

High Tide At Key West, Fla.

## Residential Resources

- Home Elevation Funding
- Tax Credits for Wind Hardening
- My Safe FL Home
- Energy Savings
- Adaptation Plan

Alison Higgins  
Sustainability Coordinator  
City of Key West

KENTUCKY  
JACK'S SALOON  
The Leading Brands Of  
WINES, LIQUORS & COGNAC

# Adaptation Update

# Adaptation Update: Home Elevation Funding

[Home](#) › [Departments](#) › [About Monroe County](#) › [Land Authority](#) › [Grant Funding: Flood Mitigation Assistance \(FMA\)](#)

## FEMA FLOOD MITIGATION GRANT ASSISTANCE PROGRAM

Are you interested in obtaining grant funds to elevate, demolish/reconstruct, or sell your home that is below base flood elevation, at risk of flooding, or has flooded before with a National Flood Insurance Program (NFIP) flood insurance claim?

If so, Monroe County is participating in a national grant program known as Flood Mitigation Assistance (FMA) to help with these costs.

- Elevate
- Demolish/Reconstruct
- Sell

Monroe County is currently accepting applications for the fiscal year 2022 (FY 2022) FMA grant program. The application period will close Nov. 2, 2022 at 4 p.m.

**Need: Elevation Certificate & Line-Item Cost Estimate**

## CONTACT US

Mike Lalbachan

Administrator-Mitigation

[Email Mike Lalbachan](#)

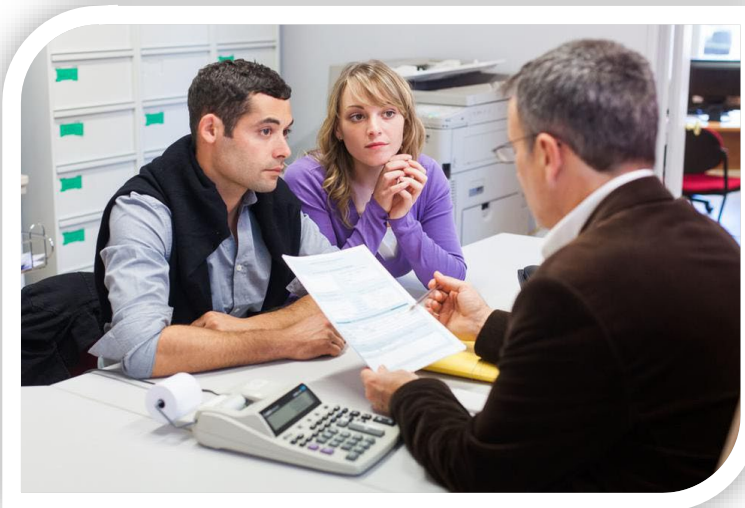
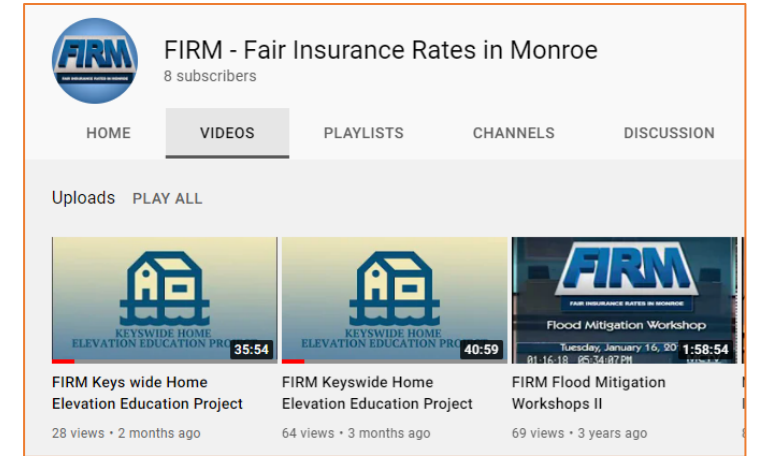
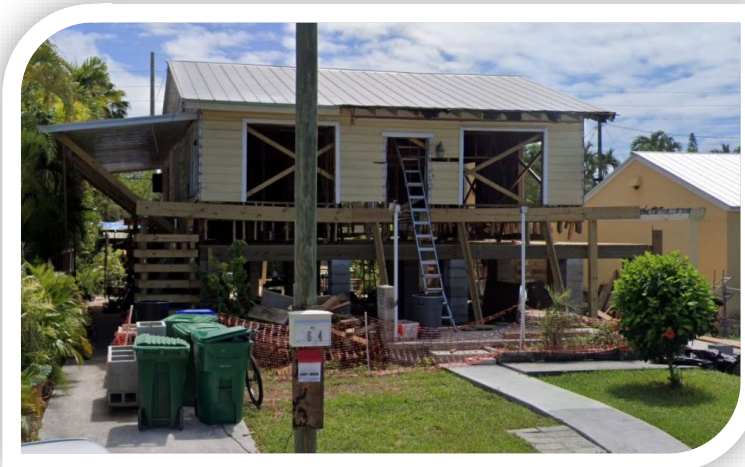
Phone: 305-453-8796



75% FEMA /  
25% Local Funding:

**Applications  
Annually in  
November**

# Adaptation Update: Home Elevation Education



**KEYSWIDE HOME ELEVATION EDUCATION PROJECT**

**813 Waddell Street**

**ABOUT THE HOUSE**

**YEAR**  
This home was built in 1954

**SQUARE FOOT**  
2,800

**TYPE OF CONSTRUCTION**  
Concrete Block Walls, Wood Roof

**FOUNDATION TYPE**  
Concrete Pile Supported Slab on Grade

**HISTORIC** Yes

**HOME ELEVATION**

**METHOD**  
Filled inside of house, raised windows, doors and roof.

**FLOOD ZONE**  
Shaded X Zone - No regulations for first floor height.

**TOTAL CHANGE**  
1' 8" - insurance rounds to 2'

**HIDE THE CHANGE**  
Raised bed planters help camouflage the elevation.

**THE CREW**

**STRUCTURAL ENGINEER**  
Keister Webb Structural Engineers

**ARCHITECT**  
Bender & Associates Architects

**CONTRACTOR**  
Skylimit Construction Ales Bursa

**ELEVATOR**  
No actual lifting occurred

Logos for Sea Grant and FIRM are at the bottom.

**HOMEOWNER EXPERIENCE**

**REASON FOR ELEVATING:**  
Major renovations triggered elevation. Kept nonconforming footprint by preserving foundation.

**HOW LONG AWAY FROM HOME:**  
Homeowner had secondary residence

**LEARN FROM EXPERIENCE:**  
• Raising windows cuts into roof tie beams, so a new one had to be poured.  
• Talk about future needs: Open style floor plans need more supportive beams.

**FINANCIAL DETAILS**

**COST BREAKDOWN**

Archetctural Drawings	\$75-100K
Permits	\$21K
Remove Roof	\$10-15K
Move Doors/Windows	\$50-75K
New Concrete Block	\$35-55K
Reinstall Roof	\$100-150K

**INSURANCE CHANGES**  
None, was in X Zone

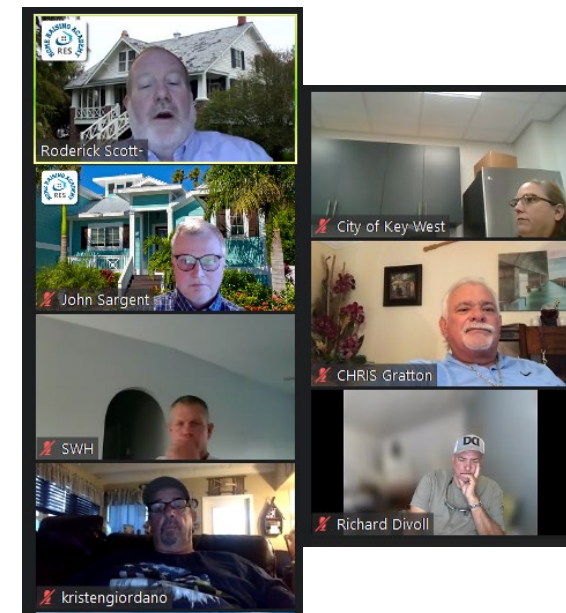
**CHANGES IN HOME VALUE**  
Cannot separate from major renovations that happened same time.

**FINANCING** Self Financed

**Before** (Image of house before elevation)

**After** (Image of house after elevation)

- The walls on this house were extended with wood.
- Existing foundations are like caprock & great to put fill on.
- Cannot add a second floor without strengthening existing walls to be able to handle the load.



# Adaptation Update: Home Elevation Funding



65% FEMA / 35% Local Funding:

- Critical Infrastructure: 2 fire stations, 1 police station, 9 wastewater system sites and 3 schools.
- Commercial Properties: 382 projects.
- Residential Properties: 2,028 projects.

Timing: Over next 10 years, starting:

- Critical Infrastructure: FY23
- Commercial/Residential: FY24

# Adaptation Update: Wind Hardening Tax Credits

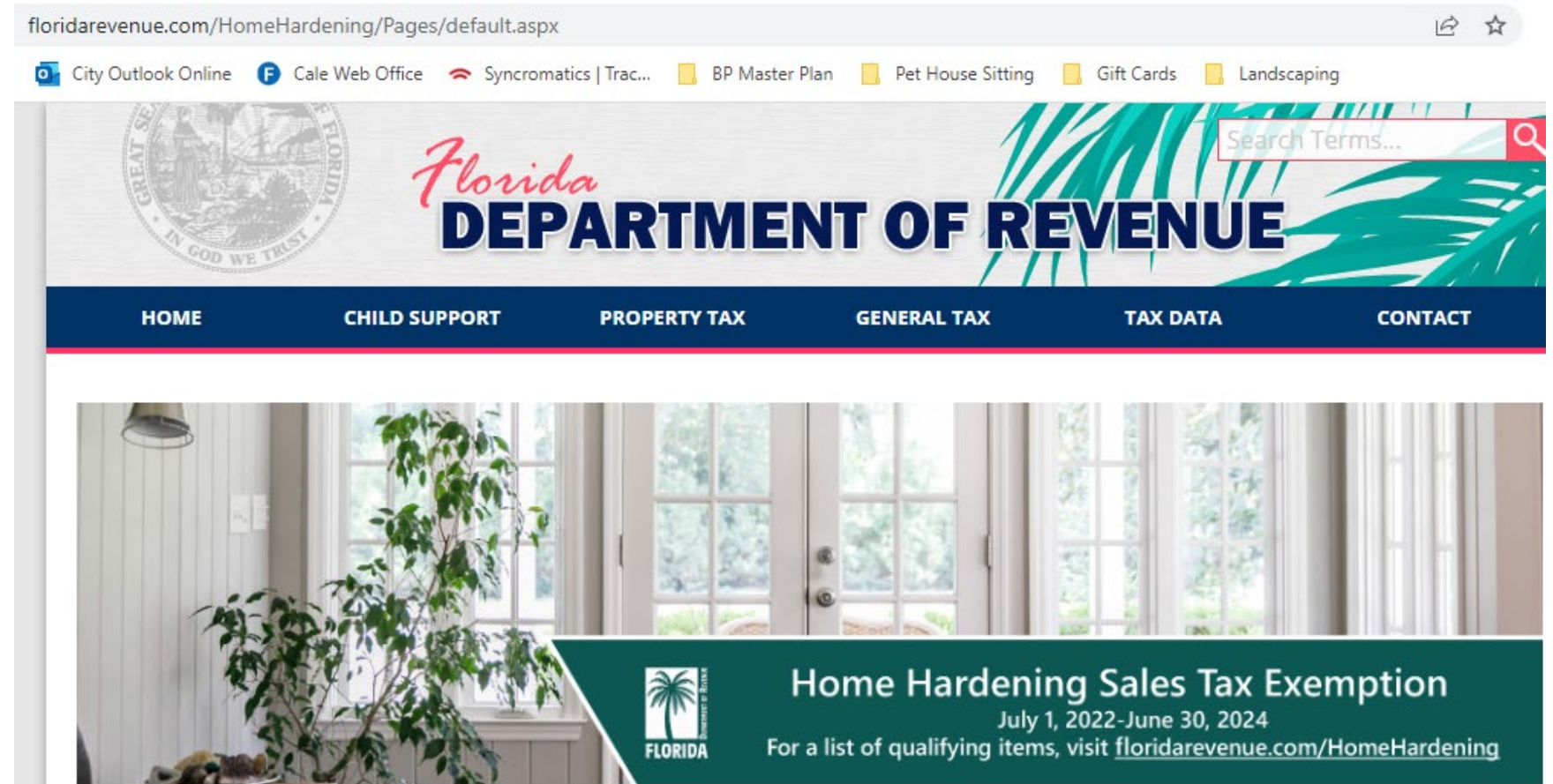
## Tax FREE!:

Impact resistant windows, doors and garage doors.

## Two Years:

Started July 1, 2022

Ends June 30, 2024



The screenshot shows the Florida Department of Revenue website. The browser address bar displays [floridarevenue.com/HomeHardening/Pages/default.aspx](http://floridarevenue.com/HomeHardening/Pages/default.aspx). The website header includes the Florida Department of Revenue logo and a search bar. The navigation menu contains links for HOME, CHILD SUPPORT, PROPERTY TAX, GENERAL TAX, TAX DATA, and CONTACT. A large banner at the bottom of the page features a photograph of a bright interior with a large window and a potted plant. The banner text reads: "Home Hardening Sales Tax Exemption" with the dates "July 1, 2022-June 30, 2024" and a link to [floridarevenue.com/HomeHardening](http://floridarevenue.com/HomeHardening) for a list of qualifying items. The Florida Department of Revenue logo is also present in the bottom left corner of the banner.

# Adaptation Update: My Safe Florida Home

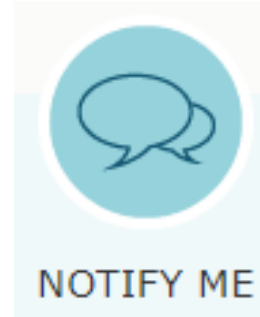
Not Available Yet

## 1) Free Home Inspection:

Recommends improvements to protect against hurricane damage.

## 2) Matching Grant:

- Up to \$10,000\* towards an identified mitigation project =>
- \*\$2 in grant funds for every \$1 owner spends
- Must have Homestead Exemption
- Must have insured value of <\$500,000



- Opening protection;
- Exterior doors, including garage doors;
- Brace gable ends;
- Reinforcing roof-to wall connections;
- Improving the strength of roof-deck attachments;
- Upgrading roof covering from code to code plus; Secondary water barrier for roof.

# Adaptation Update: Energy Star Appliances



## ENERGY STAR Sales Tax Exemption

**\$1,500 or less**

- Washing Machines
- Clothes Dryers
- Water Heaters

**\$3,000 or less**

- Refrigerators or combination refrigerators/freezers

**July 1, 2022 - June 30, 2023**

Visit [floridarevenue.com/ENERGYSTAR](https://floridarevenue.com/ENERGYSTAR)



FLORIDA  
Department of Revenue

# Adaptation Update: Inflation Reduction Act

## Section 25C. Homeowner Improvements

Up to 30% tax credit on eligible homeowner improvements:

- \$1,200 for insulation, weatherization sealing, duct sealing
- \$600 for water heaters, Energy Star windows
- \$500 for Energy Star Doors
- \$600 electrical panel upgrades
- \$150 home energy audits

Starts January 1, 2023  
and lasts 10 years.

## Section 25D. Residential Clean Energy Credit

30% tax credit for on site residential solar electric, solar water heating, small wind energy, geothermal heat pumps **and batteries**





# Adaptation Update: Inflation Reduction Act

## Section 30D. Clean Vehicle Credit

Up to \$7,500 on new qualifying clean vehicles (EV, hydrogen, etc)

Up to \$4,000 on used clean vehicles, up to 30% of sales price

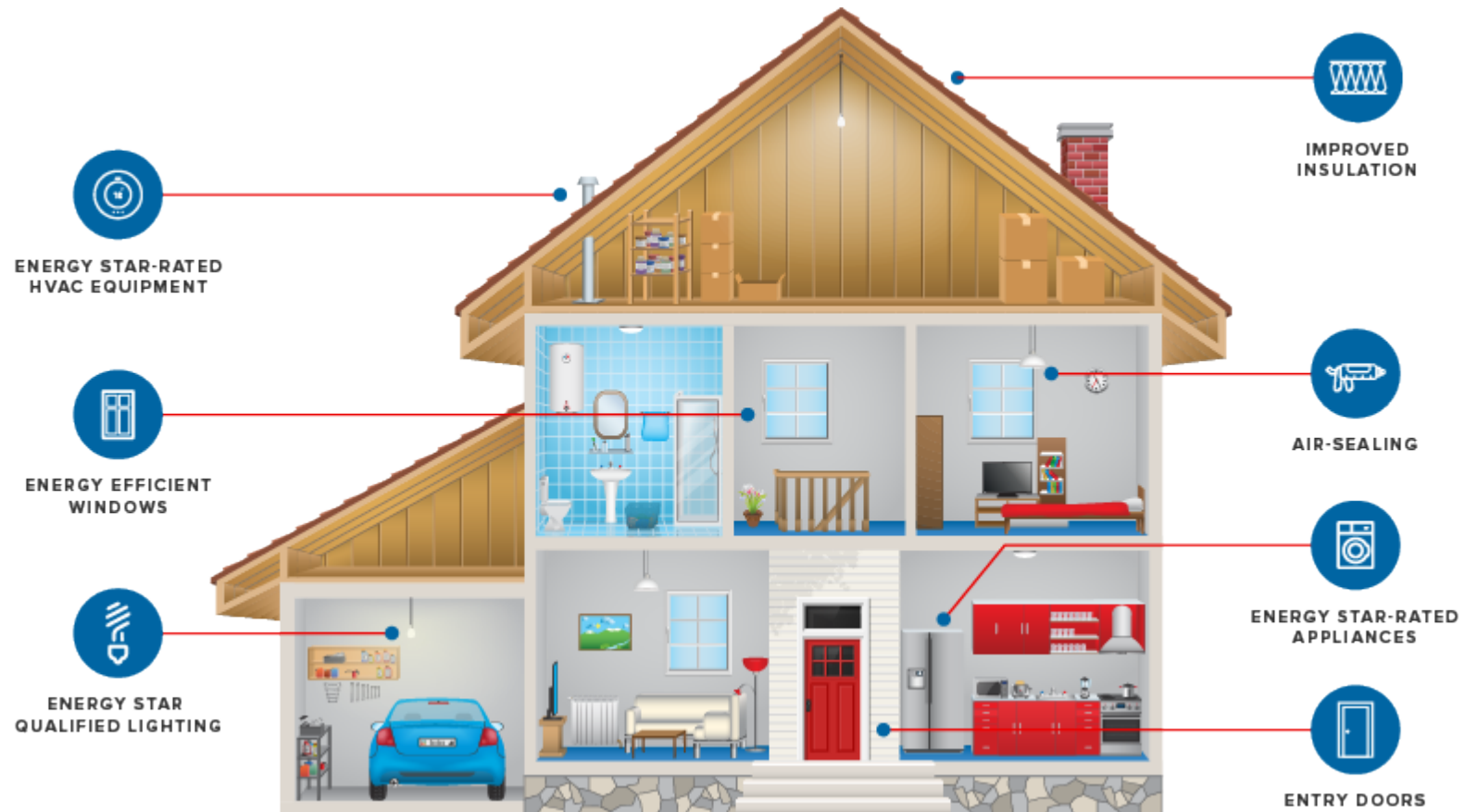
## HOPE for Homes. Home Efficiency and Electrification

### Rebates

Rebates doubled for low- and moderate-income homeowners.

Unknown Start Date

Starts January 1, 2023 and lasts 10 years.



# Adaptation Update: Local Energy Resources

Energy Audit Request: <https://www.keysenergy.com/energy-surveys/>

KEYS' Rebate Program: <https://www.keysenergy.com/keys-rebate-program/>



- Solar Hot Water - \$450
- Central AC - \$250
- Ductless AC - \$175
- Duct Leak Repair - \$150
- Clothes Washer - \$100
- Refrigerator - \$75
- Room AC - \$75
- Dishwasher - \$55
- Dehumidifier - \$50
- White Roof Coating - \$25
- Ceiling Fan - \$25
- Hot Water Heater Timer - \$25
- Programmable Thermostat - \$25



# Adaptation Update: Local Energy Resources

## Florida State Housing Initiatives Program (SHIP)

Grant assistance for weatherization repairs up to \$20,000.00.

Additional funding may be available if needed

Applicants must own their home and income qualify for services.

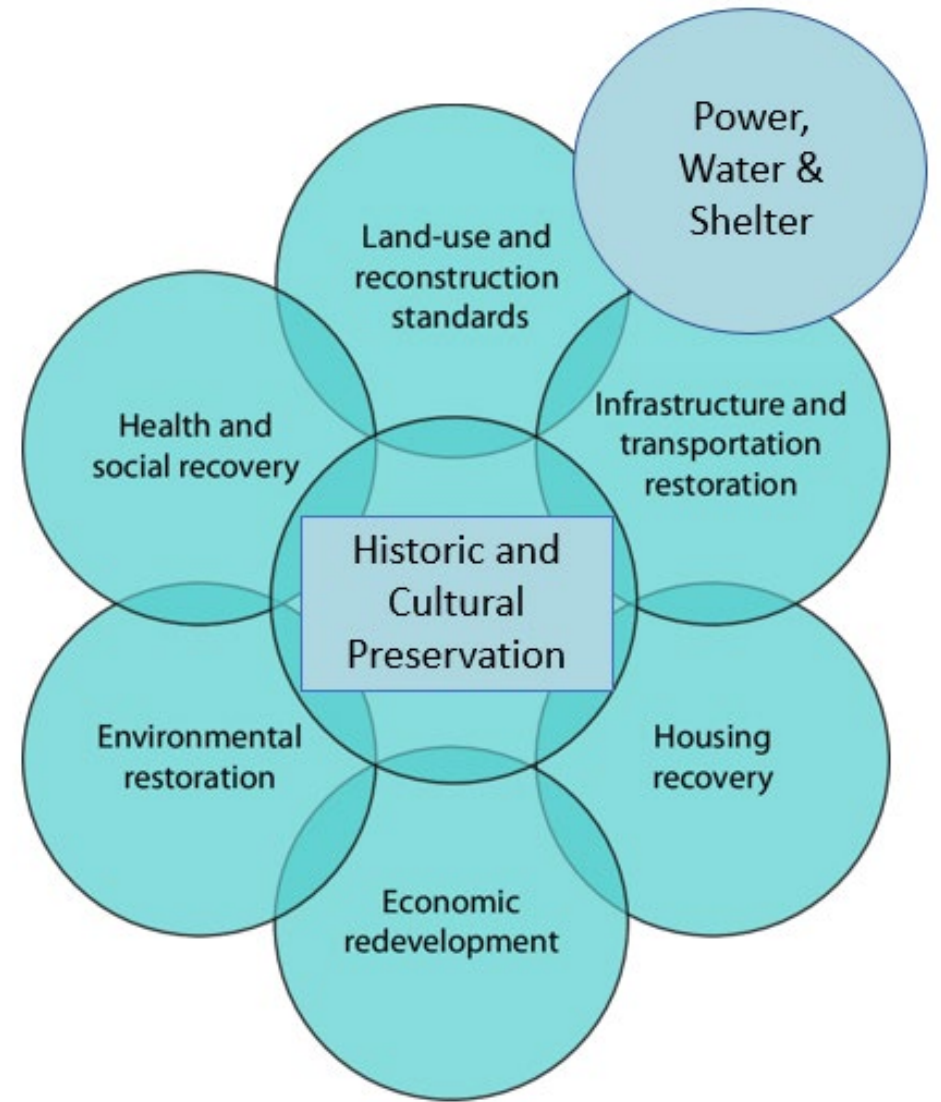
## No-Cost Weatherization Improvements include:

- Windows and doors
- Air infiltration reduction
- Attic insulation and roof coating
- Window tinting
- Energy efficient lighting
- Air conditioner repair and replacement
- Appliance repair and replacement
- Many other household repairs as well

Household	Moderate (120%)
1 person	\$85,440
2 people	\$97,680
3 people	\$109,920
4 people	\$122,040
5 people	\$131,880
6 people	\$141,600
7 people	\$151,440
8 people	\$161,160

Contact the Monroe County Weatherization Inspector at [305-292-4408](tel:305-292-4408) and ask about the WAP/SHIP Program..





# KEY WEST COMPREHENSIVE ADAPTATION AND RESILIENCE IMPLEMENTATION PLAN

# Adaptation Update: For Future Announcements

cityofkeywest-fl.gov

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**KEY WEST** FLORIDA

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CITY DEPARTMENTS

OUR COMMUNITY

DOING BUSINESS



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OPPORTUNITIES



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READY



PAY  
PARKING  
TICKET



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AND MINUTES





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Strategic Plan, Key West Forward -  
Sea Level Rise / Adaptation

Subscribe to receive news from the City of Key West regarding updates of interest on the Sea Level Rise / Adaptation portion of our Strategic Plan, Key West Forward.

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