

MEETING MINUTES

Indian River County
Local Mitigation Strategy Working Group Meeting
Indian River County Emergency Operations Center
4225 43rd Avenue, Vero Beach, FL 32967

December 16th, 2025
11:00 AM – 12:00 PM

Call to Order/ Role Call/ Welcome and Introductions

On December 16, 2025, at approximately 11:00 AM, Ryan Lloyd, Vice Chair of the Indian River County (IRC) Local Mitigation Strategy Working Group (LMS), called the meeting to order with attendee introductions. Today's agenda and minutes from the previous meeting¹ were unanimously approved.

Project Prioritization List Review

This interim meeting did not conduct a full Project Prioritization List (PPL) review. Discussion focused on current-active HMGP projects, and how remaining Milton HMGP funds could be balanced between City of Sebastian HMGP projects and Elevate Florida needs.

Key points reviewed:

- City of Sebastian submitted two HMGP projects with a combined estimated cost of \$2,125,000. This included an EOC roof hardening project and a drainage project, which could serve approximately 60 to 100 homes (multi-block drainage improvements).
- LMS discussed the importance of maintaining a local reserve for potential cost overruns. This need is based on prior HMGP experience since project needs often change due to schedule, permitting, and inflationary impacts.

Elevate Florida Reallocation

The Elevate Florida reallocation discussion began with the County's Hurricane Milton HMGP "lock-in" total of \$5,090,056.77. The LMS previously allocated 30% towards Elevate Florida, which equaled \$1,527,017.31.

The LMS was advised that the current Elevate Florida pipeline creates an additional shortfall of roughly \$948,641.42 (rounded to \$950,000) to fully cover potential projects. The group unanimously voted to reallocate an additional \$950,000 of Milton HMGP funds to Elevate Florida.

The LMS clarified two key program points: (1) Figures discussed represent the Government share, and homeowners are responsible for a 25% match (and potentially more depending on project scope). (2) Elevate Florida is state-run, meaning local governments/LMS do not select applicants—the State prioritizes and approves residential projects in this process.

¹ October 9, 2025 (Regular Meeting)

Legislative, Policy, and Funding Discussion

The LMS emphasized practical match-funding pathways and resident-facing mitigation financing tools that may support Elevate Florida participation.

- SBA representatives described mitigation-related benefits and indicated that adding mitigation can be aligned with favorable disaster-loan terms (e.g., deferred payments and longer terms). SBA informational materials can be shared for applicant support.
- FDEM discussed coordinating with SBA (including data-sharing efforts) to help identify applicants who may benefit from mitigation loan options as part of the 25% match strategy.
- SBA also referenced educational collateral (e.g., a PowerPoint with application walkthrough/screenshots) and additional outreach materials; IBHS “Fortified” was referenced as a potential insurance-benefit/mitigation standard resource for rebuilds.

Update LMS Contact List

No point of contact changes were made.

Public Comment

N/A

Open Discussion

Open discussion focused on keeping things clear and transparent, since Elevate Florida is run by the State and the LMS does not select or approve applicants. The LMS also talked about funding Elevate Florida while still holding back enough HMGP money as a cushion in case other local projects come in over budget. Lastly, the LMS mentioned that if funding and deadlines allow, more homes could be pulled forward from the waitlist when dropouts happen.

Next Meetings

April 9, 2026, 1:00 p.m. – 2:30 p.m. It was also stated that the group would be notified of any material developments related to the Elevate Florida allocation and that an additional interim work group meeting could be convened if needed.

Adjournment

The meeting adjourned at approximately 11:58 PM.