

REBUILDING AFTER THE STORM

Contact us before you repair your Clearwater home.

It's difficult to lose so much of what makes your house a home. We understand the idea of repairing and rebuilding is overwhelming, and we are here to help you build back stronger.

The city and National Flood Insurance Program flood damage prevention regulations may affect how you repair, remodel, renovate or add on to your home. These regulations are designed to better protect lives and investments from future flood damages.

Your home or business must be brought into compliance with the Florida Building Code and city floodplain management requirements if it is located in a mapped flood hazard area, not built to current floodplain construction requirements, and "substantially damaged" or "substantially improved." This will require elevating your home so that all electrical and mechanical equipment is above the 100-year flood elevation. Only parking, building access and limited storage are allowed below the flood level.

All repairs must be done in compliance with the Florida Building Code to guarantee the safety and integrity of your home. That is why permits are still required for demolition and many repairs, such as the replacement of damaged drywall, windows and doors, electrical (panel, meter, dock, pool) and structural work. All work must be inspected by a licensed inspector.

What is substantial damage?

If the cost to repair your home or business equals or exceeds 50 percent of the market value of the structure before the damage occurred, then your home is substantially damaged and must be brought into compliance with flood damage prevention regulations, including elevating the building.

What is substantial improvement?

Substantial improvement means any reconstruction, rehabilitation, addition or other improvement of a structure, for which the cost equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the first improvement.

What is market value or just value?

Market value may be determined by using the tax assessment value of your building from the Pinellas County Property Appraisers Office. If you disagree with this estimate, you may hire a state licensed real estate appraiser and submit documentation of the actual cash value (replacement cost less depreciation) or a market value appraisal of the building.

What costs must be included in substantial damage / improvement determinations?

Items that must be included in the costs of improvement and the costs to repair are those that are directly associated with the building. The following list is not intended to be exhaustive, but illustrates the types of costs that must be included:

- Materials and labor, including estimated value of donated or discounted materials and owner or volunteer labor.
- Site preparation related to the improvement or repair.
- Demolition and construction debris disposal.
- Utility and service equipment, including air conditioning units, plumbing fixtures and pipes, electrical work, light fixtures, and built-in appliances.

You may exclude certain expenses such as costs to temporarily stabilize a building, outside improvements including driveways, pools and pool enclosures, and plug in appliances.



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IMPORTANCE OF PERMITS

Unpermitted, uninspected work to repair damage from Hurricane Helene may reduce the safety and value of affected properties and will jeopardize the 25% discount on flood insurance currently applied to all residents in Clearwater through FEMA's Community Rating System.

POP-UP PERMIT CENTER


The city will open a pop-up permitting site on Clearwater Beach to make it easier for residents to talk with Planning and Development Department employees and to start the permitting process. That site will be located at the Clearwater Beach Recreation Center, 69 Bay Esplanade at a date to be determined.

Planning & Development offices at the Municipal Services Building are open during modified operating hours of Mon.-Fri., 8 a.m. to 4:30 p.m. Offices are closed Saturdays and Sundays.

FEE WAIVER


Planning & Development will be waiving the plan review and permit fees for storm-damaged residential properties until Jan. 4, 2025. It is estimated that about 1,200 properties will be eligible for the waivers, saving each resident approximately \$300.

CONTACT US

 (727) 562-4567

 [MyClearwater.com/Rebuild](https://www.myclearwater.com/Rebuild)

 epermit@myclearwater.com

 **Municipal Services Building**
100 S. Myrtle Ave., Second Floor
Hours: Mon.-Fri.: 8:00 a.m.–4:30 p.m.
Sat./Sun.: Closed

WE WILL HELP YOU BUILD BACK STRONGER

Find out what the flood hazard and required development standards are before you develop your plans. Elevation standards that meet FEMA requirements are defined in the Clearwater Code of Ordinances. Learn more at [MyClearwater.com/zones](https://www.myclearwater.com/zones).

There are also time limitations on submitting claims with many insurance companies. Pinellas County Flood Insurance Advocates are available to answer questions about your flood insurance or the claims process. Visit [pinellas.gov](https://www.pinellas.gov) or call 727-464-7700 for flood insurance assistance.

HIRE A LICENSED CONTRACTOR


Make sure contractors are licensed by verifying them through the Pinellas County Construction Licensing Board Contractor Search and the Department of Business and Professional Regulation Licensee Search.

MyClearwater.com



FEMA.gov



For all post-storm recovery information, visit  [www.Myclearwater.com/Helene](https://www.myclearwater.com/Helene)