



# Residential Mitigation

## What is mitigation?

Mitigation is the reduction or elimination of potential risk to life and/or property. Mitigation is a cost-effective way to avoid future damage from disasters, such as flooding or high winds. Typical residential mitigation projects include:

- Structure Elevation
- Structure Mitigation Reconstruction
- Structure Acquisition & Demolition (Buyout)

## Is there grant funding for mitigation projects?

There are two federal mitigation grant programs that the Florida Division of Emergency Management (FDEM) administers under which residential projects are eligible. Each of these programs are cost-reimbursement grants and may have a cost-share requirement. This means that a property owner would be responsible for paying 100 percent of the costs up front and as approved project work is completed and proper documentation is submitted, the property owner would be reimbursed based upon the cost-share of the program. Below is an overview of each federal mitigation program.

### Hazard Mitigation Grant Program (HMGP)

This program is federally funded and becomes available after a major disaster declaration. The cost-share requirement is 75 percent federal and 25 percent non-federal, meaning the property owner would ultimately be responsible for 25 percent of the project cost. Learn more at <https://www.floridadisaster.org/dem/mitigation/hazard-mitigation-grant-program/>.

### Flood Mitigation Assistance (FMA) Swift Current

This program is federally funded and appropriated funding annually. Under this program, the residential property must have a National Flood Insurance Program (NFIP) flood policy. The cost-share varies based on the number of flood claims for the property:

- If the property is a severe repetitive loss (SRL) property, the cost share is 100 percent federal
- If the property is a repetitive loss (RL) property, the cost share is 90 percent federal and 10 percent non-federal
- If the property is not an SRL or RL property, the cost share is 75 percent federal and 25 percent non-federal

The definitions of SRL and RL properties are explained at <https://www.fema.gov/grants/mitigation/floods/before-you-apply>. For more information about FMA, visit <https://www.floridadisaster.org/dem/mitigation/flood-mitigation-assistance-program/>.

## What is the timeline?

It is important to remember for any of these programs, project work cannot begin until after a contract has been executed. FEMA will not proceed with a mitigation project if work begins before the contract is executed.

## Things to remember and next steps:

In Florida, each county has a Local Mitigation Strategy (LMS) Working Group. These groups are made up of community stakeholders and are responsible for coordinating mitigation within the county including maintaining the Local Mitigation Strategy plan and a prioritized project list.

Previously, the decision to put forward an application was solely at the discretion of the local government, however, there is an upcoming opportunity for homeowners to apply directly with the State for structural elevations and acquisition. If you would like to receive future updates about this program, please subscribe to receive FDEM Residential Mitigation Communications at <https://www.floridadisaster.org/subscription-topics/>.



Scan to the left to subscribe to FDEM Residential Mitigation Communications!!

For your county's LMS Working Group contact or for further questions, email your information to [residentialmitigation@em.myflorida.com](mailto:residentialmitigation@em.myflorida.com) or scan the code to the right!



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