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: Physically raising an existing structure utilizing a variety of methods
- Structure Mitigation Reconstruction: Construction of an improved, elevated building where an existing building has been partially or completely demolished or destroyed
- Structure Acquisition & Demolition (Buyout): A local community purchases a structure from voluntary sellers and it's demolished

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. For each project there may be a homeowner cost share, due at contract signing. Please see below for details regarding each program and cost share information.

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 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 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 structure elevations, mitigation reconstruction, and structural acquisitions. If you would like to receive future updates about this program, please scan the QR code in the bottom left or 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 or scan the code to the right!

Current as of 12/2024