

# Info on the go



## A Message From Tim: Are Drones Inspecting Your Home?



***In the world of Artificial Intelligence (AI), technology is often surpassing regulations and this may be impacting the realm of home owner's insurance***

Now more than ever, it is essential to have a trusted insurance broker in your corner to offer guidance on how best to prepare for insurance inspections- whether via drone or live person- and your options should you experience any inaccuracies in the report.

Insurance inspections are becoming more prevalent across Florida and while an inspection via drone is less intrusive, the current lack of regulation means home owners should remain vigilant. Review inspection reports carefully. Be proactive with home repairs. Keep documentation and insurance coverage up to date.

Here is an article with additional insight: <https://www.realtor.com/news/trends/home-insurance-drone-spied-on-my-house-policy-premium-hiked/>

## Hurricane Helene: Resources for Recovery

Our thoughts and prayers are with all those effected by Hurricane Helene. All across Florida, Georgia, and the Carolinas, flooding, power outages, and strong winds have left a wake of devastation. Many areas are experiencing flooding for the first time.

We have pulled a few resource links and tips to help guide the process to recovery. Need a home service professional? We are happy to provide our preferred vendor list. Considering selling? We are here to support the process.

### Did you know??

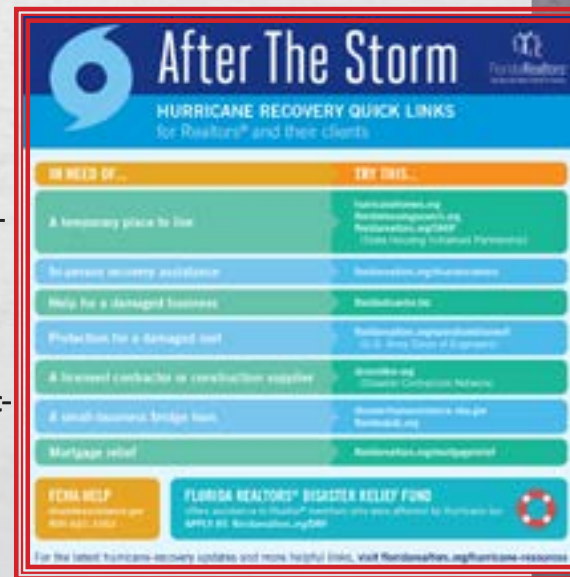
As of October 1, 2024, home owners in Florida are required to 1) disclose if they have submitted a flood claim AND 2) disclose if they have received Federal funds related to that claim when selling their property. For buyers, a key point will be to request documentation of any repairs made- to include replacing appliances that were a part of a claim. Otherwise, future damage claims could be denied for the new home owners.

### Key Steps:

- Document everything! Photos and video of all damaged property and personal items. Do this throughout the steps below.
- Contact your insurance company and file claims. Follow up frequently as needed.
- Contact FEMA to apply for additional assistance.
- Take steps to mitigate loss and further damage including removing effected items

### Resource links:

- FEMA: <https://www.fema.gov/disaster/current/hurricane-helene#tools>



(727)851-6198

For more information contact:

[info@tampabayheroes.net](mailto:info@tampabayheroes.net)

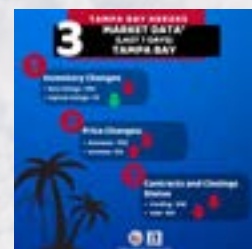
[tampabayheroes.net](http://tampabayheroes.net)





# TBH 3 Tips

1. Home Buyer Tips for the Self-Employed
2. Fed Rate cut & Savings
3. Market Data Update



## Our NEW WEBSITE is LIVE!!

***[www.TampaBayHeroes.com](http://www.TampaBayHeroes.com)***

We strive to serve you better by continuing to increase our resources and reach.

Check out the newly released website where current and future home owners can find tips, explore market data relevant to you, and enjoy the beauty that Tampa Bay has to offer through our timelapse photography!



## Featured Listing: 1700 Curry Ave Nokomis, FL



**\*\*\*\$250,000\*\*\***

**2 Bedroom / 2 Bathroom Villa**

<https://stellar.mlsmatrix.com/matrix/shared/dtZVDzNG-Z8c/1700CURRYAVENUE>

**Make this well-maintained condo your home-sweet-home!**

- attached carport
- spacious kitchen



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