***Your Building may be Substantially Damaged***

Based on an initial damage assessment by *Local Government*

***What is Substantial Damage?***

If you are in a floodplain and the cost to repair your home or business equals or exceeds 49% of the market value of the structure before the damage occurred, then your building is substantially damaged and must be brought into compliance with new building codes, including elevating the building. Visit LOCAL GOVERNMENT LINK to learn more or call LOCAL NUMBER with questions.

***Substantial Damage Flood Insurance Benefit***

Your flood insurance policy may include Increased Cost of Compliance (ICC) coverage. This means that if your structure sustained substantial damages from flooding, the National Flood Insurance Program (NFIP) will pay up to $30,000 for the cost to elevate, demolish, relocate, or floodproof (non-residential buildings only) the building with ICC coverage to help you comply with new building codes.

***Build back safer and stronger***

* Contact your insurance Agent before starting work. Do not sign an Assignment of Benefits contract as a condition of having your building repaired.
* Find out what the flood hazard and required development standards are BEFORE you develop your plans.
* Consider building stronger to withstand future storms.
* Get required permits before you start any building repair, improvement, or construction.
* Hire a Licensed Contractor. To find a contractor or confirm a contractor’s license is legitimate and current visit LOCAL GOVERNMENT Construction Licensing Board at LOCAL GOVERNMENT

Report Storm Damage WEBSITE &/or LOCAL GOVERNMENT CONTACT NUMBER.

***What to do After the Storm***

***Take photos and make a list of damaged contents***

* Take pictures and video of any damage to the exterior and interior of your building, including the walls, insulation and baseboards in each room.
* Prepare a room-by-room list of damaged belongings. Document serial numbers of damaged appliances and furniture.

***Remove wet contents promptly***

Wet carpeting, furniture, bedding, and other items holding moisture can develop mold within 24 to 48 hours. Clean and disinfect everything that is wet. Mud left from floodwater can contain sewage and chemicals. Keep samples of damaged carpet and contents until after the adjuster’s inspection. Visit **LOCAL** **SITE OR FEMA LINK**for tips on cleaning up after a flood.

***File your insurance claims promptly***

There are time limitations on submitting claims with many insurance companies. Do not sign an Assignment of Benefits contract as a condition of having your home repaired. Pinellas County Flood Insurance Advocates are available to answer any questions you have about your flood insurance or the claims process. Visit ***LOCAL GOVT SITE OR FEMA SITE*** for flood insurance assistance.

***Prevent Mosquito Breeding in Standing Water***

* ***Dump*** or cover standing water
* ***Dress*** in loose, light-colored long sleeves and pants
* ***Defend*** by using a repellent with active ingredients such as DEET, Picaridin, IR3535 or Oil of Lemon Eucalyptus.

***Look out for price gouging***

It is illegal for anyone to sell necessary goods or services at higher-than-normal prices during a state of emergency. To report price gouging, contact the Florida Attorney General at [***www.myfloridalegal.com***](http://www.myfloridalegal.com)or call (866) 966-7226.

***For additional information*,** visit [*LOCAL*](http://www.pinellascounty.org/flooding) *GOVERNMENT WEBSITE*