Elevate Florida Program Snapshot
Reporting Period: September 2025

ELEVATE FLORIDA

Elevate Florida is an innovative statewide initiative aimed at improving the resilience of **around 2,000*** homes by using more than **$400 million** in federal funding**.**

**This is subject to change based on project complexity, available funding, and program requirements.*

Estimated Elevate Florida Timeline

Key: Completed | In-Progress | Not Started

All Property Owners are either in the Application Review Stage or FEMA Decision & Approval Stage.

Application Submittal	Application Review**	FEMA Decision & Approval	Construction	Close Out
Feb 2025 – Apr 2025	Apr 2025 – Dec 2025	Jul 2025 – Mar 2026	Nov 2025 – Dec 2026	Jan 2027+

Date	Milestone	Status
Feb 7, 2025	Application Portal Opened	Completed
Apr 11, 2025	Application Portal Closed	Completed
May 22, 2025	Began Scheduling Inspections	Completed
Aug 2025	Applicants Received Project Status Update	Completed
Jul – Dec 2025	Submit Applications to FEMA *(rolling basis)*	In-Progress
Aug 2025 – Mar 2026	Projects receive FEMA Notice of Award *(rolling basis)*	In-Progress
Nov 2025 – Dec 2026	Begin Construction *(rolling basis)*	Not Started
Jan 2027	Begin Program Project Closeout	Not Started

***Elevate Florida's prioritization process has been completed.*

Program Accomplishments as of September 26, 2025

All (100%) of Swift Current targets Severe Repetitive Loss (SRL) / Repetitive Loss (RL) high-risk properties

An additional **~650 Property Owners** received Pre-Mitigation Agreements this month to begin inspections

Over **250 Property Owners** attended the Pre-Mitigation Agreement / Cost-Share Webinar on 9/4

Disclaimer: Statistics are accurate as of the publication date of this document.

Program Update

In preparation for FEMA submittal and decision, the Pre-Mitigation Agreement (PMA) was sent to more than **650 Property Owners**. After the Property Owner signs the PMA and provides their 25% pre-construction inspection cost-share, Elevate Florida schedules and conducts the assessments. These are necessary to determine the scope of work for each Property Owner's project. Signing the PMA and providing the Property Owner cost-share does not mean a project has been approved and awarded.

A PMA / Cost-Share Webinar was successfully conducted on September 4th, with more than **250 Property Owners in attendance**. The webinar provided Property Owners with important information on the forms that must be completed and returned to Elevate Florida, as well as an overview of cost-share requirements for pre-construction inspections. Additionally, the session outlined the next steps and what Property Owners can expect regarding inspections scheduled for Fall 2025. Property Owners can find the associated Q&A from the session **posted here.**

During this Application Review Stage, Property Owners will submit a Duplication of Benefits (DOB) Disclosure form and, if necessary, documentation of other assistance, reinvestments, support for funding received, and receipts showing that previous funding was spent in accordance with outlined requirements. **For more information, see Elevate Florida's DOB Information Guide.**

Hot Topic: Structural Integrity Assessment

Elevate Florida requires Structural Integrity Assessments (SIAs) for all Structure Elevation and Mitigation Reconstruction projects, even if a Property Owner received a Substantial Damage Letter (SDL). If the structure is already demolished, no assessment is needed. FEMA requires a property to undergo Structure Elevation - rather than Mitigation Reconstruction - if elevating the structure is determined to be feasible by a Professional Engineer. This assessment requirement adds a layer of due diligence to confirm compliance with FEMA policy.

The SIA is completed to determine if a structure is strong enough to withstand the lifting process. Property Owners are required to be on-site during this inspection. The inspector may need to look at crawl spaces, attics, and other areas.

For additional information about Structural Integrity Assessments, please refer to Section 4.4 of the Property Owner Guide on the **Elevate Florida portal.**

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