



City of Indian Rocks Beach

1507 Bay Palm Boulevard, Indian Rocks Beach, Florida 33785

www.indian-rocks-beach.com

Administrative
727/595-2517

Library
727/596-1822

Public Works
727/595-6889

November 21, 2024

RE: Notice of Substantial Damage Determination and Resources for Property Owners

Dear Property Owner:

I hope this letter finds you safe as we recover from two major hurricanes. We recognize how overwhelming this situation can be, and we are here to help you through this difficult time.

We are contacting you because after a review by Pinellas County and Tidal Basin your home at «PROPERTY_ADDRESS», Indian Rocks Beach, FL 33785, has been deemed to be «PERCENT»% substantially damaged. We want to provide important information to help guide you through the next steps in your recovery.

“Substantially damaged” means that the estimated cost to repair a home in a flood hazard area is more than 49 percent of its current market value (excluding land value). It is defined in Pinellas County Land Development Code Section 158-45.

The Florida Building codes require that **your home be brought into compliance with zoning, building and floodplain management regulations**. Following these regulations qualifies our community for flood insurance through the National Flood Insurance Program. It also qualifies us for certain grants and disaster assistance which may become available for homeowners like you. Most importantly, these standards make sure your home is safe from future flooding events.

There are four solutions that meet State and County building requirements:

1. **Elevate and repair your home** - The repaired unit must meet safety requirements and be elevated above the Base Flood Elevation (BFE).
2. **Replace your home with an elevated one** - The new unit must meet safety requirements and the bottom of your frame must be elevated above the Base Flood Elevation (BFE).
3. **Move your home to a location outside of the flood hazard area** if it meets required wind loads and other requirements.
4. **Move to a new home and remove your damaged home from the property.**

You do not have to vacate your home immediately. Our City can provide a Habitability Inspection through Tidal Basin, a contractor provided by the State of Florida, in an interlocal agreement between Pinellas County and the City of Indian Rocks Beach.

During the inspection, we will need to determine if the home is safe to reside in or if some minor repairs are needed to make it safe. Minor repairs may include things like fixing a hole in the floor or replacing a broken window. The inspector will list the specific repairs allowed on your permit. All electrical and plumbing repairs require a permit.

Please note that repair work outside of those minor repairs identified in the inspection is not allowed until your home is brought into compliance. Doing unpermitted repairs will result in a violation, and you could be required to undo them later. If we do not stay in compliance with current building standards, our entire community will be at risk of losing flood insurance through the NFIP.

As we approach next hurricane season, if it looks like your plan will not be complete by **June 1, 2025**, you may request a time extension.

Making these big improvements to your home may be overwhelming, but **there are resources to help you through the decision-making process:**

- If you have a National Flood Insurance Program (NFIP) policy, provide this letter to your insurance adjuster and ask them if you are eligible for the additional coverage to help you come into compliance. If you are not sure you have this policy, contact your insurance agent to find out or see [FEMA's website on Cost of Compliance Coverage](https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance). <https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance>
- You can apply for a property tax refund if your home was damaged from Hurricane Debby, Helene or Milton through the [Pinellas County Property Appraiser](#).
- If you have uninsured damage, you can apply for FEMA disaster assistance at [DisasterAssistance.gov](https://www.fema.gov/disaster) or by calling toll-free 800-621-3362. You may also apply for U.S. Small Business Administration (SBA) disaster loans to bring your damaged home into compliance or replace disaster-damaged or destroyed personal property. For more details, visit <https://www.sba.gov/>.

If you do not believe that your home was substantially damaged, you may request a reevaluation of this determination by submitting your request along with more detailed information. Documents that may be needed include, but are not limited to, an elevation certificate, photos of the damage from Hurricane Helene or Milton, photos of high-water lines, and a detailed cost estimate of repairs. Your application for a Substantial Damage Determination Reevaluation must be submitted to SDReevaluationRequests@irbcity.com within 60 days of receipt of this determination letter. You can search online for local surveyors and appraisers and select those that best meet your needs and budget.

Please remember that you are not alone on this journey. We are here to assist you every step of the way. If you're not sure where to begin, <https://pinellas.gov/storm-recovery-permitting/> can be a helpful resource. For any questions, contact the City of Indian Rocks Beach at SDReevaluationRequests@irbcity.com.

Sincerely,



Hetty C. Harmon, AICP
Floodplain Administrator
City of Indian Rocks Beach