

INDIAN SHORES



19305 Gulf Boulevard, Indian Shores, FL 33785

www.myindianshores.com | Ph: 727.595.4020 | Fax: 727.596.0050

I acknowledge that I have received my Substantial Damage letter from the Town of Indian Shores Building Department.

Address: 18515 GOLF BLVD INDIAN SHORES FL 33785

Owners printed name: Scott M. McDonald

Owners Signature:

Date: 12/13/2024

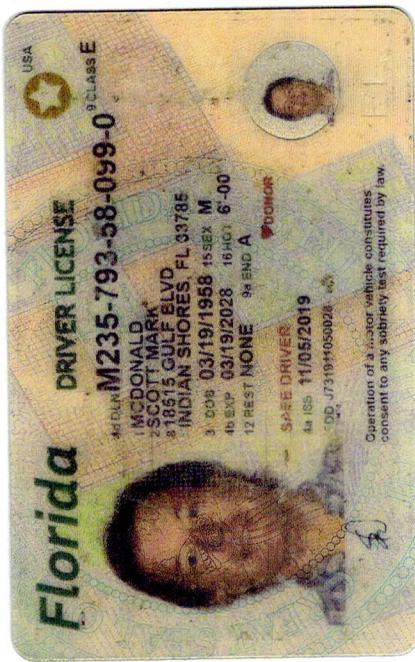
State of Florida

County of Pinellas

The foregoing instrument was acknowledged before me by means of physical presence this 13th day of December, 2024, by Scott Mark McDonald FL Drivers License who is personally known or has produced as identification.

Ashley Wagner
Notary Public





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December 13, 2024

RE: Notice of Substantial Damage Determination and Resources for Property Owners

Dear Property Owner:

I hope this letter finds you safe as we recover from two major hurricanes. We recognize how overwhelming this situation can be, and we are here to help you through this difficult time.

We are contacting you because your home located at 18515 Gulf Blvd Indian Shores Fl,33785 has been substantially damaged, and we want to provide important information to help guide you through the next steps in your recovery. We have also attached details about financial assistance you may qualify for, which can help as you work toward making repairs that meet current flood safety standards.

“Substantially damaged” means that the estimated cost to repair a home in a flood hazard area is more than 50 percent of its current market value (excluding land value). It is defined in Indian Shores Land Development Regulations Code Section 86-52. Your home is 70.31% damaged.

Indian Shores Code and Florida Building codes require that your home be brought into compliance with zoning, building and floodplain management regulations. Following these regulations qualifies our community for flood insurance through the National Flood Insurance Program. It also qualifies us for certain grants and disaster assistance which may become available for homeowners like you. Most importantly, these standards make sure your home is safe from future flooding events.

There are four solutions that meet State and Town building requirements:

1. Elevate and repair your home - The repaired unit must meet safety requirements and be elevated above the Base Flood Elevation (BFE)Plus 4 foot.

2.Replace your home with an elevated one – The new unit must meet safety requirements, and the bottom of your framing member must be elevated above the Base Flood Elevation (BFE) plus 4 foot.

3.Move your home to a location outside of the flood hazard area if it meets the required wind loads and other requirements.

4.Move to a new home and remove your damaged home from the property.

You do not have to vacate your home immediately. Our staff will be available to assess your property and determine what repairs may be needed for you to stay safely in your home while you assess the next steps. You can schedule an appointment between 8am to 4-pm by calling (727) 474-7786 or email your request to permits@myindianshores.com

During our visit, we will need to determine if the home is safe to reside in or if some minor repairs are needed to make it safe. Our staff may grant permits on site for the minimum repairs needed to make the home safe to live in temporarily. Minor repairs may include things like fixing a hole in the floor or replacing a broken window. The inspector will list the specific repairs allowed on your permit.

Please note that repair work outside of those minor repairs identified in the inspection is not allowed until your home is brought into compliance. Doing unpermitted repairs will result in a violation, and you could be required to undo them later. If we do not stay in compliance with current building standards, our entire community will be at risk of losing flood insurance through the NFIP.

As we approach the next hurricane season, if it looks like your plan will not be complete by June 1, 2025, you may request a time extension.

Making these big improvements to your home may be overwhelming, but there are resources to help you through the decision-making process:

•If you have a National Flood Insurance Program (NFIP) policy, provide this letter to your insurance adjuster and ask them if you are eligible for the additional coverage to help you come into compliance. If you are not sure you have this policy, contact your insurance agent to find out or see FEMA's website on Cost of Compliance Coverage.

<https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance>

•You can apply for a property tax refund if your home was damaged from Hurricane Debby, Helene or Milton through the Pinellas County Property Appraiser.

•If you have uninsured damage, you can apply for FEMA disaster assistance at DisasterAssistance.gov or by calling toll-free 800-621-3362. You may also apply for U.S. Small Business Administration (SBA) disaster loans to bring your damaged home into compliance or replace disaster-damaged or destroyed personal property. For more details, visit SBA.gov.

If you do not believe that your home was substantially damaged, you may request a reevaluation of this determination by submitting your request application along with more detailed information. Documents that may be needed include, but are not limited to, an elevation certificate, photos of the damage from Hurricane Helene or Milton, photos of high-water lines, and a detailed cost estimate of repairs. Your application for a Substantial Damage Determination Reevaluation must be submitted to the Pinellas County Building Department within 60 days of receipt of this determination letter. You can search online for local surveyors and appraisers and select those that best meet your needs and budget.

We want the current residents of the town to find safe housing and we want to avoid future residents moving into the unsafe housing unaware of the flood damage, flood risk and building requirements.

Please remember that you are not alone on this journey. We are here to assist you every step of the way. If you're not sure where to begin, contact Indian Shores Building Department (727) 474-7786.

Or email at permits@myindianshores.com

Please see Indian Shores Substantial improvement/Damage Packet 50% Rule at www.Indianshores.com/2230/Building-Permits-Applications for more information, or contact Indian Shores Building Department (727) 474-7786.

Sincerely,



Brian Rusu
Floodplain Administrator
Building Official



MIKE TWITTY, MAI, CFA

Pinellas County Property Appraiser

www.pcpao.gov

mike@pcpao.gov

MCDONALD, SCOTT
ORTIZ, DORIS
18515 GULF BLVD
INDIAN SHORES, FL 33785-2009

RE: 30-30-15-00000-330-0900 Situs: 18515 GULF BLVD

Windstorm Loss Mitigation (WLM)

Section 553.844, Florida Statutes. "Windstorm loss mitigation; requirements for roofs and opening protection," requires the use of "Just Value" from the Property Appraiser's office for Ad Valorem tax purposes.

For the referenced parcel, the values are: Structure(s): \$179,980; Extra Features: \$25,525; and Land: \$713,035. Extra Feature values include improvements such as patios, pools, 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): \$211,742**; Extra Features: \$30,029; and Land: \$838,865.

The preceding value allocation to the structure **would allow repairs/improvements not to exceed \$105,870 based on the "50% Rule".**

If you disagree with the Property Appraiser's valuation of the structure, you may engage an independent state-certified real estate appraiser to appraise the depreciated value of the structure (building). This type of appraisal is referred to as an Actual Cash Value (aka FEMA "50% Rule") appraisal. The Building Official and/or Floodplain Manager within the property's jurisdiction will review the appraisal and if approved, the depreciated value of the structure (building) may be used in lieu of the Pinellas County Property Appraiser's value estimate.

Private appraisers should familiarize themselves with the jurisdiction's appraisal review checklist and have experience or gain competency in performing these specialized appraisal assignments. A copy of Pinellas County's Appraisal Review Checklist is available at: <https://pinellas.gov/appraisals>. Other jurisdictions (Cities) may have their own review checklist.

Please visit <https://pinellas.gov/substantial-damage-substantial-improvement> for more information and FAQ's regarding the FEMA "50% (or 49%) Rule".

Value Use Limitations

The above values are effective for the 2024 Final 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.

Printed 12/12/2024



Parcel Summary (as of 12-Dec-2024)				Parcel Map
Parcel Number				
30-30-15-00000-330-0900				
Owner Name				
MCDONALD, SCOTT				
ORTIZ, DORIS				
Property Use				
0110 Single Family Home				
Site Address				
18515 GULF BLVD				
INDIAN SHORES, FL 33785				
Mailing Address				
18515 GULF BLVD				
INDIAN SHORES, FL 33785-2009				
Legal Description				
PART OF GOVT LOT 2 IN SW 1/4 OF SEC 30-30-15				
DESC FROM N 1/4 COR OF SEC TH S 4512.52FT TH				
W 376.25FT FOR POB TH N47D40'25"E 95.8FT TH				
S41D38'46"E 42.7				
Current Tax District				
INDIAN SHORES (IS)				
Year Built				
1946				
Living SF	Gross SF	Living Units	Buildings	
1,762	2,226	1	1	

Exemptions

Year	Homestead	Use %	Status	Property Exemptions & Classifications
2026	Yes	100%	Assuming no ownership changes before Jan. 1, 2026.	No Property Exemptions or Classifications found. Please note that Ownership Exemptions (Homestead, Senior, Widow/Widower, Veterans, First Responder, etc... will not display here).
2025	Yes	100%	Assuming no ownership changes before Jan. 1, 2025.	
2024	Yes	100%		

Miscellaneous Parcel Info

Last Recorded Deed	Sales Comparison	Census Tract	Evacuation Zone	Flood Zone	Elevation Certificate	Zoning	Plat Bk/Pg
21515/0982	\$1,075,100	277.04	A	Current FEMA Maps	Check for EC	Zoning Map	/

2024 Final Values

Year	Just/Market Value	Assessed Value/SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2024	\$918,540	\$780,180	\$730,180	\$755,180	\$730,180

Value History (yellow indicates corrected value)

Year	Homestead Exemption	Just/Market Value	Assessed Value/SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2023	Y	\$757,456	\$757,456	\$707,456	\$732,456	\$707,456
2022	N	\$491,091	\$491,091	\$491,091	\$491,091	\$491,091
2021	N	\$499,798	\$499,798	\$499,798	\$499,798	\$499,798
2020	N	\$472,840	\$472,840	\$472,840	\$472,840	\$472,840

2019	N	\$404,518	\$404,518	\$404,518	\$404,518	\$404,518
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2024 Tax Information



Do not rely on current taxes as an estimate following a change in ownership. A significant change in taxable value may occur after a transfer due to a loss of exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions. Please use our **Tax Estimator** to estimate taxes under new ownership.

Tax Bill	2024 Millage Rate	Tax District
View 2024 Tax Bill	15.6031	(IS)

Sales History

Sale Date	Price	Qualified / Unqualified	Vacant / Improved	Grantor	Grantee	Book / Page
21-Apr-2021	\$100	U	I	MCDONALD SCOTT	MCDONALD SCOTT	21515/0982
09-Aug-2019	\$592,500	Q	I	CARRO YORDANI	MCDONALD SCOTT	20649/1893
18-Nov-2013	\$275,000	U	I	CARRO-PEREZ YUDIERKYS	CARRO YORDANI	18259/1088
29-Jan-2010	\$275,000	Q	I	COSENTINO PETER	CARRO-PEREZ YUDIERKYS	16821/2380
27-Jan-2010	\$100	U	I	18515 LLC DISSOLVED	CARRO-PEREZ YUDIERKYS	16821/2381

2024 Land Information

Land Area: $\cong 3,777 \text{ sf} | \cong 0.08 \text{ acres}$

Frontage and/or View: Intracoastal

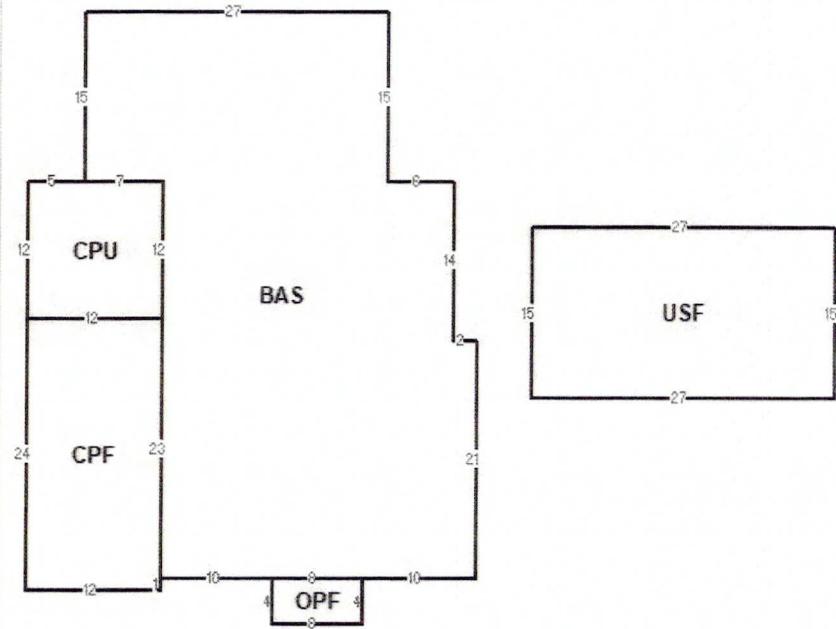
Seawall: No

Property Use	Land Dimensions	Unit Value	Units	Method	Total Adjustments	Adjusted Value
Single Family	43x96	\$16,000	43.80	FF	1.2430	\$871,094

2024 Building 1 Structural Elements and Sub Area Information

Structural Elements	
Foundation	Continuous Footing Poured
Floor System	Slab On Grade
Exterior Walls	Frame/Reclad Alum/Viny
Unit Stories	2
Living Units	1
Roof Frame	Gable Or Hip
Roof Cover	Shingle Composition
Year Built	1946
Building Type	Single Family
Quality	Average
Floor Finish	Carpet/Hardtile/Hardwood
Interior Finish	Drywall/Plaster
Heating	Central Duct
Cooling	Cooling (Central)
Fixtures	9
Effective Age	32

Sub Area	Living Area SF	Gross Area SF
Base (BAS)	1,357	1,357
Upper Story (USF)	405	405
Carport (CPF)	0	288
Carport Unfinished (CPU)	0	144
Open Porch (OPF)	0	32
Total Area SF	1,762	2,226



2024 Extra Features

Description	Value/Unit	Units	Total Value as New	Depreciated Value	Year
BT LFT/DAV	0.00	2	\$0	\$0	1970
BT LFT/DAV	\$16,000.00	1	\$16,000	\$9,600	2010
DOCK	\$58.00	324.0	\$18,792	\$11,275	2010
PATIO/DECK	\$24.00	575.0	\$13,800	\$8,280	2010
PATIO/DECK	\$44.00	60.0	\$2,640	\$1,056	1998
SOLAR	\$2.50	7,200.0	\$18,000	\$18,000	2022

Permit Data

Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that do not result in field reviews (for example for water heater replacement permits). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.

Permit Number	Description	Issue Date	Estimated Value
<u>24IS-00238</u>	HEAT/AIR	06/06/2024	\$7,166
<u>23IS-00075</u>	SOLAR PANELS	03/07/2023	\$53,400
<u>220621003</u>	SOLAR PANELS	06/21/2022	\$53,400
<u>BP2010-080</u>	ROOF	05/12/2010	\$6,000
<u>P40487-10</u>	DOCK	03/19/2010	\$0
<u>BP200611</u>	DOCK	08/14/2006	\$10,256
<u>P3740706</u>	DOCK	07/26/2006	\$0
<u>BP199898</u>	ADDITION/REMODEL/RENOVATION	06/15/1998	\$27,440
<u>9799</u>	ROOF	09/25/1997	\$950

FEMA – Improvement Valuation Worksheet

(Substantial Improvement / Substantial Damage with 10 year look back & Computed Damages)

Property Address: 18515 Gulf Blvd Indian Shores, FL 33785

Pinellas County Property Appraiser:

Value of structure: $\$211,742.00 \times 50\% = \$105,871.00$

Permits withing 10 years:

Permit Number	Permit Type	Job Value
24IS-00238	Heat/Air	\$7,166.00
23IS-00075	Solar Panels	\$53,400.00

Total Permit Values: $\$60,566.00$ (A)

Computed Damages from Tidal Basin: $\$88,312.40$ (B)

(A) $\$60,566.00 + (B) \$88,312.40 = \$148,878.40$

$\$148,878.40 / \$211,742.00 \times 100 = \underline{\underline{70.31\%}}$

Verified by: Ashley Wagner