GUIDE · SIESTA BAY REMODEL AND HANDYMAN

After a Hurricane in Bradenton or on Anna Maria Island: What to Do First

By Jason Capozella | November 17, 2026

At a glance

- Stay out until officials say it is safe, and run a generator only outside, at least 20 feet from the house.
- Photograph every bit of damage before you move or throw anything away, then report the claim.
- Start drying the house within 24 to 48 hours, and check the license of anyone you hire.

Bradenton and the islands went through this twice in two weeks in 2024. Hurricane Helene's surge set a record at Port Manatee on September 26: 6.04 feet above the average high tide, according to the National Weather Service. Hurricane Milton came ashore near Siesta Key on October 9 as a Category 3 storm.

1. Wait for the all-clear, then look at the outside

The National Weather Service says to go home only when officials say it is safe. Manatee County adds one more: do not drive through flooded streets. Six inches of fast-moving water can knock over an adult, the weather service notes.

Walk around the outside before you go in. Look for loose power lines, gas leaks and structural damage. Stay out if you smell gas, if floodwater is still around the house or if the authorities

have not declared it safe. If the house is clearly damaged, Manatee County says to get a safety inspection from a building official or code enforcement officer first.

2. Run the generator outside

The weather service calls carbon monoxide poisoning one of the leading causes of death after storms where the power is out. Never run a portable generator in the house or the garage. An EPA cleanup guide says to keep it outside and at least 20 feet from the building.

3. Photograph everything before you clean up

Manatee County says to photograph all building damage and damaged contents. The Florida Department of Financial Services, which oversees insurance, says to take photos or video and share them with the adjuster.

- Shoot every room, wide and close.
- Photograph the water line on the walls. It shows how high the water reached, and that decides how much drywall comes out later.
- Keep damaged items if it is safe to. The department says not to throw away damaged property until the company has inspected it. If something has to go sooner, photograph it, list it and tell your insurer first.

4. Report the claim and stop more damage

Report the damage to your insurance agent or company right away, the department says. Then make emergency repairs to keep more damage from happening, such as a tarp over a hole in the roof or pulling standing water out of the house. Your policy requires those temporary repairs. Keep the receipts and photograph the work.

Florida law sets the outside limit. Under section 627.70132, notice of a property insurance claim has to reach the insurer within 1 year after the date of loss, and a supplemental claim within 18

months. Flood insurance runs on its own clock: Manatee County notes that a flood claim needs a proof of loss within 60 days of the flood. The department's insurance helpline is 1-877-693-5236.

5. Start drying within 24 to 48 hours

The EPA says that if wet materials are dried within 24 to 48 hours, in most cases mold will not grow. If the house was not dried in that window, its disaster cleanup guide says to assume mold is growing.

- Dry the house and everything in it as fast as you can. Do not use fans once mold has started to grow.
- Throw away anything floodwater soaked that cannot be cleaned and dried completely within 24 to 48 hours, after you photograph it, list it and tell your insurer.
- Take out drywall that floodwater soaked. A FEMA advisory written after Hurricane Sandy says that if the water stayed under 2½ feet, remove the wall material to 4 feet. If it went higher, remove it to 8 feet or the ceiling, whichever is higher.

Our post on wet drywall after a flood goes further, including lead paint in older homes.

6. Ask about permits and the 50 percent rule

Manatee County's post-storm guidance says to make sure permits are in place before repairs begin. The rules differ by city. Bradenton's post-storm FAQ says drywall repair needs no permit unless the wall is fire-rated, and new flooring needs none. Holmes Beach's permit guide says drywall work needs a permit and a licensed contractor.

If the house is in a flood zone, Manatee County requires a substantial damage review. When restoring the building would cost half of its market value or more, the whole building has to meet current flood rules. See our 50 percent rule explainer.

7. Check the license of anyone you hire

Under section 489.127, unlicensed contracting is a first-degree misdemeanor. A repeat offense is a third-degree felony, and so is any offense during a state of emergency declared by the Governor.

- Look up the license on DBPR's license search at myfloridalicense.com.
- Watch for the warning signs on DBPR's storm recovery page, including a demand for full payment upfront and an offer to "handle" your insurance claim.
- Under section 489.147, a contractor may not interpret your policy or adjust your claim unless the contractor is also a licensed public adjuster.
- Report unlicensed activity to DBPR at 1-866-532-1440.

Our post on checking anyone you hire after a storm has the full list.

When you are ready for the inside work

Siesta Bay Remodel and Handyman takes on the inside work after a storm: drywall, paint, flooring, tile, cabinets and trim. Once the house is dry and the claim is filed, call Jason Capozella at (941) 914-0802. We work in Bradenton, Anna Maria Island, Palmetto, Longboat Key and Sarasota, in English and Spanish.

This article is for general information only and is not legal or professional advice. Follow official guidance from local emergency management and your building department.

Sources

National Weather Service, “After the Hurricane,” weather.gov, and Hurricane Helene impact summary, weather.gov. National Hurricane Center, Milton update (October 9, 2024), nhc.noaa.gov. Manatee County, “Floodplain Post Storm Guidance” (February 12, 2025), mymanatee.org. Florida Department of Financial Services, “Hurricane Recovery Resources,” myfloridacfo.com. Florida Statutes 2026, sections 489.127, 489.147 and 627.70132, leg.state.fl.us. EPA, “A Brief Guide to Mold, Moisture and Your Home,” epa.gov, and mold cleanup guide (June 2015), epa.gov. FEMA, “Initial Restoration for Flooded Buildings,” archive.epa.gov. DBPR storm recovery page, myfloridalicense.com. City of Bradenton, “Storm Permitting FAQ,” bradentonfl.gov. City of Holmes Beach permit guide, holmesbeachfl.org.