

INDIAN SHORES



19305 Gulf Boulevard, Indian Shores, FL 33785

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February 6, 2025

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 your home located at 18530 Gulf Blvd #10 Indian Shores FL, 33785 has been substantially damaged, and we want to provide important information to help guide you through the next steps in your recovery. We have also attached details about financial assistance you may qualify for, which can help as you work toward making repairs that meet current flood safety standards.

“Substantially damaged” means that the estimated cost to repair a home in a flood hazard area is more than 50 percent of its current market value (excluding land value). It is defined in Indian Shores Land Development Regulations Code Section 86-52. Your home is 100 % damaged.

Indian Shores Code and 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 Town building requirements:

1. Elevate and repair your home - The repaired unit must meet safety requirements and be elevated above the Base Flood Elevation (BFE) Plus 4 foot.

2. Replace your home with an elevated one – The new unit must meet safety requirements, and the bottom of your framing member must be elevated above the Base Flood Elevation (BFE) plus 4 foot.

3. Move your home to a location outside of the flood hazard area if it meets the 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 staff will be available to assess your property and determine what repairs may be needed for you to stay safely in your home while you assess the next steps. You can schedule an appointment between 8am to 4-pm by calling (727) 474-7786 or email your request to permits@myindianshores.com

During our visit, we will need to determine if the home is safe to reside in or if some minor repairs are needed to make it safe. Our staff may grant permits on site for the minimum repairs needed to make the home safe to live in temporarily. 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.

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 the 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>

● 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 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 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 application 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 the Town of Indian Shores Building Department 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.

We want the current residents of the town to find safe housing and we want to avoid future residents moving into the unsafe housing unaware of the flood damage, flood risk and building requirements.

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, contact Indian Shores Building Department (727) 474-7786.

Or email at permits@myindianshores.com

Please see Indian Shores Substantial improvement / Damage Packet 50 % Rule at [www.Indianshores.com / 2230 / Building-Permits-Applications](https://www.Indianshores.com/2230/Building-Permits-Applications) for more information, or contact Indian Shores Building Department (727) 474-7786.

Sincerely,



Brian Rusu
Floodplain Administrator
Building Official