



For more information about Elevate Florida, visit the portal at <https://fdem-resmit.my.site.com/Elevate/>. Submit inquiries through the “Contact Us” page on the portal or email [info@elevatefl.org](mailto:info@elevatefl.org). Property Owners can also call the Contact Center Monday–Friday from 7 a.m.–7 p.m. ET at 877-353-8835 (877-ELEV8FL). To access TTY services, dial 711.

*Updated 1/07/2026 – In this latest version of the Elevate Florida Frequently Asked Questions (FAQs), content was added to clarify project type changes and the Acquisition/Demolition process. This latest version of the FAQs highlights additional details around the Duplication of Benefits (DOB) and Temporary Relocation Assistance sections. These additions give Property Owners clearer instructions on documentation, temporary relocation assistance, and what happens if project types need to change after inspections.*

## General Information

### 1. What is Elevate Florida?

Elevate Florida is a first-of-its-kind, groundbreaking statewide residential mitigation program. Led by the Florida Division of Emergency Management (FDEM), this program is designed to protect properties and communities by reducing damage caused by natural disasters like hurricanes and floods. Elevate Florida is designed to expedite the hazard mitigation process and complete a resident’s mitigation project more quickly than other initiatives.

This program is focused on individual Property Owners. The program may address:

- **Structure Elevation:** Physically raising an existing structure.
- **Mitigation Reconstruction:** The construction of an improved, elevated building on the same site where an existing building and/or foundation has been partially or completely demolished or destroyed. These activities result in the construction of code-compliant and hazard-resistant structures. Mitigation Reconstruction is the alternative to Structure Elevation when the structure is not sturdy enough to elevate, as determined during application review.
- **Acquisition/Demolition:** A structure is purchased from voluntary sellers and demolished, to be maintained by the local community as open space. The local community must agree to participate in this project type.
- **Wind Mitigation:** Measures that reduce the risk of future wind damage to structures. This may include alterations to the roof, windows, doors, and other vulnerable components of structures.

### 2. How is the Elevate Florida program funded?

Elevate Florida is funded by two federal programs: the Flood Mitigation Assistance (FMA) Swift Current program and Hazard Mitigation Grant Program (HMGP). The total federal funding for both grants is currently \$400 million; however, this amount may change. Both programs are funded by the federal government and administered by FDEM. If the federal government were to rescind these funding sources, FDEM would not be able to fund Elevate Florida applications. FDEM remains committed to reviewing and submitting eligible Elevate Florida applications for funding. Elevate Florida is committed to expediting the process to help Property Owners as quickly as possible.

Florida counties also had the opportunity to allocate some or all of their local HMGP funding to supplement the federal HMGP allocation. Any funding provided by a county will be given only to residents of that respective county. It is important to note that, depending on the number of applications received from a particular county and the statewide prioritization process, there may still be applicants in counties that reallocated HMGP funding that are not funded by the program. A full list of counties that allocated HMGP funding can be found in the [June Program Snapshot](#).



Property Owners will submit one application for Elevate Florida. During review, FDEM will sort each project to the grant program most appropriate for eligibility and cost-share purposes. For each project, there is a Property Owner cost-share, which will be collected at two different points in the process: one prior to inspection occurring and the other prior to construction beginning.

### 3. Is there a deadline for applying to Elevate Florida?

The application portal for the Elevate Florida program closed on April 11, 2025. Elevate Florida is no longer accepting applications due to exceptional interest in the program and the allocation of existing federal funding. The portal closing was not related to any changes or reductions in federal funding.

### 4. Where can Property Owners find the latest information on Elevate Florida timelines and accomplishments?

Program Snapshots are released monthly, with the latest available on the FDEM website [here](#). These Snapshots provide progress updates on the Elevate Florida Program, summarizing its scope, achievements, and ongoing activities.

### 5. Are updates about Elevate Florida applications from contractors, vendors, local news outlets, or other third-party sources as official and trustworthy as communications from the Elevate Florida program or FDEM?

By participating in Elevate Florida, the Property Owner enters into an agreement with the Florida Division of Emergency Management (FDEM). Only contractual agreements and information sent directly from FDEM and/or the Elevate Florida program are considered official and impact the individual case of the Property Owner. Statements or updates from third-party sources—including contractors, vendors, local news outlets, or other non-affiliated parties—are not authorized communications and may contain inaccurate or incomplete information. Third-party statements often do not reflect actual program policies or the Property Owner’s application status. For the most accurate and current updates on the application, the Property Owner should rely solely on direct communications from the assigned Case Manager, the Elevate Florida program, FDEM, or the Elevate Florida portal.

For example, some Property Owners may mistakenly believe that outstanding payments to vendors automatically result in a lien on their property. Such misunderstandings often originate from unofficial or incorrect third-party information. For the most accurate and current updates, as well as clarity on contractual or payment-related questions, Property Owners should rely exclusively on communications from their Case Manager, Elevate Florida, FDEM, or the Elevate Florida portal.

### 6. How long will the process take, from filling out the application to finishing the construction?

Timelines vary based on project type, with some projects taking up to two years. There are five stages with estimated time periods of:

- **Stage 1 Application Submittal: February – April 2025.**
  - Elevate Florida accepted applications from February 7 to April 11, 2025. The program received more than 12,000 applications from residents across 64 Florida counties, demonstrating significant interest from Florida Property Owners.
  - When submitting project applications, applicants selected from four project types: Structure Elevation, Mitigation Reconstruction, Wind Mitigation, and Acquisition/Demolition.
- **Stage 2 Application Review: April – December 2025.**
  - All Property Owners will receive an update on applications by the end of August.
  - The Elevate Florida application review process evaluates whether an application is complete and meets all requirements before it is sent to the Federal Emergency Management Agency (FEMA) for funding



determination.

- Elevate Florida prioritizes applications based on specific criteria. This process occurs on rolling basis, so applications progress at different times. For details, see the next question: [How is the program prioritizing applications?](#)
- Each applicant is assigned a Case Manager. A Case Manager may request additional information or documents, such as a Notice of Voluntary Interest, Right of Entry Waiver, Privacy Act Release, and other forms. Property Owners should return all documentation on time to meet the deadlines set by their Case Manager.
- If selected to proceed, the Property Owner will need to sign a Pre-Mitigation Agreement (PMA) and a Cost-share Remittance Form and provide a payment for their cost-share of the initial assessments. Pre-construction assessments are scheduled, completed, and the reports are shared with the Property Owner. Property Owners should note that signing the PMA, paying the inspection cost-share, and receiving an inspection report does not mean that an application has been selected for Elevate Florida. This determination comes later.
- A Duplication of Benefits (DOB) review is conducted to evaluate whether the applicant has already received federal assistance for the same purpose. This includes evaluating insurance payments, legal settlements, or forthcoming financial assistance that has not yet been received, will be received, or is available from another source.
- After pre-construction inspections are complete, Elevate Florida collects all necessary documentation to build and finalize the Property Owner's grant application. During this time, Elevate Florida completes the required components of the Property Owner's Federal grant application, including project mapping, scope of work, and an estimated budget. A Case Manager will share a total project estimate with the Property Owner.
- When a Property Owner's grant application is finalized, it is sent to the FDEM State Review Team for review prior to submission to FEMA. The Review Team will complete a Programmatic, Engineering, and Environmental and Historic Preservation (EHP) review for grant eligibility and compliance. The Elevate Florida team will work closely with the State Review Team to meet all grant requirements and pass State Review.
- **Stage 3 Decision and Approval: July 2025 – Spring 2026.**
  - Following State approval, Elevate Florida submits prioritized applications to FEMA for funding approval on a rolling basis. Elevate Florida works closely with FEMA to answer any questions that may arise. Once FEMA makes a determination regarding a project's funding, the Property Owner will receive an email or letter notifying them of the outcome. It typically takes FEMA an average of four months to make a decision after an application is submitted for review. However, this timeframe is an estimate and will vary depending on the number of applications received and the complexity of each application.
  - Every application must also pass an EHP review, which is FEMA's review process for ensuring the protection and enhancement of environmental, historic, and cultural resources. This may require a more detailed assessment and extend the review timeline. For more guidance on EHP, please visit the Property Owner Support Library in the Elevate Florida portal at <https://fdem-resmit.my.site.com/Elevate/>.
  - If a project is awarded, Elevate Florida selects an approved construction vendor and creates a detailed budget that includes construction, inspections, and temporary housing (if needed).
  - Before construction can begin, the Property Owner needs to sign the Homeowner Grant Agreement (HGA) – a contract between FDEM and the Property Owner(s). Through this agreement, the Property Owner(s)



agree to the scope of services, including construction services delivered by the construction vendor. This agreement will include total project costs, Federal cost-share, and Property Owners' cost-share.

- During construction, the Property Owner and their family may need to temporarily relocate from their property. For Property Owners in Structure Elevation and Mitigation Reconstruction projects, temporary relocation services are available, and applicable to the program cost share. Tenants in Structure Elevation, Mitigation Reconstruction, and Acquisition/Demolition projects who qualify for Uniform Relocation Assistance (URA) are also eligible for temporary relocation services. Property Owners will be given a temporary relocation cost-share estimate and can opt in or opt out of temporary relocation services upon signing the HGA.
- **Stage 4 Construction: Upon FEMA Approval.**
  - Elevate Florida will assign a construction vendor, who will then conduct a bid walk or design meeting. Depending on the type of project, the Property Owner may be required to attend.
  - The construction phase for Elevate Florida projects may begin after the HGA is signed, the Property Owner's cost-share is received, and occupants have temporarily relocated, when required.
  - For Acquisition/Demolition projects, the Property Owner signs the contract to transfer ownership of the property to the local community. Compensation is based on the fair market value of the property determined during the application review phase, less the 25% cost-share for legal fees, demolition costs, tenant temporary 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, independent inspectors check that the work meets safety codes, project guidelines, and grant requirements.
  - After construction is complete, a final inspection takes place to confirm the project meets all Florida Building Code guidelines, grant requirements and local building codes and regulations. The Property Owner can return to their property once their local building official issues a Certificate of Occupancy (CO), certifying their property is safe for occupancy.
  - Property Owners will receive a closeout packet containing the necessary documentation. Property Owners must provide proof of an updated and satisfactory National Flood Insurance Program (NFIP) insurance policy before the grant can officially close out.
- **Stage 5 Closeout: January 2027+.**
  - 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, then work with FEMA to finalize the project closeout.

## 7. How did the program prioritize applications?

As part of its mission to allocate resources and strengthen its communities, Elevate Florida is prioritizing applications based on certain criteria. Prioritization occurs on a rolling basis until available funding is fully allocated. Priority is given to:

- Properties designated by the NFIP as a Repetitive Loss (RL) or Severe Repetitive Loss (SRL),
- Properties in location impacted by Hurricanes Debby, Helene, and Milton,
- Properties located within a FEMA-designated Special Flood Hazard Area,
- Properties determined by local authorities to be substantially damaged and given a formal Substantial Damage Letter,
- Primary residences, and



- Single-family properties.

## 8. The Property Owner met prioritization criteria. Why was the application still not funded?

Meeting all six priority criteria made an application competitive; however, funding limited the number of applications that could advance. Final selections were made based on a combination of factors.

The notification to be unable to fund an application does not mean the property is also not considered at-risk or severely impacted by recent hurricanes. Funding was limited and Elevate Florida could only fund a finite number of applicants. A high number of applications still met the initial criteria but did not score high enough in the prioritization criteria to move forward for funding.

## 9. How can Property Owners identify and avoid scams from individuals falsely claiming to be part of the program?

**Important Notice:** *To avoid scams, Property Owners should be aware that only contractors that have been selected and assigned by the Elevate Florida program to applicants who are moving forward in the program are eligible for federal funding. While in the program, Property Owners cannot choose their contractor. If the project is not funded by the program, using an Elevate Florida vendor does not re-enter a property to the program.*

Property Owners must be cautious of unexpected phone calls or visits from individuals claiming to represent Elevate Florida. Before any property inspection or construction work for Elevate Florida, the Property Owner will be asked to complete and sign a Pre-Mitigation Agreement (PMA) or a Homeowner Grant Agreement (HGA). To avoid potential scammers and fraudsters, keep the following points in mind:

- Property Owners must 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).
- Property Owners must not share their PIN with anyone.
- Case Managers will inform Property Owners of an inspection date and time in advance of any visit to the property.
  - Property Owners should 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 onsite.
- Legitimate Elevate Florida inspectors/construction contractors have the Property Owner's tracking number and will not ask the Property Owner to provide it to them.
- Property Owners must never provide personal banking information to anyone claiming to be an Elevate Florida housing inspector. Inspectors are not authorized to collect personal financial information.

If a Property Owner's project is unfunded during this cycle of Elevate Florida, there is not an appeals or application reevaluation process. Anyone requesting information for an appeal is not affiliated with Elevate Florida.

If Property Owners choose to proceed with mitigation outside of the program, they should be aware that some construction companies may claim to be affiliated with the Elevate Florida program. If Property Owners hire a company that says they are with Elevate Florida, that does not make the Property Owner eligible for reimbursement, regardless of the company's claims.

For more guidance on how to avoid scams, Property Owners should visit the Property Owner Support Library in the Elevate Florida portal at <https://fdem-resmit.my.site.com/Elevate/>.



## **10. Can Property Owners sell their property while participating in the project?**

If Property Owners need to sell their property while in the midst of Elevate Florida program participation, there are some rules and steps to follow to keep the project on track. This includes telling their Case Manager about the sale. Property Owners should be advised that the new (i.e., buyer) Property Owner(s) will need to decide if the project moves forward or is withdrawn. If the new Property Owner(s) choose to move forward, they will need to complete specific intake documents. These documents include the Acknowledgement of Conditions (AOC), which is the agreement to obtain and maintain NFIP coverage for the life of the structure. Property Owners who are thinking about selling their property before the grant project is completed, or who are already in the process of selling, should keep their Case Manager informed. This will help with a smooth transition and a proper handoff of the project to the new Property Owner(s).

## **11. How is the acquisition payment determined, and how does a Property Owner participate in this type of project?**

In Acquisition/Demolition projects under Elevate Florida, Property Owners are compensated based on the fair market value of their property, established by a licensed appraiser using pre-disaster market valuations. The appraiser determines the value as of the date immediately before the disaster, reflecting the price the property would have sold for in an informed, pressure-free transaction. This appraisal considers all potential economic uses of the property at the time of evaluation.

Property Owners receive up to 75% of the pre-disaster appraised value, minus any costs related to demolition or project expenses, such as title transfers. They are responsible for covering the remaining 25% of acquisition and demolition project costs.

To participate, Property Owners must certify their voluntary involvement in the project. Additionally, the local government is required to accept ownership of the property and agree to deed-restrict it for perpetual use as open space. Elevate Florida works with local governments early in the application process to facilitate these acquisitions. If a local government does not participate or declines a specific property, Elevate Florida will review the application for potential eligibility under other project types. If no suitable alternatives are available or the Property Owner declines, the Property Owner may withdraw from the program.

## **12. If a Property Owner is approved to participate in the program and their property is successfully mitigated, will there be additional assistance if their property is damaged from a future natural disaster event?**

Under the Elevate Florida program, repair and recovery assistance is not available. However, the mitigation efforts Property Owners have added to their property are meant to significantly lessen the impacts of future hurricanes. If the Property Owner does sustain damage from a future disaster, their insurance is the first source of financial recovery. At project closeout, Elevate Florida participants may be required to obtain, and maintain, NFIP coverage for the life of the structure, which is typically enough coverage to cover the replacement cost of the property in the event of future damage (a max of \$250,000). If the disaster is given a Major Presidential Disaster Declaration, the Property Owner may be able to apply for additional federal funding to support their recovery. The State may also offer assistance programs; however, this will not be funded through Elevate Florida.

## **13. If a house is over 45 years old, will the review process take longer?**

If a structure is older than 45 years old, the application may go through an additional Environmental Planning & Historic Preservation (EHP) review to address federal historic preservation requirements. As a result, the application review



process may take longer, as compared to properties that are newer than 45 years of age.

#### **14. Is an NFIP policy required after project closeout?**

Federal mitigation grant programs, such as the Hazard Mitigation Grant Program (HMGP) and Flood Mitigation Assistance (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 the 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 the 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 the property's flood zone.

In contrast, the FMA Swift Current program requires active flood insurance coverage on all structures before a Property Owner can apply, and this coverage must be maintained after the mitigation project is completed, regardless of the property's flood zone.

Property Owners should always check the most current FEMA flood maps, consult their insurance agent, and engage the local floodplain administrator to understand their flood risk.

#### **15. Will the Elevate Florida program reopen or expand? Will previous applicants be notified?**

The Elevate Florida Program may be activated again in response to future natural disasters, as new allocations of funding become available. Information about any future application opportunities will be posted on the [Elevate Florida website](#).

#### **16. For how long will Elevate Florida retain Property Owners' personal information, and how is the personal information protected?**

Records are retained according to state and federal laws, including the federal retention period—currently prescribed at six years after the grant closeout—under 2 CFR §200.334. Data is stored on State-managed, FedRAMP-compliant servers, and access is limited to authorized personnel following Florida's Information Security Act (Ch. 282, F.S.).

#### **17. How is personal information handled on the Elevate Florida portal, and what steps are in place to protect sensitive data such as social security numbers?**

The Elevate Florida portal operates on the Salesforce platform, which is widely recognized for its protection of sensitive information. Elevate Florida collects only the data necessary to process your application, determine eligibility, and administer program requirements. This may occasionally include sensitive details, such as social security numbers, to verify identity or comply with federal and state regulations. If asked to provide sensitive information through the portal, please be assured that these requests are strictly for official program needs, and robust safeguards exist to protect your data.

In addition to technology and privacy controls, Elevate Florida adheres to Florida's public records laws (Chapter 119, Florida Statutes). Because this is a government-funded program, most of the application materials, communications, and documents may be disclosed to anyone who requests them—unless a valid exemption applies. These laws are designed to commit to transparency and accountability in government programs.



If the Property Owner or someone in the Property Owner’s household holds certain sensitive or high-risk positions defined by Florida Statute § 119.071(4)(d) (such as law enforcement officers, judges, prosecutors, code enforcement officers, victim advocates, emergency responders, or other specified roles), the Property Owner may qualify to have records kept private. If eligible, the Property Owner can notify the program during the application process; if the Property Owner qualifies, records will be marked private in the system and personal information will be redacted before anything is shared publicly. This privacy exemption does not prevent the program team or government partners from accessing information for legitimate program purposes.

To learn more about who may qualify for this privacy exemption, please refer to [Florida Statute Chapter 119.071(4)(d)].

For the most accurate and current information about data handling, security, or your rights regarding public records and exemptions, always consult official communications from your Case Manager, the Elevate Florida team, or FDEM.

## **Eligibility**

### **1. Who is eligible?**

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

- Be over the age of 18,
- Be a U.S. citizen,
- Be the legal Property Owner of a residential property in the State of Florida at the time of application, and
- Be able to contribute twenty-five percent (25%) of inspection costs and the project's total cost.

Multi-family real estate such as duplexes, triplexes, condos, townhomes, semi-detached properties, apartments, and manufactured properties may be eligible. For multiple dwelling units, all Property Owners must voluntarily agree to participate in the same project type. Each Property Owner is responsible for covering the cost-share for their individual dwelling unit.

The property does not need to have experienced flooding or damage in the past to be considered. However, applications may be prioritized based on history of loss. Secondary residences may be considered if sufficient funding is available.

### **2. What if a Property Owner demolished the property prior to Elevate Florida grant approval?**

If a Property Owner demolished the property prior to approved Elevate Florida construction, they may be ineligible for certain project types. If demolition is the Property Owner’s personal decision (i.e., not driven by insurance or local requirements), the Property Owner will not be eligible to change project types within Elevate Florida to an eligible type and may need to withdraw from the program.

However, Property Owners may be required - for health and safety reasons - to demolish the structure prior to grant application. These expenses are not considered eligible for reimbursement if completed before approval, based on federal hazard mitigation grant guidance. Property Owners applying for mitigation reconstruction who demolish the property prior to application submission should retain photos, copies of substantial damage letters, inspection reports, and any available determination by other licensed professionals. Rebuilding a new code compliant property, however, would be an eligible cost.

For Acquisition/Demolition Property Owners, FDEM will determine if the Hazard Eligibility and Local Projects (HELP) Act is applicable, which may allow reimbursement for demolition that occurred prior to application. The Case Manager will



work with the Property Owner to collect required documents, such as:

- Statement about the work performed and the extent of the work
- Location of the debris removal site
- Ground disturbance map
- Date and time of demolition
- Receipts for completed work
- Permits if applicable

### 3. Are there any flood zones that are not eligible for Elevate Florida?

Property Owners in all flood zones are eligible to apply for Elevate Florida, including those in Zone X (shaded or unshaded) and other areas of minimal or undetermined flood risk. Property Owners outside the high-risk Special Flood Hazard Areas (SFHA) are encouraged to apply and must provide documentation demonstrating their flood risk—such as insurance payouts, engineering analysis, or flood photos—to meet program application requirements.

However, certain types of mitigation projects may be ineligible based on federal hazard mitigation guidance and the property’s flood zone:

- Mitigation Reconstruction is not considered an eligible activity in Coastal High Hazard Areas (any V-Zone).
- Elevation and mitigation reconstruction are not considered eligible activities in the Regulatory Floodway.
- Elevations which took place in any V-Zone will require a signed and sealed V-Zone certificate.

### 4. What are the next steps if a Property Owner’s application does not meet program requirements?

Elevate Florida will work in partnership with the applicant and make every effort so that their project has the necessary information to determine eligibility, or, with the Property Owner’s consent, transfer the application to an eligible project type. Unfortunately, not all submitted applications and projects may be eligible and there is no appeals process.

All efforts will be made on behalf of the Property Owner to achieve project eligibility. If an application does not meet program requirements, an electronic notification will be sent detailing the specific reasons it did not meet minimum eligibility criteria. In the case where a Property Owner disagrees with the outcome, their assigned Case Manager will escalate the case appropriately through the Elevate Florida program for confirmation. If the project is deemed eligible upon additional review, the case will be handed back to the existing Case Manager to communicate the findings to the Property Owner.

#### **Cost-share**

##### 1. What is the Property Owner’s financial responsibility for the project?

Federal grant funding will cover 75% of the project’s cost, meaning Property Owners will need to invest 25% of their own funds into the project. The Property Owner must sign a PMA for Elevate Florida inspection and design services with FDEM, which will provide an estimate of the initial inspection costs. With this agreement, the Property Owner accepts and agrees to the cost-share requirement to fund initial inspections. The cost-share for pre-construction inspections is required to prepare their application for Federal submission and help determine next steps for their property; Property Owners will be required to provide 25% of initial inspection costs prior to inspections being completed.

Upon FEMA project approval, the Property Owner will receive a detailed breakdown of their construction cost-share. They will have time to decide whether to proceed to the next stage before signing the HGA and providing the construction cost-



share. Property Owners will be required to pay 25% of the cost-share for Structure Elevation, Mitigation Reconstruction, and Wind Mitigation projects; however, cost-share for Acquisition/Demolition projects will be deducted from the offer price. Cost-share will also include temporary relocation costs (where applicable) and will be collected at contract signing. 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.

## **2. What funding options are available to help Property Owners with their cost-share?**

No additional assistance is available from the State of Florida to cover the Property Owner's cost-share (25%) responsibilities for Elevate Florida. Property Owners can utilize various funding options to cover their project cost-share, including personal savings or securing loans. Property Owners may also seek assistance from county programs or other entities such as voluntary or nonprofit organizations. In addition, they may use funds from a loan from the Small Business Administration (SBA) to cover the Property Owner cost-share for mitigation activities. This must be an SBA-Mitigation loan to be used as cost-share for Elevate Florida. Obtaining an SBA loan is the Property Owner's responsibility. Property Owners can learn more about an SBA Loan on their website: [Small Business Administration](#).

NFIP policy holders may be eligible to receive funding through NFIP, if they qualify for Increased Cost of Compliance (ICC). ICC consists of up to \$30,000 coverage, which is a part of most standard flood insurance policies under the NFIP. ICC assists in reducing out of pocket costs for eligible activities and may contribute to the cost-share required by the Property Owner. All Property Owners with active NFIP policies will sign the Assignment of Coverage D form during the application process. Elevate Florida will work with NFIP, through the FEMA, to file claims for mitigation activities for policies eligible to receive funds. Funds received from NFIP may be utilized to offset the Property Owner cost-share. In cases where the received funds exceed the Property Owner cost-share, the funds will be utilized to offset the federal share of the project.

## **3. Are there instances where the Property Owner's cost-share may be less than 25%?**

At the start of the Elevate Florida program, Property Owners were advised that properties designated by FEMA as RL or 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 no longer available under the Elevate Florida Program. Cost-shares will now be 75% federal and 25% Property Owner for all project types to support more Property Owners across Florida.

Please note: FEMA policy limits federal funding to \$375,000 (hard costs only) for Mitigation Reconstruction projects. This limit does not cover costs like engineering, permits, surveys, or ADA accommodations. Property Owners will need to pay for any extra costs beyond this \$375,000 amount. This limit only applies to Mitigation Reconstruction projects, not to Structure Elevation, Acquisition/Demolition, or Wind Mitigation projects.

## **4. What documentation is required to prove the ability to cover the cost-share?**

A Property Owner's assigned Case Manager will send them a Funds Commitment Letter that serves as an acknowledgement of, and agreement to, the 25% cost-share. This form must be filled out and sent back to the Case Manager or uploaded directly to the Elevate Florida portal for review. If selected to proceed in the program, the Property Owner will need to sign a PMA, a Cost-share Remittance Form, and provide payment for their cost-share of the pre-construction assessments.

## **5. What happens if a Property Owner wants to withdraw from the Program after the inspections are completed?**

If a Property Owner decides to withdraw after the inspections are done, they must notify their Case Manager. They will



have access to the inspection reports, even if they withdraw from the Program. If the Property Owner withdraws after the inspections have been completed, they will not be required to pay the difference in the inspection fee (i.e., federal share). However, if other pre-construction services are conducted before they withdraw, like engineering design, the Property Owner will be required to pay for those costs in full.

**6. After the Property Owner accepts the project cost estimate, how long will the Property Owner need to be out of their property?**

Once FEMA approves and awards the funds, the Property Owner will receive a cost estimate to review before entering the design phase and signing the HGA. The amount of time the Property Owner will need to be out of their property depends on the type of project. Mitigation Reconstruction projects usually require a longer time out of the property, while Structure Elevation projects generally require less time. In most cases, the Property Owner can expect to be out of their property for approximately three to six months (3–6 months).

**7. Who monitors contractor pricing to prevent cost inflation?**

FDEM manages the Elevate Florida program and provides oversight of funding and of construction to comply with project guidelines and to prevent cost inflation. The Property Owner will have the opportunity to review and discuss costs before signing the HGA.

**8. When will the Property Owner receive an estimate of their total project cost-share?**

After pre-construction inspections are complete, Elevate Florida collects all necessary documentation to build and finalize a Property Owner’s grant application. During this time, Elevate Florida completes the required components of the Property Owner’s federal grant application, including project mapping, scope of work, and an estimated budget. A Case Manager will share a total project estimate with the Property Owner before the application is sent to FEMA for funding determination.

**9. How does DOB work if the Property Owner repaired the property with insurance money?**

Structure (also referred to as building) funds are reviewed as part of the DOB review process but are not always considered a DOB. If funds were spent as intended and documented by the time the Property Owner signs the HGA, the Property Owner likely does not have a DOB for those funds. A DOB only exists when there is an overlap in the scope of work. Property Owners should refer to the [DOB Guide](#) for further information. Unlike structure coverage, insurance payments labeled as content funds only are not considered DOB, since those funds are not intended to be used on structure repair.

**10. What should a Property Owner do if they receive duplicate grants, loans, or other assistance?**

The Property Owner must accurately report the availability or receipt of duplicate grants, loans, insurance payments, legal claims, gifts, and other payments pertaining to the property undergoing mitigation using Hazard Mitigation Assistance. Reporting through sharing the information with the Property Owner’s Case Manager should occur at any point that such information becomes available, including during application development, pre-award, approval, award period of performance, closeout, and after award closeout if duplicative assistance is received later.

**Temporary Relocation Assistance**

**1. Are there guidelines for temporary relocation?**

Property Owners and Tenants in Structure Elevation and Mitigation Reconstruction projects are unable to live in the property or on the property during construction. For Property Owners and Tenants in Structure Elevation and Mitigation Reconstruction projects, temporary relocation services will be available. Additionally, Tenants who have to vacate their property due to an Acquisition Demolition project may be eligible for assistance in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA).



Temporary relocation is an eligible cost that is part of the 25% cost-share and is included as part of the total project costs collected at the time of contract signing. Before signing the HGA and construction begins, Case Managers will work with Property Owners and Tenants, in coordination with a Temporary Relocation Vendor, to identify housing options (e.g., hotels) that meet applicant needs and adhere to Federal General Services Administration (GSA) rates. Property Owners will be provided with multiple housing options within a reasonable distance from the property to support continuity of work, school, healthcare, and other essential activities. Property Owners will be asked to rank five options in order of preference, and the Elevate Florida team will do its best to accommodate the preference. The Case Manager will communicate the selected housing option move in/out dates, and other logistics to the Property Owner. The Elevate Florida Program will provide payment for relocation directly to the vendor (e.g., private rentals and hotels).

Property Owners may be eligible for Lease Reimbursement, intended to allow the Property Owner with the opportunity to extend their current housing option to lessen impacts to the Property Owner's activities of daily life, and / or identify a new lease before certain program milestones occur. Property Owners may reference the Temporary Relocation – Lease Reimbursement one-pager on the Elevate Florida program portal for additional information. Eligible lease reimbursements will be subject to the same 25% cost-share.

Property Owners and Tenants retain the ability to choose their own temporary housing outside of the Elevate Florida program options, but they will not be eligible for cost-share or reimbursement.

**2. If a Property Owner has an existing temporary housing lease due to the property being uninhabitable following recent hurricane impact, will it be eligible for reimbursement? Will Property Owners be eligible for assistance if they renew the lease while displaced?**

If occupants have a pre-existing temporary housing lease in place or plan to renew the lease before construction, they may be eligible for rent reimbursement during the construction period. Reimbursements will be provided for eligible leases up to the amount of the [Fair Market Rent \(FMR\) rate](#) set by the US Department of Housing and Urban Development (HUD) for the zip code of the lease. Reimbursement for leases will only occur during the period between the construction start date and two weeks after a certificate of occupancy for the property is issued. If a Property Owner marked on the Temporary Housing Form that they have an existing lease that they would like to stay in during construction, their Case Manager will reach out to request a copy of the lease and then will let the Property Owner know if they are eligible for reimbursement.

**3. Is storage assistance provided?**

Mitigation Reconstruction projects are eligible for storage during construction. If a Property Owner has a Mitigation Reconstruction project and would like storage assistance, Property Owners should request this on the Temporary Relocation Form. Their Case Manager will then reach out to understand storage needs. Please note that Property Owners are responsible for all coordination and moving costs associated with getting items to the assigned storage unit. In accordance with URA regulations, Tenants are also eligible for storage, packing and moving assistance as applicable. Property Owners are responsible for the 25% cost-share of storage, packing and moving costs which are covered for their eligible Tenants.



#### **4. Does receiving the Temporary Relocation Form mean the project has been approved?**

No. The Temporary Relocation Form does not mean the project has been approved and will have no impact on the approval of the Property Owner's application. The form is collected to understand the Property Owner's temporary housing needs so the program can help find options that meet their needs if approved.

#### **5. Will Property Owners have access to the property during relocation/construction?**

For safety reasons, access to the property is restricted during construction. Property Owners and tenants should not visit the construction site. Furthermore, direct coordination with the Contractor during construction is not allowed. Property Owners can contact their Case Manager to get updates on their project. For Mitigation Reconstruction projects, Property Owners may be eligible for storage assistance. All necessary personal items should be removed, and all household members and pets must vacate the property prior to the construction start date.

#### **6. Will Property Owners pay for temporary housing up front and get reimbursed?**

For temporary housing arranged through the Temporary Relocation Vendor, the Property Owners will pay the estimated 25% of their cost-share for Temporary Relocation Assistance Services at the time they complete the Temporary Relocation Assistance Agreement as part of the HGA. This estimate will be based on the GSA daily lodging rate and estimated tax and fees. The Relocation Vendor will make payments to the temporary housing property throughout the project. Any difference between the 25% cost-share estimate and actual temporary relocation costs will be reconciled at the end of the construction phase of the project.

Property Owners approved for lease reimbursement, and staying in a pre-existing lease, will continue to make the full lease payment to their landlord and will upload proof of payment each month in the Elevate Florida portal. At the end of the construction phase of the project, Property Owners will receive reimbursement of up to 75% of the HUD Fair Market Rent based on actual costs and adjusted for any utilities included. Both estimated and actual costs will be documented in the "Housing Information Record" in the Portal.

#### **7. Where can Property Owners find U.S. Department of Housing and Urban Development Fair Market Rent (FMR) and U.S. General Services Administration (GSA) housing per diem rates?**

Property Owners can estimate their cost-share by referencing the following publicly available rates:

- U.S. Department of Housing and Urban Development: Fair Market Rent: FMR rates are available at <https://www.huduser.gov/portal/datasets/fmr.html>. Be sure to select the appropriate zip code or city and the number of bedrooms for the temporary housing.
- U.S. General Services Administration (GSA) Per Diem Rates: GSA daily lodging rates can be found at <https://www.gsa.gov/travel/plan-book/per-diem-rates>. Enter the temporary housing location to find the applicable rates.

Both resources are searchable by location and, for FMR, by bedroom count. Property Owners should use these websites to estimate their eligible cost-share for temporary housing expenses.



## **Project Type Changes**

### **1. If Structure Elevation is feasible for a property, can the Property Owner choose Mitigation Reconstruction instead?**

No, FEMA requires elevation if it is determined to be feasible for a property. If a Property Owner applied for Mitigation Reconstruction but inspections show their property can be elevated, the project type will be updated to Structure Elevation.

### **2. If a Property Owner applied for Mitigation Reconstruction and does not get approved, will they be considered for Structure Elevation or Acquisition/Demolition?**

Yes, all Mitigation Reconstruction applications are evaluated to see if Structure Elevation is possible. If elevation is feasible, a Property Owner's project type must change to Structure Elevation. If elevation is not feasible, Acquisition/Demolition may be offered, but this depends on whether the Property Owner's County participates in the acquisition program.

### **3. How does a flood zone affect my project type?**

Properties located in V or VE Coastal High-Hazard flood zones cannot be approved for Mitigation Reconstruction under current FEMA policy. Elevation is still permitted in these zones, but the project must 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; the Property Owner's County must agree to take title to and maintain the land after demolition.

Structures situated in a FEMA-designated Regulatory Floodway face even tighter restrictions. 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.

### **4. How do the results of the Inspection Reports impact a Property Owner's project? What if the property does not pass an inspection?**

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.

For Structure Elevation projects, a SIA is performed to confirm whether a Property Owner's property can safely be elevated. If the inspector determines that the property is not sound enough for elevation, the Property Owner's Case Manager will discuss alternative project types before the Property Owner proceeds in the program. Mitigation Reconstruction applicants whose properties are not demolished must also undergo a SIA. If a property is found suitable for elevation, it may only proceed as a Structure Elevation project, not as Mitigation Reconstruction.

Pre-Construction Elevation Certificates are used to verify key flood zone information, such as a property's current elevation, base flood elevation, and flood zone designation. For Structure Elevation projects, these certificates help determine the required lift height. Elevation Certificates are also required for Wind Mitigation projects to confirm compliance with local floodplain regulations. If a property does not meet current floodplain requirements, a Wind Mitigation application can only move forward if combined with a Structure Elevation project.

Based on the findings from the SIA and Pre-Construction Elevation Certificate, a Case Manager will contact the Property Owner to let them know if their project type needs to change. If their selected project type is approved, they will receive instructions for next steps. If the results indicate that their project type cannot move forward or must change, the Case



Manager will email the Property Owner with alternative options, if available. The Property Owner can then choose to proceed with the new project type or withdraw from the program. If the project type changes, additional inspections may be required.

## **5. Can inspection findings disqualify a Property Owner from the program?**

If the inspection results indicate that the selected project type cannot be done or needs to change, the Case Manager will send the Property Owner an email with the alternative project type option(s) (if available). If no alternative project type is feasible, or if the Property Owner is not interested in switching project types, they will be withdrawn from the program.

### **Construction**

#### **1. If inspections show that a Property Owner's project needs to change to a different mitigation option, will the project be updated, and how will the Property Owner be informed?**

Yes. If an inspection or assessment shows the project must switch to a different mitigation option, the Property Owner's Case Manager will notify them through an email sent from the Elevate Florida platform. The message will outline the changes and explain how they affect the scope or timeline. For questions, they can contact their Case Manager by email or phone.

#### **2. What are the limitations for eligible mitigation reconstruction costs under the program?**

The maximum federal cost-share of \$375,000 applies specifically to construction, or "hard costs" activities under mitigation reconstruction. Other project types do not have this cap. Activities that are subject to the federal share limit (hard costs) include, but are not limited to, demolition, utility connections and equipment, framing, fixtures, and flooring. Property Owners will have to pay for all hard costs above the hard cost funding cap, in addition to their cost-share of the project.

Activities that are not subject to the federal cost-share ceiling limit (i.e., soft costs) include, but are not limited to, engineering and design, surveying, temporary housing, and inspections. ADA-compliant accessibility features are not subject to the \$375,000 maximum federal share. FEMA will generally cover 75% of eligible soft costs for all project types, so the Property Owner would only need to pay the remaining 25%. All Mitigation Reconstruction program participants will be notified if these federal requirements change.

#### **3. Are there federal funding caps for elevation, wind retrofit and acquisition/demolition projects, like there are for mitigation reconstruction projects?**

No, there is no set federal funding cap. All projects do have to pass a cost-effectiveness, feasibility, and effectiveness test to demonstrate the amount of federal funding provided is being utilized efficiently to lower impact from future floods and hurricanes. So, while there is no funding cap, the federal cost-share will ultimately be restricted to improvements aimed at lessening flood, wind and/or hurricane impact.

#### **4. Does the State already have an approved contractors list?**

FDEM has selected a qualified pool of 28 vendors to perform construction services, and 13 engineering firms to complete all inspections for Elevate Florida. Both the Inspection and Construction procurements for Elevate Florida have closed. Please be aware that Elevate Florida will use contractors from a pre-selected list to complete projects, procured according to state laws and regulations. Applicants will be required to use a contractor procured and assigned by FDEM in order to participate in the program. Once construction begins, Inspectors will work with assigned Construction Contractors to perform periodic construction inspections. Property Owners will be required to use a contractor procured and assigned by FDEM to participate in the program.



## 5. Can a Property Owner work on their property while waiting for the Elevate Florida application to be approved?

Yes, a Property Owner can work on their property while waiting for the application to be approved, as long as the work is not directly related to the scope of the proposed project. For instance, upgrading to new flooring or interior finishing work is generally acceptable. However, if a Property Owner plans to do mitigation projects or foundation-related work, they should consult with the Elevate Florida team prior to beginning work. Beginning construction within the project's scope of work prior to approval and contract signing will prevent the project from being considered.

## 6. What items are typically not covered by the grant for property improvements?

Even if the Property Owner's project is approved, certain requested improvements or activities may not be eligible, including aesthetic improvements and upgrades (unless required by local ordinance, Homeowner Association bylaws, etc.). The specifics will depend on the project requirements and should be discussed with their Case Manager. Elevation projects typically only affect the area within five to ten feet of the structure. While aesthetic improvements such as expanded landscaping are not allowable, sod or seed will be used to repair aesthetic disturbances that may have occurred during construction.

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

- New appliances
- Improved landscaping or site work
- Upgraded finishes on hardware or fixtures
- Expanding landings, porches, patios, or decks
- Enclosing an exterior space when not required by engineering design or local jurisdiction
- Adding new garage doors to an enclosure
- Fencing or walls

## 7. Does the cost estimate include interior repairs after elevation?

Interior repairs beyond those directly related to the elevation process are not included, unless otherwise required by code. If scope of work adjustments are required after grant approval, the Property Owner's Case Manager will reach out to them with further information.

## 8. What is a Structural Integrity Assessment, when is it required, and what does the process involve?

A Structural Integrity Assessment (SIA) is an inspection to determine if a property's foundation is strong enough for the lifting process, which is required for Structure Elevation and Mitigation Reconstruction projects (but not if the structure is already demolished). Property Owners must be present during the inspection, and the inspector may need access to crawl spaces, attics, and other areas to evaluate the foundation's condition.

## 9. Are there current specific designs or customizations Property Owner's should be aware of for their project?

After a cost estimate has been obtained and approved, each property enters the engineering design phase. During this time, the assigned Construction Contractor will work with their engineering team to perform calculations and design a code-compliant, elevated design.

Certain project types have different restrictions and rules when it comes to design. For example, second story conversions are not considered an allowable technique in Florida Mitigation programs for Structure Elevation projects. Mitigation Reconstruction projects may not exceed 110% of the original building's square footage. All projects must utilize standard-



grade construction materials and may not be utilized to fund upgrades or portions of materials purely for aesthetic purposes. Ultimately, construction materials are chosen for their grant compliance, durability, and safety.

Property Owners with Mitigation Reconstruction projects will be given a pre-approved set of floor plans and design options to choose from when they progress to the Construction Stage of the program. Property Owners will be required to select from those pre-approved options as Elevate Florida is unable to install premium upgrades, like granite countertops or custom flooring, due to Federal funding and grant restrictions.

In general, enclosure walls are not included in the project scope, unless required by local ordinance, Homeowners Association restrictions, the findings of environmental and historic review, or deemed necessary by the engineer of record. All Elevated and Reconstructed properties will have stairs and landings for each point of entry. Small customizations, such as which way the stairs turn or the location of accessibility accommodations, may be made by Property Owners during the construction phase. For Property Owners with a documentable physical disability that impacts their ability to safely and comfortably access the structure may be eligible for accommodation such as a mechanical lift or ramp. Property Owners seeking accommodation must submit a written certification from a doctor documenting a permanent disability to their Case Manager before signing the HGA.

## **10. Are change orders possible?**

Yes, changes to the Scope of Work and budget are possible, even after grant approval and signing the HGA. All construction projects have a certain level of uncertainty prior to breaking ground. If the construction contractor identifies a potential need to adjust the scope or budget for a Property Owner's project, the contractor will escalate the request to the Elevate Florida team to troubleshoot.

While allowed, change orders must be approved by FDEM, and are restricted only to items or circumstances unforeseeable at time of bidding.

## **11. Are contractors insured for any potential damage incurred?**

If a Property Owner's property is damaged during construction, several safeguards are in place. All contractors are required to carry insurance, and work must follow approved plans, permits, and codes. In addition, Inspection Contractors will perform a series of Milestone Inspections to assess that the Construction Contractor is following the scope of work and program requirements, proper procedures were followed, and the Construction Contractor is maintaining the appropriate documentation. Any deviation from expectations will result in corrective actions. The State will coordinate with the assigned construction vendor to address concerns through oversight, closeout, and warranty processes, in accordance with the HGA and vendor contracts. In addition, the Construction Contractor is required to maintain third party warranty coverage from defects for one year; mechanical components for two years; and structural for a ten-year period. Elevate Florida will coordinate with the assigned construction vendor to address concerns through oversight, closeout, and warranty processes, in accordance with the HGA and vendor contracts.

## **12. Can a Property Owner visit their property during construction?**

For safety reasons, access to the property is restricted during construction and occupants should not visit the construction site. Furthermore, direct coordination with the Contractor during construction is not allowed. The Property Owner can contact their Case Manager to get updates on the project.



### **13. Can a Property Owner request add-ons, upgrades, or pay for add-ons during construction?**

The Elevate Florida Program cannot accept direct requests from Property Owners for additional add-ons or upgrades, even if the Property Owner offers to pay for them. All construction activities, materials, and features must be approved by the Elevate Florida Program and must comply with FEMA and program guidelines. Construction vendors are not permitted to negotiate, accept payment, or perform work outside the scope of the assigned project, and doing so may result in the loss of funding from FEMA during project closeout. Additionally, any unauthorized project scope additions usually become a cost to the construction vendor as they will not be reimbursed by the Program. If a Property Owner has questions about the project scope, they should contact their Case Manager.

### **14. Can a Property Owner build a larger property than the current structure?**

The new square footage of Mitigation Reconstruction projects, funded by Elevate Florida, must be no more than 10% greater than that of the original square footage. Elevation projects cannot add square footage. All expansions must comply with local zoning, floodplain, and environmental regulations.

## ***Elevating a Property***

### **1. How high will the property be elevated?**

All living space must be elevated above the Base Flood Elevation (BFE)—the height water is expected to reach during a flood with a 1% chance of occurring in any given year (the “100-year flood”). In coastal zones, even the lowest horizontal structural member must clear this level. FEMA establishes BFEs through engineering studies of terrain, historic storms, and hydrologic models; results appear on flood maps, which are updated over time. A property’s height relative to the BFE is a key factor in flood-insurance premiums.

The additional clearance that is built above the BFE is called freeboard. Florida Building Code mandates at least 1 foot of freeboard, but many local ordinances require more. Grant rules follow the strictest applicable standard: if the Property Owner’s jurisdiction sets a higher freeboard, they must meet it. They may also choose to elevate beyond the minimum; any extra cost is grant-eligible.

### **2. Elevating a residential property requires stairs. What if a Property Owner cannot climb stairs or needs ADA accommodation?**

An elevated property will have the necessary access for all individuals who live there. For properties that require additional accessibility features functional solutions will be developed in the design phase, based on individual need, and property and parcel characteristics (e.g., a ramp or mechanical lift). Property Owners seeking accommodation as part of the grant program must submit documentation of a permanent disability for review, which will be provided by their assigned Case Manager. ADA accommodations are approved expenses for FEMA projects. Requirement of additional ADA accommodations does not impact Property Owner eligibility for Elevate Florida.

### **3. Is a second-story conversion or first floor abandonment an eligible technique?**

While FEMA acknowledges second-story conversions and first floor abandonment as potential mitigation methods, second-story conversion and first floor abandonment are not considered eligible techniques in Florida HMA programs. These projects are not typically safe enough to be funded. The first goal of this program is to provide Floridians with a safe place to live during hurricanes and flooding. Converting the ground floor to non-habitable space and making it capable to withstand flood loads requires careful engineering. Improper design or construction can compromise the building’s structural integrity.



The methodology for second story conversions typically involves utilizing existing foundation components and materials that have previously undergone flooding and exposure to debris, water inundation, and other environmental stressors, significantly weakening them and making them unsuitable for supporting additional structural loads. Depending on the age of the structure, existing structural components may not be adequate to withstand the conversion process or bear the weight of an additional story of living space, as older buildings often lack the necessary reinforcements and modern construction standards required for such extensive modifications. In contrast, other elevation methodologies that involve constructing a new foundation based on geotechnical report recommendations are preferred, as they verify the new foundation adheres to current soil conditions, providing enhanced stability and longevity for the structure.

#### **4. Can the area underneath be used as living space once a residential property is elevated?**

If the Property Owner is elevating a residential structure, their community's floodplain management ordinance or law will not allow them 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 property can serve temporary purposes for parking a vehicle, access features, storage, or use as a patio.

#### **5. What happens if a property is damaged during the elevation process?**

The construction contractor will secure a performance bond and insurance before starting work. An approved construction contractor will be responsible for repairing any damages that occur for which they are responsible during the elevation process.

#### **6. Can properties be elevated seaward of the Coastal Construction Control Line (CCCL)?**

The Elevate Florida program will finalize the design and structural plans based on local ordinances and current Florida Building Code. Generally, construction, repair, remodeling, etc. is allowable seaward of the Coastal Construction Control Line (CCCL), but it will most likely require additional permitting and consultation with the Florida Department of Environmental Protection (FDEP), therefore, during application review, it might take longer for the project to pass the EHP review.

### ***Duplication of Benefits (DOB) and Use of Insurance Funds***

#### **1. How does the program handle Duplication of Benefits (DOB)?**

When two or more sources of funding are received for the same purpose, it creates a DOB. Federal law prohibits creating a DOB by providing disaster assistance for costs already covered by insurance or other sources. However, if a Property Owner spends those funds as intended, those funds may not be considered a DOB, provided there is proper documentation.

Common examples of assistance that should be reported to assess DOB include, but are not limited to:

- NFIP *Structure/Building Coverage Only*
- NFIP ICC
- Individual Households Program (IHP)
- Small Business Administration (SBA) Loan
- Individual Family Grant (IFG)
- Emergency Minimal Repair Grant (EMR)
- FEMA Disaster Housing Assistance



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

For more guidance on DOB, 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).

## **2. What is the expected timeframe for the DOB review?**

DOB review is an ongoing process. The Property Owner's Case Manager will send them a DOB Disclosure form to complete as part of the initial forms packet. This form will be used to do an in-depth DOB review. The DOB determination at time of award will be communicated to the Property Owner through their Case Manager prior to the signing of the HGA. It is the Property Owner's responsibility to report any new assistance received, even if the assistance is provided after signing the HGA.

## **3. If the Property Owner's insurance proceeds are held in escrow by their mortgage company and there are strict requirements for releasing those funds, how will this be handled by the Program?**

If a Property Owner's insurance proceeds are held in escrow by their mortgage company, they should collect any documentation outlining the requirements for releasing their insurance proceeds and provide them to their Case Manager. Their Case Manager will review the documentation and work with them to determine next steps.

## **4. If a Property Owner has not spent all their NFIP funds, how should they document any unspent funds?**

Any "Structure" NFIP insurance payments the Property Owner has not spent by the time they sign the HGA will likely count as a DOB if the intended use of funds overlap with the Elevate Florida project scope. NFIP "Content" coverage—for example, personal belongings—do not count as a DOB for insurance payments.

The DOB review process will investigate their NFIP payout, what it was intended for (by looking at the claim), what has been spent, any receipts they have, and how it overlaps with their Elevate Florida project scope. Property Owners should work with their Case Manager to document their specific situation and verify funds are properly tracked and reported.

## **5. Can a Property Owner use insurance proceeds or an SBA Mitigation loan for their 25% Property Owner cost-share, and will these be considered a DOB?**

SBA Mitigation loans and ICC funds can be used toward the 25% Property Owner cost-share and are generally not considered a DOB. The Property Owner is responsible for disclosing all potential DOB on the Duplication of Benefits Disclosure Form, including any new assistance received after submitting the form and signing the HGA. The Property Owner should work with the Case Manager to confirm whether SBA or ICC funds can support the cost-share and to determine if any funds may be considered a DOB.

## **6. Are insurance funds received for structure or content coverage considered a DOB?**

Structure (also referred to as building) funds are reviewed as part of the DOB review process but are not always considered a DOB. If funds were spent as intended and documented by the time the Property Owner signs the HGA, they likely do not have a DOB for those funds. A DOB only exists when there is an overlap in the scope of work. Please refer to the [DOB Guide](#) for further information. Unlike structure coverage, insurance payments labeled as content funds only are not considered DOB, since those funds are not intended to be used on structure repair.

## **7. Are any funds received for property repairs considered a DOB?**

This depends on the origin and purpose of the funds. If the funds are from personal savings, they would not be considered



a DOB. If the funds are from insurance proceeds or federal grants or aid, and there is overlap between the intended use and Elevate Florida scope of work, they will likely be considered a DOB if not spent appropriately before signing the HGA. It is important for the Property Owner to document any reserved funds and work with the Case Manager to verify funds are properly tracked and reported. For funds that have been spent, if they were spent as intended and properly documented, they are not considered a DOB. In the weeks leading up to signing the HGA, the Case Manager will reach out to the Property Owner to confirm the status of any unspent funds and communicate the final DOB determination amount.

## **Acquisition-Demolition**

### **1. If a property has been demolished, are inspections still needed?**

Some inspections may still be required; Property Owners should reach out to their Case Manager.

### **2. Will demolishing the property prior to being approved by FEMA affect a Property Owner's eligibility?**

Property Owners may be required for health and safety reasons to demolish their structure prior to grant application submittal. These expenses are not considered eligible for reimbursement if completed before approval, based on federal hazard mitigation grant guidance. Property Owners applying for Mitigation Reconstruction projects who demolish their property prior to application submission should retain photos, copies of substantial damage letters, inspection reports, and any available determination by other licensed professionals. Rebuilding a new code compliant property, however, would be an eligible cost.

For Acquisition/Demolition Property Owners, Elevate Florida will determine if the Hazard Eligibility and Local Projects (HELP) Act is applicable, which may allow reimbursement for demolition that occurred prior to application. The Case Manager will work with the Property Owner to collect required documents such as:

- Statement about the work performed and the extent of the work
- Location of the debris removal site
- Ground disturbance map
- Date and time of demolition
- Receipts for completed work
- Permits if applicable

### **3. What is the Acquisition/Demolition process?**

Property Owners are provided fair market value for their property in Acquisition/Demolition projects. In Acquisition/Demolition projects under Elevate Florida, Property Owners are compensated based on the fair market value of their property, established by a licensed appraiser using pre-disaster market valuations. The appraiser determines the value as of the date immediately before the disaster, reflecting the price the property would have sold for in an informed, pressure-free transaction. This appraisal considers all potential economic uses of the property at the time of evaluation.

The Property Owner will be paid out 75% of the pre-disaster market value of their property, minus any demolition/project costs (which includes title transfers, etc.). The Property Owner will have to pay 25% of the Acquisition/Demolition project costs.

Acquisition projects will require a certification of voluntary participation from the Property Owner. The local government will need to agree to this project type as well as take over ownership of the property and deed-restrict it for use as an open space in perpetuity. The Elevate Florida team will coordinate with local governments early in the application development process for acquisition projects.