

# STORM DAMAGE REPAIR

Homeowners and contractors need to be vigilant about getting repairs made quickly and correctly to storm-damaged properties in the aftermath of a declared emergency. It is important for citizens to be aware that work done without a permit may not be covered by homeowner' insurance.

### The Importance of Hiring a Licensed Contractor

Especially following an event like a hurricane or tropical storm, unsuspecting customers can easily become a victim for unlicensed contractors. This is because most bids for work will be much lower than bids from licensed contractors. While the strong appeal of saving money can be overwhelming, buyers must beware. The cheapest bid may be the one that will cost the most in the long run. You also run the risk of liability should someone get hurt on your property due to the unlicensed contractor not carrying proper insurance.

You should consider the following when hiring a contractor:

- Avoid door-to-door solicitors
- Insist on references, a proper license, bonding and insurance
- Check credentials
- Make sure the contract can be broken if you don't receive financing
- Avoid anyone who asks you to apply for the permit as the homeowner

## **Permitting Storm Damaged Structures**

Application can be made at <u>www.citizenserve.com/sanford</u>. All documentation must be in electronic format. For specific permit requirements, please visit the previously mentioned website for submittal guidelines.

What work does not require a permit?

- Roof Repairs less than 25% of the entire roof
- Painting, carpeting, wallpaper, tile/wood flooring, drywall, and/or cabinetry
- Replacement of interior doors
- Replacement of sinks, faucets and/or toilets with no change in location

#### **Emergency Permits**

Work that constitutes an emergency is considered the following:

- Electrical repairs where the loss of electricity results in a life safety issue (due to possible medical needs)
- Mechanical (A/C) System replacement where loss of cooling results in a life safety issue
- Structural repairs or replacements that affects the immediate structural integrity of the building

If the repair work is an Emergency, the work can be completed as soon as possible. The contractor has until the next business day to notify the Building Division of the work and apply for any necessary permits.

#### **Ouestions**

All permitting questions should be directed to the Sanford Building Division at 407.688.5150