



# FLOOD RISK REDUCTION ASSISTANCE via HOME ELEVATION GRANTS FMA and HMGP

## INTERESTED IN ELEVATING YOUR HOME TO REDUCE THE RISK OF FLOODING?

Funding is now available through the Hazard Mitigation Grant Program (HMGP) in response to Hurricane Idalia for home elevations. Homeowners may have previously submitted under the Flood Mitigation Assistance (FMA) Swift Current Program.

The City of Crystal River is once again applying for a grant that will allow homeowners to apply to have their home reviewed for an opportunity to receive grant funds to elevate their home. Applications are due Monday, 4/22.

To learn more about the program requirements and application process, join the city for a virtual open-house Tuesday, April 9<sup>th</sup> at 5:30:

Dial In: 844-603-6058

Passcode: 609576245#

### KEY POINTS ABOUT THE HMGP PROGRAM:

- Homeowners must have an active, in-force NFIP insurance policy before and after elevation
- All home elevations receive 75% grant funds for the total project cost (homeowners will be responsible for 25% of the total project cost)



### BENEFIT IN SUBMISSION UNDER FMA/HMGP

- If you have already submitted under FMA Swift Current and you were a Repetitive Loss (RL) or Severe Repetitive Loss (SRL) property there is no need to resubmit as the cost share for FMA Swift is 90/100 percent respectively (i.e., a better cost share).
- If you are an insured homeowner that is not considered RL or SRL the recommendation is to submit under HMGP as well because the cost share is the same at 75/25.
- You will **not** receive two grants; applying in both grants is simply an additional opportunity to be reviewed for funding.