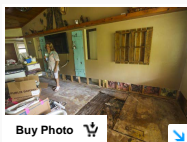


Blue tarp still on the roof? You may get a property tax break

Bill Smith, Fort Myers News-Press | Published 6:04 p.m. ET July 10, 2018 | Updated 8:13 p.m. ET July 10, 2018



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(Photo: Andrea Melendez/The News-Press)

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Property owners with blue tarpaulins on the roof or damaged floors beneath the high water marks of Hurricane Irma may get some relief they weren't counting on when property tax notices appear in the mailbox.

Values for those homes and businesses may have to be adjusted before the actual property tax bills go out, because the tax value of real estate is based on its value at the start of the year.

More: [Operation Blue Roof helps protect Irma-damaged homes in Fort Myers, Lee, Collier counties](#)

More: [Hurricane Irma: How many insurance claims have been filed and closed in Lee County, Collier County?](#)

"Since Irma happened last year, any value that is still not there by Jan. 1 we have to recognize and take it off the tax roll," said Lee County Property Appraiser Kenneth Wilkinson. "We know there is going to be a lot more damage we have not seen."

The adjustment could mean less tax money for Lee County and its incorporated communities, fire districts and assorted taxing authorities.

Builders, contractors and especially roofing companies continue to peck away at the backlog of hurricane-related work as reflected in the blue-tarped roofs and crumbled seawalls that still dot the landscape.

Lee Building Industry Association's Builders Care program is seeing a lot of damage still remaining to be fixed, a lot of it from older people who cut out property insurance to meet their monthly budget.

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Wind and flood damage to a home in Bonita Springs after Hurricane Irma. Damage not fixed by Jan. 1 can lead to a reduction in property valuations that could save money for affected homeowners. (Photo: Nicole Raucheisen/USA Today Network-Florida)

"On a daily basis, we are getting multiple new requests," said Christi Pritchett, executive director of Lee Cares. "We are seeing patterns of roof and general water damage."

Builders Care's ability to help is hampered by the backlogs that contractors have with paying customers and can't spare crews for pro bono work. It is a backlog that means some are still waiting for repairs, in particular, many older residents with paid-off mortgages for whom a tax bill adjustment is important.

"People who have a limited income, Social Security, maybe a small pension, a lot of times their homes are paid off," Pritchett said. "Homeowners insurance is required of mortgagees, but if their house is paid off, they may have looked at their finances to see where they can cut spending and that could be the insurance."



Lee and Collier county residents who were affected by Hurricane Irma waited in traffic and in line to apply for disaster food assistance through the Florida Department of Children and Families on Thursday. The event continues through Oct 31. Amanda Inscore/news-press.com

Seeking damaged property

Some 14,000 notices were sent to homeowners in areas where there was substantial hurricane-related property damage, including areas such as eastern Lee County, Bonita Springs and Island Park. The residents who did respond were told to contact the appraiser's office to make sure that the value reflects damage to property.

"It is doubtful that everyone potentially affected responded," said Wilkinson, who has a contract with an aerial photo service to document patterns of damage and identify hardest hit areas.

"The difference this year is the fact that you can't tell from the sky about the flooding," Wilkinson said. "We will look at them, we want to do what's right and make sure they

get what they are entitled to."

Lee County's Truth in Millage, or TRIM notices, will be sent out by mid-August. That's when property owners find out the tax value of their homes and businesses for the new tax year.

More: [Federal government OKs Florida's Hurricane Irma recovery plan](#)

More: [Hurricane Irma: Bonita Springs recovery costs less than expected](#)

Homeowners with damage that was not repaired before Jan. 1 will have 25 days after receiving the TRIM notice to ask the appraiser's office to incorporate the damage into the calculation of the home value.

Wilkinson says his office uses a variety of databases to verify the claims, including looking at the path of the worst of the storm.

"We are very clever, since the hurricane we have been gathering data," Wilkinson said. "People have been calling us, saying 'I had this seawall blown away and it was not repaired on Jan. 1,' we would verify and come up with a number."

Impact on tax collections

Storm-related reductions in property values will mean lower tax collections for units of government funded by the property tax.

Lee County, which has already set a maximum tax rate unchanged from the current rate, had been expecting an 8.6 percent increase in property values, based on a usually reliable state prediction. After using that figure in developing budgets, the actual increase came in significantly lower, a 6.1 percent hike.

Wilkinson says the lower valuation reflects some, but not all, of the hurricane damage that wasn't fixed by Jan. 1. That means county officials may have to do some trimming.

More: [Lee County, Collier County public transit get federal dollars for Hurricane Irma expenses](#)

Commentary: [Need overwhelming for home repairs post-Irma](#)

In a prepared statement, Lee County Manager Roger Desjarlais said county commissioners have pursued "conservative" spending policies that will allow the county to respond to changes in funding.

"We have ample reserves, we are financially stable and we are still early enough in the budget process with the county commissioners that any adjustments to the final budget that are needed will not be made in haste," Desjarlais said.

Still ahead, though, is a new law that could put more pressure on local governments. According to Wilkinson, when next year's tax values are calculated, a new provision of state law will take effect giving homeowners a tax rebate if storm-related damage puts people out of their homes for more than 30 days from the date of the storm to Jan. 1.

What affected homeowners can do

- ▶ **Report** storm damage of storm related property damage that was not fixed by Jan. 1 to the property appraiser.
- ▶ **Call** the appraiser's office, 239-533-6100, or visit the appraiser's website [leepa.org](#).
- ▶ **Have records** of insurance claims, and contractors' bills available.

