



THE SUNRISE CITY

FORT PIERCE
BUILDING DEPARTMENT *Florida*

**BUILDING DEPARTMENT
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Understanding Safety Procedures and Damage Assessments for Disasters

Following a wind or flood event, the Building Department will conduct an initial damage assessment. The purpose to the initial damage assessment is to identify the extent of damage and identify if additional resources will be required from the State, FEMA, or other Federal Agency. The initial damage assessment is a rapid assessment that must be completed as quickly and thoroughly as possible.

A more thorough assessment of your structure may not be possible until a few days after the event, depending on the extent of local damage and the number of available qualified inspectors assigned to your area. If widespread damage has not occurred, the Building Department may not be aware of the specific damage to your structure and may not perform a thorough assessment of your structure. If significant damage is apparent, do not wait for an official evaluation of the building. The prudent choice is to discontinue use and occupancy of the building.

During and after the initial damage assessment, you may be unaware of the results of the assessment. Please be assured that our staff is working as quickly and efficiently as possible. However, if phone and internet services are impacted, the assessment team may not be able to report their findings to the office staff until the assessment is complete. If you have any questions or concerns regarding the results of the initial damage assessment, please contact the Building Department. If your structure has major damage that you would like to report, please contact the Building Department.

Steps to Take to Ensure Damage Is Properly Repaired

In the aftermath of disasters in which large numbers of buildings are damaged or destroyed, there are likely to be opportunists posing as legitimate contractors willing to assist you in making needed repairs. The best way to avoid these unscrupulous or illegal operators is to ask for proof of both a current state contractor's license and a certificate of worker's compensation insurance. Although this evidence cannot necessarily ensure top quality workmanship, it certainly will eliminate other problems that can result from using the services of either uninsured or unlicensed individuals. Prior to signing any contract to perform repairs, be sure that it contains a complete description of the scope of work and states that a building permit will be obtained. Contractors often require that a percentage of the full contract price be paid prior to commencing work, but it is generally neither necessary nor prudent to pay the entire amount in advance.

The Building Department will be a very busy and perhaps even a confusing place to go for permission to initiate repairs after a major disaster; nonetheless, it will always be the best source of repair and permit information. The specific rules that will apply to the reconstruction or repair of your building may be somewhat different than those normally used in a non-disaster situation. Since some requirements may be specially imposed, you should definitely inquire about what rules will apply to your specific location and extent of damage. Once you have obtained that vital information and understand what is required, you can then begin the process of hiring, as necessary, an architect, contractor, or engineer.

The next task is to locate, contact, and choose the various types of construction services you may need. Many architects, contractors, and engineers belong to the Treasure Coast Builders Association whom can provide names, phone numbers, and perhaps some information on the type of work in which their members specialize. The City Clerk's Office may also provide similar lists, but cannot recommend any specific company. Recommendations are perhaps best sought from other individuals, family, friends, or neighbors who have recently used the services of the type of professional you are seeking.

If you are attempting to make repairs on your own without the help of contractors, be aware that you will still need a building permit and must request the required inspections for that work. Certain minor cosmetic work may be exempted, but other repairs will likely need a permit. While this may seem bothersome, it will prevent challenges to the adequacy of the work when a property is sold.

Guidelines for Securing Disaster Assistance

The details, limitations, and eligibility requirements for various types of federal, state or local aid cannot be specifically listed in this document, because they are subject to change and are often unique to the circumstances of the situation. The best source for current information on these subjects will be the locally established disaster center, the local emergency management agency, or the local building department (much information may be posted on associate web sites).

Your first step should be to contact the claims office of your insurance company to determine in your loss is covered. You may also be eligible to make a claim for federal or state assistance to cover uninsured losses or deductibles that may apply to your coverage. Whether or not insurance coverage applies to your losses, you should document all the visible damage with photographs and a narrative of what each shows. Also keep a record of the nature and extent of any emergency repairs made by yourself or others immediately after the event. The importance of such documentation cannot be overstressed, because the full amount of any insurance settlement or financial assistance that may be available in the form of low-interest loans and, occasionally grants, will require significant proof regarding both damage and repairs.

Damage to your home may be severe enough to require your family to relocate to temporary or even long term alternative housing. Following a disaster, the local chapter of the American Red Cross is responsible for providing emergency shelters at locations such as schools. Information on the exact locations can be obtained from the Red Cross or local government authorities. Other local, nonprofit and community service organizations may also be providing aid including food and clothing, and state and county health departments may offer personal counseling.

If a Presidential declaration of a disaster is made, the Federal Emergency Management Agency (FEMA), in conjunction with local governments, will establish a local Disaster Application Center (DAC). These centers will normally begin functioning several days to a week after a disaster, and locations where applications for assistance can be made will be announced by newspapers and other media. Representatives from local, state, and federal agencies with disaster relief responsibility will be assigned to these centers.

FEMA will address the needs of owners or tenants facing long-term displacement from their principal housing. This assistance can take several forms, but often is provided by vouchers that cover a portion of the costs to obtain alternative existing housing. Business owners, and homeowners under a separate program, will be able to apply for loans from the federal Small Business Administration (SBA) at the Disaster Application Center. These loans are normally made at below-market interest rates and can be applied to repairing or replacing a building; however, loan eligibility is based on the ability of the borrower to repay.