

## **Post-Storm Property Owner Guidance and Permitting**

### **1) Return home only when officials have declared the area safe.**

- a) Before entering your home, look outside for loose power lines, damaged gas lines, foundation cracks or other damage.
- b) If power lines are down outside your home, do not step in puddles or standing water and call 911.
- c) If you smell natural or propane gas or hear a hissing noise, leave immediately and call 911.
- d) Parts of your home may be collapsed or damaged. Approach entrances carefully. See if porch roofs and overhangs have all their supports.
- e) Watch out for wild animals, especially poisonous snakes that may have come into your home with the floodwater.

### **2) Take photos or video of the damage.**

- a) Document your losses for your insurance claim before you move any debris or remove damaged belongings.
- b) Make a list of damaged contents.

### **3) Remove wet contents promptly.**

- a) During cleanup, wear protective clothing, including rubber gloves and rubber boots.
- b) Wet carpeting, furniture, bedding, and other items holding moisture can develop mold within 24 to 48 hours. Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals. Do not discard damaged carpet and contents until after the adjuster's inspection.
- c) Water damaged drywall section may be cut above waterline and removed immediately to mitigate additional damage from mold.
- d) Make sure your food and water are safe. Discard items that have come in contact with floodwater, including canned goods, water bottles, plastic utensils and baby bottle nipples. When in doubt, throw it out.
- e) Take extra care in the prevention of mosquitoes that breed in standing water.

#### Remember the three D's:

- Drain water when possible.

- Dress in light colors and cover all parts of the body.
- Defend with DEET, Picaridin or Oil of Lemon Eucalyptus.

#### 4) File your insurance claims promptly.

- a) There are time limitations on submitting claims with many insurance companies. Do not sign an Assignment of Benefits contract as a condition of having your home repaired.
- b) If buildings are covered by NFIP flood insurance policies, contact insurance companies. Insurance companies will assign adjusters to inspect and prepare claim documentation. Owners must submit “Proof of Loss” information within 60 days of the flood event.
- c) Pinellas County Flood Insurance Advocates are available to answer any questions you have about your flood insurance or the claims process at (727) 464-7700.
- d) Visit the Flood Insurance Advocates website at <https://www.fema.gov/flood-insurance/advocate>.

#### 5) Apply for permits through the City of Belleair Beach.

##### a) Permit Facts:

- Permits protect owners, residents, communities, and buildings by making sure repairs and/or construction meet current building codes, standards, floodplain ordinances and construction techniques.
- Permits also provide a permanent record of compliance with elevation and/or retrofitting requirements, which is valuable information when selling the structure or obtaining flood insurance coverage.
- Be Aware: If proper permits are not obtained, residents may be subject to stop-work orders, fines, or penalties. After major events, the City may choose to waive permit fees but permits themselves cannot be waived.

##### b) Permitting Process:

1. All permit applications must first be approved by the City of Belleair Beach.
2. Almost all repair work requires a permit. Exceptions include:
  - (1) Interior and exterior painting, including roof painting, drywall repair of less than 100 square feet and wallpapering.
    - *After flood damage, water damaged drywall section may be cut above waterline and removed immediately to mitigate additional damage from mold.*

- (2) Exterior landscaping modifications, provided precautions are taken to avoid storm drain system contamination.
  - (3) Replacement of floor coverings.
  - (4) Replacement of appliances, including window air conditioners, unless an electrical or gas connection is required other than by a common wall plug.
3. Provide documentation of damage and cost estimates to repair buildings to pre-damage condition. Detailed costs for repairs should be prepared and signed by contractors licensed in Pinellas County.
  4. The City will evaluate the cost of repairs and may require a qualified independent appraiser to determine the pre-damaged market value of the structure.
  5. Once the City approves the permit application, the homeowner must upload the document into the Pinellas County Access Portal at <https://pinellas.gov/services/apply-for-a-building-permit/>. The Pinellas County Building and Development Review Services Department will issue the permit and carry out all inspections.

**Seek emergency assistance.**

- c) Register in person at Disaster Recovery Centers or file damage information on FEMA's website ([www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)).
- d) Emergency assistance may also be available for tenants.

**Additional Tips for Homeowners**

- FEMA does not recommend or endorse contractors, and officials warn people to be leery of contractors who claim they are authorized by FEMA. They are not.
- Look out for price gouging: It is illegal for anyone to sell necessary goods or services at higher than normal prices during a state of emergency. To report price gouging, contact the Florida Attorney General online or call (866) 966-7226.