; the date will be coordinated with you after the final inspection is complete and your local building official issues a Certificate of Occupancy (CO) or Certificate of Completion (CC), certifying your home is deemed safe for occupancy.
- The temporary relocation period occurs during the Construction phase for eligible projects for those of you that have opted for Temporary Relocation Assistance Services (TRAS). During this time, you will reside in temporary accommodation or may qualify for a pre-approved lease reimbursement until you receive official notice to return to your home.
- If you stay in Temporary Relocation Assistance services, once you receive official notice that construction is completed and you may return to your home, you will have to exit temporary housing and/or storage accommodations. For Structure Elevation projects, you will have 48-hours to exit temporary relocation, while for Mitigation Reconstruction, you will have 7-calendar days (to accommodate storage needs and moving items / belongings as necessary).

#### *Stage 5: Closeout (January 2027 and beyond)*

- During the final stage, Elevate Florida will conduct a final review to confirm all project activities, documentation, and financial requirements have been completed in accordance with the corresponding grant guidelines necessary for FEMA to finalize the project closeout.
- You will receive a closeout packet containing your project documentation. You must provide proof of an updated and satisfactory National Flood Insurance Program (NFIP)

insurance policy, if applicable, before the grant can officially close out. For additional details regarding NFIP coverage and coverage minimums, please see [Appendix E](#).

- **FMA Requirements:** This program requires active NFIP flood insurance coverage on all structures before you apply to Elevate Florida. If you submit your application through FMA Swift Current, you are required to maintain NFIP flood insurance for the entire duration of the Elevate Florida process - including while waiting for FEMA funding decisions. Additionally, you must continue to carry flood insurance after project completion, for the life of the structure, even if your property is not located in a Special Flood Hazard Area (SFHA). Property Owners are required to record with the county or appropriate jurisdiction's land records, a notice of flood insurance requirements for the parcel. The Elevate Florida program will coordinate and confirm successful completion of FMA funding requirements with Property Owners.
- **HMGP Requirements:** For HMGP, having active flood insurance is not required to participate initially in the Elevate Florida program. However, if your property is located in a SFHA at the completion of the project, securing and maintaining flood insurance becomes a grant condition for the life of the improved structure. If your property is not in the SFHA when the project ends, this requirement does not generally apply, but it is important to consult the latest FEMA Flood Insurance Rate Maps (FIRMs) to confirm your property's flood zone. The property will be deed restricted, where appropriate.

## ➤ 2.2. Project Responsibilities

This section outlines the key responsibilities for each party, including you as the Property Owner, the Elevate Florida team, and the construction and inspection vendors.

### 2.2.1. Property Owner (You)

- Submit a complete and accurate application.
- Stay in touch with your Case Manager and answer their inquiries promptly when they ask for more information.
- Pay Property Owner cost-share at two different points in the process: one prior to inspections, and the other prior to construction.
- Allow inspectors or contractors to access your property when needed / as indicated.
- Sign forms, agreements, and contracts acknowledging required project conditions and return by the date indicated.
- Vacate your home prior to construction and follow temporary relocation plans, as applicable.
- Show proof of your NFIP insurance policy when you submit your application, during the Review stage, and/or during the closeout phase, as applicable.
- Keep records of all the project documents.
- Self-disclose all potential DOB in the *Duplication of Benefits (DOB) Disclosure* form; if or as additional sources of DOB arise, promptly inform your Case Manager.

- Provide complete and accurate information throughout the life of the program, including information and supporting documentation for other aid received.

### *2.2.2. Elevate Florida Program Team (including FDEM, Case Managers, Temporary Relocation Specialists, and program contractors)*

- Serve as your point of contact to participating in Elevate Florida.
- Review applications and reach out to you when more information is needed.
- Send forms, agreements, and contracts that must be completed.
- Provide updates on your application and project status.
- Manage the funding of your project, including the assignment and oversight of construction, inspections, and temporary relocation services.
- Coordinate with FEMA for application submission, award, and grant management.
- Coordinate on your behalf with local government for Acquisition-Demolition projects.
- Collect, document, and deposit the required cost-share from you – adjusting for over- or underpayments, as necessary.
- Conduct reviews, inspections, and checks of your property.
- Coordinate activities before construction and temporary relocation, if needed.
- Provide housing accommodations to Tenants, if needed.
- Monitor construction progress to verify that project standards are met.
- Manage the program closeout process and keep accurate records of all project documentation.

### *2.2.3. Elevate Florida Inspection and Construction Vendors*

- Maintain a license to conduct inspections and construction work in Florida.
  - All Elevate Florida Inspection and Construction Vendors are required to maintain State of Florida licensure and adhere to State of Florida construction standards – regardless of whether they are based in the State of Florida.
- Make clear reports about what is observed during inspections.
- Provide detailed cost estimates and construction plans.
- Obtain the required permits from city or county building departments.
- Follow the Florida Building Code (FBC) and local rules, ordinances, and building codes.
- Perform construction work according to the approved plans and standards for the program.
- Coordinate regularly with the Elevate Florida program to provide weekly updates and resolve issues during construction, including addressing punch list items as appropriate.
- Work with Elevate Florida, authorized representatives, and independent inspectors throughout the design, construction, and closeout phases.

## 2.3. Communicate With Your Case Manager

Call 877-353-8835 (877-ELEV8FL) **Monday through Friday from 7 a.m. – 7 p.m. ET and enter your Tracking Number to be routed to your Case Manager.** Leave a message if they don't immediately answer; your Case Manager will call you back. Please allow your Case Manager three to five business days to respond. Remember to have your six-digit pin available when communicating with your Case Manager to confirm authentication.

You can email [support@elevatefl.org](mailto:support@elevatefl.org) with your tracking number in the subject line. In the email, please include your name, contact information, and questions or concerns. You can share documents and communicate with your Case Manager by logging into the [Elevate Florida Portal](#), see the figures below to see how to use these features. You can also respond to an email from your Case Manager – do not adjust the subject line.

Figure 2: How to Upload Supporting Documents

**What To Expect**

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

---

**Upload Supporting Documents**

\* Document Type

Description of Upload

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

Application Summary
Inspection Details
Construction Details
Application Files

Tracking Number: 0000087  
 Case Manager Assigned: Test

**Application Review Check**

**Review**

- ✔ Application Packaging: Complete
- ⊖ Pre-Mitigation Agreement Received: No
- ✔ Inspection Cost Share Payment Received: Yes
- ✔ Pre-Construction Assessments: Complete
- ⊖ Total Inspection Cost:
- ⊖ Your Inspection Cost Share:
- ✔ Temporary Housing Needed?: Yes
- ⊖ Temporary Housing Type Requested:
- ✔ Submitted to FDEM for State Review: Complete

**Comments**

Comment	Date	Name
This is a test from the Portal as the applicant.	Feb 6, 2025	Bruce
This is a test from the backend as the Case Manager	Feb 6, 2025	Test
This is a test from preprod	Feb 13, 2025	Test

Figure 3: How to Add a Comment

**What To Expect**

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

---

**Upload Supporting Documents**

\* Document Type

Description of Upload

[Select Files](#)

[Upload](#)

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

[Application Summary](#) | [Inspection Details](#) | [Construction Details](#) | [Application Files](#)

Tracking Number: 0000087  
 Case Manager Assigned: Test

**Application Review Check**

**Review**

- ✔ Application Packaging: Complete
- ⊖ Pre-Mitigation Agreement Received: No
- ✔ Inspection Cost Share Payment Received: Yes
- ✔ Pre-Construction Assessments: Complete
- ⊖ Total Inspection Cost:
- ⊖ Your Inspection Cost Share:
- ✔ Temporary Housing Needed?: Yes
- ⊖ Temporary Housing Type Requested:
- ✔ Submitted to FDEM for State Review: Complete

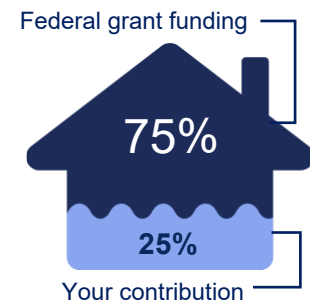
**Comments** [Add Comment](#)

Comment	Date	Name
This is a test from the Portal as the applicant.	Feb 6, 2025	Bruce
This is a test from the backend as the Case Manager	Feb 6, 2025	Test
This is a test from preprod	Feb 13, 2025	Test



## ➤ 2.4. Program Cost-Share

Federal grant funding will cover up to 75% of the project's cost, meaning you will need to contribute the remaining 25% using your own funds. At the start of the Elevate Florida program, Property Owners – including yourself - were advised that properties designated by FEMA as Repetitive Loss (RL) or Severe Repetitive Loss (SRL) may be eligible for a reduced cost-share. Due to the popularity of the program and the large number of applications received, reduced cost-shares are not available under the Elevate Florida Program.



There are two cost-share payments involved: one for pre-construction inspections and another for completing your construction project, which includes temporary relocation expenses. The pre-construction inspection cost-share is collected when you sign the Pre-Mitigation Agreement and before we send inspectors to your home; the construction cost-share is collected upon HGA signature.

Upon FEMA project approval and after project design, you will receive a detailed breakdown of the project cost-share. If you decide to withdraw at this time, you must cover the total design costs. You will have time to decide whether to proceed to the next stage before signing the contract and providing the cost-share.

The cost-share details will include relocation expenses, with the program covering up to 75% of your temporary housing costs and you covering the remaining 25%. Factors such as project type, the size of the living space, foundation or construction type, and necessary project activities (such as design and temporary relocation costs) all impact the overall project cost.

**Please note:** The Elevate Florida program limits federal funding up to \$375,000 (for certain hard costs only) for Mitigation Reconstruction projects. This limit does not include soft costs like engineering, permits, surveys, or ADA accommodations. You will need to pay for any extra costs beyond the federal assistance limit amount as part of your Property Owner cost-share. This limit only applies to Mitigation Reconstruction projects, not to Structure Elevation, Acquisition-Demolition, or Wind Mitigation projects.

### 2.4.1. Options to Fund Property Owner Cost-Share

No additional assistance is available from Elevate Florida to cover your project cost (25%). You can use various funding options to cover their project cost-share including, but not limited to, the following:



Personal savings or loans



Small Business Administration (SBA) Mitigation loans *(if available and the property owner is eligible and approved for the loan)*



Nonprofits or community organizations



NFIP policyholders may qualify for [Increased Cost of Compliance \(ICC\)](#) funding to help with the cost-share.

- ICC can cover up to \$30,000 coverage, which is included in most standard flood insurance policies under the NFIP that include Coverage A. This money helps pay for approved activities and can reduce the amount of your cost-share, if you have this coverage. The availability of ICC funds depends on your building claim paid. The maximum NFIP can pay out for building claims and ICC measures is the Building Policy Limit, or \$250,000 total.
- If you have an active NFIP policy, you must sign the Coverage D form.
- Elevate Florida works with the NFIP, through FEMA, to file claims for eligible project activities.

## ➤ 2.5. Decision to Withdraw Application

As the Property Owner, you can withdraw from the program at any time. If you want to withdraw from the program, first notify your Case Manager, as they may be able to provide options that might help you make your decision. Reasons for withdrawing may include:

- Getting help from a different program
- No longer wanting to participate
- Having trouble paying your cost-share
- Deciding to complete the work on your own or prior to FEMA approval
- Changes to your home or personal situation (like selling your house or moving)

If you decide to proceed to withdraw from the program, you may need to fill out a **Withdrawal Form**. There are instances where you will need or not need the form. The guidance of these situations is below:

- **Withdrawal Form Not Required:** You don't need to fill out the Withdrawal Form if you decide to withdraw from the program before signing a Pre-Mitigation Agreement (PMA). Instead, just reply to an email with your tracking number on the subject line from your Case Manager and ask to withdraw your application. We will make a note of your request and update your application status.
- **Withdrawal Form Required:** If you decide to withdraw after signing the PMA and providing your inspection cost-share, you must submit a signed Withdrawal Form. You can do this by uploading it through the Elevate Florida portal or sending it via email by replying to an email with your tracking number on the subject line from your Case Manager.

Additional things to note, including financial implications:

- If you withdraw after the inspections have been completed, you **will not** be responsible for paying the remaining portion of the inspection fee that was covered by the federal share (up to 75%). However, if other pre-construction services have been conducted

before you withdraw, like design and engineering, you **will** be required to pay for those costs.

- You will have access to the inspection and Elevate Florida program milestone reports, even if you withdraw from the Program. Please be sure to download your inspection reports and milestone reports for your personal records, as soon as possible.
- If your cost-share check has not been cashed by Elevate Florida, it will be returned to your mailing address on file within several weeks. If your cost-share check has already been cashed, you must submit a formal refund request through [MFMP \(My Florida Market Place\)](#). For detailed instructions on requesting a refund, please reference Elevate Florida's [Overpayments and Refunds Guide](#).
- If you withdraw, your project will no longer be considered and your application will be closed.
  - If you change your mind after you withdraw, you will have to start a new application if the application period opens up again.

## ➤ 2.6. Program Updates

Program information and monthly snapshots – including timelines, accomplishments, updates, and key topics – are available on the FDEM website [here](#).

The latest Frequently Asked Questions and Property Owner Guide can be accessed through the [Elevate Florida portal](#). Helpful resources are featured on the homepage, with additional materials available in the Helpful Tools section after you log into the portal.

## ➤ 2.7. Fraud and Scams

Please be cautious of unexpected phone calls or visits from individuals claiming to represent Elevate Florida. Before any home inspection or construction work for Elevate Florida, you will be asked to complete and sign a Pre-Mitigation Agreement or a Homeowner Grant Agreement. To avoid potential scammers, keep the following points in mind:

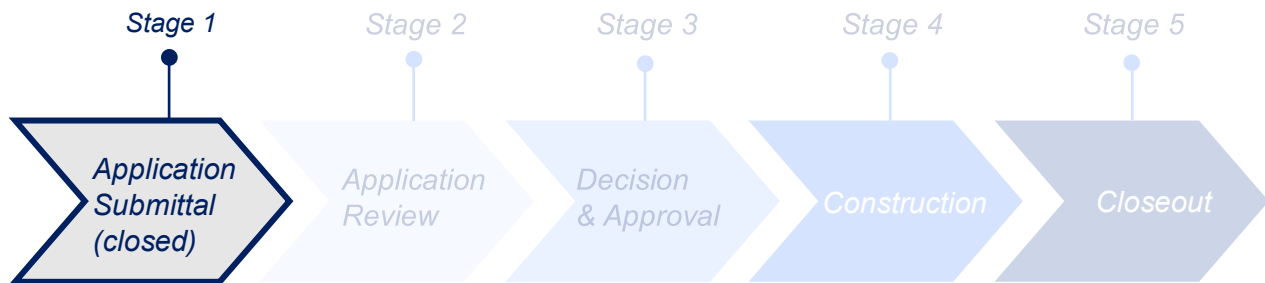
- Do not sign any documents from DocuSign. All documents that need to be signed or filled out will come from [noreply@elevatefl.org](mailto:noreply@elevatefl.org) or [support@elevatefl.org](mailto:support@elevatefl.org).
  - Note: The Temporary Relocation vendor will email tenants from a different email address.
- Do not share your PIN with anyone.
- Your Case Manager will inform you of an inspection date and time in advance of any visit to your property.
- Be wary of unexpected phone calls or visits from individuals claiming to be from FDEM, state housing inspectors/contractors, or Elevate Florida representatives.
- Legitimate Elevate Florida inspectors/construction contractors will never ask for payment on-site.
- Legitimate Elevate Florida inspectors have your tracking number and will not ask you to provide it to them.



- Never provide your banking information to anyone claiming to be an Elevate Florida housing inspector. Inspectors are not authorized to collect personal financial information.
- Be wary of inspectors/construction contractors providing information regarding Elevate Florida on their websites. All information regarding the Elevate Florida Program should come from [noreply@elevatefl.org](mailto:noreply@elevatefl.org), [support@elevatefl.org](mailto:support@elevatefl.org), or your Case Manager.

### 3. STAGE 1: APPLICATION SUBMITTAL (FEB – APR 2025)

Elevate Florida accepted applications from February 7, 2025 to April 11, 2025, which included property owners from 64 Florida counties. The program received more than **12,000 applications**, demonstrating significant interest.



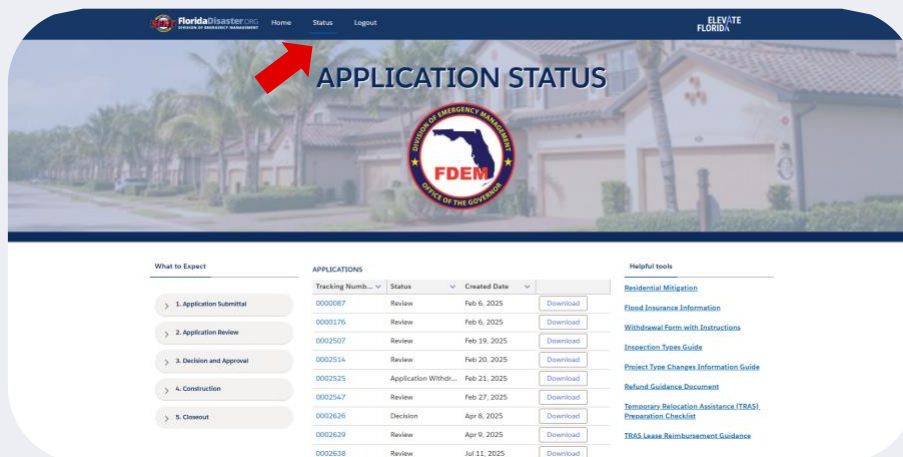
#### 3.1. Check your Application Status

After applying, you received a message with a tracking number to confirm your application was submitted. Use that tracking number when you call your Case Manager.

No matter what stage your Elevate Florida project is in, you can check the status at any time.

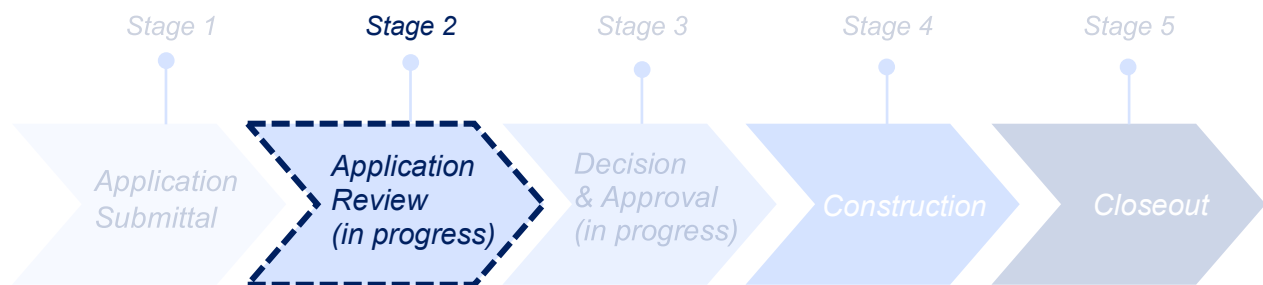
1. **Log into the portal at [fdem-resmit.my.site.com/Elevate](https://fdem-resmit.my.site.com/Elevate).**
2. Select the “Status” tab on the banner. See Figure 4 below.
3. Then, click on your tracking number.

Figure 4: How to Check the Status of Your Application



## 4. STAGE 2: APPLICATION REVIEW (APR – SPRING 2026)

The application review process involves several steps to see if your application is complete and ready for submission to FEMA. This includes verifying important information such as your insurance details (if applicable), checking if you are receiving other federal funding for your project, reviewing environmental and historical factors, determining if your project is eligible, conducting pre-construction assessments, and determining if your project is cost-effective.



### ➤ 4.1. Step 1: Elevate Florida Reviews Initial Application

Your Case Manager will contact you by the preferred method you selected at the time of your application if they have questions or need additional information.

#### 4.1.1. Program Conducts Application Prioritization

Elevate Florida prioritized applications based on criteria to help those most in need. Priority is given to homes that have repeated flood damage, hurricane impact, or are in high-risk areas. This approach aims to support properties at most risk from natural disasters as outlined in *Figure 5: Program Prioritization Factors*.

Figure 5: Program Prioritization Factors

## Prioritization Factors

### History of Repetitive and Severe Repetitive Flood Loss

A Repetitive Loss property has 2+ flood insurance claims over \$1,000 each within 10 years, and a Severe Repetitive Loss has 4+ flood insurance claims since 1978 over \$5,000 each or 2+ claims exceeding property value.

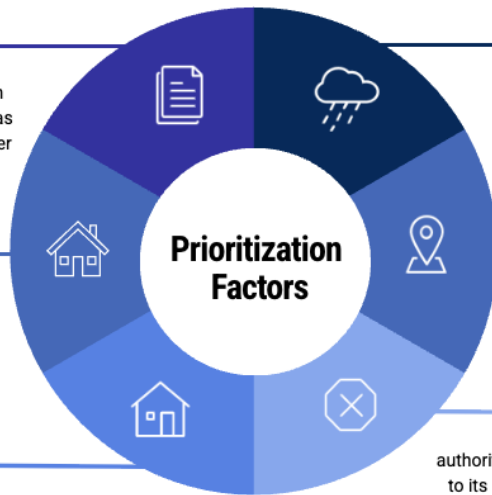
### Home Types

Eligible Properties: Single-Family\*, Multi-Family (*duplexes, triplexes, townhomes*), Manufactured and Mobile Home: Mobile homes (*pre-June 15, 1976*) or HUD-standard manufactured units (*post-June 15, 1976*).

### Primary Residence

Homes that people live in all the time will be prioritized to help families who have been affected by disasters.

\*Single family homes are given priority



### Impacted by Hurricanes Debby, Helene, and Milton

Properties that were damaged by these hurricanes will be given priority because they have already shown they were affected by severe weather.

### Located in a Special Flood Hazard Area (SFHA)

Properties in these areas are more likely to flood, so they receive priority. This is identified by FEMA.

### Substantially Damaged

Substantial damage is determined by local authorities and occurs when cost to repair a building to its pre-damage condition equals or exceeds 50% of the building's market value (excluding land value) before the damage occurred.

### 4.1.2. Projects That Do Not Meet Program Requirements

Unfortunately, not all applications and projects will meet program requirements. Common reasons for the application to not meet requirements include:

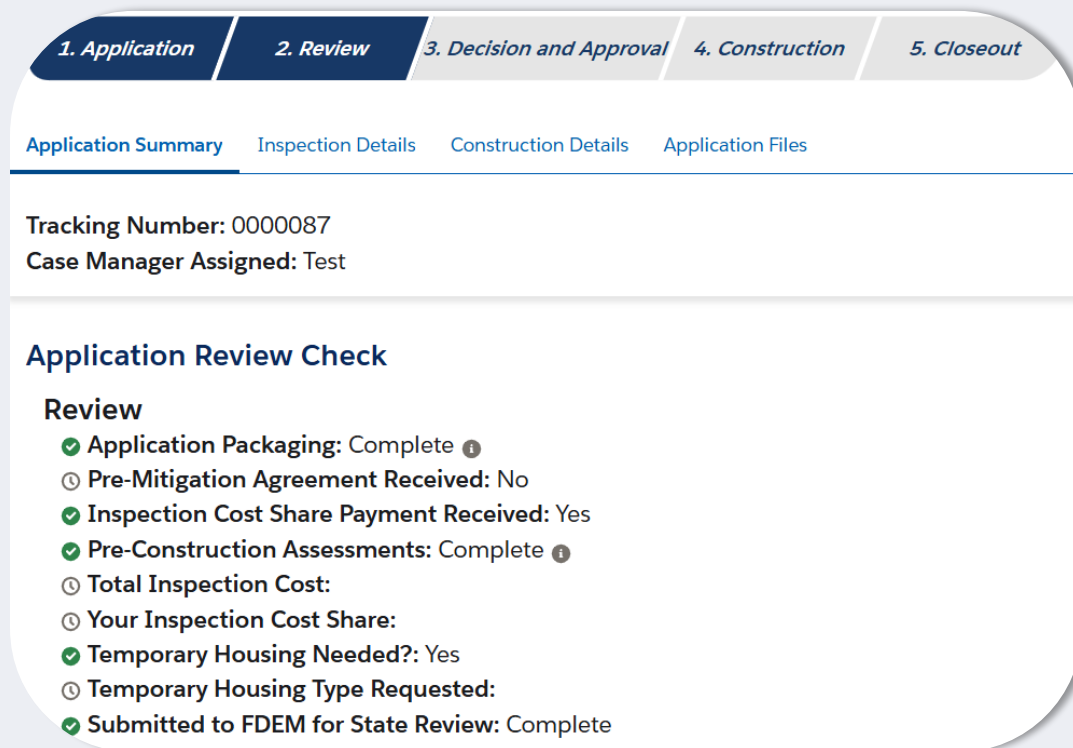
- You do not own the property,
- You are not 18 or older,
- You are not a U.S. citizen,
- The property is owned by a business and not an individual,
- For multi-family units, not all Property Owners applied or were prioritized for the program,
- The local government or municipality is not supportive of moving forward with an Acquisition-Demolition property,
- The property is in a protected area and falls under the [Coastal Barrier Resources Act \(CBRA\)](#), is in a Regulatory Floodway, or the project is a Mitigation Reconstruction project in Zone V, high-risk coastal area prone to flooding (*Note: Structure Elevation projects may be allowed in Zone V*), or
- You began construction related to the project's scope of work prior to program approval and contract signing.

If we initially find that your application does not meet program requirements, we might ask for more information or discuss different project options, which could change our decision. If your application is not moving forward, we will tell you why. If you disagree with the decision, you can ask your Case Manager to review it. If we still find the project does not meet program requirements after the review, we will withdraw the application. If we find the application does now meet requirements, the project can move forward.

### 4.1.3. Understanding Your Review Status

When logging on to the portal, the status of your application will be reflected in the tracker. Reference *Figure 6: Review Stage Application Tracker*.

Figure 6: Review Stage Application Tracker



While listed in the “Review” stage of the tracker, your application may be in various steps under review. The various steps and definitions can be found below:

- **Application Packaging:** This status indicates the process of reviewing initial application materials.
  - **In Progress:** Indicates that the application has been prioritized.
  - **Complete:** Indicates that all initial forms have been reviewed.

- **Pre-Mitigation Agreement Received:** This will be marked when the program receives your signed PMA. See the [4.3. Step 3: Signing the Pre-Mitigation Agreement and Providing Cost-share](#) section for more information.
- **Pre-Construction Assessments:** This indicates when pre-construction assessments are in progress for your property. See the [4.4. Step 4: Program Schedules and Completes Inspections](#) section for more information.
  - **In Progress:** Indicates pre-construction assessments have been scheduled and are in the process of being completed.
  - **Complete:** Indicates all necessary pre-construction assessments have been completed for your property.
- **Total Inspection Cost:** Displays the total inspection cost-share outlined in your PMA.
- **Your Inspection Cost-Share:** Displays your inspection cost-share outlined in your PMA.
- **Temporary Housing Needed:** Marked with “yes” or “no” based on what you indicate in the Temporary Relocation form you complete.
- **Temporary Housing Type Requested:** This indicates the housing selection based on information collected on the Temporary Relocation Form.
- **Submitted to FDEM for State Review:** Indicates applications that are packaged and being prepared and sent to the State for review prior to FEMA submission. See the [4.9. Step 9: State Technical Review Team Reviews Application](#) for more information.
  - **In Progress:** Indicates when your application is sent to the State for technical review.
  - **Complete:** Indicates when the State has completed their review.

Throughout the phase, the portal will be updated to reflect where your application is in the review process. The Elevate Florida team is working diligently to prepare your documentation and submit a final grant application to FEMA as quickly as possible.

## ➤ 4.2. Step 2: Program Documentation

Your Case Manager will notify you if additional information is needed for your application. They will reach out if they have any questions or if program documents need to be completed. It is critical to promptly respond to help your application move forward in the process. Please provide the requested information or documents by responding to their email or uploading them to the portal.

### 4.2.1. Completing Forms

Your Case Manager will give you forms requiring a wet signature (i.e., physical signature, with ink). Please complete, sign, and return them by uploading, emailing scanned copies, or sending clear images. These forms, if applicable to your project, are required to move forward in the process:

- **Notice of Voluntary Interest:** This allows you to ask for accessibility accommodations, choose your final elevation height (for some projects) in compliance with FEMA and local jurisdiction requirements, and agree this program is voluntary.

- **Permission to Enter Property Waiver:** This gives permission for inspectors, contractors, and Elevate Florida team members to enter and work on your property.
- **Privacy Act Release:** This allows your information to be shared with the Elevate Florida team members and FEMA.
- **Duplication of Benefits (DOB) Disclosure:** This checks if you have received other help for disaster or mitigation-related assistance (like insurance payouts).
- **Declaration and Release:** This asks you to certify citizenship status and follow other federal grant requirements.
- **Assignment of Coverage D Form (if applicable):** This certifies that, if it applies, you will assign ICC coverage to this project (only if you have a current NFIP insurance policy).
- **Funds Commitment Letter:** This asks you to acknowledge that participation in Elevate Florida requires a cost-share of 25% for all eligible project costs.
- **Communications Designee Form (optional form):** This lets you choose a third party to share and receive information to and from the Elevate Florida program on your behalf, such as a family member.

#### 4.2.2. *Printing Forms*

If you need to print a form and do not have access to a printer, you can:

- **Go to a public library:** Libraries usually offer low-cost or free printing.
- **Visit an office supply store:** Stores like Staples, Office Depot, and FedEx have printing services.
- **Use a shipping center:** UPS stores and similar places can print documents.
- **Ask your Case Manager:** They may be able to mail you a paper copy, if you need one.

### ➤ 4.3. Step 3: Signing the Pre-Mitigation Agreement and Providing Cost-Share

Pre-construction inspections are important to see if your project type is suitable for your property. Pre-construction inspections and assessments are used for several purposes, including project feasibility determinations, final elevation minimum calculations, and scope of work recommendations.

After your application is prioritized, your Case Manager will email you the PMA and Cost-Share Remittance Form to sign, along with instructions on how to pay for the cost-share of inspections. **Before any inspections can be scheduled for your house, the documents need to be signed and submitted. Also, you will need to mail the inspection cost-share as a cashier's check to Elevate Florida at the following address:**

*FDEM Mitigation - Elevate Florida Program  
2489 Shumard Oak Blvd., Tallahassee, FL 32311*

#### 4.3.1. *Pre-Mitigation Agreement*

The PMA is a contract between you and the FDEM. This agreement allows the FDEM to do pre-construction inspections and assessments, as well as design services before construction starts.



It explains the services provided and your cost-share for inspections. The PMA remains in effect until you sign the construction contract, unless either side terminates the agreement. Services may include:

- Structural Integrity evaluations
- Elevation Certificate issuance
- Geotechnical soil and rock condition assessments
- Wind Retrofit inspections

PMAs for Acquisition-Demolition projects are different than other project types. These agreements outline your responsibilities for completing a title search and appraisal. Because these projects are unique, please reach out to your Case Manager if you have questions regarding your responsibilities for these projects. For detailed information on the specific procedures and requirements for Acquisition-Demolition projects, please refer to **Appendix B: Acquisition-Demolition** at the end of this guide.

It is preferred that the Property Owner email the PMA to their Case Manager or upload it to the portal; however, Elevate Florida does accept mailed forms. All documents need to be scanned; photos of documents are unacceptable.

### Inspections Completed Outside of Elevate Florida

All inspections – other than Elevation Certificates (if program requirements are met) - must be new and in accordance with the Elevate Florida Program. We will accept Pre-Construction Elevation Certificates issued within the last five years from the date you applied to the program, if the assessment was certified (signed and sealed) by a Professional Engineer. Provide the certificate to your Case Manager, who will record it in your file and confirm the accuracy of your PMA and cost-share.

A new structural integrity assessment, geotechnical report and wind retrofit assessment are required to meet current standards and provide updated information about your property. These steps are taken to maintain the safety, quality, and integrity of the projects supported by Elevate Florida.

#### 4.3.2. Cost-Share

**Cashier's checks accepted.** Make the check out to *FDEM Mitigation—Elevate Florida Program*. **Do not submit a personal check;** otherwise, the FDEM will return it to you and request the correct form of payment, which may slow down the process of scheduling inspections. No one from Elevate Florida will ask for money or ask you to sign any agreements other than what is requested by your Case Manager. Never share your PIN with anyone, as it can lead to unauthorized access and potential financial fraud, compromising your account security and privacy.

**Mail the cashier's check with the printed/signed Cost-Share Remittance Form to:**

FDEM Mitigation – Elevate Florida Program  
2489 Shumard Oak Blvd, Tallahassee, FL 32311

The inspection cost-share must be received by FDEM before inspections can be scheduled. The cost-share for pre-construction inspections is the same as mentioned above; you are responsible for 25% of the inspection costs. If you end up paying too much for the inspections, any extra money will be applied to your future project costs, unless you withdraw from the program.

**Note:** The Elevate Florida program makes every effort to match you with an inspector who can provide timely, expedient services. There are situations in which – in the interest of delivering effective, customer-centric services - the Elevate Florida program may need to match you with an inspector whose services are more expensive than originally itemized. The Elevate Florida program will communicate with you directly if and when these situations arise.

If you decide to withdraw after you send in your signed PMA and inspection cost-share cashier's check, notify your Case Manager right away. If the inspection has not happened and can be canceled, your payment will be refunded. If you decide to withdraw after the inspections are completed, you still need to notify your Case Manager. If you withdraw after the inspection is completed or are too late to cancel, you **will not** get a refund for your pre-construction inspection cost-share, but you **will** still have access to the inspection reports and **will not** owe the federal share (up to 75%).

For Acquisition-Demolition projects, you will be responsible for covering the costs of the title search and appraisal. You do not need to send cost-share to Elevate Florida. You will be reimbursed for up to 75% of the cost of these services if your project is funded and moves forward to completion. If you withdraw from the program or your property is otherwise ineligible, you will not be reimbursed for the costs of these services.

#### *4.3.3. Cost-Share Remittance Form*

The form is a document that helps connect your payment with your tracking number and PMA. You need to mail this form with your payment for the pre-mitigation inspection costs. To complete the form, you must:

- Fill in your name, tracking number, and property address
- Select the payment purpose
- Provide the check number
- Sign and date the form and mail back to FDEM Mitigation – Elevate Florida Program.

**Note: Sections 4.4 – 4.7 do not apply to Acquisition-Demolition projects. See [Appendix B: Acquisition-Demolition](#) for more detailed information on the Acquisition-Demolition process.**

#### **➤ 4.4. Step 4: Program Schedules and Completes Inspections**

The professional(s) who evaluate your property for Elevate Florida are trained inspectors procured, assigned, and paid through FDEM. A licensed professional engineer (or surveyor, as applicable) will sign off on all inspection and assessment reports. Your assigned inspector's information will be visible in the Elevate Florida portal (see *Figure 7*) and the inspector will share

their name, the company they work for, and your Elevate Florida tracking number on the day of the inspection. Confirm your scheduled inspection as soon as possible.

Figure 7: Inspection Details



Most inspections take between 30 minutes and three hours, depending on the type. If an inspector needs to revisit your property for additional information or to redo the inspection, your Case Manager will coordinate a follow-up visit. Inspection follow-up visits are rare. Different types of inspections might happen on separate days.

Some important information about inspections:

- Your Case Manager will send you an email with a proposed inspection date and time. You must log in to the Portal and click “Accept” to confirm.
- If you do not accept the proposed date and time within three (3) days of the scheduled inspection, your Case Manager may contact you to confirm the appointment.
- For Structural Integrity Assessment and Wind Retrofit Assessment, you must provide the inspector access to your home. If the proposed inspection date or time does not work for your schedule, contact your Case Manager as soon as possible.
- On the day of the inspection, the inspector will call to confirm their arrival within the original 4-hour window. If your presence is not required for the inspection type, the inspector may begin without calling or checking in.
  - Please have your application tracking number with you. The inspector will provide you or the authorized individual with their name, the company they represent, and your application tracking number. You or the authorized individual should then verify that the application tracking number is correct.
- If the inspector needs to reschedule the inspection, they will work with your Case Manager to arrange a new date and time. Contact your Case Manager if you have any questions about the rescheduling.



- If you do not attend a scheduled inspection where your presence is required, it will be considered a no-show. A \$150 fee will apply and must be paid by cashier's check before the inspection can be rescheduled.
  - Rescheduling may also result in a change to your cost-share if a different inspector is assigned. Contact your Case Manager with any questions related to cost-share changes.
  - Please have your application tracking number with you. The inspector will provide you or the authorized individual with their name, the company they represent, and your application tracking number. You or the authorized individual should then verify that the application tracking number is correct

The table below explains the inspection type, including if you need to be home during the inspection, and the inspections for each project type. If you are required to be on-site during the inspection, someone at least 18 years old must be available to provide access to your home.

Inspection / Assessment	What project types require this inspection?
<p><b>Pre-Construction Elevation Certificate</b> This is done to find the current elevation of your home. This will help calculate lift height and file for permits. You are <b>NOT</b> required to be on-site during this inspection.</p> <p>After the inspection, you will receive a copy of the pre-elevation construction certificate. After the project is approved and finished, you will receive a final elevation certificate that shows the new height of your home.</p>	<p>Structure Elevation, Mitigation Reconstruction, and Wind Mitigation, Structure Elevation + Wind Mitigation</p>
<p><b>Structural Integrity Assessment</b> This is done to see if your home's foundation is strong enough to withstand the lifting process. You <b>ARE</b> required to be on-site during this inspection. The inspector may need to look at crawl spaces, attics, and other areas.</p>	<p>Structure Elevation and Mitigation Reconstruction; <b>If the structure is already demolished, no assessment is needed</b></p>
<p><b>Geotechnical Assessment</b> This is done to check the soil conditions and load bearing capacity under your home. This helps engineers see the stability of your soil for construction and make important design choices. You are <b>NOT</b> required to be on-site during this inspection. However, to complete the Geotechnical Survey, the inspector will require access to specific areas of your property, including the lawn, yard, and driveway. Please make sure these areas are accessible.</p>	<p>Structure Elevation, Mitigation Reconstruction</p>
<p><b>Wind Retrofit Assessment</b> This is done to check your home for areas, such as the roof, doors, and windows, that could be damaged by strong winds and find areas that might need to be made stronger. You <b>ARE</b></p>	<p>Wind Mitigation, Structure Elevation + Wind Mitigation</p>

Inspection / Assessment	What project types require this inspection?
required to be on-site during this inspection. The inspector may need to look at crawl spaces, attics, and other areas.	

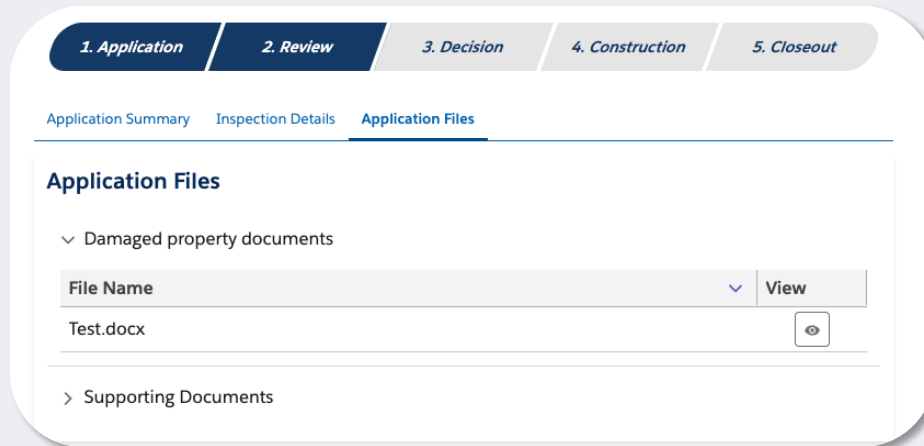
#### 4.4.1. Considerations

- To be eligible for the **Mitigation Reconstruction project type, structures must have been partially or completely demolished or destroyed as a result of the damaging event.** Mitigation Reconstruction projects are not allowed in regulatory floodways, or Coastal High Hazard Areas (Zones V, VE and V1-30 on FIRMs). Structures located in floodways, or Coastal High Hazard Areas (Zones V, VE and V1-30 are eligible for Elevation or Acquisition-Demolition project types.
- You can ask for a reinspection if you use an approved FDEM vendor. You'll need to pay the full cost for the reinspection via a cashier's check to FDEM prior to the reinspection being scheduled.
- Be aware that you might have to pay extra fees if you miss the inspection, reschedule, or request a re-inspection. Note that fees or cost changes may apply for no-shows, requested reinspection, or rescheduled inspections.
- If you live in a Homeowners Association (HOA) or a community with restricted access, you must arrange the inspections and provide property access.

#### ➤ 4.5. Step 5: Inspectors Complete the Inspection Report

Inspectors complete their reports within 3-5 weeks of the on-site inspection. Once the inspector uploads their report and it is reviewed by the Elevate Florida team, you can view the detailed reports in your account on the Elevate Florida Portal. After logging into your account, you will find Application Files tab, near the top of the page. Select this tab to view your reports. Each report will show the inspection type, what was found, and the next steps for your project.

Figure 8: Application Files Tab



#### 4.5.1. Alternative Project Options

Elevate Florida's emphasis on elevating residential structures is intended to maximize risk reduction, financial value, federal funding compatibility, and swift, sustainable results – making this activity the cornerstone of Florida's residential hazard mitigation strategy. Elevation benefits both Property Owners and their communities; by being above base flood elevation (BFE), elevated structures are much less likely to suffer storm damage as compared to non-elevated homes, significantly lowering flood risk for residents and their communities.

Pre-construction inspections and assessments help determine your project's scope of work, as well as provide required backup documentation for Federal application submission. These assessments are shared with construction contractors to expedite the design and permitting process and provide important information for consideration prior to construction.

For Structure Elevation projects, Structural Integrity Assessments (SIA) confirm that the home can proceed as a Structure Elevation and provide background information for construction contractors. If the assessment states that the inspector determined the structure cannot be safely elevated, your Case Manager will review alternative project types with you before you can proceed in the Program.

Mitigation Reconstruction applicants whose homes are not completely destroyed or demolished will also be required to undergo a SIA. Homes that can withstand the strain of the elevation process will be elevated, as long as property damage conditions, necessary scope of work, and site location allow for elevating the structure.

Pre-Construction Elevation Certificates confirm important flood zone information, such as your home's current elevation, base flood elevation, flood zone, and other data used to advance your application. For Structure Elevation projects, these certificates are used to calculate lift heights. Elevation Certificates are also obtained for Wind Mitigation projects to confirm your home meets local floodplain regulations. If a Wind Mitigation applicant's home is not in compliance with current

floodplain regulations, the application may only proceed if combined with a Structure Elevation project.

Structure Elevation and Mitigation Reconstruction properties will be elevated to a final elevation of Base Flood Elevation (BFE) + Local Requirement or Desired Final Elevation (whichever is higher). Elevate Florida also tracks your preference for final elevation in the NOVI (Notice of Voluntary Interest) and compares it against the BFE + Local Requirements to determine your final elevation height, cascading the final height into the project cost-estimates accordingly.

Based on the results of the SIA and Pre-Construction Elevation Certificate, your Case Manager will reach out to you and provide if your project type needs to change. See **Appendix A: Project Type Changes** for more information. Note that you cannot request a project type change; project type changes can only be initiated and occur from inspection reports.

If your selected project type can move forward, you will receive instructions on what to do next. If the inspection results show your selected project type cannot be done or needs to change based on program eligibility, your Case Manager will send you an email with the alternative project type option(s) (if available). You may choose to move forward with the new project type or withdraw from the Program. If the project type changes, more inspections might be necessary.

#### ➤ **4.6. Step 6: Determine Temporary Relocation Needs**

Upon confirmation of your project type, your Case Manager will contact you to share information about temporary relocation services and provide the Temporary Relocation Form. The purpose of this form is to help the Elevate Florida program understand your household's current circumstances, needs, and preferences as they relate to temporary relocation during construction. You and/or your tenants cannot reside on the property during construction, except for certain Wind Mitigation projects\*. Temporary relocation is an eligible cost that is subject to the 25% cost-share. The selected options indicated on the Temporary Relocation Form will help to calculate your expected cost-share for temporary relocation, which will be required at the time of signing the HGA. Please note that you are required to pay your portion of the cost-share up front before construction can begin. You are also responsible for a 25% cost-share for eligible tenants.

*\*If a Wind Mitigation project is determined to require you to vacate your home for a period of time, temporary relocation services will be available for that period.*

For Acquisition-Demolition projects, you will be responsible for making your own relocation arrangements. Acquisition-Demolition tenants may be eligible for temporary relocation services. Please see **Appendix B: Acquisition-Demolition** and **Appendix C: Temporary Relocation** for more information.

##### **4.6.1. Pre-existing Lease**

If you have a pre-existing lease, you may be eligible for cost share reimbursement based on the Fair Market Rent rate amount set by the [US Department of Housing and Urban Development \(HUD\)](#) for your zip code. You will be asked to submit your lease to your Case Manager for review.

The reimbursement period for leases will occur between the construction start date and the stated end date for the relocation period. The eligible amount of reimbursement will be determined after review of the existing lease, with you - the Property Owner - responsible for a minimum of 25% of the eligible reimbursement amount as Cost-share. You will be responsible for Tenant cost-share, as applicable.

If approved for TRAS Lease Reimbursement, you will be required to register within MyFloridaMarketPlace in order to receive reimbursement payment. During the Elevate construction period, you will be required to upload documentation verifying your completed rent payments within the portal each month (or in accordance with the payment terms outlined in your lease agreement), in order to remain eligible for your full reimbursement amount. Property Owners approved for this assistance will receive guidance on how to register within MyFloridaMarketPlace and how to upload the required documentation once the Homeowner Grant Agreement is signed.

#### 4.6.2. Temporary Housing Outside of the Program

You may also choose your own temporary housing outside of the Elevate Florida program options, but it will not be eligible for cost-share or reimbursement.

### ➤ 4.7. Step 7: Application Review Process Continues

The Elevate Florida review process follows federal grant funding rules. This includes checking the environmental and historical significance of a site, looking for duplicate benefits, and identifying projects that might not qualify.

Federal laws require that any project receiving federal funding must follow environmental and historical regulations. Federal law and FEMA’s regulations also prohibit a duplication of programs or a duplication of benefits and funding for the same purpose.

#### 4.7.1. Duplication of Benefits

DOB is defined as “duplication that occurs when a person, household, business, government, or other entity receives financial assistance from multiple sources for the same disaster, and the total assistance is more than the total need for the same purpose.” Simply put, a DOB may occur when assistance for the same reason has been received, will be received, or is available from another source, like insurance or legal settlements or other federal assistance provided to you. Common examples of assistance that should be reported to assess DOB include, but are not limited to, the following:



National Flood Insurance Program (NFIP) *\*Building Coverage Only*



Individual Family Grant (IFG)



Spent NFIP Increased Cost of Compliance (ICC)



Emergency Minimal Repair Grant (EMR)



Individual Households Program  
(IHP)



FEMA Disaster Housing Assistance



Small Business Administration (SBA)  
Mitigation Loan



Other assistance types such as  
private insurance, gifts, etc.

## Understanding the Impact of Previously Spent Funds for Structural Repairs for DOB Determinations

You may receive insurance or other funds for disaster-related damage, spend those funds on eligible recovery costs, and then seek additional federal assistance for the same project or purpose.

Federal law prohibits providing disaster assistance for costs already covered by insurance or other sources. *However, if you spend those funds as intended, those funds may not be considered a DOB – provided that the spend is properly documented.*

For example, federal assistance can cover the remaining unmet need without violating DOB rules if you:

- Receive an insurance payout for disaster damages,
- Use the insurance money for eligible repairs, reconstruction, or recovery,
  - Maintain and provide documentation showing insurance funds were spent on eligible costs,
  - Determine total recovery costs match or exceed the insurance payout,
- Request additional federal assistance for unmet need, and
- Show the received funds were spent on eligible costs.

It is critical that you maintain all documentation to support activities and submit this documentation to your Case Manager.

### What Property Owners Can Expect in the DOB Review

In the “Review” phase of the program, your Case Manager will send you a DOB Disclosure Form. You should make sure this form is filled out correctly and email back to your Case Manager.

The Elevate Florida team will perform an initial review of the completed DOB Disclosure Form and accompanied supporting documentation to understand requirements of other assistance. This review is intended to:

- Assess if there may be an overlap between the scope for the reported assistance with the Elevate Florida project;
- Verify if additional information is needed from you;
- Determine whether a duplication of benefits may exist; and

- Provide the expected impact to the federal and your (Property Owner) cost-shares.

If a DOB is identified, this amount will be listed in the Financial Packet and the HGA. Additionally, the federal share of the total project costs will be reduced for Elevations, Mitigation Reconstruction, or Wind Mitigation project types. The offer amount for Acquisition-Demolition projects will also be lowered (see [Appendix B: Acquisition-Demolition](#) for additional details regarding the DOB-specific A/D review). You can also expect a DOB review before you sign the HGA and after the bid walk has been completed. Please note that the DOB review is continuous until the project closes out.

### **Property Owner Documentation Needed for DOB Evaluation**

In addition to the DOB Disclosure Form, you may be required to submit additional documentation for other assistance, support for funding received, and receipts showing that previous funding was spent in accordance with outlined requirements. Examples of supporting documentation may include, but are not limited to:

- Insurance claim policies
- Insurance claim settlement letters
- Proof of insurance payments received
- Award letters
- Documentation of disaster grants and/or loans
- Letters or statements from private or charitable assistance
- Invoices, contracts, receipts for work performed

*If you are unable to provide supporting documentation related to the assistance you received, the assistance will likely count as a duplication of benefits.*

### **Property Owner Responsibilities on Elevate Florida**

It is important for you to work with your Case Manager during the program to share any previous or upcoming assistance, insurance payouts, and gifts that may overlap with the scope of an Elevate Florida project throughout the duration of the project. This helps to follow compliance and prevent potential future claw backs.

To prevent prior assistance from being counted as DOB, you must maintain and provide clear, itemized documentation for all funds spent in relation to disaster recovery. This can include insurance policies, settlement letters, check copies, bank statements, contracts, and itemized receipts. Only those expenses with valid receipts and clear documentation will be credited toward your project needs. If receipts are missing or unclear, the corresponding amount will generally be counted as DOB. If funds have been spent in line with their intended use, such as using insurance proceeds for foundation repairs, but proof of expenditure cannot be provided, those funds may still be considered DOB, potentially reducing the federal cost share assistance.

The timing and intended use of funds are also important factors. Assistance received that has not yet been spent, or that overlaps with the Elevate Florida project, must be used toward the project

cost and will reduce your grant accordingly. Funds that have been properly used for eligible expenses and are well documented can be credited and do not reduce your available award.

For example, if you receive both insurance proceeds and Elevate Florida funding for the same purpose or scope of work activity, the insurance payout must first be spent and documented. Any overlap or undocumented spending, such as using disaster funds for personal items unrelated to their intended use, is counted as a duplication and subtracted from the federal share. You are urged to keep every receipt and to discuss any questions about documentation or eligible expenses with their Case Manager before applying or making decisions about spending.

Continuous reporting is required throughout the project lifecycle. You must disclose any new assistance received, new insurance payouts, grants, or settlements as soon as they occur, not only at the time of initial application. Delayed or omitted reporting may result in a reduction of eligible federal funds, repayment obligations called claw backs, or other compliance actions. You are encouraged to work closely with your Case Manager and promptly communicate any changes in available assistance during the project.

FEMA's HMA program does not require that you seek assistance from other sources (except for insurance). However, it is your responsibility to report other benefits received, any applications for other assistance, the availability of insurance proceeds, or the potential for other compensation, such as compensation from pending claims for damage related to the property. This includes documentation and reporting of any temporary housing assistance received or ongoing. If you have an insurance policy that could potentially cover hazard mitigation activities (including Increased Cost of Compliance (ICC) Coverage), FEMA generally requires that you file a claim prior to receipt of aid from HMA grants.

Your responsibilities to support DOB requirements on Elevate Florida include:

- Complete the DOB Disclosure Form accurately, completely, and timely when provided by your Case Manager in the "Review" phase of the program.
- Maintain and provide receipts and documentation for all assistance received.
- Promptly report any changes in payouts, settlements, awards, and gifts to your Case Manager throughout the duration of the program.
- Contact your Case Manager or [support@elevatefl.org](mailto:support@elevatefl.org) with specific questions related to the property owner's unique circumstances.

For more guidance on [Duplication of Benefits](#), please visit the Property Owner Support Library in the Elevate Florida portal at [fdem-resmit.my.site.com/Elevate](https://fdem-resmit.my.site.com/Elevate).

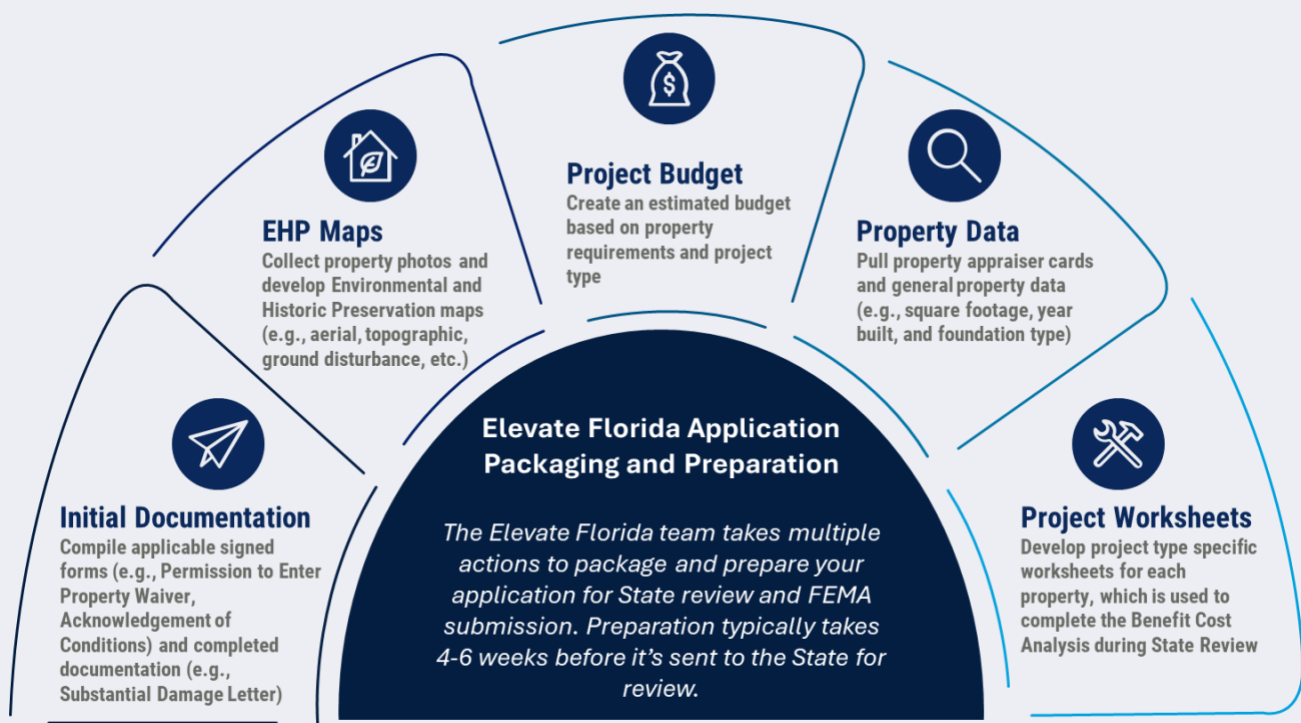
#### **➤ 4.8. Step 8: Elevate Florida Develops a Grant Application for your Property**

This step includes reviews and grant application packaging from the team prior to sharing the grant application with FEMA. During this phase, the team packages all required information along with inspection reports and additional relevant documents needed to build a full grant application for your property that will be submitted to FEMA. There are several steps Elevate Florida must complete to request FEMA funding for your project, including developing maps, collecting initial

forms, notarized Acknowledgment of Conditions form, EHP photos, creating budgets, identify flood zone risk, and property appraisal card information, etc. *Please see Figure 9 below, for additional detail.*

Your Case Manager will reach out to you if any further information is needed to build and successfully submit your grant application to the State, and eventually, to FEMA.

Figure 9: Elevate Florida Application Packaging and Preparation



## 4.9. Step 9: State Technical Review Team Reviews Application

After Elevate Florida packages applications, it is submitted to the State for a technical review. The State reviews the submitted applications for completeness and conducts Environmental and Historic Preservation (EHP) reviews. The State also develops benefit-cost analyses before submitting the package to FEMA.

### 4.9.1. Environmental and Historic Preservation

Federal law requires that FEMA confirms each project receiving federal funding complies with applicable federal laws and regulations, including those related to EHP. Therefore, all funding applications under the Elevate Florida program must undergo EHP review. The detailed guidance can be found [here](#).



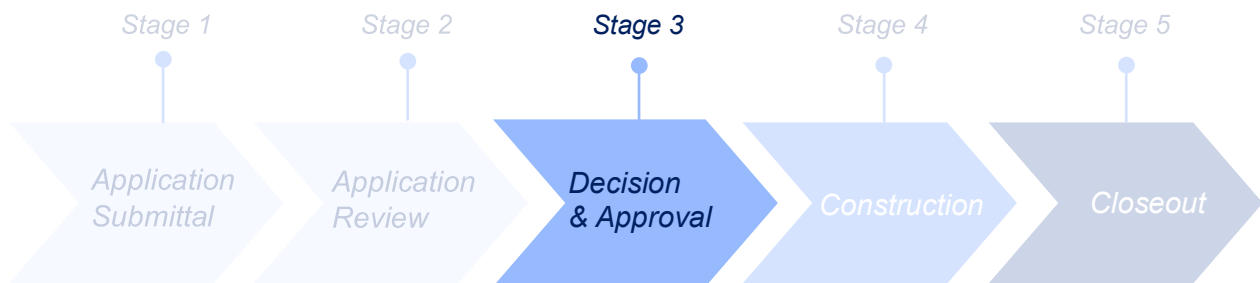
There are several reasons that your application may need additional EHP review, including structure age, historical and archeological factors of the surrounding area, and proximity to water and other environmental resources. For many applications, if the proposed structure stays within the same previously disturbed area, the review process may be streamlined.

One common reason that may extend the EHP review period is if the structure is older than 45 years. These structures may trigger additional reviews and Federal agency consultations that address historic preservation requirements.

Gathering information in preparation for the review helps expediate the process. Information you may be asked to provide includes photos of each structure and project area (including all four sides of the structure). The State may collect additional information but may need help from you.

## 5. STAGE 3: DECISION & APPROVAL (JUL 2025 – MID 2026)

Once applications are reviewed and finalized by the FDEM State Review Team, they are sent to FEMA for final approval. This stage involves securing the federal approval for funding for the project and starting pre-construction activities.



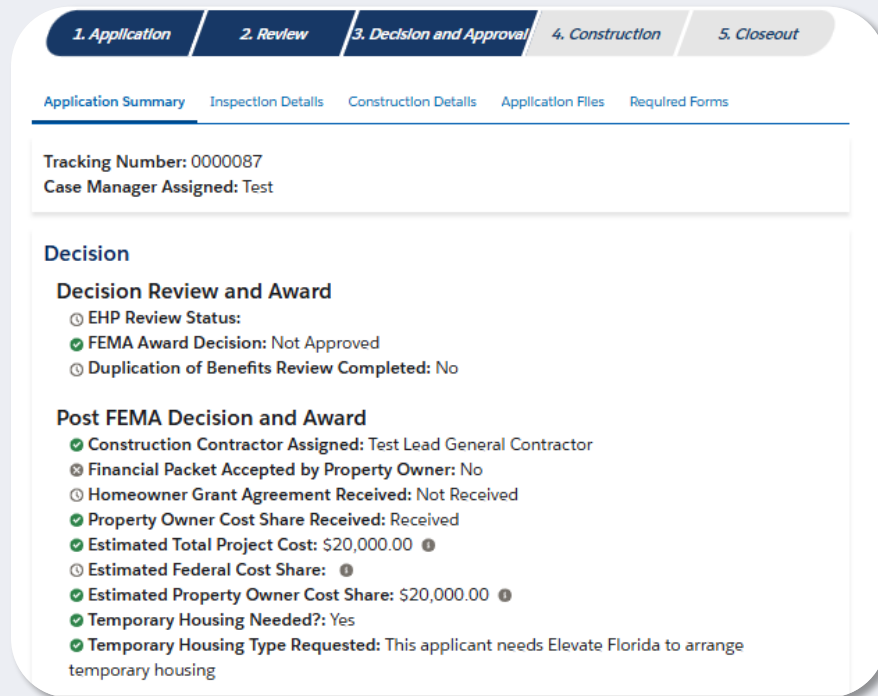
### ➤ 5.1. Step 1: Elevate Florida Final Review and Submittal of Grant Applications to FEMA

Elevate Florida works with FEMA to quickly answer any questions and obtain approval for funding. In this stage, your application has been packaged and sent to FEMA for the final review and award determination. Once your award is determined, your application will progress to the next phase and construction can begin.

#### 5.1.1. Understanding Your Review Status

Your status will show “Decision and Approval” while FEMA reviews your application, post-FEMA decision and award, and prior to construction beginning. Reference *Figure 10: Decision Stage Application Tracker* to understand your status during this stage.

Figure 10: Decision Stage Application Tracker



While listed in the “Decision and Approval” stage of the tracker, your application may be in various steps. The definitions and corresponding sub-statuses can be found below:

### Decision Review and Award

- **EHP Review Status:** This informs you of where your application is in the EHP review process. See [4.9.1 Environmental and Historic Preservation](#) section for more information.
  - **In Progress:** Indicates when the EHP review process begins.
  - **Complete:** Indicates when the EHP review is completed.
- **FEMA Award Decision:** This provides a status on FEMA’s decision.
  - **Pending:** Indicates that your application is with FEMA for review and funding award determination.
  - **Approved:** Indicates FEMA has awarded your project.
  - **Not Approved:** Indicates that FEMA did not award your application.
- **Duplication of Benefits Review Completed:**
  - See [4.71. Duplication of Benefits](#) section for more information.
  - **Yes:** This is marked when the DOB review has been completed by Elevate Florida.
  - **No:** This is marked, when the program is still conducting their DOB review.

- *Note: DOB is continuous and will be conducted at various stages of the program.*

### Post FEMA Decision and Award

- **Construction Contractor Assigned:** Displays the name of the Construction Contractor assigned by the program.
- **Financial Packet is Accepted by PO:** This is checked when the Financial Packet is signed and received by the program. See [5.3.1. Elevate Florida Financial Packet](#) for more information.
- **Homeowner Grant Agreement Received:** This is checked when the HGA is signed and received by the program. See [5.4. Step 4: Signing the Homeowner Grant Agreement and Providing Cost-Share](#) for more information.
- **Property Owner Cost Share Received:** This is checked when your project cost-share is received by the program.
- **Estimated Total Project Cost:** Displays your estimated total project cost.
- **Estimated Federal Cost Share:** Displays the estimated federal share of the project costs.
- **Estimated Property Owner Cost Share:** Displays your project cost-share.
- **Temporary Housing Needed:** Marked with “yes” or “no” based on what you indicate in the Temporary Relocation form you complete (unless this is updated after the form is completed).
- **Temporary Housing Type Requested:** This indicates the housing selection based on information collected on the Temporary Relocation Form (unless this is updated after the form is completed).

## ➤ 5.2. Step 2: FEMA Reviews and Awards Funding

FEMA reviews and ultimately, approves applications for funding. After we hear back from FEMA, you will receive notification of the agency’s decision. If your application is not moving forward, you will receive a physical letter and personal call from your Case Manager. If your project is awarded, you will receive a notification via email, from your Case Manager. Whether you are approved or denied FEMA funding, your status in the Portal will be reflected accordingly.

During this stage, additional reviews by FEMA including EHP consultations will occur, if applicable. These consultations are required to confirm compliance with federal regulations and may involve coordination with other agencies.

**Please note:** While some EHP consultations can take up to 45 days to complete - which may impact the overall processing time for your application - Elevate Florida is coordinating with FEMA to expedite review processes. Reference the [EHP Guidance](#) document for more information, if needed.

## ➤ 5.3. Step 3: Prepare Contract for Construction

After securing approval for your project, we will begin the construction bid process. Elevate Florida will invite several pre-qualified construction vendors to participate in a scheduled bid walk of your

property. The bid walk is typically scheduled for a 2-hour window and you will be **required** to attend and provide access to your property for Structure Elevation, Wind Mitigation, or Mitigation Reconstruction projects; for Mitigation Reconstruction projects, attendance is not required if the property is already demolished and the site is accessible. For these project types, you will also be asked to provide alternate designees (over the age of 18) to attend the bid walk and provide access to your property on your behalf, should you not be able to attend. Please reach out to your Case Manager during the bid walk scheduling process if you have any questions.

After the bid walk is scheduled, you will receive reminders from your Case Manager on the date and time. The Bid Walk Supervisor, who will be coming to your property to lead the bid walk, will also reach out the day of the bid walk, about an hour before the scheduled time.

After the bid walk, construction vendors will typically have 14 days to submit their proposals. FDEM will evaluate the bids submitted by construction vendors, Elevate Florida will assign one of the approved construction vendors, and a contract will be drawn up with this contractor for your property. For Mitigation Reconstruction projects, a design meeting will be scheduled after FDEM has evaluated the construction vendor bids, to confirm Property Owner preferences and finishes. Bid walks and design meetings are defined below.

- **Bid Walk:** A **bid walk** is an in-person meeting at your property, attended by you (*if required*) or your designee, several construction contractors, and at least two representatives from the Elevate Florida team to include a Bid Walk Supervisor (BWS). During this visit, contractors take measurements and closely examine your property to assess the existing conditions. This walk is anticipated to take no more than two hours and will enable the construction contractor to familiarize themselves with the property to develop their scope, cost, and schedule to complete the work. If you have a Structure Elevation, Mitigation Reconstruction, or Wind Mitigation project type, it can be helpful for you to be present the entire duration the Contractor is on site to answer property-specific questions from the property owner perspective. The Bid Walk Supervisor will facilitate conversations, and document and answer questions during the bid walk. After the bid walk, FDEM will select one construction vendor to perform the specified construction services.
  - *Note: For Mitigation Reconstruction project types specifically, Property Owners will select their preferred floor plan - which also determines the specific Constructor Contractor that will perform the construction services (see more below).*
- **Design Meeting (Mitigation Reconstruction projects only):** When you progress to this stage of the program for Mitigation Reconstruction projects, the Elevate Florida program has already reviewed each contractor's bid. The program will provide you with a selection of available floor plans and expected prices from each bidding contractor. You will be provided with a packet of preapproved floor plans (no more than six) and associated finish options. Please carefully review the instructions on the first page of the packet. The floor plan you select also determines which construction contractor is assigned to your construction project.

- Your Case Manager will reach out to confirm the date and time for your virtual design meeting. During this meeting, which is attended by you, the BWS, and a representative from Elevate Florida, you will review your design options and are expected to finalize your choices. You will have time before the meeting to consider your options. If you prefer not to attend the design meeting, you may review the materials independently and submit your selections in advance; if you choose this route, simply inform your Case Manager and submit your selections prior to the scheduled meeting so your meeting can be canceled.
- Additionally, because Elevate Florida is funded and administered under federal program guidelines which prioritize standard grade construction, code compliant outcomes, and essential repairs to meet required mitigation standards, premium or elective upgrades such as granite countertops or custom flooring are not available through Elevate Florida.

### *5.3.1. Elevate Florida Financial Packet*

Your Case Manager will send you your Financial Packet that outlines the estimated total project cost and your estimated cost-share for engineering design, construction, inspections during construction (which includes initial site inspection, mid-point or milestone inspections to verify progress and final inspection to certify completion and compliance with mitigation standards), temporary relocation costs (if applicable, can include housing and storage type for the duration of the project), itemized DOB, and more. Within three business days, your Case Manager will call you on the phone to explain the packet in detail and walk you through your financial responsibilities as a Property Owner, as well as confirm your approval of the project.

This Financial Packet is designed to help you understand the expected costs and funding sources for your Elevate Florida Program project, and to inform your decision to sign the HGA. The packet provides preliminary estimates for both the total project cost and your cost-share. These estimates are based on the bid accepted from the selected contractor and any information you've provided so far. The amounts listed are preliminary, and therefore, may change. For example, amounts may change if there are new sources of financial aid, changes in project scope, or other unforeseen factors - such as additional work needed to meet code compliance requirements or extended project timelines that increase temporary relocation costs. *Note: Property Owners should know that, should the Construction Contractor be found at fault for construction items outside of program acceptance, the Construction Contractor – not the Property Owner – will be held financially liable for extended timelines, materials, labor, etc.*

Again - if you decide to continue with the program, the construction vendor will prepare the engineering designs. **If you withdraw after design begins, you will need to pay the full price of the design and any other costs incurred to that point.**

#### **What's Included in the Financial Packet:**

- **Estimated Costs:** The packet breaks down estimated costs for design and engineering services, construction, permits, inspections, and any temporary relocation (if needed).

- **Cost-Sharing:** It outlines what portion of the total cost may be covered by federal funding versus what you, as the property owner, might be responsible for.
- **Duplication of Benefits (DOB):** The package explains that you cannot receive more disaster-related assistance than your actual losses, and any insurance payments, loans, or other aid you've received must be reported and may reduce your eligible project cost.
- **Federal Limits:** There are caps on what federal programs can cover, and certain costs (as defined by FEMA) may have maximum reimbursable amounts.

You must confirm with your Case Manager if you agree to your project cost-share or wish to withdraw from the program. If you have questions regarding this cost-share estimate, please contact your Case Manager.

#### ➤ **5.4. Step 4: Signing the Homeowner Grant Agreement and Providing Cost-Share**

After designs are completed, you will receive the HGA, which will include the Temporary Relocation Assistance Agreement, finalized designs, and Cost-Share Remittance Form.

##### *5.4.1. Homeowner Grant Agreement (HGA)*

The HGA outlines the terms and conditions of your participation in the Elevate Florida program. By signing this agreement, you formally accept the scope of construction services that will be completed at your property and acknowledge the responsibilities of both you and the FDEM.

When you sign the HGA for the Elevate Florida Program, you agree to the following:

- **Participation:** Participation in the program is entirely voluntary. You agree to follow all necessary laws, policies, and statutes relevant to the Elevate Florida program, attest that you are the legal owner of the property, and confirm that you are eligible to receive federal funding. Furthermore, you agree to Elevate Florida's continuous duplication of benefits (DOB) review.
- **Cost-share:** You understand and accept that you are required to provide a minimum 25% non-federal cost-share, and you must pay this full amount at the time of contract signing.
  - **Please note:** Factors such as project type, the size of the living space, foundation or construction type, duplication of benefits (DOB), and necessary project activities (such as design and temporary relocation costs) all impact the overall project cost.
- **Vendor Assignment:** Under *Florida Statute 215.97*, you are classified as a beneficiary of the Elevate Florida Program. This means you will receive services through FDEM-approved vendors, rather than direct payments or services from the FDEM.
- **Flood Insurance:** You understand as a condition for receiving federal funding for this project, federal law may require you to maintain adequate flood insurance coverage for the life of the structure through the National Flood Insurance Program (NFIP), regardless of the transfer of ownership of such property.

The above list is a summary of the HGA terms. For a complete list of terms and conditions, you should refer to your HGA. By signing the HGA, you acknowledge and accept these terms as part of your participation in the Elevate Florida Program. You will be required to watch a short video walkthrough of the HGA, and – following the video - acknowledge your understanding of the legal implications associated with HGA signature. Please be sure to watch the video in its entirety.



Should you have any questions or concerns, you are encouraged to consult your Case Manager and legal representative(s), respectively.

You will receive this agreement to review and sign before construction begins.

#### ***5.4.2. Temporary Relocation Assistance Agreement and Services***

When signing the HGA, *Attachment E*, the Temporary Relocation Assistance Agreement will be included (if applicable). This agreement outlines the terms and conditions for eligible Elevate Florida participants receiving temporary relocation services. All Property Owners in a project type eligible for Temporary Relocation Assistance Services (TRAS) must complete the TRAA to indicate whether you are opting in or out of the services.

To participate in Temporary Relocation Assistance Services, you must agree to the terms and acknowledge your responsibilities, including following check-in and check-out procedures, adhering to housing occupancy rules, complying with temporary relocation assistance policies, and understanding the potential consequences of negligence or property damage. This form also explains which fees are covered, the procedures for withdrawal or disqualification, and the steps required to vacate temporary housing.

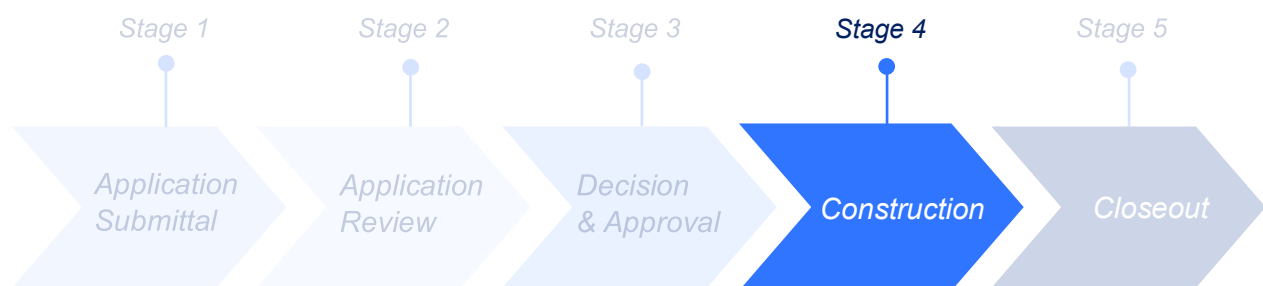
Once you have submitted the Temporary Relocation Assistance Agreement as part of the HGA, your Case Manager will reach out to you to schedule a Temporary Relocation Coordination Call. In advance of the call, your Case Manager will provide a list of identified housing options that fit your needs. During the call, you will have the opportunity to ask the Relocation Vendor questions on each housing and/or storage option and will be asked to rank your top 3-5 preferred housing options and preferred storage option. Once your construction start date is confirmed, your TRAS reservations will be placed based on your indicated preferences.

If you are seeking reimbursement for a pre-existing lease, your Case Manager will request the lease agreement for eligibility review. The Elevate Program will evaluate the lease agreement and let you know of the eligibility decision, and if applicable, your eligible reimbursement amount. If approved to participate in TRAS lease reimbursement, you will need to submit proof of payment monthly (or in accordance with the payment terms specified in your approved lease agreement) via the Portal. If you are approved for lease reimbursement or other eligible out-of-pocket relocation expenses, payments will be processed during the project closeout phase once all required documentation is received and verified.

After construction is completed, Structure Elevation projects will have 48 hours and Mitigation Reconstruction projects no more than one week to move out and return to your property once notified of construction end.

## 6. STAGE 4: CONSTRUCTION (UPON FEMA APPROVAL)

Elevate Florida has a pool of pre-qualified construction contractors that will be assigned to complete your project. These contractors are required to hold proper insurance and bonding, complete background checks, and demonstrate qualifications to provide construction services in the Elevate Florida Program.



Pre-construction inspections and assessments are essential for determining the project's Scope of Work and providing the required documentation for the federal application process. The results are shared with construction contractors to help expedite design and permitting and to make sure that all necessary information is considered before work begins.

Elevate Florida assigns construction contractors to provide construction services. **You cannot hire your own contractors, engineers, or architects within this program.** Throughout the construction phase, the completion of activities will be monitored for compliance by third-party Elevate Florida inspectors.

Elevate Florida inspectors will monitor your project during construction for compliance with building codes, project guidelines, and grant program requirements. This independent oversight helps spot potential problems early on, improving the quality and safety of the construction project.

This phase will be reflected in your portal to indicate movement to the Construction phase. During construction, you may contact your Case Manager to receive updates. You will also be able to view and download the milestone construction reports, which are provided by the construction vendor and reviewed by the Elevate Florida program. For safety reasons, **you may not visit the construction site during the project.** Furthermore, direct coordination with the Contractor during construction is not allowed. If you have questions or concerns during construction, please reach out to your Case Manager.

There are four main project types: Structure Elevation, Mitigation Reconstruction, Acquisition-Demolition, and Wind Mitigation. The first three are described below; for more information for Acquisition-Demolition, refer to **Appendix B: Acquisition-Demolition**.

## 6.1. Understanding Your Construction Status

Your status will show “Construction” while the construction activities have begun on your project, including permitting. Reference *Figure 11: Construction Stage Application Tracker* to understand your status during this stage.

Figure 11: Construction Stage Application Tracker



## Housing Information

### ▼ Tenant

**Tenant First Name:** Amaya

**Lodging Name:** Hotel Motel Holiday Inn

**Lodging Address:** 6915 Indian Creek Drive, Miami Beach, FL 33141

**Check-In Date:** 01/08/2026

**Estimated Check-Out Date:** 06/25/2025

### ▼ Property Owner

**Lodging Name:** Staycation Lodge

**Lodging Address:** 600 Brickell Avenue, Miami, FL 33131

**Check-In Date:** 01/08/2026

**Estimated Check-Out Date:** 05/13/2026

## Construction

- **General Contractor Assigned:** Displays the name of the Construction Contractor assigned by the program.
- **Permit Status:** Indicates if the required permits for the project are active.
- **Submitted:** Indicates when the design package is fully developed, stamped, and submitted to the local jurisdiction for permitting.
- **Active:** Indicates when the permit is approved and construction is underway.
- **Approved:** Indicates when the local jurisdiction finalizes and closes the permit.
- **Construction Start Date:** Displays the date of when construction is scheduled to begin.
- **Estimated Construction Completion Date:** Displays the estimated construction completion date.

## Temporary Relocation

- **Temporary Housing Needed:** Marked with “yes” or “no” based on what you indicate in the Temporary Relocation form you complete (unless this is updated after the form is completed).
- **Temporary Housing Type Requested:** This indicates the housing selection based on information collected on the Temporary Relocation Form (unless this is updated after the form is completed).

## Housing Information

- **Account Name:** This will display and be populated if there is a tenant.
- **Name of Temporary Housing Property:** Displays the name of the temporary relocation housing reservation.
- **Address:** Displays the physical address of the housing reservation.
- **Check-In/Start Date:** Displays the check-in date of the housing reservation.
- **Estimated Check-Out Date:** Displays the estimated check-out date of the housing reservation.

## ➤ 6.2. Structure Elevation

Structure Elevation involves physically raising an existing structure. While Elevate Florida Elevation projects utilize a unified hydraulic jacking system, the final foundation design will look different for each home. Each house must be lifted to the minimum final elevation in accordance with local ordinances and the Florida Building Code; however, you may choose a higher elevation if desired.

For Structure Elevation and Mitigation Reconstruction projects, Property Owners are asked to provide a Desired Final Elevation on the Notice of Voluntary Interest form. The Elevate Florida team will review the requested Desired Flood Elevation and consider factors such as local Base Flood Elevation (BFE) requirements, feasibility, project cost and complexity, and overall cost-effectiveness. If the requested Desired Flood Elevation is not feasible or would significantly increase costs and reduce the likelihood of project award, the Elevate Florida team will contact you to discuss alternatives, which may include selecting a lower Desired Flood Elevation.

The current elevation of your home relative to the [Base Flood Elevation \(BFE\)](#), plus any required freeboard, is what determines the minimum height it will need to be raised. BFE is calculated using an engineered flood risk analysis, historical flood data, and various surveys. Freeboard refers to the elevation or space required between the BFE and your home, which acts as a buffer to account for unknowns during a flood event. Minimum freeboard in Florida Building Code is one (1) foot but can be higher based on local ordinances. Your flood zone, BFE, and local freeboard requirements all play an important role in determining final elevation and foundation design. Your final elevation is determined by BFE, plus your local freeboard requirements or the desired elevation indicated in your Notice of Voluntary Interest form - whichever is higher. You can expect the following during an Elevation project:

- Contractors perform selective demolition to the existing structure and clear debris from the site.
- The existing property structure will be elevated to meet current safety standards and codes.
- Electrical systems, plumbing, heating and cooling units, and other utilities are also elevated (and updated if required) to meet current code requirements.
- Once elevated to the designed height, contractors will work to reinforce or construct new concrete foundation and structural components

- Stairs and landings required for ingress and egress from exterior property entry points will be constructed. Accessibility features for ADA compliance, such as ramps or lifts for people with disabilities (you must provide proof of a permanent disability for a ramp or lift to be included in the project), are installed when required.

Although FEMA permits programs to choose from a wide variety of construction techniques to accomplish project goals, not all elevation options are available for Elevate Florida. Specifically, methodologies which utilize a structural conversion process to construct new living space - such as first floor abandonment and second story conversions - are not permitted in Florida Hazard Mitigation programs. Converting the ground floor to non-habitable space capable of supporting a home's new living space is a complicated and risky process requiring significant engineering and construction oversight. These methods are not typically considered safe enough, both during the conversion process and long term, to be funded. Improper design, construction, and uncertainty about the long-term reliability of repeatedly flood-damaged structural components have led to their exclusion in Elevate Florida. The priority of this program is to make sure Floridians have a safe place to live that is resilient to future hurricanes and flooding.

### *6.2.1. Considerations*

The Elevate Florida program cataloged key steps you should take, to account for all of your belongings during the Structure Elevation process.

- Before construction starts, Elevate Florida will confirm compliance of the construction contractor-provided design and structural plans. Property owners will also have the opportunity to review design drawings before the design is finalized.
- No matter how high your home is raised, Elevate Florida only encloses the lower level of your home if it is mandated by local building codes, Homeowner's Association deed restriction, or federal historic and environmental preservation standards.
- If you are elevating a residential structure, your community's floodplain management ordinance, code, or law will not allow you to use the space below the structure as living space. This is a requirement for communities participating in the NFIP. The area beneath a raised home can be used for other purposes such as parking a vehicle, access features, storage, or use as a patio.
- Structures in flood-prone areas are to be constructed with flood-resistant materials and designed to allow water to safely pass through them to minimize flood damage and maintain structural integrity per the American Society of Civil Engineers (ASCE) 24 standard and NFIP standards in 44 CFR Part 60.
- ASCE 24 is the ASCE's standard for flood-resistant design and construction, and Elevate Florida adheres to this standard so that all elevated homes meet rigorous federal flood-protection and structural-integrity requirements.
- Elevating your home can change its market value, which might lead to a change in your property taxes if your property is reassessed at the new value. Check with your local tax assessor to understand how it might affect property taxes and plan accordingly. While

property taxes might go up, the long-term benefits of reduced flood risk and increased property value may outweigh any additional costs.

- Temporary Relocation Assistance is available for Structure Elevation projects. The standard relocation period is 90 days.
- As there will not be a need to remove furniture or similar personal items, storage assistance is not available for this project type.
- Before construction begins, be sure that you take photos on all sides of your home, and in each room. The photos should detail key sections of your home and thoroughly document the pre-construction condition of your home. Once complete, please upload the photos into the Elevate Florida portal and label accordingly. This will document the home pre-construction.
- If you choose to complete interior repairs prior to Structure Elevation, please note that the repairs must be complete and permits closed out (as applicable) before the elevation process can begin.



### **6.3. 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 completely demolished or destroyed. This is an option for houses that cannot be safely lifted, which is determined during Pre-Construction inspections.



*Federal policy limits the amount of federal funding for hard costs for **Mitigation Reconstruction projects to \$375,000***

FEMA policy limits federal funding for Mitigation Reconstruction projects to \$375,000 for hard costs only, which include direct construction expenses such as demolition, framing, utility connections, and rebuilding the structure. You will have to pay for any costs above the hard cost funding cap as part of the cost-share. The hard cost cap only applies to Mitigation Reconstruction projects.

During a Mitigation Reconstruction project, the following will occur:

- The existing structure may be partially or completely demolished or destroyed, and debris is cleared from the site.
- An improved elevated structure that meets current safety standards and codes will be constructed. The structure's design will match what was selected from the Design Meeting held during *Stage 3*. Code-compliant structures will require a certificate of occupancy or certificate of completion to be issued, depending on the local jurisdiction.
- All mechanical systems including electrical plumbing, heating and cooling units, and other utilities that meet current code requirements will be installed above identified flood levels.
- Accessibility features, such as ramps or lifts for people with disabilities (you must document a permanent disability via a physician's written certification for a ramp or lift to be included in the project), are installed when required for ingress or egress.

**Do not demolish your home without first thoroughly vetting your case with your Case Manager as there are instances where demolishing your home may make you ineligible for the program.**

### *6.3.1. Considerations*

Mitigation Reconstruction projects are permitted to use standard grade construction materials only and cannot fund certain activities such as appliance purchases or increasing square footage beyond the original footprint. FEMA funds cannot be used for high-end finishes or upgrades that go beyond the cost-effective reconstruction of the original structure. This includes improvements for style, personal preference, or ornamentation.

Ineligible upgrades include, but are not limited to, the following:

- New appliances, unless otherwise specified.
- Improved landscaping (beyond repairing damaged existing landscaping during construction).
- Upgraded hardware and fixture finishes. Standard options will be available.
- Construction of new decks or porches, beyond the landings required for access.
- Enclosing an exterior space (unless otherwise required).
- Construction of out-of-scope garages.
- Fencing or outdoor walls.

- Enclosure walls, unless otherwise required by local jurisdiction building code.

The new home construction will follow all Federal, State and local building and floodplain codes and regulations, as well as the HMPG. Several considerations for Mitigation Reconstruction and Elevation projects:

- Constructing the lowest floor of livable space at the base flood elevation plus required freeboard or higher if preferred.
- Temporary Relocation Assistance is available for Mitigation Reconstruction projects. The standard relocation period is 180 days.
- Storage assistance will be for this project type, even if you decide to opt out of overall relocation assistance.

**The reconstructed structure's square footage cannot exceed 110% of the original square footage. The additional 10% square footage is reserved for any potential new stairs or landings that are required as part of the new structure.**

## ➤ 6.4. Wind Mitigation

Wind mitigation includes specific measures that reduce the risk of future wind damage to a home. This can involve alterations to the roof, windows, doors, or other vulnerable areas of the building. Wind Mitigation scope can be added to a property being elevated. Wind Mitigation upgrades may include, but are not limited to, the following:

- Installing hurricane straps or clips that keep the roof attached to the walls and foundation
- Strengthening garage doors and entry doors with heavy-duty hinges and deadbolts
- Using impact-resistant windows and doors or installing storm shutters
- Properly installing roofing materials that can handle high winds

### 6.4.1. Considerations

- All wind retrofitted homes must meet wind-resistance standards set by FEMA P-804 [FEMA: Wind Retrofit Guide for Residential Buildings](#) and also must meet, or exceed, local codes and restrictions.
- Elevate Florida does not fund wind retrofit activities for homes that are at risk of flooding. Wind retrofit assistance is available only for homes that currently meet or exceed local floodplain requirements, meaning the home is elevated to at least the BFE plus any required freeboard.
- Wind retrofit projects will include all needed improvements to meet or exceed the codes and standards for wind resistance. For example, if you need impact-resistant windows but your roof is not up to code, your roof will also need to be brought up to code through replacement or reinforcement as part of the project.

Ineligible upgrades include, but are not limited to:

- Measures not consistent with FEMA P-804, Florida Building Code, and local ordinances.

- Use of uncertified construction products.
- Costs for functionality/outfitting (furniture, decorative finishes, non-structural upgrades).
- Work outside of the approved scope, such as repairs due to gross negligence by a homeowner, or previous owner including maintenance issues (e.g., termites, lack of inspection).



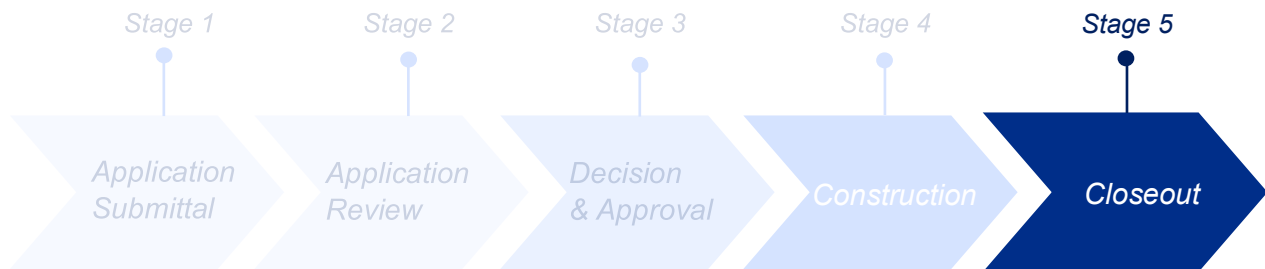
#### *6.4.2. Americans with Disabilities Act*

For homes that require additional accessibility features for ingress / egress access to the structure, functional solutions will be developed in the design phase, based on individual need, and home and parcel characteristics (e.g., a ramp or mechanical lift). Interior accessibility upgrades or betterments (such as kitchen modifications or bathrooms remodels for convenience) are not eligible. Those of you seeking accommodation as part of the grant program must submit documentation of a permanent disability for review, which will be provided by your assigned Case Manager. ADA accommodations for access are eligible expenses for FEMA projects and do not impact your eligibility for Elevate Florida. Necessary accommodations will be made during relocation to make sure that you have accommodations that meet your needs. ADA accommodations strictly apply to Elevation projects, Mitigation Reconstruction projects, or a combination of Elevation and Wind Mitigation projects.

## 7. STAGE 5: CLOSEOUT (2027+)

After construction is complete, the construction vendor will schedule the final inspection and notify the Elevate Florida program. If you have been displaced during construction, your Case Manager will communicate when you can return home; the date will be coordinated with you after the final inspection is complete and your local building official issues a Certificate of Occupancy (CO) or Certificate of Completion (depending on the jurisdiction), confirming the project work is complete, complies with all applicable local building codes and regulations, and is deemed safe for occupancy.

This stage confirms the project requirements are met, and that you are provided with essential documentation of the work performed. This includes:

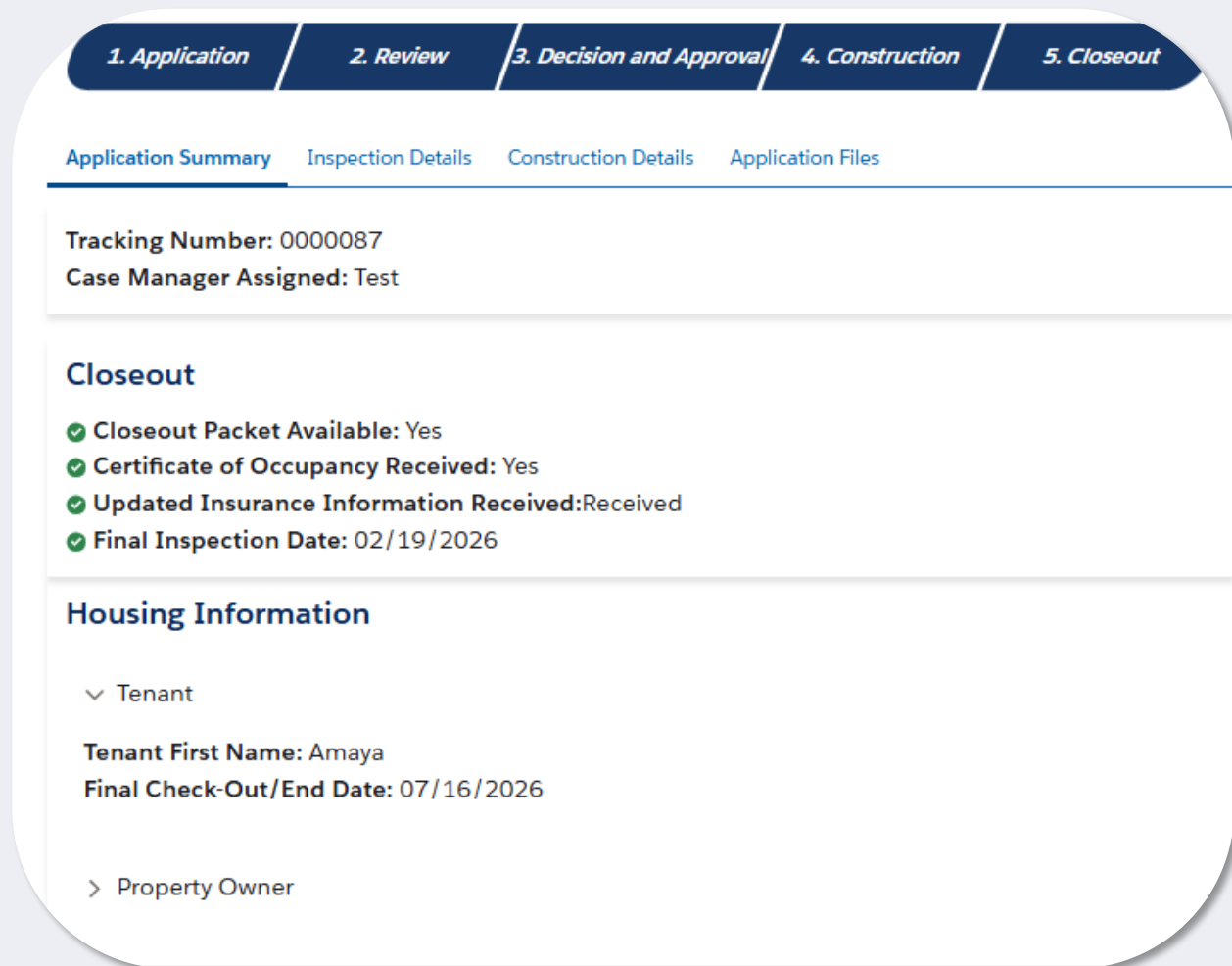


- ✓ **Final Elevation Certificate:** Confirms compliance with required elevation height standards
- ✓ **Warranty documentation:** Covers work performed under the project
- ✓ **Stamped As-Built drawings:** Includes final construction records
- ✓ **Certificate of Occupancy / Certificate of Completion:** Certifies that the property's mitigation activity is complete and is ready for use
- ✓ **Temporary Relocation Lease Reimbursement:** If applicable
- ✓ **Final cost-share record:** Itemizes project costs and your financial contributions

## ➤ 7.1. Understanding Your Closeout Status

Your status will show “Construction” while the construction activities have begun on your project, including permitting. Reference *Figure 11: Close Out Stage Application Tracker* to understand your status during this stage.

Figure 12: Close Out Stage Application Tracker



- **Closeout Packet Available:** Indicates when the formal packet capturing all required documents, forms, and signatures needed to consider the project complete is provided.
- **Certificate of Occupancy / Certificate of Completion:** Indicates when the program has received a local jurisdiction approval that certifies the work complies with building codes,

has passed all required inspections - including floodplain inspections, inclusive of final elevation - and is suitable for occupancy. Some jurisdictions may issue a “Certificate of Occupancy”, where others may issue a “Certificate of Completion”. They serve the same purpose for establishing completeness with the Elevate Florida program.

- **Updated Insurance Information Received:** Indicates that the program received the NFIP insurance information in order to close out the project. Refer to the next section for more information on this requirement.
- **Final Inspection Date:** Displays the date when the final inspection is scheduled and the Elevate Florida program certifies construction efforts met project standards.



## 7.2. Insurance



*Federal law may require you to obtain and maintain NFIP coverage for the life of the structure.*

Federal mitigation grant programs such as the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA), and FMA Swift Current each have specific flood insurance requirements based on both the program and a property’s location. For HMGP, flood insurance is not required to participate initially. However, if your property is located in a Special Flood Hazard Area (SFHA) at the completion of the project, maintaining flood insurance becomes a grant condition for the life of the improved structure. If your property is not in the SFHA when the project

ends, this requirement does not generally apply, but it is important to consult the latest FEMA Flood Insurance Rate Maps (FIRMs) to confirm your property's flood zone.

In contrast, the FMA and FMA Swift Current programs have stricter flood insurance requirements. These programs require active flood insurance coverage on all structures before you apply to Elevate Florida, and you must maintain that coverage after the mitigation work is completed, regardless of the property's flood zone.

If your application was submitted through FMA Swift Current, you must maintain NFIP flood insurance throughout the entire process and continue coverage for the life of the structure, even if your property is not located in an SFHA.

You should always check the most current FEMA flood maps, consult your insurance agent, and engage the local floodplain administrator to understand your flood risk. Elevate Florida will send you copies of documents and forms required to update your flood insurance policy. If you have questions or require assistance, you should reach out to your Case Manager.

### *7.2.1. Insurance coverage requirements*

For structures that must maintain NFIP flood insurance after the completion of the hazard mitigation project for the life of the structure, the coverage must be (1) an amount at least equal to the project cost or (2) the maximum limit of building coverage made available with respect to the particular property, whichever is less. The maximum limit of NFIP coverage made available is defined as the replacement cost value of the residential structure up to \$250,000.

This flood insurance requirement is recorded with the property deed and remains in effect for the life of the structure. You must provide proof of your NFIP insurance policy before the grant can be closed out.

This requirement applies to you and any future owner of the property consistent with applicable federal laws, regulations, and policies.



*If you do not obtain NFIP coverage, you will have to*  
**pay back the federal share of your Elevate Florida project cost to the FDEM**

#### *7.1.2. Consequences for failure to obtain insurance*

**If you do not obtain NFIP coverage, you will have to pay back the federal share of your Elevate Florida project cost to the FDEM.**

Failure to maintain flood insurance coverage will result in the property owner being ineligible for future Hazard Mitigation Assistance awards.

#### *7.2.3. Purchasing flood insurance and managing costs*

You can buy an NFIP policy for flood insurance from an authorized insurance company or agent. Your flood insurance agent may be different from your homeowners policy insurance agent. Please note that, while Property Owners can secure group NFIP policies through disaster assistance from FEMA Individuals and Households Program (IHP), [IP Group Flood Insurance Policies](#) are not an individually purchasable product, POs cannot secure them outside of the disaster.

For help finding a flood insurance provider, visit [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

#### *7.2.4. Property sale and deed restrictions*

You can sell your property anytime. However, if your property is in the middle of an Elevate Florida project and you sell the property, [there are specific requirements and steps](#) to allow the project to continue with the new owner, including notifying the FDEM through your Case Manager.





Selling your property during project implementation does not relieve property owners of the financial obligations outlined in the HGA and financial packet. If you sell your property prior to signing the financial packet there are no financial obligations. The buyer of your property can continue in the program, however, they must complete required paperwork to continue. If you are considering selling your property or are in the process of doing so, please let your case manager know.

## Appendix A: Project Type Changes

If you are notified that a change to your selected project type is necessary, this guide helps to understand the justification for the change and the potential impacts it may have on you.

### Section 1: Reasons for Project Type Updates

After the inspection, the results will be reviewed to determine if your property qualifies for the proposed project. If the project is not viable based on the findings, it is likely due to one of the following reasons:



**Flood Zone:** Flood zones indicate the level of flood risk for a property. During our review process your designated flood zone was evaluated in the context of your selected project type. Based on this assessment, we may require a different project type.



**Structure Strength:** The SIA determines whether your home is structurally sound enough to withstand the lifting process. We evaluated your inspection report in the context of your selected project type. Based on this assessment, we may require a different project type. However, if your home is able to be elevated, the program will proceed with the Structure Elevation project type.



**Compliance with Local Codes and Regulations:** All structures are required to comply with local ordinances and the current Florida Building Code. We reviewed the design and structural plans in accordance with local codes and regulations relevant to your chosen project type. Following this evaluation, we may require a different project type.

#### *How Will this Impact My Project?*

A different project type may involve different project scope, flood zone compliance, non-federal cost-share, temporary relocation needs, and inspection needs.

### Section 2: Structure Elevation to Mitigation Reconstruction or Acquisition-Demolition



If the inspection results find that your home is not structurally sound enough to elevate, our team will notify you of the need to update your project type to Mitigation Reconstruction or Acquisition-Demolition. Consider the following before deciding to move forward with the project change:

- **Project Scope:** Changing the project type from Structure Elevation to Mitigation Reconstruction may increase the timeline for the project to be completed. A Mitigation Reconstruction project is a much more extensive project, as it involves demolishing your property and rebuilding an elevated property.

For Acquisition-Demolition projects, you will receive fair market value (less 25%) for the property. Then, you will need to sell your property and transfer the title of your property to your local community. Your property will be demolished and maintained as green or open space in perpetuity. Your local community must agree to this arrangement prior to moving forward with an Acquisition-Demolition project. For more information on Acquisition-Demolition, refer to [\*\*Appendix B: Acquisition-Demolition\*\*](#)

We include key terminology, framing context, and additional information about specific, relevant topics for the Elevate Florida program, below.

- **Flood Zone:** If your property is located in a V Zone (V or VE), you are not eligible for a Mitigation Reconstruction project, as this activity is not permitted in Coastal High Hazard Areas (any V-Zone). In such cases, you must change your project type to either Acquisition-Demolition or Structure Elevation. Additionally, both Elevation and Mitigation Reconstruction are not considered eligible activities within the Regulatory Floodway. Because Floodways experience the most dangerous, fast-moving water during a flood, neither Mitigation Reconstruction nor Elevation will be allowed for these properties. The sole eligible option is Acquisition-Demolition, again contingent on county participation in the acquisition program. For properties where elevations have occurred in any V-Zone, a signed and sealed V-Zone certificate will be required.
- **Cost-Share:** Changing the project type from Structure Elevation to Mitigation Reconstruction may increase the project costs, resulting in a potential increase in your cost-share. FEMA policy limits federal funding for Mitigation Reconstruction projects to \$375,000 for hard costs only (not including ADA accommodations and soft costs). You will have to pay for any costs above the hard cost cap as part of your cost-share. For Acquisition-Demolition projects, you will receive an offer on your property which will be up to 75% of the pre-disaster fair market value of your home. You will still be responsible for paying your 25% cost-share related to your title transfer and property demolition costs. This will be subtracted from the offer you receive on your property. Our team will provide you with updated financial information for the costs of the updated project type before you receive the HGA.
- **Temporary Relocation Expenses:** The project costs may also include relocation expenses during construction, meaning the program will pay up to 75% of these expenses. When you change the project type from Structure Elevation to Mitigation Reconstruction, your cost-share may increase during construction. This is because it could take longer for the project to finish, and you will need to stay in temporary housing for a longer time. Additionally, you may need to rent a storage unit to store your personal belongings during

the construction period. If your project type changes to an Acquisition-Demolition, you may still have temporary relocation expenses if a tenant is living on your property.

### Section 3: Mitigation Reconstruction to Structure Elevation



If you have applied for Mitigation Reconstruction and the inspection results find that your home is structurally sound enough to elevate, our team will notify you of the need to update your project type to Structure Elevation. Consider the following before deciding to move forward with the project change:

- **Project Scope:** Changing the project type from Mitigation Reconstruction to Structure Elevation may decrease the timeline for the project to be completed. For a Structure Elevation project, your property and any utilities connected to your property will need to be elevated at minimum one foot above the Base Flood Elevation (BFE). Your local community may require you to elevate even higher than this. Elevate Florida will elevate your property to comply with local ordinances and the current Florida Building Code. This will include ingress (entry) and egress (exit) considerations to make sure you will be able to safely enter and exit your property once elevated.
- **Flood Zone:** If your property is in a V Zone (V or VE), you will not be eligible for a Mitigation Reconstruction project. Instead, you will have to change your project type to a Structure Elevation. The Elevation project must also meet the stricter coastal-construction standards — open-pile foundations, breakaway walls, and a design sealed by a professional engineer. If Elevation is found to be infeasible in a V or VE zone, Acquisition-Demolition is the only remaining option and the Property Owner’s jurisdiction must agree to take title to and maintain the land after demolition.
- **Cost-Share:** Changing the project type from Mitigation Reconstruction to Structure Elevation may cost less than the initial estimate, resulting in a potential decrease in your cost-share. You are no longer subject to the federal cost-share cap of \$375,000 for “hard costs.” Our team will provide you with updated financial information for the costs of the updated project type before you receive the Homeowner Grant Agreement.
- **Temporary Relocation Expenses:** The cost-share may also include relocation expenses during construction, meaning the program will pay up to 75% of these expenses. When you change the project type from Mitigation Reconstruction to Structure Elevation, your temporary relocation cost-share may decrease. This is because the project could take less time to finish.

## Appendix B: Acquisition-Demolition

The Acquisition-Demolition project type involves FEMA providing funding for the pre-storm value of the home to you, the Property Owner. Your local government then takes ownership of the property. After your local government acquires the land, they return the land to open space. These properties, usually found in areas prone to flooding and coastal regions, are at high risk of being damaged by natural disasters. The goal is to remove vulnerable structures from hazard prone areas to eliminate future losses. The local government must agree to take ownership and keep the property as open space in perpetuity.

If you choose an Acquisition-Demolition project, you will be responsible for 25% of all project-related costs. This includes demolition, inspections, closing fees, and other associated expenses. The offer you receive for your property will be reduced by 25% to account for your share of the project costs.

You will receive up to 75% of the fair-market value for your home based on its pre-disaster market value. This value 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.”

Please note that only tenants of properties undergoing Acquisition-Demolition projects are eligible to receive temporary relocation assistance. Property Owners are not eligible for these temporary relocation services.

### Section 1: Pre-Mitigation Agreement (PMA)

After Elevate Florida prioritizes an Acquisition-Demolition project to proceed in the review process, the program conducts outreach to the local government. Because the government would take ownership and the responsibility of maintaining the property following project completion, local government approval is needed before the application can be submitted to FEMA.

Once the local government approves the project and agrees to obtain and maintain the land as open space, Elevate Florida will provide you with a Pre-Mitigation Agreement (PMA). The PMA will describe your responsibilities before Elevate Florida submits to FEMA, including having a company conduct a title search and appraisal (*outlined below*).

### Section 2: Title Search and Appraisal

Before submitting your project to FEMA for funding, Elevate Florida conducts research to make sure the title is clear of restrictions. Upon signing the PMA, you as Property Owner must work with a third-party title company to address any liens. Elevate Florida will also approve your selected third-party appraiser to appraise your property. This appraisal is needed for Elevate Florida to develop a budget estimate. **It is your (the Property Owner’s) ongoing responsibility**



**to include FDEM in any communications you have with the title company and the appraisal company.**

You are responsible for covering the costs of the title search and appraisal. You do not need to send cost-share to Elevate Florida; you pay the full amount for the title search up front and will be reimbursed up to 75% of the cost of the services if the project is funded and moves forward to completion. If you withdraw from the program or the property is otherwise ineligible, you will not be reimbursed for the costs of these services.

After a budget estimate has been developed, Elevate Florida will conduct a DOB review and remove any duplications from the offer amount. Based on the property appraisal and DOB review, Elevate Florida will provide you with a preliminary estimated offer amount.

### **Section 3: Submission to FEMA**

Should you accept the preliminary estimated offer amount, the program will submit the application to FEMA for review. The application status in the Elevate Florida portal will be changed to “Decision & Approval.” At this time, Elevate Florida will provide you with a detailed budget, so you understand your investment in the project. You may be required to provide additional documentation as part of the DOB review. If additional documentation is needed, you will be directly contacted by your Case Manager.

If the project is approved by FEMA, the project will move into the next phase, whereby the property will be acquired by the jurisdiction and ultimately, demolished by contractors assigned by Elevate Florida. Please note that the program will contact you if any questions or issues arise regarding the property’s deed/title. If existing liens cannot be resolved, the project will be cancelled regardless of FEMA decision.

### **Section 4: Homeowner Grant Agreement (HGA) and Pre-Closing Activities**

After FEMA approves your project, you will sign the HGA. The HGA is a contract between you as the Property Owner, the FDEM, and the Local Jurisdiction. Through this agreement, you agree to your cost-share and the scope of services, including demolition, pre-demolition inspections, closing fees, and other associated expenses.

Before closing, Elevate Florida will assign a contractor to conduct a hazardous materials inspection for the property. The results of the inspection may influence the final offer amount for the property.

In Acquisition-Demolition projects, you are responsible for 25% of all project-related costs. The offer you receive for your property will be reduced by 25% to account for your cost-share. Please note that any external federal disaster assistance or mitigation funds not used for intended repairs at the time of HGA signing will count as a DOB and be deducted from the offer amount. The program will review again for DOB at project closeout to comply with federal requirements. You will receive your funds after signing the HGA, before demolition begins.



## **Section 5: Demolition and Closeout**

Upon closing, the deed is transferred to the local government. After the property is purchased, you and all occupants – including tenants – must vacate the property. Demolition will only proceed once the local jurisdiction has taken legal ownership and deed-restricted the property. At this point, you have no more responsibility to the structure in the process.

Pre-demolition inspections will be conducted immediately prior to demolition to confirm that the structure is free and clear of life. Following this confirmation, all structures will be demolished, utilities terminated, and the land will be returned to open space. Properties returned to open space through Acquisition-Demolition projects can be used for purposes such as parks, temporary camping, grazing, or maintained to serve the natural functions of the floodplain and wetlands.

Elevate Florida works with the local government to keep the area safe for the community. The local government is required to maintain the parcel and send regular reports to the FDEM every three years, to show that the land is still serving its agreed-upon purpose.

## Appendix C: Temporary Relocation Assistance

This Appendix is intended to give you an overview of the temporary relocation assistance and what to expect as you move through the program. For specific questions or case-by-case guidance, please contact with your assigned Case Manager, your primary source of support throughout the program.

**Note:** Elevate Florida published a separate Temporary Relocation Assistance Property Owner Guide, available on the Portal and on the FDEM Elevate Florida website – you can refer to that resource for additional information and to answer any outstanding questions you may have.

### Section 1: Temporary Relocation Overview

Temporary Relocation Assistance (TRAS) helps you secure temporary housing and, for certain projects, storage of personal belongings during construction. TRAS is designed to reduce hardships by providing safe, short-term accommodation while work is completed on your property. Eligible expenses supported include housing room rates, taxes, and pet fees (for service animals) for lodging, or funds for lease reimbursement. Storage fees are also eligible but for Mitigation Reconstruction projects only.

You will work with your Elevate Florida Case Manager to identify housing and storage solutions that meet your household needs. Eligible lodging costs are provided at a 75% federal cost-share, with the remaining 25% cost-share your responsibility, as Property Owner. Lease reimbursement may also be eligible, though the Property Owner will continue to make up front rent payments and be reimbursed in accordance with cost-share requirements and program policy during closeout portion.

### Section 2: Project Types Eligible for Temporary Relocation

#### *Structure Elevation*

Those of you approved for Structure Elevation projects may be eligible for temporary housing assistance for the duration of your construction period.

#### *Mitigation Reconstruction*

Those of you approved for Mitigation Reconstruction projects may be eligible for temporary housing assistance and storage assistance for the duration of your construction period. This allows personal belongings to be securely stored while the property is under construction. Storage assistance does not apply to any storage arrangements made prior to the start of construction.

### Section 3: Ineligible Project Types

#### *Acquisition-Demolition*

Those of you in Acquisition-Demolition projects do not qualify for TRAS, as no return to the property will take place following project completion. However, any tenants living at the property

may be eligible for relocation assistance, in accordance with the Uniform Relocation Assistance (URA) act.

### *Wind Mitigation Projects*

Wind mitigation projects, such as roof or window replacements, are not eligible for TRAS because the home will remain safe and habitable during construction. However, the Elevate Florida program may identify exceptions and will accommodate you on a case-by-case basis, as needed.

## **Section 4: Temporary Housing Participation Options**

There are **three housing options** available for eligible TRAS participants:

1. You may select temporary housing in Hotel/Motel/Extended Stay properties arranged by the Relocation Vendor.
2. You may request reimbursement for a pre-existing (or secured prior to bid walk) temporary housing lease during the construction period. To qualify for this option, the lease must be submitted to your Case Manager for review and approval.
3. You may opt out of temporary housing assistance and make your own housing arrangements at your own expense.

You will select your temporary housing options based on the information provided in your **Temporary Relocation Form**. Elevate Florida will assess your needs and present a list of suitable choices located within the preferred ZIP codes identified on the form. You will review these options—considering factors such as location, photos, and guest reviews—and rank 3 to 5 preferred options prior a coordinated call. While every effort will be made to secure the top choice, final placement will depend on availability. Housing will be booked by Elevate Florida, with Property Owners responsible for their 25% cost-share.

- **Pre-Existing Leases:** Those of you who have a temporary housing lease may request rent reimbursement and remain in that housing. Lease agreements may be submitted to your Case Manager for eligibility determination up to the time of your Bid Walk. Reimbursement may be available for rent expenses incurred during the Elevate construction period. Reimbursement may cover the actual rent amount up to the HUD Fair Market Rate for the geographic area (utilities and other additional costs are excluded). Reimbursement will be determined by taking the lesser of (i) the FMR or (ii) the rent payment of which the program will reimburse up to 75% of the value, leaving 25% PO cost-share. Leases must be provided to the Case Manager for review to qualify.
- **Opting out of TRAS:** Participation in temporary relocation is optional. Those of you who do not wish to receive housing assistance may opt out. However, those of you participating in Mitigation Reconstruction who want storage assistance must still opt in, even if you do not require housing support.

## Section 5: Property Owner Responsibilities for Temporary Relocation

You will be responsible for the following actions during participation in TRAS.

- **Complete the Temporary Relocation Form:** You must complete and submit the Temporary Relocation Form by the deadline provided. This form identifies relocation needs, confirms eligibility, and facilitates the coordination of support.
  - The submitted Temporary Relocation Form will be reviewed and finalized to document your needs and household makeup.
- **Tenants:** Relocation assistance is provided for eligible tenants in Mitigation Reconstruction and Structural Elevation projects. Under the federal Uniform Relocation Assistance (URA) act, tenants qualify for relocation assistance and may qualify for additional protections and assistance. To accurately identify any impacted Tenants, you must complete the Temporary Relocation Form with accurate Tenant information and will be asked to provide a copy of the lease with the Tenant(s). Elevate Florida will work directly with tenants to understand their needs and coordinate housing or storage support in compliance with all federal, state and program requirements.

**Temporary Relocation Assistance Agreement:** You will be asked to sign Attachment E, the Temporary Relocation Assistance Agreement as part of the HGA. This agreement outlines the terms and conditions for those of you eligible to receive temporary relocation services. To participate in Temporary Relocation Assistance, you must agree to the terms, pay the required cost-share, and acknowledge your responsibilities, including following check-in and check-out procedures, adhering to housing occupancy rules, complying with temporary relocation assistance policies, and understanding the potential consequences of negligence or property damage. This form explains which fees are covered, the procedures for withdrawal or disqualification, and the steps required to vacate temporary housing.

## Section 6: Temporary Relocation Cost-Share and Financial Responsibilities

Federal funding covers up to 75% of eligible costs for temporary relocation. You are responsible for the remaining cost-share, which may be billed directly or offset against reimbursements (for pre-existing leases). Please note that you will be given a temporary relocation cost estimate and can opt in or opt out of temporary relocation services before signing the HGA.

Covered costs include:

- Temporary Housing room rates and taxes
- Storage fees (Mitigation Reconstruction Projects only)
- Eligible pet fees
- Eligible rent reimbursement
- Tenant moving fees, as applicable

## Section 7: Understanding the Temporary Relocation Compliance

Temporary relocation activities must comply with all applicable local, state, and federal laws, including the **Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA)**, which protects qualifying tenants displaced by federally funded programs. In addition, Temporary Relocation Assistance Services must follow the rules of its housing and storage providers (e.g., hotels, rental properties, storage facilities) and operate in alignment with the FDEM and the Hazard Mitigation Assistance Program and Policy Guide. If tenants are URA eligible, you as Property Owners are obligated to cover your tenants' temporary relocation cost-share in order to participate in the Elevate Florida program.

This compliance policy outlines expectations for participants and the consequences of non-compliance. To protect program integrity, fairness, and the wellbeing of staff and guests, a warning system will be used to address violations. However, temporary housing providers reserve the right to evict participants for policy violations, and such decisions supersede the warning process as outlined.

Examples of violations include, but are not limited to:

- Property damage or failure to follow property rules
- Fraudulent or illegal activity while in temporary housing
- Disruptive or unsafe behavior affecting staff, guests, or tenants

These examples are not exhaustive. Participants must comply with all program rules and provider requirements to remain eligible for relocation assistance.

For more information on Temporary Relocation Assistance Services, please view the [TRAS Property Owner Guide](#) available in the Property Owner Support Library.



### Appendix D: Elevate Florida Visual Process Flow

This graphic illustrates key decision points when a Property Owner may withdraw from the program and the associated financial impacts. Text boxes outlined in red indicate irreversible decision points.

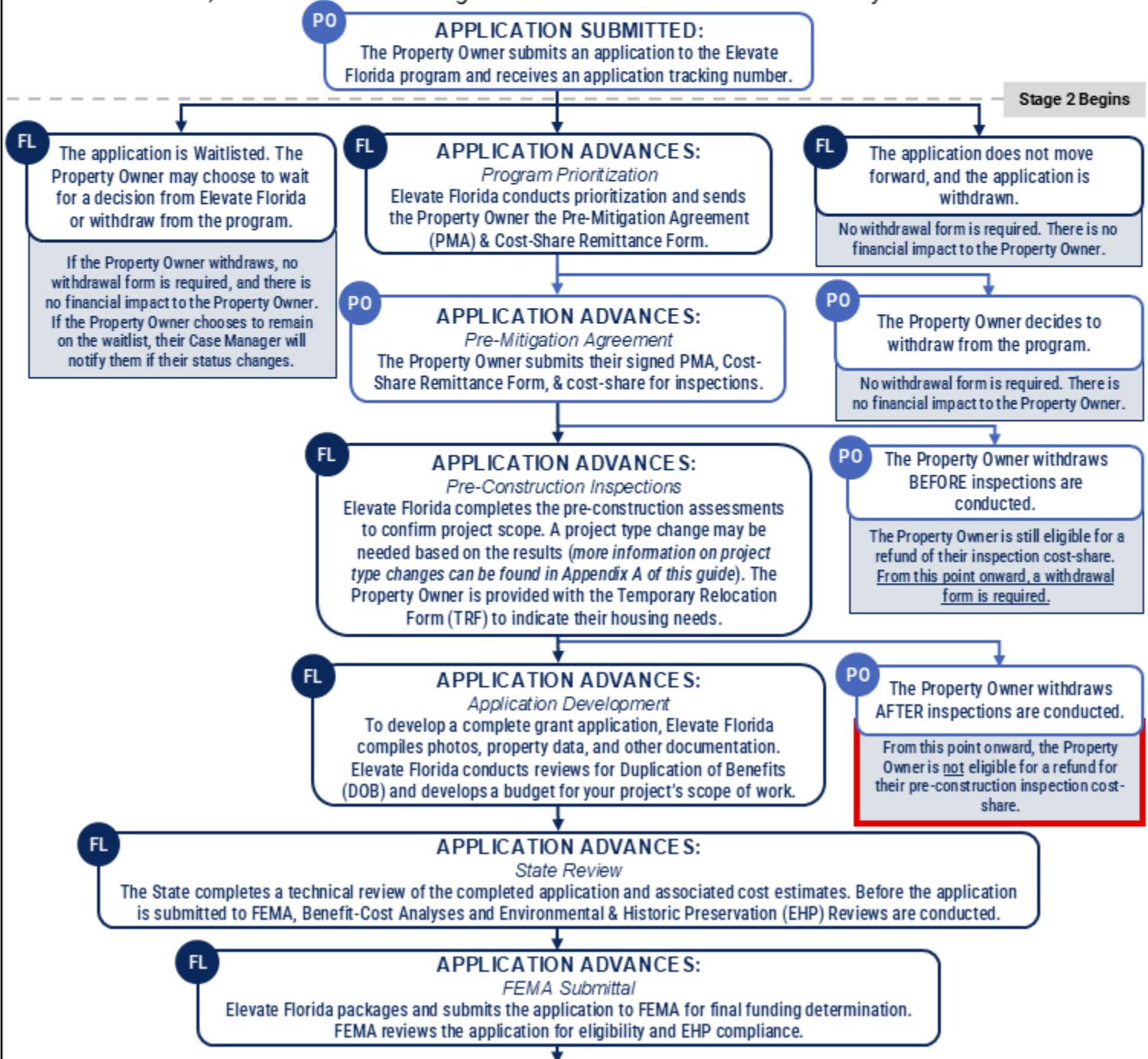
### Elevate Florida Stage 1 and Stage 2 Application Submittal and Application Review

**Key:**

**FL** ACTION TAKEN BY THE PROGRAM

**PO** ACTION TAKEN BY PROPERTY OWNER

This section covers all activities and decisions that occur before an application is sent to FEMA. The Elevate Florida team works with the Property Owner to prepare the application and submit the project for federal review, with the understanding that the final decision will be made by FEMA.





# Elevate Florida Stage 3

## Decision and Approval

Key:

FL ACTION TAKEN BY THE PROGRAM

PO ACTION TAKEN BY PROPERTY OWNER

Property Owners enter this stage once their application has been submitted to FEMA for review. If FEMA decides to fund the project, the Property Owner will submit the cost-share for construction and temporary relocation (if applicable) and sign their Homeowner Grant Agreement (HGA).

Stage 3 Begins

**FL** APPLICATION ADVANCES:  
*FEMA Submittal*  
 Elevate Florida submits the application to FEMA for final funding determination. FEMA reviews the application for eligibility and EHP compliance.

**FL** FEMA does not approve the project. The Property Owner is withdrawn from the Elevate Florida program.

There is no additional financial impact to the Property Owner, but they are still not eligible for a refund for their inspection cost-share. There is not an appeal process for FEMA's decision.

**FL** APPLICATION ADVANCES:  
*FEMA Approval*  
 FEMA approves the project for funding.

**PO** The Property Owner withdraws.

**FL** APPLICATION ADVANCES:  
*Prepare Construction Contract*  
 A bid walk is scheduled. For Mitigation Reconstruction projects, the Property Owner will be able to review their design options and finalize their decision during a formal design meeting.

**PO** The Property Owner withdraws.

**FL** APPLICATION ADVANCES:  
*Financial Packet*  
 Elevate Florida finalizes the assigned Construction Contractor, conducts another DOB review, and provides the Property Owner with their Financial Packet that includes their project cost and cost-share breakdown.

**PO** The Property Owner withdraws.

**PO** APPLICATION ADVANCES:  
*Engineering Design*  
 The Property Owner agrees to their project cost & cost-share and signs their Financial Packet. This triggers the start of the engineering design process.

For Elevation & Mitigation Reconstruction: If the Property Owner withdraws at any point AFTER engineering design has begun, they are responsible for paying the full price of the design costs.

**PO** The Property Owner does not accept the final project cost & cost-share and withdraws BEFORE engineering design begins.

**FL** APPLICATION ADVANCES:  
*Send Construction Contract*  
 Elevate Florida sends the Property Owner their Homeowner Grant Agreement (HGA), finalized designs, and Cost-Share Remittance Form. The HGA outlines the total project cost and Property Owner cost-share. The HGA will include a Temporary Relocation Assistance Agreement (TRAA) as an attachment; the Property Owner's decision on the TRAA finalizes their choice to either opt in or out of Temporary Relocation Assistance Services (TRAS).

**PO** The Property Owner withdraws AFTER design begins.

The Property Owner is responsible for paying the full price of the design costs.



# Elevate Florida Stage 4 and Stage 5

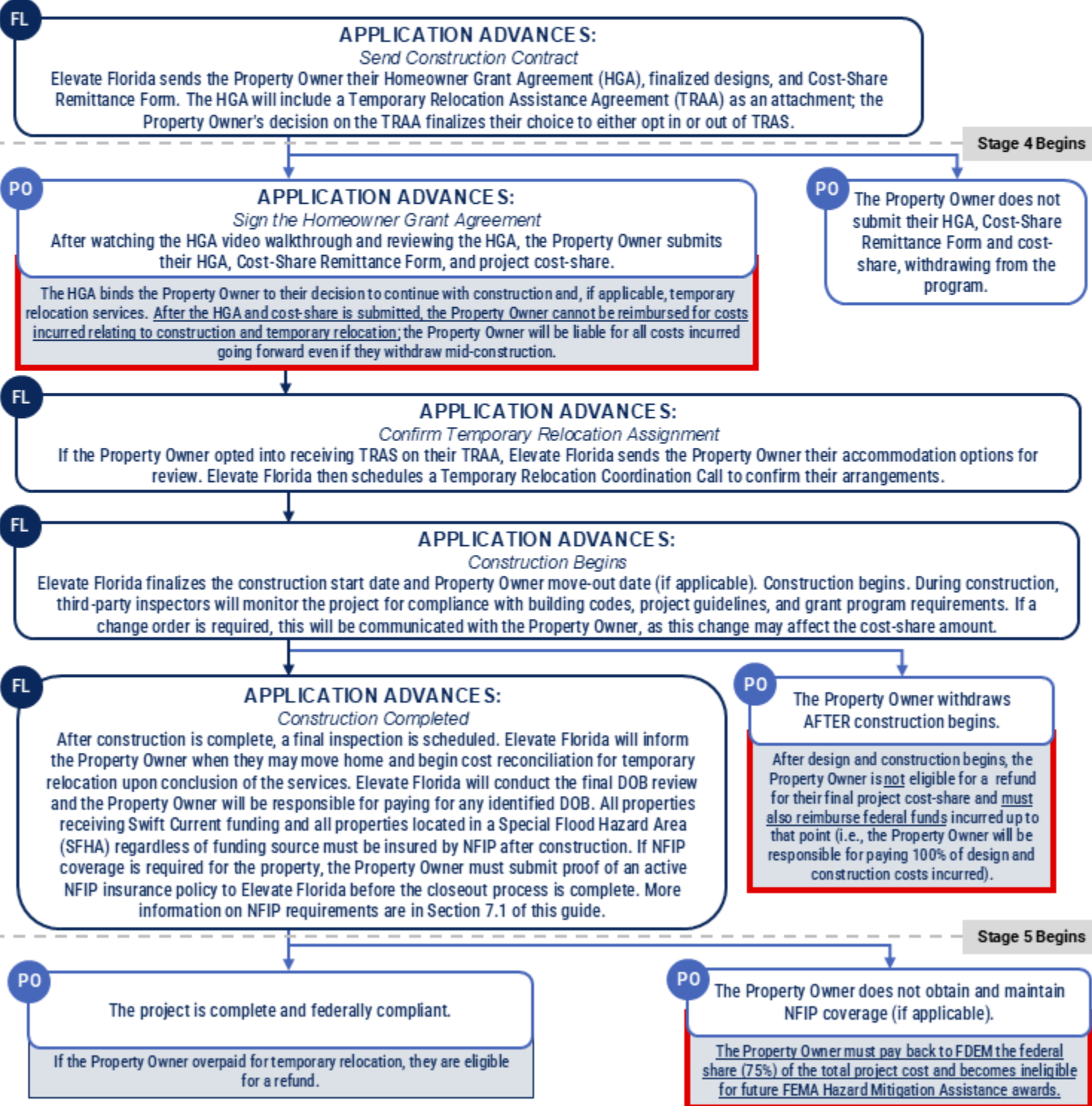
## Construction and Closeout

Key:

FL ACTION TAKEN BY THE PROGRAM

PO ACTION TAKEN BY PROPERTY OWNER

Construction can begin once the Property Owner signs their Homeowner Grant Agreement (HGA). This contract marks the formal construction partnership between the Property Owner and Elevate Florida. When the project is complete, Elevate Florida will work with the Property Owner to fulfill all closeout requirements.



## Appendix E: List of Acronyms & Definitions

<b>ADA</b>	The Americans with Disabilities Act	The Americans with Disabilities Act of 1990 or ADA (42 U.S.C. § 12101) is a civil rights law that makes sure people with disabilities are treated fairly. It helps them have the same chances as everyone else to get jobs, go to school, use public places, and access services. The ADA makes sure buildings, websites, and other things are accessible so people with disabilities can use them easily.
<b>BCA</b>	Benefit-Cost Analysis	A quantitative procedure that assesses the cost effectiveness of a hazard mitigation measure by taking a long-term view of avoided future damage compared to the cost of a project. This is a way to determine whether a project is worth undertaking and completing. It compares the benefits, like saving money from future damage, to the cost of doing the project. If the benefits are bigger than the costs, it means the project is a good idea. This helps decide if spending money now will save more money and trouble in the future.
<b>BFE</b>	Base Flood Elevation	The elevation shown on the FIRM for Zones AE, AH, A1–A30, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, V1–V30 and VE that indicates the water surface elevation resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. Knowing the BFE helps people build homes and other buildings higher up, so they are less likely to be damaged by floods.
<b>CATEX</b>	Categorical Exclusion	A predefined set of conditions under which certain actions or projects are exempt from detailed reviews because they are not expected to have any effect on the environment or do not have historical significance. If a project fits into these special categories, it can move forward faster and with less paperwork. If the project might affect important places like historical sites, it won't get a CATEX and will need a closer look and potentially require additional assessments.

<b>CBRA</b>	Coastal Barrier Resources Act	The Act designates Coastal Barrier Resources System units and makes these areas ineligible for most federal expenditures and financial assistance, including federal flood insurance; the law does provide for funding exceptions. The law also designates Otherwise Protected Areas for which only flood insurance is prohibited.
<b>CO</b>	Certificate of Occupancy	A document that shows a home is safe to live in and meets local building codes. Also called a use-and-occupancy certificate.
<b>Cost Effectiveness</b>		Determined by a systematic quantitative method for comparing the costs of alternative means of achieving the same stream of benefits for a given objective. The benefits in the context of hazard mitigation are avoided future damage and losses. Cost effectiveness is determined by performing a BCA.
<b>Cost-Sharing</b>		The portion of project costs not paid by federal funds or contributions (unless authorized by federal statute). This term includes matching, which refers to required levels of cost share that must be provided.
<b>DOB</b>	Duplication of Benefits	There are various types of assistance and programs (e.g., flood insurance, disaster repair grants, loans) that help people whose properties have been damaged by natural disasters to rebuild and relocate. By law, federal assistance cannot pay an individual for the same benefits which have previously been provided by another source. People receiving assistance are urged to keep receipts of their disaster spending for three years to document the money used to meet disaster-related needs.
<b>EHP</b>	Environmental and Historic Preservation	These activities and standards are designed so that projects aimed at reducing risks, like floods or fires, do not harm the environment or damage important historical places. EHP standards involve



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		checking that the projects are safe for nature and protect old buildings or sites with historical value.
<b>FBC</b>	Florida Building Code	The first edition of the Florida Building Code became effective in 2002 to unify building standards across the state. One set of rules, set at the state level, helps protect people and property so buildings are constructed to withstand natural disasters like hurricanes, as well as other hazards like fires and electrical issues.
<b>FDEM</b>	Florida Division of Emergency Management	Working under the Governor of Florida, the people who serve the division support safety measures during emergencies, like hurricanes, floods, or other disasters. They plan and communicate information, so everyone knows what to do if something bad happens. Their role is to make sure that everyone in Florida is prepared and can stay safe when disaster strikes. They also coordinate and get the things people need, like food, water, and shelter, both during and after an emergency.
<b>FEMA</b>	Federal Emergency Management Agency	FEMA is a part of the U.S. government made up of people who help others during emergencies and disasters, such as hurricanes, floods, and earthquakes. The employees help people and local governments prepare for disasters, make sure everyone is safe, provide and coordinate what is needed like food, water, and shelter, when bad things happen. FEMA supports people when they need it the most and helps communities rebuild after a disaster.
<b>FIRMs</b>	Flood Insurance Rate Maps	Official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community These are special maps that show areas that are likely to flood. These maps help people understand if their home or property is at risk of flooding. They are important because they help people decide if they need to buy flood insurance to protect their property and help communities plan for floods to keep everyone safe.

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**Floodplain**

Any land area that FEMA has determined has at least a 1% chance in any given year of being inundated by floodwaters from any source.

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**Floodplain Management**

The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to, emergency preparedness plans, flood risk reduction works and floodplain management regulations

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**Floodway**

The channel of a river or other watercourse and the adjacent land areas that must be reserved to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Communities regulate development in these floodways to ensure there are no increases in upstream flood elevations.

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**FMA**

Flood Mitigation Assistance

Help that people and communities receive to prevent or reduce the damage caused by floods. This assistance can include building barriers to keep water out, raising homes above flood levels, and improving drainage systems. The assistance is used to protect homes, businesses, and lives from being harmed by floods, saving money and making communities safer.

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**FMIX**

FEMA Mapping and Insurance eXchange

Specialists at the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center can help Property Owners with questions about flood mapping and insurance. The FMIX provides the full range of information needed to make informed decisions about both insurance and risk to protect lives and property. The FMIX also connects customers with technical experts specializing in subjects like modeling, GIS mapping, insurance underwriting and claims, and the Hazus loss-estimation software.

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<b>Freeboard</b>		A factor of safety usually expressed in feet above a flood level for purposes of floodplain management. “Freeboard” tends to compensate for the many unknown factors that could contribute to flood heights greater than the height calculated for a selected size flood and floodway conditions, such as wave action, bridge openings and the hydrological effect of urbanization of the watershed.
<b>GFIP</b>	Group Flood Insurance Policy	A type of insurance policy that covers multiple people or properties in a community with flood damage. It provides a way for a group to get flood insurance together, often at a lower cost than individual policies, so everyone in the group has some level of protection against floods. These policies are usually issued by FEMA post-disaster to disaster assistance recipients and are not readily available for individual purchase.
<b>Hazard Mitigation</b>		Any sustained action taken to reduce or eliminate long-term risk to people and property from natural hazard events and their effects.
<b>HELP</b>	Hazard Eligibility and Local Projects	A federal program that determines if local projects qualify for funding based on the ability to reduce hazards and improve safety. It makes sure funds are used for projects that effectively lower risks and protect communities.
<b>HMA</b>	Hazard Mitigation Assistance	A broad program with multiple types of funding opportunities aimed at reducing the risk of future disasters to both protect people and property and make areas safer.
<b>HMGP</b>	Hazard Mitigation Grant Program	This is a specific grant program under the HMA umbrella for funding specifically after a major disaster declaration to help communities make long-term improvements that reduce the loss of life and property from future disasters.

<b>ICC</b>	Increased Cost of Compliance	Coverage for expenses a Property Owner must incur, above and beyond the cost to repair the physical damage the structure sustained from a flooding event. Intended to comply with hazard mitigation requirements of state or local floodplain management ordinances or laws; NFIP Insured Property Owners have this coverage as part of the Standard Flood Insurance Policy. It is included to help cover the additional expenses required to meet updated building standards after a flood, such as structure demolition, and elevation.
<b>IHP</b>	Individuals and Households Program	This program helps people who have been affected by a disaster by providing money for temporary housing, home repairs, and other essential needs. It supports families in getting back to normal life more quickly and safely after a disaster, especially when they don't have enough insurance or other resources to cover losses.
<b>NFIP</b>	National Flood Insurance Program	A government program that offers flood insurance to help people protect their homes and belongings from flood damage, as regular home insurance does not cover flood perils. This program helps people recover financially after a flood, reducing the burden on families and communities.
<b>SBA</b>	Small Business Administration	A federal government agency that supports small businesses by providing loans, advice, and other resources. Also, following a disaster, the SBA helps eligible individuals with low-interest loans for businesses, homeowners, and renters to repair and rebuild their properties.
<b>SFHA</b>	Special Flood Hazard Area	This is an identified area with a high chance of flooding. Knowing these areas means people can take steps, such as getting flood insurance, to protect their homes and belongings from getting damaged by floods.

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**Substantial Damage**

Damage of any origin sustained by a building, whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

*Note: FEMA developed the Community Rating System (CRS); this program is intended to recognize communities that go beyond the minimum requirements for flood insurance. These communities receive discounts on flood insurance premiums, based on community efforts to mitigate flood damage. Specific Florida counties (e.g., Pinellas County) have a lower threshold for Substantial Damage, based on CRS indicators.*

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