

# Rebuilding After the Storm: A Guide by Holtz Builders

Your Partner in Recovery and Reconstruction

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# 1. Introduction

Natural disasters like hurricanes can leave devastating impacts on homes, condos, and businesses. At **Holtz Builders**, we understand the challenges of rebuilding and are committed to helping our community recover stronger than ever. With extensive experience in general contracting and storm restoration, we are your trusted partner in navigating the complexities of reconstruction.

# 2. Understanding Storm Damage

Storm damage can vary widely, from minor cosmetic issues to significant structural problems. Common types include:

- Wind Damage: Broken windows, damaged roofs, and fallen trees.
- Water Damage: Flooded interiors, mold growth, and compromised foundations.
- **Debris Impact**: Structural damage from flying debris.

Recognizing the extent of the damage is crucial for effective recovery and rebuilding.

# 3. Best Practices for Rebuilding After a Storm

#### 3.1 Safety First

- Avoid Hazards: Steer clear of downed power lines, gas leaks, and unstable structures.
- Protective Gear: Wear appropriate clothing, gloves, and masks during initial inspections.
- **Professional Inspections**: Engage qualified professionals to assess structural integrity.

#### 3.2 Damage Assessment

- **Document Everything:** Take detailed photos and videos of all damages.
- Inventory Losses: List all damaged items, including personal property and business equipment.
- Structural Evaluation: Have engineers inspect for hidden damages.

#### 3.3 Insurance Claims

- Review Policies: Understand your coverage limits and deductibles.
- **Timely Reporting**: Notify your insurance company as soon as possible.
- **Detailed Claims**: Provide thorough documentation to support your claim.

#### 3.4 Hiring Licensed Contractors

- Verify Credentials: Ensure contractors are licensed and insured in Florida.
- Check References: Ask for previous client testimonials or project examples.
- Written Contracts: Secure detailed agreements outlining scope, costs, and timelines.

#### 3.5 Permits and Regulations

- Local Permits: Obtain necessary permits from the City of Fort Myers Beach and Lee County.
- Building Codes: Adhere to the latest construction standards and hurricane-resistant codes.
- Environmental Compliance: Follow regulations for debris disposal and environmental protection.

## 3.6 Quality Materials and Future-Proofing

- **Durable Materials**: Invest in high-quality, storm-resistant materials.
- Energy Efficiency: Consider upgrades that improve insulation and reduce energy costs.
- Resilient Design: Incorporate features that enhance structural integrity against future storms.

# 4. Resources Available to Assist You

Below is a table of resources from local and federal agencies to support your recovery efforts:

| Agency                   | Resource   | <b>Contact Information</b>                                      |
|--------------------------|--|---|
| City of Fort Myers Beach | Building Permits and Inspections                   | Phone: (239) 765-0202<br>Email: permits@fmbgov.com              |
|                          | <b>Emergency Assistance Programs</b>               | Website: www.fortmyersbeachfl.gov                               |
| Lee County               | Disaster Recovery Information                      | Phone: (239) 533-2111<br>Email: recovery@leegov.com             |
|                          | Debris Removal Services                            | Website: www.leegov.com/recovery                                |
| State of Florida         | Florida Division of Emergency<br>Management        | Phone: (850) 815-4000<br>Email: info@em.myflorida.com           |
|                          | Florida Disaster Unemployment Assistance           | Website: www.floridajobs.org                                    |
| FEMA (Federal Emergency  | Individual and Households Program                  | Phone: 1-800-621-3362   |
| Management Agency)       | (IHP)  | Website: www.disasterassistance.gov                             |
|                          | Public Assistance Program                          | Email: femaregion4@fema.dhs.gov                                 |
| Federal Government       | Small Business Administration (SBA) Disaster Loans | Phone: 1-800-659-2955<br>Email: disastercustomerservice@sba.gov |
|                          | IRS Disaster Relief                                | Website: www.irs.gov  |



Florida homeowners and renters in counties who had uninsured damage or losses caused by Hurricane Milton may be eligible for FEMA disaster assistance.

**Currently eligible counties:** Brevard, Charlotte, Citrus, Clay, Collier, DeSoto, Duval, Flagler, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, and Volusia.

## Ways to Apply for Disaster Aid:

#### **FEMA Disaster Assistance**



Online: www.DisasterAssistance.gov



Call: 1-800-621-3362

#### When you apply, have the following information on hand:

- The address of your damaged home or apartment
- Names of people living in your household
- A description of your disaster damages
- Insurance information
- Your Social Security Number
- A telephone number where you can be reached or left a message
- · An address where you can get mail

 If you want your disaster assistance funds sent directly to your bank, provide FEMA your bank information

#### **SBA Disaster Assistance Loans**



Online: www.SBA.gov/funding-programs/disaster-assistance



Call: 1-800-659-2955

## **USDA - Agriculture Assistance**



Online: www.Farmers.gov/protection-recovery



Call: 1-352-379-4500

#### **Red Cross**



Online: www.RedCross.org



Call: 1-800-RED CROSS (800-733-2767)

# **County Emergency Management Websites**

Alachua | Baker | Bay | Bradford | Brevard | Broward

<u>Calhoun</u> | <u>Charlotte</u> | <u>Citrus</u> | <u>Clay</u> | <u>Collier</u> | <u>Columbia</u>

<u>DeSoto</u> | <u>Dixie</u> | <u>Duval</u> | <u>Escambia</u> | <u>Flagler</u> | <u>Franklin</u>

Gadsden | Gilchrist | Glades | Gulf

<u>Hamilton</u> | <u>Hardee</u> | <u>Hendry</u> | <u>Hernando</u> | <u>Highlands</u> | <u>Hillsborough</u> | <u>Holmes</u>

<u>Indian River</u> | <u>Jackson</u> | <u>Jefferson</u>

<u>Lafayette</u> | <u>Lake</u> | <u>Lee</u> | <u>Leon</u> | <u>Levy</u> | <u>Liberty</u>

Madison | Manatee | Marion | Martin | Miami-Dade | Monroe

Nassau | Okaloosa | Okeechobee | Orange | Osceola

Palm Beach | Pasco | Pinellas | Polk | Putnam

# Lee County All Hazards Guide

http://www.leegov.com/allhazardsguide

## **Collier County Emergency Contacts**

https://www.colliercountyfl.gov/government/county-manager-operations/divisions/emergency-management/emcontacts

# 5. How Holtz Builders Can Help

At Holtz Builders, we offer comprehensive services to facilitate your rebuilding process:

- Expert Consultation: Personalized assessments and recovery plans.
- Full-Service Contracting: Handling all aspects from demolition to final inspections.
- Quality Craftsmanship: Commitment to excellence in every project.
- Timely Execution: Efficient project management to restore your property promptly.
- Customer Support: Ongoing communication and assistance throughout the process.

#### **Contact Us Today**

#### **Patrick Moorton**

#### **Director of Florida Business Development**

#### Holtz Builders, Inc.

• **Phone**: (239) 272-1640

Email: pmoorton@holtzbuilders.comWebsite: www.holtzbuilders.com

## 6. Conclusion

Rebuilding after a storm is a challenging journey, but with the right partners and resources, you can restore your property and peace of mind. **Holtz Builders** will provide expert services and guidance every step of the way. Reach out to us to learn how we can assist you in your recovery process.

#### **Holtz Builders**

Building a Stronger Tomorrow, Together.

**Disclaimer**: This guide is for informational purposes only. Always consult with professional advisors for legal, financial, or safety matters.