



DeLoach Hofstra + Cavonis, PA NAVIGATOR

When you need help, showing you and your family the way.

Injury Law + Estate Planning + Elder Law + Real Estate & Association Law + Litigation + Probate

Even in the Storm's Midst



Gloria and Sandy

As millions braced for Hurricane Milton

in the aftermath of Hurricane Helene's devastation, the elder law team at DeLoach, Hofstra & Cavonis, P.A. faced extraordinary challenges to secure safe relocation for its vulnerable clients. Suzanne, one such client, suffers from dementia and relies on attorney Rep DeLoach as her Power of Attorney.

With the kind of close partnerships the firm maintains for critical needs, they were ready, but complications quickly mounted. Shortages and long lines at gas stations made transportation precarious. As weather conditions worsened, Elder Care Navigator Gloria Centonze remained determined to get Suzanne to safety. She knew just who to call for help.

For Sandy Houser, owner of The Vineyard Inn, there was no hesitation. She didn't ask Gloria about paperwork or logistics; she simply replied, "Yes, bring them here." Sandy could make quick, compassionate decisions—a critical advantage during a crisis.

Suzanne, together with her caregiver and her beloved cat, Boots, all arrived safely at The Vineyard Inn and were warmly welcomed into the community as family. Then Sandy ensured a smooth transition for a second client, Nahed, who was forced to evacuate

her beachfront home with nowhere else to go.

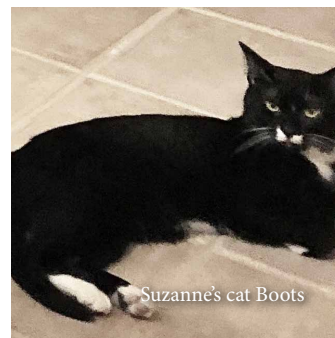
Led with compassion by Sandy, who always prioritizes her residents' and staff's well-being, The Vineyard Inn is more than an assisted living facility, it's a true second home for many.

"When Gloria calls, I don't hesitate. If she says someone needs help, they truly need it," Sandy explained. "She's the kind of partner you trust without question." This kind of earned trust is the pillar of the law firm's relationship with The Vineyard Inn and other facilities and resources.

"Gloria went above and beyond, embodying the very heart of our firm's commitment," claimed Rep DeLoach. "She ensured our clients were safe, cared for, and treated with compassion in a moment of true crisis. Her dedication reflects the values our law firm and its people stand by, especially when our clients need us most."



Nahed and Gloria



Suzanne's cat Boots

At a time when so many were understandably focused on their own family's safety, our firm remained dedicated to our clients' welfare. Trusted partnerships—with resources like The Vineyard Inn—ensure that we can be there when our clients need us most. For the elder law team at DeLoach,

Hofstra & Cavonis, P.A., care goes beyond obligation; it's a commitment to our clients' peace of mind, even in the storm's midst.

Navigating Hurricane Damage Claims

In the wake of Hurricanes Helene and Milton, many of us face significant property damage and the challenges of navigating complex insurance claims.

At DeLoach, Hofstra & Cavonis, P.A., we understand your losses personally, as our firm and staff have also felt the impact of these storms. In a joint “Ask the Expert” event with the Seminole Chamber, injury law and board certified trial attorney Paul Cavonis recently presented to the public on navigating hurricane-related claims.

One attendee shared, “I am on the Board of Directors of a condo on Clearwater Beach, and I found the information on how to deal with insurance companies and getting independent damage estimates invaluable.”

Here are some tips he covered:

1. Understand Your Insurance Coverage

Homeowners insurance (HOI) and flood insurance are separate policies. HOI typically covers wind (if you have windstorm coverage) and other perils but excludes flood damage. Flood insurance,



often through FEMA’s National Flood Insurance Program, covers flooding from tidal surges and surface water. Knowing your policy limits and coverages can make a difference when filing claims.

2. Important Deadlines

Timely filing is crucial. For Hurricanes Helene and Milton, claims under FEMA’s National Flood Insurance Program require a Proof of Loss within 120 days, with a one-year statute of limitations if a claim is denied. Private flood and HOI policies also have specific timelines, so keep track to avoid missed opportunities for coverage.

3. Document Your Losses

Proper documentation is essential. Photograph damage, record serial numbers of appliances, and keep receipts for storm-related expenses. This helps verify the extent of your loss and simplifies the claims process.



4. File Your Claim Correctly

An adjuster will assess your loss, but don’t rely solely on their evaluation. Get independent estimates from contractors to support your claim, and submit all documents on time. For maximum benefit, challenge any lowball evaluations promptly.

5. Know Your Rights and Options

Understanding FEMA’s 50% Rule is important if you are in a flood zone. This rule requires that you bring your property up to the current code for flood prevention if the cost to repair damages exceed half of your structure’s value. Consult your local code or permitting office for details, as these rules impact rebuilding options.

Watch Paul Cavonis’ presentation at the Seminole Chamber for more on hurricane damage claims, including a detailed look at the FEMA 50% rule and other homeowner protections. For access, visit dhclaw.com/webinars.

 Proven RESULTS



PAUL R. CAVONIS
Injury Law and Board Certified Civil Trial Attorney

Read What Our Clients Say

Amanda
Construction Litigation

I had a terrible situation in which I was ripped off by a shady contractor, resulting in damages to my home that made it unlivable at one point. Many other lawyers I spoke to wanted money upfront for a retainer. Paul Cavonis counseled me and made me feel like he really cared about my situation and not just a paycheck. Thanks to Paul’s expert advice, I ended up resolving the situation. He’s a great lawyer, and I would highly recommend him!

In the COMMUNITY

Community, Costumes, and Conversations

DHC participated in the Greater SouthShore Chamber of Commerce's Halloween-themed Business Expo on October 3 at the Sun City Center Community Hall. Our estate planning and elder law attorney, Michelle Lianzo, along with paralegal April Ellison, engaged with community members about estate planning and elder law, sharing valuable insights and answering questions in a festive, golf cart-friendly environment. Visitors dressed in Halloween costumes explored numerous vendor booths, enjoying food, giveaways, and the opportunity to vote for their favorite displays. This event was an excellent opportunity to strengthen community connections and raise awareness. In addition to our main office in Seminole, we are proud to serve this vibrant community from our Sun City Center office location!



DHC/STC Halloween Luncheon



April's winning hat



Michelle and April



Michelle speaking with attendees

Witches & Warlocks Hat Decorating Contest

Our Witches & Warlocks Hat Decorating Contest conjured up some incredible entries! Instead of traditional pumpkin decorating, participants transformed plain black hats into magical creations displayed in our Flamingo Room. Congratulations to our top three winners for their enchanting designs: 1st Place—April Ellison, 2nd Place—Tammy Dina, and 3rd Place (Tie)—Pam Alexander and Alexa Kunzig. Thanks to all the creative witches and warlocks who made this event a spellbinding success with their hats, costumes, and decor! Special thanks to injury law paralegal Monica Case for organizing.

LEGAL 411



JOSEPH M. MURPHY
Civil Litigation and Board Certified Real Estate Attorney

FAQs: Selling a Damaged Home in Florida Post-Hurricanes Helene and Milton

Can I still sell my home if it's damaged by the hurricanes?

Yes, you can sell your home even with damage. Buyers may include investors, contractors, or individuals interested in repairs. However, certain disclosures need to be made.

Do I need to repair my home before selling?

Repairs are not necessary but may increase appeal and value. Many homeowners sell "as-is" after hurricanes.

How should I price my damaged home?

Consider the damage, local market, and recent sales of similar homes. Working with

an experienced real estate agent can be helpful.

Am I obligated to disclose storm damage?

Yes, material defects which are not known to the buyer or otherwise readily observable need to be disclosed.

Should I consider a cash buyer?

Cash buyers often close quickly and buy "as-is," simplifying the sale process. However, the closing date and assignability of a contract should also be considered.



CAUTION: In the aftermath of Hurricane Helene, many investors target flood-damaged areas, offering quick cash to distressed homeowners. While these offers may seem tempting, be cautious—these contracts are legally binding and often use tactics that could result in the loss of significant equity. Investors stand to profit, and you may sell your home for far less than its true value. Before signing, it is recommended that you consult with a real estate attorney to fully understand the contract terms and protect your interests.

If you have any questions, please contact our office at dhclaw.com or 727-308-5441—we're here to help!



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 PROUDLY A **PET-FRIENDLY OFFICE**

 **Special MESSAGE**

We Are Here to Help

If you have a legal issue outside of our practice areas, don't hesitate to reach out to us. We have a network of reliable attorneys who specialize in other areas of the law, and we can connect you with them to get you the help you need. If you have any questions, please contact Simone DeLoach at 727-308-5441 or simone@dhclaw.com to learn more.

Cover masthead photo: Sandhill cranes live in Florida year-round, but in the winter months their population increases as they are joined by cranes migrating from farther north.

To update your address preferences, add friends or family to our mailing list, or to be removed, please call Simone DeLoach at 727-308-5441 or email her at simone@dhclaw.com.

PAWS for the LAWS



Strengthening Our Board Certified Team: Welcoming Joe Murphy's Real Estate Expertise

We're thrilled to celebrate Joe Murphy's board certification in real estate, an achievement he reached nearly a year ago! Joe joins his fellow partners—Rep DeLoach, board certified in elder law, and Paul Cavonis, board certified in civil trial—in holding this prestigious honor. This certification, the highest level of recognition by The Florida Bar, highlights Joe's dedication to excellence in real estate law, in addition to his work in civil litigation. Congratulations, Joe, on this outstanding accomplishment and your continued commitment to our clients and community! To learn more about Joe, visit dhclaw.com/Joe.



Joe, Paul, and Rep



When you need help.

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+ Cavonis, PA
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Upcoming EVENTS

Our Favorite RECIPES

Delve into our collection of on-demand videos from previous webinars listed below, including our latest video on hurricane damage claims:

FREE WEBINARS



Navigating Hurricane Damage Claims

PRESENTED BY ATTORNEY PAUL CAVONIS

- ▶ Documenting Storm Damage
- ▶ Communicating Effectively with Insurance Companies
- ▶ Understanding Policy Coverage

Your Guide to Florida Long-Term Care Medicaid

PRESENTED BY ATTORNEY REP DELOACH

- ▶ Income/Asset Rules
- ▶ Healthcare Crisis Management
- ▶ Irrevocable Trust Planning
- ▶ VA Benefits

Estate Planning Essentials

PRESENTED BY ATTORNEY MICHELLE LIANZO

- ▶ Wills v. Trusts
- ▶ Probate and Probate Avoidance
- ▶ Asset Protection Strategies
- ▶ Incapacity Planning

Please visit dhclaw.com/webinars for complete access and to view other webinars. For any questions, please contact Ashleigh Fisichella at 727-308-5441 or ashleigh@dhclaw.com.



Swedish Tosca Torte

Special thanks to estate planning clients Cherstin and Ed for sharing their Swedish recipe! Tosca Torte is a light sponge cake topped with a crispy caramelized almond layer that is delicious and perfect for the holidays.

Cake

- ▶ ¼ cup melted butter
- ▶ 2 eggs
- ▶ ¾ cup sugar
- ▶ ¾ cup sifted flour
- ▶ 2 tsp baking powder
- ▶ ½ cup milk

Almond Topping

- ▶ ¼ cup butter
- ▶ ¼ cup sugar
- ▶ ½ cup slivered almonds or chopped hazelnuts
- ▶ ¾ tbsp milk
- ▶ 1 tbsp flour

Preheat oven to 350°F. Grease a square or round pan and coat with bread crumbs. Beat eggs and sugar until fluffy. Mix in melted butter, then fold in flour, baking powder, and milk. Pour batter into prepared pan. Bake for 30 minutes. While cake bakes, prepare topping by stirring all ingredients over medium heat until blended. Watch carefully to avoid burning. When cake is done, remove from oven and set oven to broil. Gently spread topping over cake. Broil on the second rack from the top, watching closely, until topping bubbles and browns. Cool in pan before removing. *Tip:* Double the recipe for a 9x13 pan.