# Hurricane Damage Information and Resources



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# **Impact Dashboard Statistics**

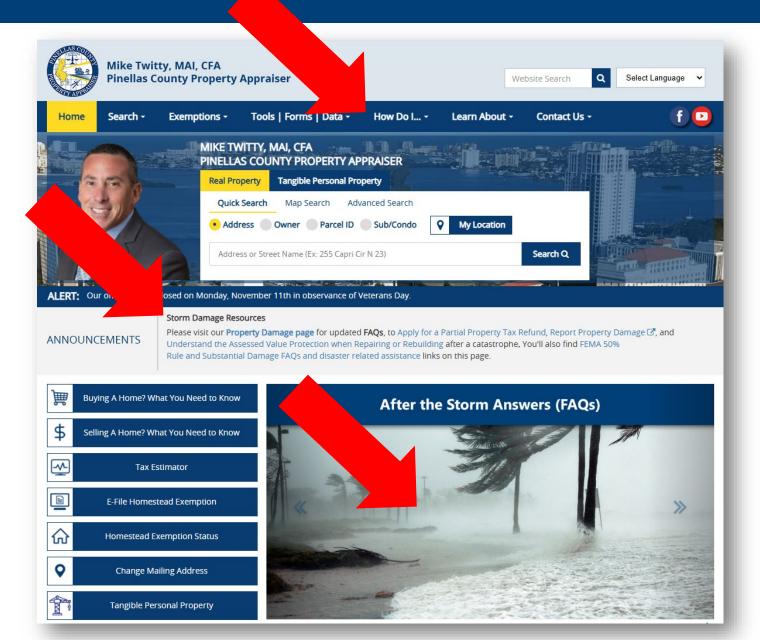
#### Final Residential Damage Assessments for *Hurricane Helene*:

Total Assessed	Destroyed	Major	Minor	Affected
28,530	434	16,808	6,462	4,816

#### Final Residential Damage Assessments for *Hurricane Milton*:

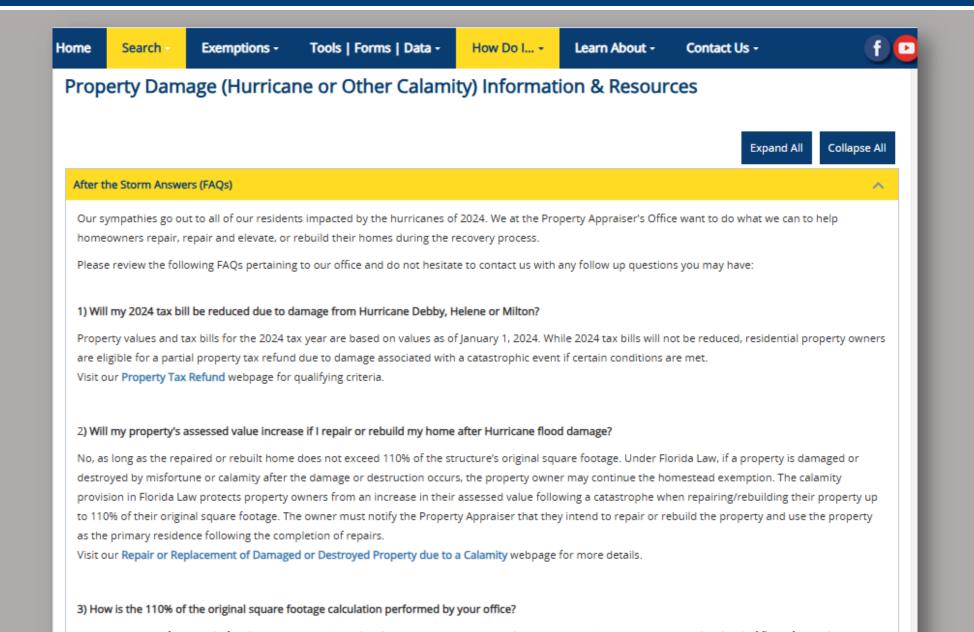
Total Assessed	Destroyed	Major	Minor	Affected
12,668	286	2,129	5,345	4,878

# **PCPAO.GOV** Website Resources



How Do I ▼ Learn About ▼	Contact Us -		
See Frequently Asked Questions	Submit Income/Expense & Limited Common Element Reports  Request Public Records  Protect My Name from Public Record Release		
Apply For Exemptions			
Estimate Property Taxes			
File a Tangible Personal Property Return			
Find My Building Department	Obtain Protected Parcel Information		
Find My Tax District	Split or Combine Property Parcels		
Discuss My Notice of Proposed Property Tax (TRIM)	Determine If Land Subsidence Exists  Declare a Manufactured Home as Real Property  Obtain Manufactured Home Registration Decal (Tag)  Request a Structural Detail Change  Find Property Damage FAQs, Info & Resources		
Dispute My Property Value / File a VAB Petition			
Appeal Exemption Denial / File a VAB Petition			
Report Homestead Fraud			
Change My Mailing Address			
Change My Name	Apply for a Property Tax Refund due to a		
Find or Change My Deed	Catastropic Event (DR-465)		
Advise of Property Owner's Death	Repair or Replace Calamity Damaged or		
Get a Copy of My Land Survey	Destroyed Property		
Create Mailing Labels or Lists	Find My FEMA 50% (49%) Values		
Sign Up for Deed Fraud Alert 🖸			
Change Non-Homestead Property Ownership or Control			
Schedule a Speaker			

## **PCPAO.GOV Website Resources**



# Jan 1<sup>st</sup> Valuation - Storm Damage Survey

#### After reporting structural damage to our office:

Our appraisers will document the property's condition & return for a field visit at year-end to determine if repairs or rebuild have been completed

- If incomplete on Jan 1, appraisers will reduce your market and capped values accordingly for the new tax year
- The reduced value will affect the property tax bill you receive next November
  - e.g. If damaged Oct 2024, repairs complete Feb 2025, Nov 2024 tax bill will not have any property tax reduction.
  - Any reduction will be reflected on your Nov 2025 tax bill & the value of repaired/replaced property won't be added to the roll/taxed until Nov 2026

# **Property Tax Rebate (Form DR-465)**

Residential property owners are eligible for a property tax refund due to damage associated with a catastrophic event if certain conditions are met:

- Property must be uninhabitable due to damage from hurricane or other catastrophic event for a min. of 30 days
- Deadline to file for the refund is March 1 of the year immediately following the catastrophic event
  - Wait to file application until property has been restored to habitable condition or after Jan 1, 2025
- Owner must provide completed Application for Catastrophic Event Tax Refund
  - Coming soon! Webform is being created specifically for our website
- Must provide documentation showing the real property could not be inhabited after the catastrophe
  - Utility bills, insurance claims, contractor statements, permit applications, or certificates of occupancy
- The taxpayer is still responsible for paying property taxes owed in the year of the damage
  - Tax bills will be available on the Tax Collectors website Nov 1, 2024
- Refunds will be issued after above conditions have been met, will take a minimum of 4-6 weeks for Tax Collector to issue the refund



#### Application for Catastrophic Event Tax Refund

Rule 12D-16.002 F.A.C. Effective 11/23 Page 1 of 2

R. 11/23

Section 197.319, Florida Statutes

This completed application, must be filed with the county property appraiser on or before March 1 of the year immediately following the catastrophic event.

COMPLETED BY APPLICANT						
Applicant name		County	Select County			
Mailing address		Property address (if different from mailing)				
Phone		Parcel identific	cation number, if available			
Date the	e catastrophic event occurred in your county					
Number of days property was uninhabitable during the calendar year that the catastrophic event occurred (must be uninhabitable for at least 30 days):						
3. Describe the catastrophic event						
Has the property been restored to a habitable condition? Yes □ No □     If so, when was the property habitable? □						
Florida law requires property appraisers to determine if you are entitled to a refund of taxes. Supporting documentation is required for purposes of determining the conditions of uninhabitability, such as utility bills, insurance information, contractors' statements, building permit applications, or building inspection certificates of occupancy.  Under penalties of perjury, I declare that I have read this application and that the facts stated in it are true to						
the best of my knowledge and belief.						

Complete and provide to the county property appraise

# **Calamity Provision**

Under Florida Law, if a property is damaged or destroyed by misfortune or calamity, the property owner may repair/rebuild and maintain their SOH or non-homestead cap protection:

- If the repaired/replaced building is no larger than 110% of the former damaged building, no value is added over the capped value that existed at the time the damage occurred
- If the rebuilt SF is >110% of the building's original size, only the value attributed to excess SF is added above the 3% Save-Our-Homes cap or 10% non-homestead cap
- If the original home was <1,500 SF, a max of 1,500 SF or 110% of the original, whichever is greater, may be added and remain under the respective cap

# **Calamity Provision**

Under Florida Law, if a property is damaged or destroyed by misfortune or calamity, the property owner may continue the homestead exemption.

The owner must notify us if they intend to repair or rebuild the property and use the property as the primary residence following the completion of repairs

**Elect not to rebuild** – Homestead will be removed Jan 1 following the damage and the property owner will have the 3-tax years to port (transfer) any Save Our Homes (SOH) benefit to a new homestead

**Repair** - Property owner makes necessary repairs and reoccupies the property, no impact to the SOH cap or non-homestead 10% cap

**Elevate (flooded properties)** - If repair and lift the lowest living level of the home above base flood elevation (BFE) have 3 years (5 years eff. Jan 1, 2025) from Jan 1 after the damage to start changes, additions or improvements. Commencement date triggered by pulling of permit.

**Rebuild** - SOH cap or non-homestead 10% cap will continue upon completion of the new building as if no damage occurred. Homestead remains on the vacant land during construction, have 3 years (5 years eff. Jan 1, 2025) from Jan 1 after the damage to start changes, additions or improvements. Commencement date triggered by pulling of permit. If the homeowner chooses not to rebuild, the SOH cap will be removed.

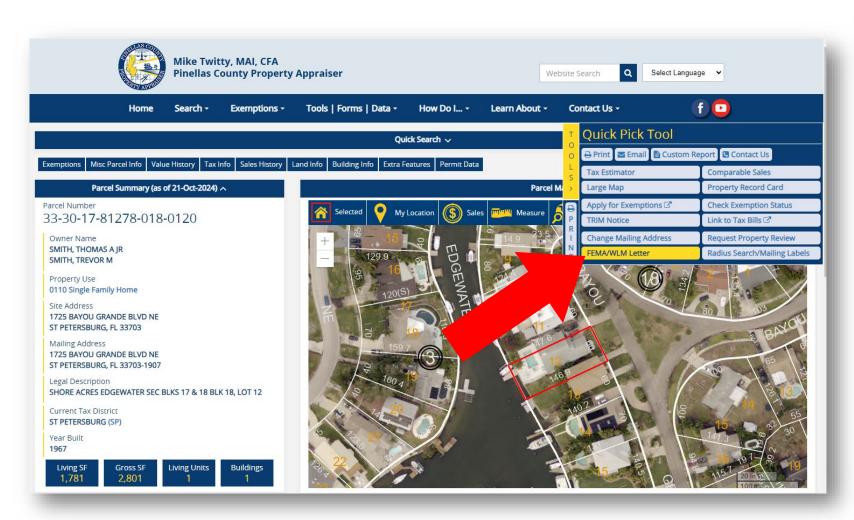
# Substantial Damage (FEMA 50% Rule)

Substantial damage applies to a structure in a Special Flood Hazard Area (SFHA) or floodplain for which the total cost of repairs is 50% (or 49%) or more of the structure's market value before the disaster occurred, regardless of the cause of damage

- Substantially damaged structure decisions are made at the local government level, generally by a building dept official or floodplain manager.
- If a residential structure is substantially damaged, the owner generally has three options to bring the structure into compliance:
  - **Elevate** the building to a height determined by local officials (Lift existing structure or abandon lower level and build above base flood elevation)
  - **Relocate** the structure outside the floodplain
  - **Demolish** the structure and build new code compliant structure
- As Pinellas County participates in the National Flood Insurance Program (NFIP), substantial damage determinations are required by local floodplain management ordinances (rules) which must be in place for residents to purchase NIFP flood insurance.
- Substantially damaged buildings must be brought into compliance with local floodplain-management regulations.
- Owners with a FEMA flood-insurance policy and a substantially damaged building in a SFHA may be able to use additional funds from their policy (up to \$30,000 known as Increased Cost of Compliance) to help offset some of the costs of elevating, relocating or demolishing...discuss with your insurance agent.

### **PAO FEMA Letter**

Print or download the FEMA/WLM letter from pcpao.gov via the "Quick Pick Tool" tab on your parcel





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21 Oct 2024

SMITH, THOMAS A JR SMITH, TREVOR M 1725 BAYOU GRANDE BLVD NE ST PETERSBURG, FL 33703-1907

RE: 33-30-17-81278-018-0120 Situs: 1725 BAYOU GRANDE BLVD NE

#### Windstorm Loss Mitigation (WLM)

Florida Statute 553.844: "Windstorm loss mitigation; requirements for roofs and opening protection," requires the use of "Just Value", as determined by the Property Appraiser's office for Ad Valorem taxation purposes.

For the referenced parcel, the values are: Structure(s): \$308,381; Extra Features: \$83,429; and Land: \$675,373. Extra Feature values include improvements such as screen porches, patios, pools, fireplaces, decks and docks, etc.

#### Federal Emergency Management (FEMA) "50% Rule"

FEMA Substantial Improvement/Damage determinations require the use of "Just Value", developed by the Property Appraiser's office for Ad Valorem taxation purposes, be adjusted to approximate market value. This is accomplished in our office by dividing the Just Value of the structure by 0.85. This yields the following values: Structure(s): \$362,801; Extra Features: \$98,152; and Land: \$794,556.

The preceding value allocation to the structure would allow improvements not to exceed \$181,400 based on the "50% Rule".

If you disagree with the Property Appraiser's valuation of the structure, you may engage an independent real estate appraiser, state-certified by the State of Florida, to appraise the depreciated value of the structure (building). The Building Official within the property's jurisdiction will review and if approved, the depreciated value of the structure (building) may be used in lieu of the Pinellas County Property Appraiser's value estimate.

Please visit <a href="https://www.pinellascounty.org/flooding/sd.si.50.htm">https://www.pinellascounty.org/flooding/sd.si.50.htm</a> for more information regarding the FEMA "50% Rule".

#### Value Use Limitations

The above values are effective for the 2024 Preliminary Property Tax Roll as of the date of this letter and does not include the value of any improvements completed after January 1st of 2024. This information is provided solely for the purposes stated above. It is invalid for any other purpose.

Pinellas County Courthouse | 315 Court Street - 2<sup>nd</sup> Floor | Clearwater, FL 33756 Mail: PO Box 1957, Clearwater, FL 33757 | www.pcpao.gov (727) 464-3207 | Fax (727) 464-3448 | TTY/TDD (727) 464-3370

# **Private Sector Appraisals**

- If a letter is received from your local building official stating your property is considered Substantially Damaged, you may appeal this determination by obtaining a private sector appraisal
  - Actual Cash Value appraisal (market value of structure = depreciated cost of structure)
  - Also commonly referred to as a "50% Rule" appraisal
  - Will be a Retrospective Appraisal with an Effective Date of Appraisal prior to the date of the storm
  - The more documentation of the quality and condition of your property prior to the event the better (prior appraisals, pictures, etc...)
- Before engaging an appraiser, be sure:
  - They have experience performing "50% Rule" appraisals
  - Are familiar with the appraisal review checklist for your jurisdiction
  - Links to search for appraisers located in Storm Damage FAQs on pcpao.gov



# Pre-Storm Building Value Reconsideration

If your property is located with a Special Flood Hazard Zone (A or V flood zone) and received storm damage to the main structure, you may request that our office conduct a **Pre-Storm Building Value Reconsideration**. In making application for this Reconsideration of Value please provide the following:

- Photographic evidence of the property's interior (dated pre-storm)
- Contractor invoices of work done pre-storm within prior 24 months
- Any other inspection reports or other documents supporting the condition and quality of the structure pre-storm damage. Our appraisers must be able to clearly identify factual changes to justify any adjustment to the building value.

Keep an eye on our website for the rollout of this new service

# Thank You for Your Time and Attention



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