**MIKE TWITTY, MAI, CFA**
**Pinellas County Property Appraiser**
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# Pre-Storm Building Value Reconsideration Application

If your property is located within a Special Flood Hazard Area (A or V flood zones) and received storm damage to the main structure, you may request that our office conduct a Pre-Storm Building Value Reconsideration (BVR).

In making application for this Reconsideration of Value please provide the following:

- Photographic evidence of the property's interior (dated pre-storm). Images should be the original source, at least 1 MB in size and show the floors, cabinets and counters in the kitchen and bathroom(s); any remodeled areas; the windows and fireplace (if any).
- 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.

Note: We are unable to provide this service for condominium properties since the entire building must be valued.

This information is necessary for us to make any factual changes to your structure's value and will not impact your 2024 taxes. Our value estimate for 2025 will be based on the condition of your property as of January 1, 2025. Should we determine that a factual change is justified, our office will issue an updated FEMA letter indicating a revised Structure Value and 50% calculation as of a pre-storm date. This revised letter will be supplied directly to the property owner and will also be available for viewing on our website. Please allow 2-3 weeks for us to complete our process.

Please provide the following information to apply:

Name: _____ Parcel ID: _____

Property Address: _____

Mailing Address (if different): _____

Daytime Phone: _____ Email Address: _____

Under Florida Law, correspondence with our office is subject to public records (Sec. 119.01, Fla.Stat.)

Building damaged by Hurricane: ☐ Debby ☐ Helene ☐ Milton

Type of damage: ☐ Flooding ☐ Wind ☐ Fire

If flooding occured, please indicate the water depth inside the building in inches: _____

**SUBMIT FORM**

Open in Adobe Reader and click this button to automatically launch a pre-addressed email dialog box with this form attached. Otherwise, please submit to mike@pcpao.gov.

Please remember to attach photos and other support documentation to the email prior to sending. If preferred, print and mail this application with the documentation to our PO Box address below. See the next page for more information regarding appraisals. Thank you.

**Additional Information Regarding Appraisals**

Please note that making application to the Property Appraiser for a Pre-Storm Building Value Reconsideration does not remove the property owner's right to hire an independent state-certified appraiser to conduct a retrospective Actual Cash Value appraisal to present to their respective building department.

*Understanding why the Property Appraiser's structure value differs from an independent appraisal.*

The structure value presented on the Property Appraiser's FEMA Letter is one of the two methods allowed by FEMA to obtain the market value (also referred to as Actual Cash Value) of your structure.

Please note that the purpose of the Property Appraiser's value estimate is for tax assessment purposes and not for arriving at Actual Cash Value (ACV) of the structure.

A retrospective (pre-storm) Actual Cash Value (FEMA 50% Rule) appraisal performed by a state-certified appraiser has a very specific scope of work, intended use/users, includes a detailed interior and exterior inspection, and review of owner-provided documentation that demonstrates the home's quality and condition before the damage. Therefore, it is not uncommon for an independent ACV appraisal to produce a higher structure value as several of the above-mentioned items are not typically available to the Property Appraiser.

A copy of *Pinellas County's Appraisal Review Checklist* is available at:

https://pinellas.gov/wp-content/uploads/2024/10/D_Pinellas-County-Appraisal-Checklist.pdf.

Other jurisdictions (Cities) may have their own review checklist.