<p style="text-align:center">SUBSTANTIAL DAMAGE ESTIMATE
<mark>SUBSTANTIALLY DAMAGED</mark></p>

Date: 12/3/2024

Owner(s):

Owner's Address:

PIN #

Disaster Event: **Hurricanes Helene/Milton**

Dear Property Owner:

On **9/27/2024 & 10/9/2024,** your Single-Family home located at _____ was damaged by Hurricanes Helene/Milton. Your property is in a special flood hazard area. When a property in a special flood hazard area is damaged by any cause, we must determine whether the amount of damage meets the National Flood Insurance Program (NFIP) definition of "substantial damage." The preliminary determination for your property is _____ percent. This number is derived from FEMA's Substantial Damage Estimator tool by comparing the estimated cost to repair the building to its pre-damaged condition, to the estimated market value of the building before the damage occurred.

Since the estimated cost to repair your damaged building to its pre-damaged condition is estimated to equal or exceed fifty percent (50%) of its estimated market value, the building was initially classified as substantially damaged. Substantially damaged buildings are required to be brought into full compliance with the flood resistant construction requirements of the Florida Building Code and Local ordinances that reduce exposure to future flooding, by elevation above the base flood elevation, or demolition. You must contact the Building Department to start the permitting process by **April 9th, 2025,** to bring your building into compliance.

A permit is required, and failure to obtain a required permit is a violation of state law. Restoration work – beyond emergency work- that is done before a permit is issued will not be approved and must be removed. We regret your loss and the damage you have experienced, and our entire staff will do our best to help you through the permitting process.

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The Town of Redington Shores / Redington Beach participates in the National Flood Insurance Program. Failing to enforce floodplain damage requirements can jeopardize the community discount and participation in the program losing eligibility for flood insurance, disaster assistance and federally backed loans and grants for all our citizens.

Thank you in advance for your cooperation and assistance.

Respectfully,

Robert Peebles, Building Official
Town of Redington Shores
Town Redington Beach

- **I received my letter. What's the next step?**

You have some options at this point:

1. **Accept** the values on the letter and base your decisions on those, or

2. **Disagree** with the pre-storm value and/or substantial improvement-substantial damage estimate

   a. If you disagree with the **pre-storm value**, you may:

      i. Contact the Pinellas County Property Appraiser, an application for a Pre-Storm Building Value Reconsideration (BVR) is available on their website, for a second review, or

      ii. Obtain a retroreflective appraisal from a Florida licensed appraiser.

   b. If you disagree with the **substantial improvement-substantial damage estimate**, you may:

      i. Request a Substantial Damage Reinspection from the county, and/or

      ii. Provide actual costs to repair completely to pre-disaster condition by submitting:

         1. A complete estimate from a licensed contractor, or

         2. A detailed breakdown of labor and materials – substantiated by an approved construction estimation publication.

- **What happens after that?**

Once both pre-storm value and substantial improvement-substantial damage costs are settled, base your decisions on those:

   a. If substantial improvement-substantial damage **is not present**, please submit the required paperwork and apply for the appropriate permit(s),

   b. If substantial improvement-substantial damage **is present**, decide if you want to:

      i. Elevate the existing structure to the required height.

      ii. Demolish the building, and:

         1. Rebuild a resilient structure, or

         2. Leave an empty lot.

- **How do I complete the process?**

Submit the required paperwork and apply for the appropriate permit(s)- build as normal.