

# HELENE/MILTON UPDATE 11/7

(Please see previous updates for additional important information)

**All updates available on [townofnrb.com](http://townofnrb.com)**

At the 11/6 town meeting, Building Official Randy Spears gave an update on some commonly asked questions and also did a brief Q&A session. He also gave some background information on himself and Safebuilt. He stated he was brought to Florida two weeks after Hurricane Andrew hit and has been working through hurricanes since. He assured everyone that they are knowledgeable and are following the guidelines to prevent issues that have occurred in other post storm times.

Below is the information disseminated during the meeting (I have grouped these by topic for easier reading instead of how they arose chronologically). If you have questions about any of the topics he covered below, please email Randy at [rspears@safebuilt.com](mailto:rspears@safebuilt.com) as I will be unable to answer them:

## **General Information**

- The website for Safebuilt is <https://safebuilt.com/locations/florida-gulf-coast-office>
- All applications are available at the Safebuilt office located at 17985 Gulf Blvd, 2<sup>nd</sup> Floor.
- Safebuilt is a nationwide company with many employees that can be called in when needed. There will be more personnel on hand to expedite the permitting processes.
- Randy assured everyone that he is relaying all available information and has nothing to gain by lying or holding up permits intentionally. He is doing his best to get everyone back in their homes and businesses safely.
- If anyone is installing drywall at this point, they should be reported for work without a permit. He emphasized this was for the good of the

entire neighborhood as the work without a permit will eventually come to the forefront and could damage the town's CRS ratings and even participation in the NIFP.

### **Substantial Damage Estimates**

- As of 11/7, 95 percent of the residential substantial damage estimates have been completed in NRB and 84 percent of the commercial properties.
- The building department cannot issue permits prior to the substantial damage estimates being completed as it would jeopardize the town's National Flood Insurance Program and Community Rating System standings. The CRS rating in NRB is a 7 which provides a 15% discount on flood insurance to the property owners of the town.
- There is not a definitive timeline for the substantial damage estimates being completed but it is progressing rapidly.
- Once the estimates are completed and entered into the calculation system, letters will be sent to each property owner. These will go out via email if it is on file, as well as a hard copy via mail.
- To submit your email for SDE letter notification, please send to [redington@safebuilt.com](mailto:redington@safebuilt.com).
- Randy receives the information daily on the substantial damage estimates but they are confidential and cannot even be given to the property owners until everything is complete and the letter issued.
- SDE's are done from the street and through windows. They use an average of neighboring houses based on water height. For example if three houses had 4' of water then it is an assumption the 4<sup>th</sup> house had the same amount of water if not elevated.

- If you receive a letter stating your property has been substantially damaged, the letter will include information on how to file an appeal.

## **Permitting**

- Other towns are not issuing different permits. If you hear of permits being issued, it is for demo, electrical or mechanical permits. He stated that the towns meet in roundtable discussions to ensure the building departments are on the same page and operating under the same guidelines.
- As of 11/5, the building department is no longer allowed to stack permits. Therefore, no stand alone electrical or mechanical permits will be issues. If an electrical or mechanical permit is needed, the entire permit packet will need to be filed and those items will be issued as part of the larger permit.
- A megger test is required for permitting unless you rewire your whole house or cut and install a junction box above the damaged wiring. He emphasized this was for the resident's safety to prevent future fires. Electrician needs to submit an affidavit, on their letter head, of the megger testing. (Updated information below)
- Permits are prioritized by "first in, first out" unless there are specific issues that require immediate repairs. He encouraged everyone to go ahead and get their permits submitted so when they can be issued, they are ready to go.
- If you are planning on tearing down and elevating your property, those permits can be submitted now and site plan review started. However the FEMA letter must be issued prior to the permit being issued.
- There are different rules following a storm. All storm damage requires a permit even if no permit would have been required in a non-storm repair. For example, replacing a certain amount of drywall does not require a permit if it is not storm damaged. However, a permit is required if the

damage is storm related regardless of the amount of repair. This is a FEMA requirement.

- There are no after the fact permits. You cannot do any work that should be permitted and file for a permit later.
- Permits will be issued once a property has received their SDE letter. You may use the amount on the FEMA letter provided by the Pinellas County Property Appraiser or submit a private appraisal.
- Condominiums will be addressed on a case by case basis. If the units are separately deeded, the repair amount will be based on that unit. However, if units are not separately deeded, the amount will be for the entire building and the HOA will have to indicate how to apply the cost availability.
- Once an application is submitted, you can watch the process via the application portal. If you see number of days required for each step, that does not apply in storm situations. For example, if you see that something has to be returned in 10 days, this is for non storm permitting.
- Once permits are allowed to be issued, it will follow the normal permitting process. Permit issued, work completed with multiple inspections as needed.
- Contractors or homeowners can pull permits.
- Additional work (upgrades, etc) can be completed as long as you do not exceed the estimated cost and it is completed on the same permit.
- There is no lookback period (inclusion of work done on the property in the prior year) for substantially damaged properties after storms. This is applied only if you are improving your property, not repairing storm damage. This also only applies if the municipality has it in their ordinances, which North Redington Beach does not.

## **Appraisals**

- Private appraisals can be used instead of the FEMA letter from the property appraiser. However, it is better to submit a pre-storm appraisal as post-storm appraisals will be highly scrutinized since there is no way to validate what was in the structure before the storms. If you only have a post storm appraisal, submit it with your permit packet. If there are questions, the floodplain manager will contact you.

## **Electrical Affidavit**

Prior to any issuance of Permits on Flood Effectuated structures. An Inspection must be conducted by a Licensed Electrician. A Signed Affidavit, to include a Megger Test, will be required with the Permit Application.

For Complete Rewire of structures or Elevation of Devices above Exterior Water Lines, A MEGGER Test can be omitted.

This will still require a Signed Affidavit from a licensed Electrician indicating a Safety Inspection has been performed for all remaining components

We apologize for the inconvenience this may cause. Life Safety is always our first concern.

## **Mitigation Grants**

FEMA offers mitigation grants to elevate structures in the flood plain. In the past, this has only been for repetitive loss properties and our previous residents that have applied have been turned down due to not having multiple flood claims.

I had a meeting with a FEMA representative today and asked if there is additional funding for elevating that is not tied to repetitive loss, but would be available following storm events. He was not aware of additional funding but will be sending me contact information to follow up with other FEMA representatives to ensure a definite answer.

I will update you with information on whether this funding is available as soon as possible.

**Where can I find additional information?**

For updated important information, please visit Pinellas County's Emergency Management website for a full list of resources at:

<https://pinellas.gov/emergency-information/>

**Please see previous updates at [townofnrb.com](http://townofnrb.com) for additional town specific information**