



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 Acquisition & Demolition (Buyout)
- Structure Elevation
- Structure Wind Retrofit

Is there grant funding for mitigation projects?

There are two federal mitigation grant programs and one state mitigation grant program 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 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)

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/>.

Hurricane Loss Mitigation Program (HLMP)

This program is funded annually by the Florida Catastrophe Fund and can fund mitigation activities on residential structures, such as wind retrofits and flood mitigation. Eligible applicants are local governments or non-profits. If a local government or non-profit is interested in applying for their community, individuals would coordinate directly with the local community or non-profit. This program is 100 percent state funded and there is no local cost-share requirement.

Learn more at <https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/>.

Things to remember and next steps:

These grant programs are not emergency recovery or repair programs. For any of these programs, project work cannot begin until the project has been reviewed, approved, and a contract has been executed.

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. For each of these programs, a resident cannot directly apply for funding and the local government would have to agree to apply their behalf and (if approved) manage the residential project.

If you are interested in pursuing mitigation grant funding, the next step is to contact your county LMS Working Group to find the mitigation grant point of contact for your jurisdiction (based on the address of the relevant property) and explain what you are interested in doing. That person will be able to tell you if the local government is willing and able to apply for and manage the project. It is within the local government discretion whether or not to take on a residential mitigation project.

Should you have any further questions, please email residentialmitigation@em.myflorida.com.