



Post Hurricane FAQs

Questions Regarding the FEMA 50% Rule:

1. *What is the 50% Rule?*

The 50% Rule applies to homes in flood hazard areas and states that a home is considered “substantially damaged” if the estimated cost to repair exceeds 49% of the Actual Cash Value of the structure.

2. *Will the 50% Rule be followed?*

Redington Shores has adopted a cumulative 49% threshold for substantial damage / improvement.

Redington Beach has adopted a cumulative 50% threshold if the value to reconstruct exceeds this number, then mitigation will be required.

3. *How do I determine if the cost of repairs / improvements is more than 50% of my home value?*

There is a formula for this calculation provided by FEMA. The formula can be found below:

Present Market Value of structure ONLY (market appraisal or adjusted assessed value, BEFORE improvement, or if damaged, before the damage occurred), not including land value:	\$ <input type="text"/>
Cost of Improvement - Actual cost of the construction** (see items to include/exclude) **Include volunteer labor and donated supplies.**	\$ <input type="text"/>
Ratio = $\frac{\text{Cost of Improvement (or Cost to Repair)}}{\text{Market Value}} \times 100$	<input type="text"/> %

For a list of included or excluded costs, please see Appendix A.

(Located at the end of this document).

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4. *If the home cannot be “rebuilt as per the 50% rule”, why spend money for demo, electrical inspection, etc. only to be told, “you cannot rebuild”? Can we abandon the 1st floor and move up?*

This money only needs to be spent if you need a place for temporary shelter or want to keep it from turning toxic.

You have 3 choices (per FEMA):

1. RAISE THE HOUSE TO ABOVE FLOOD ELEVATIONS.
2. GUT THE 1ST FLOOR (MAKE IT NON-HABITABLE) AND BUILD 2ND FLOOR (ABOVE FLOOD ELEVATIONS)
3. DEMO THE HOUSE AND BUILD TO 2024 FLORIDA BUILDING CODE.

5. *If I choose to build up, how high will I need to go?*

Per our town planner, the town floodplain regulations require all mechanical/ plumbing/ and electrical equipment, or anything that services the residential living space, to be elevated to the base flood elevation + 3 feet.

6. *Can we restore back to original condition with a letter of intent to raise?*

Yes, but only as a part of raising the property.

7. *Will the city tell us if we need to tear down?*

Pinellas County will provide the inspection results, and the town will send the letters.

- How do you do assessments if the homeowner is not home? Will they call ahead?
 - Inspectors will not call ahead; however, the damage estimation team will make an initial determination based on water depth.

8. *Is demo (removal of wet drywall and damages) part of the 50% rule?*

Yes, drywall removal labor and disposal costs are included in the 50% rule-in accordance with FEMA regulations this includes owner and volunteer labor!

9. *How do I determine 50%*

You can refer to the Pinellas County Property Appraisers website or get a private appraisal that complies with the FEMA 50% rule.

10. *The sq feet of my home is incorrect in the town records- how do I get it corrected?*

Please contact the Pinellas County Property Appraisers office.

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11. *Can you put 50% of structure value over the courses of multiple years?*

No, substantial damage is calculated at the time of the loss.

12. *Is new drywall part of the 50% rule?*

Yes, labor and disposal costs (if any) are included in the 50% rule. Please see Appendix B for Labor Values that apply to anyone working on the task.

13. *Does the cost of mold mitigation and cleanup count towards the allotment limit of the 50% rule?*

Cleanup and mold mitigation do not count towards the 50% rule.

14. *If you decide to elevate your home, do the limitations of the 50% rule still apply?*

No, the limitations do not apply for elevated homes, and you can spend over the 50% amount.

Questions Regarding Repairs/ Permitting:

15. *What repairs can I do immediately?*

EMERGENCY REPAIRS TO MAKE YOUR HOME **SAFE, SECURE, AND SANITARY** MAY BE DONE IMMEDIATELY- WITH AN AFTER-THE-FACT PERMIT. THESE REPAIRS MAY BE DONE BEFORE A PERMIT IS OBTAINED BUT A PERMIT IS STILL REQUIRED TO VERIFY COMPLETENESS, SAFETY, AND DOCUMENT THE WORK. THESE PERMITS INCLUDE:

- Life safety, including:
 - Electrical
 - Mechanical (HVAC- including water heater)
 - Building envelope (Roof, Door, Window) as required for security.
- Demolition, including:
 - Dangerous structures to be razed.
 - Interior demolition (drywall removal) to allow the building to dry.

-Permits are REQUIRED for all this work. There will be **NO PENALTIES** for doing the work if you obtain an after-the-fact permit.

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- That which is required to restore access to persons with disabilities.
 - Repair elevator
 - Ramps, railings, stairs, etc.

16. *Will our homes need to be inspected before we can start work or before issuing a permit?*

You can make repairs to make your house safe, secure, and sanitary without an inspection! An inspector will come out to close out that permit.

17. *Electrical -what are the options? Electrical inspections (minimum to verify if power can be restored safely?) I*

If your NM-B Cable was submerged in flood waters, it needs to be removed. We will accept a notarized certification from a licensed electrical contractor stating that all submerged wiring is undamaged.

- All submerged devices and fixtures must be replaced.

18. *When does the town anticipate starting to review permit applications? What is the anticipated timeframe to start issuing permits?*

At this time, we are not providing any timeframes. We are focusing on returning residents to safe, secure, and sanitary conditions!

19. *How does the town foresee processing the backlog in a timely fashion? How are inspections going to be handled in the volume anticipated?*

We are reassigning staff and actively recruiting for additional qualified help.

20. *If an owner obtains a permit, is a contractor required to provide the FEMA cost breakdown?*

Owners may provide cost breakdowns.

21. *Does choosing the Owner-Builder mean that one cannot sell or lease their home for 1 year?*

Yes, the 1-Year Provision is mandated by Florida Statute 489.103(4) C

http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&URL=0400-0499/0489/Sections/0489.103.html

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22. *Are the beach towns working together to maintain consistency?*

Redington Shores, Redington Beach, Treasure Island, Gulfport, Port Richey, and North Redington Beach Building Departments are all being administered by SafeBuilt. They are in daily communication and will be consistent as allowed by the local ordinances of each jurisdiction.

23. *How long do you have to do the required repairs?*

Florida Building Code § 105.3.2 Time limitation of application.

<https://codes.iccsafe.org/s/FLBC2023P1/chapter-1-scope-and-administration/FLBC2023P1-Ch01-SubCh02->

[Sec105.3.2#:~:text=An%20application%20for%20a%20permit,of%20time%20for%20additional%20periods](https://codes.iccsafe.org/s/FLBC2023P1/chapter-1-scope-and-administration/FLBC2023P1-Ch01-SubCh02-Sec105.3.2#:~:text=An%20application%20for%20a%20permit,of%20time%20for%20additional%20periods)

An application for a permit for any proposed work shall be deemed to have been abandoned 180 days after the date of filing, unless such application has been pursued in good faith or a permit has been issued; except that the building official is authorized to grant one or more extensions of time for additional periods not exceeding 90 days each. The extension shall be requested in writing and justifiable cause demonstrated.

Florida Building Code § 105.4.1 Permit intent.

<https://codes.iccsafe.org/s/FLRC2020P1/chapter-1-scope-and-administration-2/FLRC2020P1-FLBC-Ch01-SubCh02-Sec105.4.1>

A permit issued shall be construed to be a license to proceed with the work and not as authority to violate, cancel, alter or set aside any of the provisions of the technical codes, nor shall issuance of a permit prevent the building official from thereafter requiring a correction of errors in plans, construction or violations of this code. Every permit issued shall become invalid unless the work authorized by such permit is commenced within 6 months after its issuance, or if the work authorized by such permit is suspended or abandoned for a period of 6 months after the time the work is commenced.

24. *Will all Drywall have to be removed for Electrical Inspections?*

Florida Building Code § [A]110.5 Inspection requests.

It shall be the duty of the holder of the building permit or their duly authorized agent to notify the building official when work is ready for inspection. It shall be the duty of the permit holder to provide access to and means for inspections of such work that are required by this code.

Florida Building Code § [A]110.6 Approval required.

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Work shall not be done beyond the point indicated in each successive inspection without first obtaining the approval of the building official. The building official, upon notification, shall make the requested inspections and shall either indicate the portion of the construction that is satisfactory as completed, or notify the permit holder or his or her agent wherein the same fails to comply with this code. Any portions that do not comply shall be corrected and such portions shall not be covered or concealed until authorized by the building official.

DRYWALL REMOVAL MUST BE ADEQUATE TO VERIFY THAT THE WORK WAS COMPLETED IN A SAFE AND LEGAL MANNER.

25. *What is the process for emergency seawall repair?*

Please see Appendix C (located at the end of this document).

26. *Why are permits already issued for drywall, plumbing, and electrical being made to reapply, especially if they are staying within the 50% of the original permit application?*

All damages must be recorded for the town to remain eligible for the National Flood Insurance Program.

Additional Resources:

- **APPENDIX A**

FEMA [Substantial Improvement/Substantial Damage Desk Reference](#)

4.4.1 Costs That Must be Included in SI/SD Determinations

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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 of costs that must be included is not intended to be exhaustive, but characterizes the types of costs that must be included:

- *Materials and labor, including the estimated value of donated or discounted materials (Section 4.4.4) and owner or volunteer labor (Section 4.4.5)
- *Site preparation related to the improvement or repair (e.g., foundation excavation or filling in basements)
- *Demolition and construction debris disposal (Section 4.4.6)
- *Labor and other costs associated with demolishing, moving, or altering building components to accommodate improvements, additions, and making repairs
- *Costs associated with complying with any other regulations or code requirement that is triggered by the work, including costs to comply with the requirements of the Americans with Disabilities Act (ADA)*Costs associated with elevating a structure when the proposed elevation is lower than the BFE
- *Construction management and supervision
- *Contractor's overhead and profit
- *Sales taxes on materials
- *Structural elements and exterior finishes, including:
 - *Foundations (e.g., spread or continuous foundation footings, perimeter walls, chain-walls, pilings, columns, posts, etc.)
 - *Monolithic or other types of concrete slabs
 - *Bearing walls, tie beams, trusses
 - *Joists, beams, subflooring, framing, ceilings
 - *Interior non-bearing walls
 - *Exterior finishes (e.g., brick, stucco, siding, painting, and trim)
 - *Windows and exterior doors
 - *Roofing, gutters, and downspouts
 - *Hardware
 - *Attached decks and porches
- *Interior finish elements, including:
 - *Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone, and wall-to-wall carpet over subflooring)
 - *Bathroom tiling and fixtures
 - *Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, and marble)
 - *Built-in cabinets (e.g., kitchen, utility, entertainment, storage, and bathroom)
 - *Interior doors
 - *Interior finish carpentry
 - *Built-in bookcases and furniture
 - *Hardware
 - *Insulation
 - *Utility and service equipment, including:

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- * Heating, ventilation, and air conditioning (HVAC) equipment
- * Plumbing fixtures and piping
- * Electrical wiring, outlets, and switches
- * Light fixtures and ceiling fans
- * Security systems
- * Built-in appliances
- * Central vacuum systems
- * Water filtration, conditioning, and recirculation systems

4.4.2 Costs That May be Excluded from SI/SD Determinations

Items that can be excluded are those that are not directly associated with the building. The following list characterizes the types of costs that may be excluded:

- * Clean-up and trash removal (Section 4.4.)
- * Costs to temporarily stabilize a building so that it is safe to enter to evaluate and identify required repairs
- * Costs to obtain or prepare plans and specifications
- * Land survey costs
- * Permit fees and inspection fees
- * Carpeting and recarpeting installed over finished flooring such as wood or tiling
- * Outside improvements, including landscaping, irrigation, sidewalks, driveways, fences, yard lights, swimming pools, pool enclosures, and detached accessory structures (e.g., garages, sheds, and gazebos)
- * Costs required for the minimum necessary work to correct existing violations of health, safety, and sanitary codes (Section 4.4.8)
- * Plug-in appliances such as washing machines, dryers, and stoves

- **APPENDIX B**

<u>REGISTER OF WAGE DETERMINATIONS</u> UNDER THE SERVICE CONTRACT ACT By direction of the Secretary of Labor Daniel W. Simms Director	U.S. DEPARTMENT OF LABOR EMPLOYMENT STANDARDS ADMINISTRATION WAGE AND HOUR DIVISION WASHINGTON D.C. 20210 Wage Determination No.: 2015-4571 Revision No.: 24 Date Of Last Revision: 07/22/2024
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23000 - Mechanics And Maintenance And Repair Occupations

23130 - Carpenter, Maintenance	23.03
23140 - Carpet Layer	19.26
23160 - Electrician, Maintenance	24.38
23410 - HVAC Mechanic	23.44
23470 - Laborer	16.89
23510 - Locksmith	19.76
23530 - Machinery Maintenance Mechanic	28.20
23580 - Maintenance Trades Helper	17.61
23760 - Painter, Maintenance	19.89
23810 - Plumber, Maintenance	23.73
23890 - Sheet-Metal Worker, Maintenance	22.56
23960 - Welder, Combination, Maintenance	22.84
23965 - Well Driller	24.01

31000 - Transportation/Mobile Equipment Operation Occupations

31361 - Truckdriver, Light	18.40
31362 - Truckdriver, Medium	19.91
31363 - Truckdriver, Heavy	23.39
31364 - Truckdriver, Tractor-Trailer	23.39

- **APPENDIX C**

Due to the extensive damage caused by Hurricane Milton, Water and Navigation has created an Emergency Seawall Repair Application Process. This is ONLY for a replacement seawall which will need to be located more than 12 inches in front of the face of the existing seawall, using its original location. Any seawall replacement located 12 inches or less will just follow the standard procedure and need to be permitted either by Building and Development Review Services (unincorporated) or by the appropriate municipality the property is located within.

Please be aware, receipt of a Water and Navigation authorization to make emergency repairs to your seawall does not eliminate the necessity to obtain any required municipal or County building department authorizations. It is recommended that you reach out to the respective building departments to see what, if any, type of emergency repair processes they may be required.

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At the bottom of this document is a checklist to aid you in applying for emergency seawall repairs. You will fill out the regular Dredge and Fill Permit Application, however you will **NOT** submit the application through the online Citizen Access Portal. You will instead email the application to WaterNavPermits@pinellas.gov. The application will be input into the database system manually by staff and assigned a reviewer. The hope is that most of these will be able to be reviewed in the office with no site visit needed, however please keep in mind that in some cases a site visit may be required to document the extent of the damage to the seawall.

A plan will need to be submitted with every application; however, no engineer signature or seal is required for Water and Navigation review. Additionally, City approval will not be required prior to submittal. As stated above, our authorization does not exempt you from having to obtain approval from any other local (i.e. municipal) or County department nor does it exempt you from obtaining any State or Federal authorizations. Similarly, our authorization does not exempt you from having to obtain engineer signed and sealed plans for any local, state or federal permit/authorization you are required to have to do the work.

Like with the emergency repair application for docks, you are required to submit this application at least **48** hours prior to commencing work. Staff will reach out within those 48 hours if more information is needed, or a site visit must be conducted prior to work beginning. If all information submitted is sufficient, and there are no other issues which need to be addressed, staff will email the contractor and homeowner authorization to commence work. Attached to this email will be specific conditions that must be adhered to during the construction process. No actual permit will be issued and sent from the database system.

There will be no fee charged for these emergency seawall repair authorizations, and the repair work must be completed within six months of said authorization. This emergency repair application process shall be in place for 90 days after the storm, or until January 7, 2025.

All information requested in the Application must be filled out completely and correctly, and all required attachments must be submitted. If it is not, Water and Navigation Staff reserves the right to reject this Application and a "dredge and fill seawall permit" will be required to be submitted to the County per normal procedures. However, if the Owner's home address is exempt from disclosure under F.S. § 119, the Owner may request that such address not be disclosed on this Application. To make this request, the Owner should obtain a form from the County Clerk by contacting 727-464-3458 or boardrecords@mypinellasclerk.gov. A completed form must be submitted together with the application.

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Once repairs have been completed, you are required to notify Water and Navigation so a final inspection can be completed. Please email WaterNavPermits@pinellas.gov to schedule a final inspection, or call (727) 453-3385.

If you have any questions or concerns, please contact us at (727) 453-3385, or email WaterNavPermits@pinellas.gov

EMERGENCY SEAWALL REPAIR APPLICATION

10/09/24 HURRICANE MILTON

Contractor Checklist

Fill out Dredge and Fill Permit Application

o Please complete a detailed description of the reason why an emergency seawall repair authorization must be issued. Example: "Seawall has bowed out by approximately 18 inches from 10' to 20' from the left property line."

o Note any existing riprap that must be moved in order to repair/replace the seawall. That riprap must be returned to the original slope once the repairs have been completed.

DO NOT APPLY ONLINE. Email application to WaterNavPermits@pinellas.gov

Required attachments:

Plan – This does not have to be a drawing that has been created on a computer. It can be as simple as the aerial examples at the bottom of this document with all of the information listed immediately below incorporated on it. NO ENGINEER SIGNATURE AND SEAL REQUIRED / NO CITY APPROVAL REQUIRED

Shoreline width

Adjacent Property lines

Location of existing wall in original position

- **Provide measurement from a fixed point in the upland area (e.g. corner of house/screened enclosure, shed, etc.) to face of wall in its original position. More than one measurement may be needed – please see attached example.**

Location of face of existing wall in its current position if different than above

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- **If one or more separate areas of the seawall buckled or failed, please provide measurements from the adjacent property line to the failed area(s) as well so those locations are known.**

Location of proposed seawall using measurement(s) taken from original location of existing seawall and adding distance needed for proposed wall.

Pictures

- Multiple pictures of the entire shoreline; back side and front side of wall**
- Include pictures of specific areas of the existing wall that are in disrepair**
- Towards both neighboring properties at original seawall location (or as close to it as safely possible.)**
- Historical pictures, if available**

Note any environmental resource impacts (e.g. mangroves, coral, seagrass), along with the square footage of impacts. If the mangrove impacts will result in a loss of canopy area, please estimate this area.

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