

TOWN OF REDINGTON BEACH

105 164th Avenue
Redington Beach, FL 33708



Substantial Damage/Improvement Determination Special Magistrate Appeal Application

The following must be furnished with this application: [Incomplete applications will not be accepted]

- ☐ 3 copies of fully-completed Special Magistrate Substantial Damage/Improvement Determination Appeal Application! form (this form) signed by the record owner of the property
- ☐ 3 copies of the initial Substantial Damage determination
- ☐ 3 copies of Owner's administrative appeal of the initial determination to the Floodplain Administrator (must include all documents provided in that appeal)! ****Appendix I - Initial Appeal ; Appendix II - Reconsideration Appeal.**
- ☐ 3 copies of Floodplain Administrator's written denial of the administrative appeal *****See 6/13/25 email Page 21 Appendix I; See 9/6/26 email Page 48 Appendix II.**
- ☐ Any other documents the Owner wishes the Special Magistrate to consider at the hearing – submit 3 copies.
- ☐ If the owner intends to ask the Special Magistrate to consider any new evidence or testimony not submitted to the Floodplain Administrator during the administrative appeal process, the owner's application must include 3 copies of any such evidence, and must include a list of any witnesses the owner intends to call, with a summary of what the witness would be expected to testify to. **If required to lay foundation for damage estimate Page 42 to Page 47 Appendix II. Denys Svitlytsya. Would prefer not to incur that added expense.**
- ☐ Appeal Application fee: N/A

Appeal

I/we Eric and Taryn Hines (print name(s)) who own(s) 16315 1st St. E, Redington Beach, FL 33708
(print street address), and who has/have satisfied the above-referenced appeal requirements, hereby contend that the Floodplain Administrator has made an error in a requirement, decision, or determination in the administration and enforcement of the Town's floodplain code (as fully set forth in this Appeal Application), and I/we appeal this error to the Special Magistrate.

Date submitted to Clerk: Oct 3 2025

Owner signature: [Signature] Owner signature: [Signature]

Special Magistrate-Substantial Damage Appeal Review Standard

Pursuant to Town Code § 10-7(b), the Special Magistrate may hear appeals "when it is alleged there is an error in any requirement, decision, or determination made by the floodplain administrator in the administration and enforcement" of the floodplain code, including Substantial Damage or Substantial Improvement (SD/SI) Determinations.

As a prerequisite to appealing an SD/SI Determination to the Special Magistrate, an owner must first have completed the Floodplain Administrator's administrative appeal process and received a final determination from the Floodplain Administrator (or designee) after a complete administrative appeal has been made. Appeal to the Special Magistrate cannot occur until the administrative appeal process is completed. If an owner fails to provide necessary information to the Floodplain Administrator (or designee) during the administrative appeal process such that the Floodplain Administrator is unable to make a determination, the owner will be required to provide that information and obtain a final determination on the administrative appeal prior to proceeding with a Special Magistrate appeal.

Once the Town Clerk determines a complete BOA SD/SI Determination Appeal Application has been filed, the Clerk will coordinate with the owner, Special Magistrate, Floodplain Administrator, Building Official, and Town Attorney to schedule a Special Magistrate meeting. Once a date has been determined, the Clerk will post notice of the meeting and ensure the owner receives notice of the meeting.

It is important for owners to understand that in this setting, the Special Magistrate will not be issuing a "variance" of any kind, and so issues of "hardship" and the like will not be relevant. Rather, the Special Magistrate will review the factual and legal basis of the Floodplain Administrator's (or designee's) determination.

In this setting, the Special Magistrate will be sitting in a quasi-judicial appellate capacity. That means that it will make its determination on the record it has before it, and it will not conduct a brand new "trial" of the matter. However, it will be in the discretion of the Special Magistrate to receive additional evidence or testimony. If it does, the Town would then also be entitled to present additional evidence and testimony. Since the proceeding is quasi-judicial, any testimony the Special Magistrate decides to receive from the owner or the Town will be taken under oath. An owner wishing to offer new testimony must ensure that any witnesses he or she desires to rely on (contractors, architects, etc.) are present at the hearing and prepared to testify. Since the Town would have the right to cross-examine, testimony cannot be presented through affidavits.

To ensure compliance with Florida Statutes § 454.23 (providing that it is a felony for a person not an attorney to practice law in Florida), and to ensure owners are lawfully being represented at the Special Magistrate meeting, an owner who is a natural person may represent her or himself at a Special Magistrate hearing, or a Florida licensed attorney may represent the owner at the meeting.

However, relatives, contractors, architects, engineers, property managers, or other employees or agents of an owner who are not Florida licensed attorneys will not be permitted by the Special Magistrate to represent an owner at a meeting, including calling or cross-examining witnesses or making arguments to the Special Magistrate.

Pursuant to Florida Statutes § 286.0114(3)(d), since the consideration of an appeal is a quasi-judicial process, the Special Magistrate will not hear from citizens who may be present at the meeting.

Any documentary evidence an owner would want to submit (which was not already attached to the application) may not be allowed to be presented but, if it is admitted into the record by the Special Magistrate, the owner should ensure he or she brings enough copies for the Special Magistrate, the Town Attorney, and the Clerk's official record.

TOWN OF REDINGTON BEACH SD/SI DETERMINATION § 10-7(b) APPEAL STANDARD

(OWNERS MUST PROVIDE A COMPLETE RESPONSE, INFORMATION OR ARGUMENTS
NOT PROVIDED MAY NOT BE CONSIDERED DURING THE APPEAL MEETING)

Pursuant to Town Code § 10-7(b), an owner may appeal to the Special Magistrate any allegation that there is an error in any requirement, decision, or determination made by the Floodplain Administrator in the administration and enforcement of the floodplain code.

Below (or by way of attachment) please provide each factual or legal basis the owner contends constitutes an error in any requirement, decision, or determination made by the Floodplain Administrator in the administration and enforcement of the floodplain code.

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MIKE TWITTY, MAI, CFA
Pinellas County Property Appraiser

www.pcpao.gov

mike@pcpao.gov

HINES, ERIC D
HINES, TARYN M
16315 1ST ST E
REDINGTON BEACH, FL 33708-1505

RE: 05-31-15-73908-019-0080 Situs: 16315 1ST ST E

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): \$143,134; Extra Features: \$8,221; and Land: \$489,050. 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): \$168,393**; Extra Features: \$9,672; and Land: \$575,353.

The preceding value allocation to the structure **would allow repairs/improvements not to exceed \$84,196 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 12/04/2024



SUBSTANTIAL DAMAGE ESTIMATE NOT SUBSTANTIALLY DAMAGED

Date: 12/10/2024

ERIC/TARYN HINES

16315 1st Street E,
REDINGTON BEACH Florida 33708

PIN # 05-31 15-73908-019 0080

Disaster Event: Hurricanes Helene/Milton

Dear Property Owner:

On 09/27/2024 & 10/9/2024 your property located at 16315 1st Street E was damaged by Hurricanes Helene/Milton. Your property is in a special flood hazard area. When a property in a special flood hazard area is damaged by any cause, we must determine whether the amount of damage meets the National Flood Insurance Program (NFIP) definition of "substantial damage." The preliminary determination for your property is 47.600000000000001 percent. This number is derived from FEMA's Substantial Damage Estimator tool by comparing the estimated cost to repair the building to its pre-damaged condition, to the estimated market value of the building before the damage occurred.

Since the property is in a regulated special flood hazard area and the preliminary determination is below the fifty percent (50%) threshold you must now apply for and obtain a building permit to repair the building to its pre-damaged condition. You must include a completed Substantial Improvement/Substantial Damage review application, including an itemized estimate of all costs, with your application. You must contact the Building Department to start the permitting process by April 9th, 2025, to repair or bring your building into compliance.

A permit is required, and failure to obtain a required permit is a violation of state law. Restoration work – beyond emergency work- that is done before a permit is issued will not be approved and must be removed. We regret your loss and the damage you have experienced, and our entire staff will do our best to help you through the permitting process.

APPENDIX I

INITIAL APPEAL

John Hines

From: John Hines
Sent: Friday, January 3, 2025 3:58 PM
To: bldgdept@redshoresfl.com
Subject: Substantial Damage Letter

Good Afternoon , I was wondering where we send information to have the not substantial damage letter changed to substantial damaged. We have insurance loss statements and the bill for demo services which far exceed the substantial damage threshold. We are elevating our home so I think we may need to have a substantial damage letter to qualify for a FEMA grant to help pay for some of that project . The Not Substantial Damage Letter did not say where to send our information to support a change in that finding . Thanks much , Eric Hines 16315 1ST Street East Redington Beach

Trudi Schimmels

From: John Hines
Sent: Monday, January 13, 2025 4:26 PM
To: bldgdept@redshoresfl.com; info@townofredingtonbeach.com
Cc: John Hines
Subject: Substantial Damage Assessment Letter for 16315 1st Street East, Redington Beach, FL
Attachments: Building report.pdf; Hines Eric EMS.pdf

Building Department
Redington Shores, Florida
Via Email: bldgdept@redshoresfl.com

Buildings Department
Redington Beach Florida
Via Email: info@townofredingtonbeach.com

Re: Substantial Damage Assessment Letter for 16315 1st Street East, Redington Beach, FL

Dear Sir/Madam:

We want to challenge the not substantially damaged assessment letter for our property located at the above address. This letter was dated December 10, 2024, and referenced PIN No. 05-31-15-73908-019-0080. The letter did not indicate where we were to submit an appeal nor have we received any reply to our email of January 3, 2025 inquiring where to send our information. Therefore, we are sending it both places. It is confusing as the letter said to contact the building department at Redington Shores if any questions yet the actual letter was signed by Redington Beach Building Officials. At any rate, we attach the detailed damage estimate from Wright Flood Insurance. This estimate is supplemented by the demolition contractor's bill. These substantiate damages of approximately \$150,000.00 which is well in excess of the 50% threshold.

Please let me know if you need any further documentation to change our property to substantially damaged. This is important to us as we are in the process of elevating our home and in order to qualify for a FEMA grant the property must have the substantially damaged finding which certainly these records support. Thank you and if you need any further information please contact me at this email address.

Your truly,

/s/Eric Hines

Eric Hines
Enclosures

Laura Rodriguez

From: John Hines <JHines@JSCLegal.com>

Sent: Monday, January 13, 2025 2:25:46 PM

To: Building Department; info@townofredingtonbeach.com

Cc: John Hines

Subject: Substantial Damage Assessment Letter for 16315 1st Street East, Redington Beach, FL

Building Department

Redington Shores, Florida

Via Email: bldgdept@redshoresfl.com

Buildings Department

Redington Beach Florida

Via Email: info@townofredingtonbeach.com

Re: Substantial Damage Assessment Letter for 16315 1st Street East, Redington Beach, FL

Dear Sir/Madam:

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Please let me know if you need any further documentation to change our property to substantially damaged. This is important to us as we are in the process of elevating our home and in order to qualify for a FEMA grant the property must have the substantially damaged finding which certainly these records support. Thank you and if you need any further information please contact me at this email address.

Your truly,

/s/Eric Hines

Eric Hines

Enclosures

Important Notice: We are excited to announce that our law firm has changed its name from Dutton, Daniels, Hines, Kalkhoff, Cook & Swanson P.L.C. to JSC Legal. Please update your records accordingly. Our commitment to providing exceptional legal services remains unchanged. Thank you for your continued trust and support.

John Hines

From: Trudi Schimmels
Sent: Tuesday, March 18, 2025 2:15 PM
To: permitteam@redshoresfl.com
Cc: Taryn Moyer; John Hines
Subject: RE: Substantial Damage Assessment Letter for 16315 1st Street East, Redington Beach, FL

Ms. Laura Rodriguez,

The Application for Substantial Improvement/Damage Review with supporting documentation regarding the above matter is ready to submit. How do we go about doing this? The portal is not giving any options to do this.

Thank you,

TRUDI SCHIMMELS
Legal Assistant
JSCLEGAL.COM

From: John Hines <JHines@JSCLegal.com>
Sent: Tuesday, March 18, 2025 2:09 PM
To: Trudi Schimmels <TSchimmels@JSCLegal.com>
Subject: FW: Substantial Damage Assessment Letter for 16315 1st Street East, Redington Beach, FL

From: Permit Team <permitteam@redshoresfl.com>
Sent: Tuesday, January 14, 2025 12:07 PM
To: John Hines <JHines@JSCLegal.com>; Building Department <bldgdept@redshoresfl.com>; info@townofredingtonbeach.com
Subject: Re: Substantial Damage Assessment Letter for 16315 1st Street East, Redington Beach, FL

Good afternoon,

Town of Rediton Beach and Redington Shores are now in the same Building Department.

in order to appeal your letter please fill and submit an the Appeals form located both in the portal or at the office.

Thank You

Mailed 3/25/25.
for next day delivery
not rec'd until 3/28

Town of Redington Shores
Attn: Robert Peebles, Building Official
Building Department
17425 Gulf Blvd.
Redington Shores, FL 33708

Re: Parcel No.: 05-31-15-73908-019-0080

APPEAL TO CHANGE NOT SUBSTANTITALLY DAMAGED TO SUBSTANTITALLY DAMAGED

Dear Robert Peebles:

This Appeal is simply to request a change in your December 10, 2024, letter which determined that our property **was not substantially damaged** in Hurricane Helene. We are requesting a change to **substantially damaged**. This represents what in fact was the extent of our damages and is needed so we can qualify for funding to assist in obtaining some financial assistance for the large expense we are incurring to have our property elevated. This project for elevation is in the permitting stage, however, this appeal has nothing to do with that process.

According to the December 10, 2024, letter, you calculated our damages at 47.6% of the value of the property. This estimate was made without anyone entering our property to actually view the damage. According to the valuation figures on which this percentage was based that would be damages of \$80,155.00. We are not disputing the pre-hurricane value of our property. We accept that figure and this appeal has nothing to do with those valuations. We do want the letter changed to **substantially damaged** as the cost to repair the damages sustained is \$147,000.00.

We have submitted our appeal as best we could. The forms seem more designed to challenge the pre-hurricane valuations or secure permits. Included is the insurance adjusters detailed estimate of cost to repair dated November 7, 2024, in the amount of \$103,517.00. Also included is the itemized demolition bill dated December 15, 2024, in the amount of \$42,835.00. According to the FEMA regulations these estimates are acceptable as coming from an approved FEMA Cost Estimator Publication. This appeal does not concern a building permit application, nor a challenge to the pre-storm valuation, we simply want a substantially damaged letter. We are in the process of attempting to elevate our home so no repairs will be made at this time other than the demolition expenses which have already been incurred.

I know your office is overwhelmed with permit applications and trying to meet the responsibilities that FEMA has imposed on our community, however, this appeal should be a slam dunk and hopefully not take much of your time. Thank you.

Yours truly,



Eric D. Hines



Town of

Redington Shores

Nature's Beach

Property Address 16315 1st St. East Redington Beach, FL 33708

Parcel ID Number (As Identified on Determination Letter Received):

05-31-15-73908-019-0080

Owner's Name: Eric D. Hines, Taryn M. Hines

Owner's Address (If Not the Property Address): 1114 60th St. South Gulfport, FL 33707

Phone Number: 319-830-1593

Owner's Email Address: erichines7777@gmail.com

Contractor's Name: N/A Insurance detailed Estimate 11/7/2024

Date of Contractor's Estimate: N/A

Contractor's Email Address (If Authorized Agent): N/A

If your property was determined to be substantially damaged or not substantially damaged by the Town of Redington Shores Building Department, **you may request a reassessment by our office.** Your request should include any available information to assist staff in reevaluating your structure, including but not limited to, the following information, please check items being submitted:

- ☐ A copy of the previously submitted building application, including the FEMA Cost Breakdown Worksheet.
- ☐ A detailed contractor's estimate showing that all repairs necessary to return the structure to pre-storm condition do not exceed 50% of the market value of the pre-damaged structure. The contract shall be on company letterhead and must contain the contractor's license number.
- ☐ Photographs documenting the interior and exterior damage from Hurricane Helene and/or Hurricane Milton
- ☐ An elevation certificate indicating that your structure is FEMA compliant
- ☐ An Actual Cash Value (ACV) appraisal
- ☐ Pre-Storm Building Value Reconsideration from the Pinellas County Property Appraiser (PCPAO) document
- ☐ Any other inspection reports or other documents supporting the condition and quality of the structure, pre-storm damage
- ☐ Existing Permit Number (s)

✓ Insurance Detailed Estimate of Cost to Repair dated 11/7/2024 # 103,516.71
✓ Demolition Itemized Bill 12/15/2024 # 42,835.05

Town of Redington Shores Bldg. Dept. | 17425 Gulf Blvd, Redington Shores, FL 33708 | 727-397-5538
<https://townofredingtonshores.com/building-department/>



Town of

Redington Shores

Nature's Beach

E. Hines

Signature

Property Owner

Eric D. Hines

Printed Name

3/19/25

Date

Signature

Contractor (If Authorized Agent)

Printed Name (If Authorized Agent)

Date

Town of Redington Shores Building Department Office Use Only

The building department will review all available information for consistency with the substantial damage field assessments and should it be determined that a change in the City's determination is justified, our office will rescind our prior determination and issue an updated Damage Determination Letter for your records.

Reviewed by:

Signature

Floodplain Administrator

Signature

Building Official

Printed Name

Printed Name

Date

Date

Reassessment Determination:

Substantially Damaged / Not Substantially Damaged (circle one)

Town of Redington Shores Bldg. Dept. | 17425 Gulf Blvd, Redington Shores, FL 33708 | 727-397-5538
<https://townofredingtonshores.com/building-department/>

Hines000008

APPLICATION FOR SUBSTANTIAL IMPROVEMENT/DAMAGE REVIEW

Tax Appraiser's Parcel ID# 05-31-15-73908-019-0080

Property Address: 16315 1st St E Redington Beach, FL 33708

Owner's Name: Eric D. Hines

Co-Owner's Name: Taryn M. Hines

Owner's Mailing Address: 3100 Central Ave Unit 221 St. Petersburg, FL 33712

Owner's Phone Number: 319-830-1593

FIRM Panel: 12103C0179 See Attached

Flood Zone: AE Elevation Certificate

Base Flood Elevation: 10

Lowest Floor Elevation (excluding garage): 5.4

(GO TO WWW.MSC.FEMA.GOV FOR FLOOD MAPS AND INFORMATION)

Initial _____ I am attaching an independent appraisal report of my property.

Initial EDH TMA I accept Pinellas County's Approximate Market Value

Initial EDH TMA I accept the attached estimated cost of construction as a fair cost of repair or improvement for my structure.

E-DH

Signature of Owner

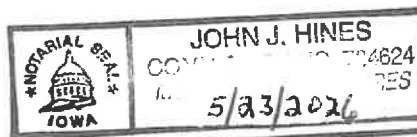
Taryn Hines

Signature of Co-Owner

STATE OF ~~FLORIDA~~ Iowa
COUNTY OF Black Hawk

The foregoing instrument was acknowledged before me by means of ☒ physical presence or _____ online notarization this 18th day of March, 2025 by Eric Hines + Taryn Hines who is personally known to me, or has produced _____ as identification.

[Signature]
Notary Public



Hines000009

SUBSTANTIAL IMPROVEMENTS/DAMAGES

Items to be included:

All structural elements, including:

- Spread or continuous foundation footings and pilings
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams, and trusses
- Wood or reinforced concrete decking or roofing
- Floors and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (e.g. brick, stucco or siding)
- Windows and doors
- Re-shingling or re-tiling a roof
- Hardware

All interior finish elements, including:

- Tiling, linoleum, stone, or carpet over sub-flooring
- Bathroom tiling and fixtures
- Wall finishes, including drywall, painting, stucco, plaster, paneling, marble or other decorative finishes
- Kitchen, utility and bathroom cabinets
- Built-in book cases, cabinets and furniture
- Hardware

All utility and service equipment

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Light fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances
- Central vacuum systems
- Water filtration, conditioning or recirculation systems

Also:

- Labor and other costs associated with demolishing, removing, or altering building components
- Construction supervision and/or management
- Equivalent costs of work done by owner and volunteers
- Overhead and profit

Items to be excluded:

- Plans and specifications
- Survey costs
- Permit fees
- Debris removal (e.g. removal of debris from building or lot, dumpster rental, transport fees to landfill tipping fees) and cleanup (e.g. dirt and mud removal, building dry-out, etc.)
- Items not considered real property, such as throw rugs, furniture, refrigerator, stoves not built-in, etc.
- Landscaping
- Sidewalks
- Fences
- Yard lights
- Swimming pools
- Screened pool enclosures
- Sheds
- Gazebos
- Detached structures (including garages)
- Landscape irrigation

ESTIMATED COST OF IMPROVEMENTS/RECONSTRUCTION

Parcel ID#: 05-31-15-73908-019-0080
Property Address: 16315 1st St E Redington Beach, FL 33708

This Cost of Estimate of Improvement/Reconstruction must be prepared and signed by a licensed General Contractor,
Architect, Engineer or Owner/Builder

BUILDING

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Demolition	See attached demolition Report		#42,835.05
Foundation, Slab(s)			
Drywall	See Attached		#103,516.71
Bearing Walls, Tie Beams, Trusses	Building Report		
Framing, Joists, Beams, Subflooring	11/7/2024		
Interior Non-Bearing Walls			
Exterior Finishes (Stucco, Siding, Painting, Trim, Brick, etc.)			
Windows and Exterior Doors			
Cabinets / Vanities / Countertops			
Hardware			
Attached Decks & Porches			
Floor Covering			
Bathroom Tile / Kitchen Tile			
Wall Finish / Painting / Covering			
Built-In Appliances			
Built-In Cabinets, Bookcases, Furniture, Mirrors, Closet Shelving			
Interior Doors			
Baseboards / Crown Molding / Trim Boards			
Hardware (Strapping, bolts, screws, etc)			
Insulation			

Fireplace / Hearth / Mantel / Chimney			
Stairs / Handrails / Guardrails			
BUILDING TOTAL			\$

ELECTRICAL

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Electrical Wiring			
Electrical Fixtures, Ceiling Fans, Outlets, Switches	See Attached Building Report		
Security System, Intercom System			
Smoke Detectors			
Electrical Panel(s) & Meter Base(s)			
ELECTRICAL TOTAL			\$

PLUMBING

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Plumbing Piping	See Attached Building Report		
Plumbing Fixtures			
Water Heaters			
Water Filtration, Conditioning and Recirculation Systems			
PLUMBING TOTAL			\$

MECHANICAL

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
HVAC Equipment	See Attached Building Report		
Ductwork, Grills			
Bathroom Fan(s), Range Hood, Central Vacuum, Dryer Exhaust			
MECHANICAL TOTAL			\$

GAS

(Materials and Labor Cost are required)

(Materials and Labor Cost are required)			
ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Gas Piping	See Attached Building report		
Gas Tank			
GAS TOTAL			\$

ROOF

(Materials and Labor Cost are required)

(Materials and Labor Costs Required)			
ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Shingles, Underlayment, Mod Bit	See Attached Building Report		
Gutters, Downspouts			
ROOF TOTAL		\$	

MISCELLANEOUS

(Materials and Labor Cost are required)

(Materials and Labor Cost are Required)			
ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Construction Management & Supervision	See Attached Building Report		
Overhead & Profit			
Sales Tax on Materials			
ITEMS PURCHASED BY HOMEOWNER	None		
MISCELLANEOUS TOTAL			\$

TOTALS	
BUILDING TOTAL	\$
ELECTRIC TOTAL	\$
PLUMBING TOTAL	\$
MECHANICAL TOTAL	\$
GAS TOTAL	\$
ROOF TOTAL	\$
MISCELLANEOUS TOTAL	\$
TOTAL	
(THE 10% CONTINGENCY IS REQUIRED)	\$
CONTINGENCY 10%	
GRAND TOTAL	\$

The value placed on all donated or discounted materials should be equal to the actual or estimated cost of such materials and must be included in the total cost. Where materials or servicing equipment are donated or discounted below normal market values, the value should be adjusted to an amount that would be equivalent to that estimated through normal market transactions. **Section 4.4.4***

The situation described above that involves donated or discounted materials may also involve volunteer labor. Also, property owners may undertake fairly significant improvement and repair projects on their own. In both cases, the normal "market" value or "going rate" for labor must be included in the estimates of the cost of improvement and the costs to repair. **Section 4.4.5***

I understand that I am subject to enforcement, penalties and / or fines for violation if inspection of the property reveals that I have made additions, renovations or remodeling to the property which were not included in the permit documents.

Violating the FEMA improvement threshold may result in removal of improvement work, revocation of the Certificate of Occupancy for the building, and/or an order to remove the structure.

(PLEASE attach any additional information)

See Attached Reports

Contractor's Name: _____ License #: _____

Address: _____ Phone: _____

Contractor's Signature: _____ Date: _____

***FEMA P-758/May 2010 "Substantial Improvement/Substantial Damage Desk Reference", Chapter 4, Making Substantial Improvement and Substantial Damage Determinations.**

John Hines

From: Cherri Hills
Sent: Friday, March 28, 2025 8:20 AM
To: John Hines; Trudi Schimmels
Subject: package still not delivered, but ON THE WAY

3/28/2025 5:58 A.M.	On the Way Loaded on Delivery Vehicle Clearwater, FL, United States
03/28/2025 5:39 A.M.	Processing at UPS Facility Clearwater, FL, United States
03/27/2025 8:00 A.M.	A late UPS trailer arrival has delayed delivery. We're adjusting plans to deliver your package as quickly as possible.
03/27/2025 7:41 A.M.	Arrived at Facility Clearwater, FL, United States
03/27/2025 3:24 A.M.	Departed from Facility Jacksonville, FL, United States
03/26/2025 7:08 P.M.	Arrived at Facility Jacksonville, FL, United States
03/26/2025 6:50 P.M.	Departed from Facility Jacksonville, FL, United States
03/26/2025 6:27 P.M.	Arrived at Facility Jacksonville, FL, United States
03/26/2025 4:54 P.M.	Departed from Facility Louisville, KY, United States
03/26/2025 12:38 P.M.	Arrived at Facility Louisville, KY, United States
03/26/2025 7:52 A.M.	Departed from Facility Danville, IL, United States
03/26/2025 7:40 A.M.	Arrived at Facility Danville, IL, United States

03/26/2025 3:16 A.M.	Departed from Facility Davenport, IA, United States
03/25/2025 11:44 P.M.	Arrived at Facility Davenport, IA, United States
03/25/2025 9:13 P.M.	Departed from Facility Cedar Falls, IA, United States
03/25/2025 7:46 P.M.	Arrived at Facility Cedar Falls, IA, United States
03/25/2025 7:29 P.M.	We Have Your Package Pickup Scan Cedar Falls, IA, United States
03/25/2025 4:13 P.M.	Label Created Shipper created a label, UPS has not received the package yet. United States

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- [Tracking](#)
- [Products & Services](#)
- [The UPS Store](#)

C

Back to Results
Watchlist Options
Your shipment from

JSC LEGAL

Estimated delivery

Today, March 28 between 1:00 P.M. - 5:00 P.M.

Ship To

TOWN OF REDINGTON SHORES
ROBERT PEEBLES, BUILDING OFFICIAL
17425 GULF BOULEVARD
REDINGTON SHORES, FL 33708 US

Past Event **Label Created**
United States
03/25/2025, 4:13 P.M.

Past Event **We Have Your Package**
Cedar Falls, IA, United States
03/25/2025, 7:29 P.M.

Current Event **On the Way
Loaded on Delivery Vehicle**
Clearwater, FL, United States
03/28/2025, 5:58 A.M.

Future Event Out for Delivery

Future Event Delivery

[View All Shipping Details](#)

Get Answers Fast

If you need help, use the Virtual Assistant. Still stuck? Try our Tracking Support for more specific guidance.

Change Delivery Options

Hold for Delivery, Reschedule Delivery, Change Address and more.

[Notify Me](#) [Upload Documents](#) [Change My Delivery](#)

Track Another Package

[Tracking Numbers](#)

[Track](#)

Stay Safe - Avoid Fraud and Scams

Received a text, call, or email that seems suspicious? Don't respond to it.

[Tips to Avoid Fraud](#)

John Hines

From: John Hines
Sent: Friday, June 6, 2025 8:16 AM
To: Laura Rodriguez
Cc: Taryn Hines
Subject: RE: Interior demo permit RB-BLDG-24-0241; Eric and Taryn Hines

Good morning Laura , any idea when our appeal of substantial damaged letter will be resolved ? I understand you have many but ours is a little different in that we are trying to change from NOT substantially damaged to substantial damaged. We submitted the 30 plus page insurance report which is very detailed and very comprehensive and based on multiple inspections. The letter from the City was compiled without any entry into the property. We cannot receive proper priority status for the new Elevate Florida funding until the Non- Substantially damaged letter is corrected. That determination is clearly wrong and it's not fair that we will lose out on these badly needed funds to elevate our home when the City has had everything they need to correct their mistake for many months and taken no action . Any input on when this will be addressed or who we can contact would be greatly appreciated. Thanks much

From: Laura Rodriguez <lrodriguez@redshoresfl.com>
Sent: Friday, May 9, 2025 9:10 AM
To: John Hines <JHines@JSCLegal.com>
Cc: Eric Hines <erichines7777@gmail.com>; Taryn Hines <taryn.moyer@gmail.com>
Subject: Re: Interior demo permit RB-BLDG-24-0241; Eric and Taryn Hines

Good Morning Mr. Hines,

We have received your resubmitted and has been assigned again to Planning and Zoning for review.

Thank you,

Laura Rodriguez

From: John Hines <JHines@JSCLegal.com>
Sent: Friday, May 9, 2025 9:28:41 AM
To: Laura Rodriguez
Cc: John Hines; Eric Hines; Taryn Hines
Subject: Interior demo permit RB-BLDG-24-0241; Eric and Taryn Hines

John Hines

From: Laura Rodriguez <lrodriguez@redshoresfl.com>
Sent: Friday, June 13, 2025 10:27 AM
To: John Hines
Cc: Taryn Hines; Robert Peebles
Subject: RE: Application Id: 0005665

What is the address of the property so I can look up the status pf the appeals.
All the appeals have been been worked on.
We only have pending current ones.
Mr. Peebles cannot mark substantially damage a property that is not. Please provide the address.

Laura

From: John Hines <JHines@JSCLegal.com>
Sent: Friday, June 13, 2025 8:53 AM
To: Laura Rodriguez <lrodriguez@redshoresfl.com>
Cc: Taryn Hines <taryn.moyer@gmail.com>
Subject: FW: Application Id: 0005665

Good morning Laura , would it speed this process up if Taryn went to city hall in person ? ANY input or update would be appreciated . We submitted our appeal to change NOT substantially damaged to SUBSTANTIAL damaged months ago and have heard nothing . This is a very easy change and these types of appeals should be prioritized because should take less than 5 minutes to approve since the initial determination was basically a guess and we have submitted a detailed estimate based on lengthy in person inspection and industry standard 30 page damage estimate.

From: Taryn Hines <taryn.moyer@gmail.com>
Sent: Friday, June 13, 2025 6:53 AM
To: John Hines <JHines@JSCLegal.com>; Eric Hines <erichines7777@gmail.com>
Subject: Fwd: Application Id: 0005665

I can respond with the elevation certificate but we need that substantial damage letter!! I can go in person on Monday if that's needed.

- Taryn Hines

----- Forwarded message -----

From: Support <support@elevatefl.org>
Date: Thu, Jun 12, 2025 at 2:14 PM
Subject: Application Id: 0005665
To: taryn.moyer@gmail.com <taryn.moyer@gmail.com>

John Hines

From: Laura Rodriguez <lrodriguez@redshoresfl.com>
Sent: Friday, June 13, 2025 11:07 AM
To: John Hines
Cc: Taryn Hines; Robert Peebles
Subject: RE: Application Id: 0005665

Mr. Hines,

The appeal was disapproved on March 13, 2025. The paperwork submitted is deficient. Appeals are done with actual cash value appraisals and cost break downs.

Not with insurance claims.

As per my last email Mr. Peebles cannot overturn a non-substantial letter in just 5 mins. It a process. You would need to submit the complete paperwork the Actual cash value appraisal; the cost breakdown and we would send an inspector to do a substantial damage assessment to determine if fact this property is substantially damaged.

On another note, your Residential Elevated Addition Permit is ready to issue. So I have one ahead and issued your permit so you can start renovating your home.

Have a great day.

Laura

From: John Hines <JHines@JSCLegal.com>
Sent: Friday, June 13, 2025 11:51 AM
To: Laura Rodriguez <lrodriguez@redshoresfl.com>
Cc: John Hines <JHines@JSCLegal.com>; Taryn Hines <taryn.moyer@gmail.com>; Robert Peebles <rpeebles@redshoresfl.com>
Subject: RE: Application Id: 0005665

Address is:

16315 1st ST. E
Redington Beach, FL 33708

From: John Hines <JHines@JSCLegal.com>
Sent: Friday, June 13, 2025 10:49 AM
To: Trudi Schimmels <TSchimmels@JSCLegal.com>
Subject: FW: Application Id: 0005665

John Hines

From: John Hines
Sent: Friday, June 13, 2025 11:10 AM
To: Laura Rodriguez
Cc: Taryn Hines; Robert Peebles
Subject: RE: Application Id: 0005665

I would like the formal appeal decision . This is the first I heard of this .wish someone would have told me what needed .

From: Laura Rodriguez <lrodriguez@redshoresfl.com>
Sent: Friday, June 13, 2025 11:07 AM
To: John Hines <JHines@JSCLegal.com>
Cc: Taryn Hines <taryn.moyer@gmail.com>; Robert Peebles <rpeebles@redshoresfl.com>
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Subject: RE: Application Id: 0005665

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Redington Beach, FL 33708

John Hines

From: John Hines
Sent: Friday, June 13, 2025 11:13 AM
To: Laura Rodriguez
Cc: Taryn Hines; Robert Peebles
Subject: RE: Application Id: 0005665

We sent you what you asked for and then followed up with asking if needed anything else . Also I disagree , the FEMA regs say a Insurance supplied estimate is acceptable.

From: Laura Rodriguez <lrodriguez@redshoresfl.com>
Sent: Friday, June 13, 2025 11:07 AM
To: John Hines <JHines@JSCLegal.com>
Cc: Taryn Hines <taryn.moyer@gmail.com>; Robert Peebles <rpeebles@redshoresfl.com>
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Cc: John Hines <JHines@JSCLegal.com>; Taryn Hines <taryn.moyer@gmail.com>; Robert Peebles <rpeebles@redshoresfl.com>
Subject: RE: Application Id: 0005665

Address is:

16315 1st ST. E
Redington Beach, FL 33708

APPENDIX II

RECONSIDERATION APPEAL

John Hines

From: John Hines
Sent: Friday, June 13, 2025 11:18 AM
To: lrodriguez@redshoresfl.com; rpeebles@redshoresfl.com
Cc: John Hines; Taryn Hines
Subject: RE: Application Id: 0005665
Attachments: 16315 1st St E, Redington Beach,, FL 33708.pdf

I did not know you needed a cash appraisal. I have attached one that we had done. Is this sufficient? Please advise.

From: John Hines <JHines@JSCLegal.com>
Sent: Friday, June 13, 2025 10:49 AM
To: Trudi Schimmels <TSchimmels@JSCLegal.com>
Subject: FW: Application Id: 0005665

From: Laura Rodriguez <lrodriguez@redshoresfl.com>
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To: John Hines <JHines@JSCLegal.com>
Cc: Taryn Hines <taryn.moyer@gmail.com>; Robert Peebles <rpeebles@redshoresfl.com>
Subject: RE: Application Id: 0005665

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Laura

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Sent: Friday, June 13, 2025 8:53 AM
To: Laura Rodriguez <lrodriguez@redshoresfl.com>
Cc: Taryn Hines <taryn.moyer@gmail.com>
Subject: FW: Application Id: 0005665

Good morning Laura , would it speed this process up if Taryn went to city hall in person ? ANY input or update would be appreciated . We submitted our appeal to change NOT substantially damaged to SUBSTANTIAL damaged months ago and have heard nothing . This is a very easy change and these types of appeals should be prioritized because should take less than 5 minutes to approve since the initial determination was basically a guess and we have submitted a detailed estimate based on lengthy in person inspection and industry standard 30 page damage estimate.

FROM:		INVOICE																													
ARC APPRAISALS ARC APPRAISALS 12629 Twin Branch Acres Rd Tampa, FL 33626-4427 Telephone Number: (727) 278-2129 Fax Number: (877) 394-2856		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: center; padding: 2px;">INVOICE NUMBER</th> </tr> <tr> <td colspan="2" style="height: 20px;"></td> </tr> <tr> <th colspan="2" style="text-align: center; padding: 2px;">DATES</th> </tr> <tr> <td style="width: 50%; padding: 2px;">Invoice Date:</td> <td style="padding: 2px;">01/13/2025</td> </tr> <tr> <td style="padding: 2px;">Due Date:</td> <td style="padding: 2px;">01/13/2025</td> </tr> <tr> <th colspan="2" style="text-align: center; padding: 2px;">REFERENCE</th> </tr> <tr> <td style="padding: 2px;">Internal Order #:</td> <td></td> </tr> <tr> <td style="padding: 2px;">Lender Case #:</td> <td></td> </tr> <tr> <td style="padding: 2px;">Client File #:</td> <td></td> </tr> <tr> <td style="padding: 2px;">FHA/VA Case #:</td> <td></td> </tr> <tr> <td style="padding: 2px;">Main File # on form:</td> <td style="padding: 2px;">ARC107976</td> </tr> <tr> <td style="padding: 2px;">Other File # on form:</td> <td></td> </tr> <tr> <td style="padding: 2px;">Federal Tax ID:</td> <td></td> </tr> <tr> <td style="padding: 2px;">Employer ID:</td> <td></td> </tr> </table>		INVOICE NUMBER				DATES		Invoice Date:	01/13/2025	Due Date:	01/13/2025	REFERENCE		Internal Order #:		Lender Case #:		Client File #:		FHA/VA Case #:		Main File # on form:	ARC107976	Other File # on form:		Federal Tax ID:		Employer ID:	
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Main File # on form:	ARC107976																														
Other File # on form:																															
Federal Tax ID:																															
Employer ID:																															
TO: E-Mail: JHines@jsclegal.com Telephone Number: 319-260-4471 Fax Number: Alternate Number:																															
DESCRIPTION																															
Lender: Client: Eric D & Taryn M Hines Purchaser/Borrower: N/A Property Address: 16315 1st St E City: Redington Beach County: Pinellas State: FL Zip: 33708 Legal Description: REDINGTON BEACH HOMES 3RD ADD BLK 19, LOT 8 & AMP; NWLY 15FT OF LOT 7																															
FEES		AMOUNT																													
		400.00																													
SUBTOTAL		400.00																													
PAYMENTS		AMOUNT																													
Check #:	Date: 01/13/2025	Description: Zelle	400.00																												
Check #:	Date:	Description:																													
Check #:	Date:	Description:																													
SUBTOTAL			400.00																												
TOTAL DUE			\$ 0.00																												

RESTRICTED APPRAISAL REPORT

File No.: ARC107976

SUBJECT	Property Address: 16315 1st St E		City: Redington Beach		State: FL Zip Code: 33708					
	County: Pinellas		Legal Description: REDINGTON BEACH HOMES 3RD ADD BLK 19, LOT 8 & AMP NWLY 15FT							
	OF LOT 7		Assessor's Parcel #: 05-31-15-73908-019-0080							
	Tax Year: 2024 R.E. Taxes: \$ 8,573		Special Assessments: \$ 0		Borrower (if applicable): N/A					
ASSIGNMENT	Current Owner of Record: Eric D & Taryn M Hines		Occupant: ☒ Owner ☐ Tenant ☐ Vacant ☐ Manufactured Housing							
	Property Type: ☒ SFR ☐ 2-4 Family ☐		# of Units: 1		Ownership Restriction: ☒ None ☐ PUD ☐ Condo ☐ Coop					
	Market Area Name: Redington Beach Homes 3rd Ad		Map Reference: 05-31-15		Census Tract: 0277.01 ☒ Flood Hazard					
	The purpose of this appraisal is to develop an opinion of: ☒ Market Value (as defined), or ☐ other type of value (describe)									
	This report reflects the following value (if not current, see comments): ☐ Current (the Inspection Date is the Effective Date) ☒ Retrospective ☐ Prospective									
	Approaches developed for this appraisal: ☒ Sales Comparison Approach ☐ Cost Approach ☐ Income Approach ☐ Other:									
	Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe)									
	Intended Use: See addendum page.									
	Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.									
	Client: Eric D & Taryn M Hines Address: 16315 1st St E, Redington Beach, FL 33708									
Appraiser: Karl Terrazas Address: 12629 Twin Branch Acres Rd, Tampa, FL 33626										
SALES COMPARISON APPROACH	FEATURE		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
	Address: 16315 1st St E Redington Beach, FL 33708		8001 13th Ave S Saint Petersburg, FL 33707		16245 Gulf Blvd Redington Beach, FL 33708		4 162nd Ave Redington Beach, FL 33708			
	Proximity to Subject		5.60 miles SE		0.17 miles SE		0.21 miles SE			
	Sale Price		\$ 490,000		\$ 425,000		\$ 440,000			
	Sale Price/GIA		\$ 403.12 /sq.ft.		\$ 283.14 /sq.ft.		\$ 335.11 /sq.ft.			
	Data Source(s)		Stellar MLS		Stellar MLS#TB8311168:DOM 2		Stellar MLS#TB8323687:DOM 0		Stellar MLS#TB8311377:DOM 14	
	Verification Source(s)		Realist/Insp.		No Doc Selected		No Doc Selected		No Doc Selected	
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		DESCRIPTION		DESCRIPTION	
	Sales or Financing		Conv		Cash		Cash		Cash	
	Concessions		0		0		0		0	
	Date of Sale/Time		s02/23:c01/23		s11/24:c10/24		s11/24:c11/24		s11/24:c10/24	
	Rights Appraised		Fee Simple		Fee Simple		Fee Simple		Fee Simple	
	Location		Island/Residential		Island/Residential		Island/Busy Street		Island/Residential	
	Site		8400 sf		10646 sf		5998 sf		5998 sf	
	View		Residential		Residential		Residential		Residential	
	Design (Style)		Ranch		Ranch		Ranch		Ranch	
	Quality of Construction		Average		Average		Average		Average	
	Age		56		59		0 75		0 68	
	Condition		Average/Flooded		Flooded		0 Flooded		0 Flooded	
	Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
	Room Count		5 2 1.1		5 3 2.0		0 5 3 3.0		0 5 2 2.0	
	Gross Living Area		1,538 sq.ft.		1,602 sq.ft.		1,501 sq.ft.		1,313 sq.ft.	
	Basement & Finished Rooms Below Grade		0sf		0sf		0sf		0sf	
	Functional Utility		Average		Average		Average		Average	
	Heating/Cooling		FWA/CAC		FWA/CAC		FWA/CAC		FWA/CAC	
	Energy Efficient Items		None		None		None		None	
	Garage/Carport		None		2 Car Garage		0 None		1 Car Garage	
	Porch/Patio/Deck		C.Porch		C.Porch		C.Porch		C.Porch	
Pool		None		Pool		0 None		None		
Net Adjustment (Total)		☐ + ☒ - \$ -22,460		☒ + ☐ - \$ 44,020		☒ + ☐ - \$ 24,020				
Adjusted Sale Price of Comparables		\$ 467,540		\$ 469,020		\$ 464,020				
Summary of Sales Comparison Approach Sales 1-3 represent the most recent sales of similar properties post hurricane flood damage.										
Sales 4-6 represent comparable sales prior to the Hurricane Helene. While placing the most emphasis on location, a concerted effort is made to provide comparable sales that bracket all of the salient features of the subject. The comparable sales utilized in this analysis are deemed to be the best available as of the retrospective dates indicated. To develop a market supported adjustment the appraiser reviewed an internal database of paired sales, grouped analysis, sensitivity analysis, and other analytical methods. After considering all available data points, an adjustment factor was reconciled and applied to each sale with a difference compared to the subject. No improvement adjustment has been made to sales 1-3 as these sales have been damaged by flood waters and the majority of the value is in the land.										

RESTRICTED APPRAISAL REPORT

File No.: ARC107976

TRANSFER HISTORY	My research ☒ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
	Data Source(s): Realist/Stellar	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>The prior transfer of the subject was a typical arm's length sale marketed via MLS listing. No updates of significance have been made since the prior transfer.</u>
	1st Prior Subject Sale/Transfer Date: 02/28/2023 Price: \$620,000	
	Source(s): Realist/Stellar 2nd Prior Subject Sale/Transfer Date: Price: Source(s):	<u>I have performed 1 appraisal service as an appraiser regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment.</u>
MARKET	Subject Market Area and Marketability: <u>Market conditions are declining in this area due mainly to the recent catastrophic hurricane events. Mortgage monies are readily available at competitive rates. Seller concessions are not uncommon.</u>	
	Florida Hurricane Helene (DR-4826-FL)	
	Incident Period: <u>Sep 23, 2024 and continuing.</u>	
	Major Disaster Declaration declared on September 28, 2024	
SITE	Site Area: 8400 sf	Site View: Residential
	Zoning Classification: Res.	Topography: Level Above Grade
		Drainage: Adequate
	Description: Single Family Residential	
IMPROVEMENTS	Highest & Best Use: ☐ Present use, or ☐ Other use (explain) <u>See attached addenda.</u>	
	Actual Use as of Effective Date: <u>Single Family Residential</u>	
	Opinion of Highest & Best Use: <u>The highest and best use is residential use</u>	
	FEMA Spec'l Flood Hazard Area: ☒ Yes ☐ No FEMA Flood Zone AE FEMA Map # 12103C0179H FEMA Map Date 08/24/2021	
RECONCILIATION	Site Comments: <u>There are no apparent adverse conditions, easements, or encroachments known. Flood zone information is approximate and should be verified by a survey. Comparable sales located in a similar flood zone have been utilized when available.</u>	
	Improvements Comments: <u>Prior to the recent disaster Hurricane Helene the subject property was adequately maintained with no required repairs. The kitchen was updated approx. 8-10 years prior and the bathrooms have been updated/remodeled within the past 1-3 years. The subject suffered catastrophic water damage during Hurricane Helene with approx. 4-5 feet of water entering the home.</u>	
	Indicated Value by Sales Comparison Approach \$ 467,000	
	Indicated Value by Cost Approach (if developed) \$ 0	
ATTACHMENTS	Indicated Value by Income Approach (if developed) \$ 0	
	Final Reconciliation: <u>Sales Comparison Approach is the only method relied upon. Because there is insufficient market evidence to credibly support the site value or derivation of total depreciation, the Cost Approach is not given any consideration in the appraiser's final analysis. Income Approach was considered and determined to be unnecessary to produce credible results in this appraisal. The subject market area is predominantly owner occupied.</u>	
	Subject Market Value Opinion as of 09/28/2024 is \$467,000.	
	Subject Market Value Opinion as of 09/01/2024 is \$665,000.	
SIGNATURES	This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, ☐ subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:	
	☒ This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 467,000 , as of: 09/28/2024 , which is the effective date of this appraisal.	
	If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
SIGNATURES	A true and complete copy of this report contains 10 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be property understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	☒ Scope of Work ☒ Limiting Cond./Certifications ☐ Narrative Addendum ☐ Photograph Addenda ☐ Sketch Addendum	
	☒ Map Addenda ☐ Additional Sales ☐ Cost Addendum ☐ Flood Addendum ☐ Manuf. House Addendum	
SIGNATURES	☐ Hypothetical Conditions ☒ Extraordinary Assumptions	
	Client Contact: John Hines	
	Client Name: Eric D & Taryn M Hines	
	Address: 16315 1st St E, Redington Beach, FL 33708	
SIGNATURES	E-Mail: JHines@jcllegal.com	
	APPRAISER	
	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
	Supervisory or Co-Appraiser Name:	
SIGNATURES	Appraiser Name: Karl Terrazas	
	Company: ARC Appraisals	
	Phone: 727-278-2129 Fax:	
	E-Mail: Kterrzas30@gmail.com	
SIGNATURES	Date of Report (Signature): 01/13/2025	
	License or Certification #: Cert Res RD6025 State: FL	
	Designation:	
	Expiration Date of License or Certification: 11/30/2026	
SIGNATURES	Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☒ None	
	Date of Inspection:	
	Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None	
	Date of Inspection:	

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Hines000028

12/2019

ADDITIONAL COMPARABLE SALES

File No.: ARC107976

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	16315 1st St E Redington Beach, FL 33708	16215 2nd St E Redington Beach, FL 33708		16101 1st St E Redington Beach, FL 33708		16105 3rd St E Redington Beach, FL 33708	
Proximity to Subject		0.14 miles E		0.30 miles SE		0.29 miles SE	
Sale Price	\$	\$ 735,000		\$ 700,000		\$ 615,000	
Sale Price/GLA	\$ 403.12 /sq ft	\$ 539.65 /sq ft		\$ 429.18 /sq ft		\$ 446.62 /sq ft	
Data Source(s)	Stellar MLS	Stellar MLS#U8233881;DOM 40		Stellar MLS#T3475863;DOM 115		Stellar MLS#U8216783;DOM 102	
Verification Source(s)	Realtist/Insp.	Doc#2024130242		Doc#2024064807		Doc#2024066963	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-) \$ Adjust.		DESCRIPTION + (-) \$ Adjust.		DESCRIPTION + (-) \$ Adjust.	
Sales or Financing Concessions	Conv	Conv		Cash		Private	
Date of Sale/Time	s02/23:c01/23	s05/24:c04/24		s03/24:c02/24		s02/24:c01/24	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Island/Residential	Island/Residential		Island/Residential		Island/Residential	
Site	8400 sf	5998 sf +24,020		7353 sf +10,470		5998 sf +24,020	
View	Residential	Residential		Residential		Residential	
Design Style	Ranch	Ranch		Ranch		Ranch	
Quality of Construction	Average	Average		Average		Average	
Age	56	61		078		078	
Condition	Average/Flooded	Newly Renovated -70,000		Average -8,000		Average -8,000	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	5 2 1.1	5 3 2.0		5 3 2.0		5 3 1.1	
Gross Living Area	1,538 sq.ft.	1,362 sq.ft. +11,440		1,631 sq.ft.		1,377 sq.ft. +10,465	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	None	1 Car Garage -10,000		1 Carport Space -5,000		None	
Porch/Patio/Deck	C.Porch	C.Porch C.Patio -3,000		C.Porch S.Patio -5,000		C.Porch C.Patio -3,000	
Pool	None	None		None		None	
Net Adjustment (Total)		☐ + ☒ - \$ -63,540		☐ + ☒ - \$ -15,530		☒ + ☐ - \$ 23,485	
Adjusted Sale Price of Comparables		\$ 671,460		\$ 684,470		\$ 638,485	

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach

Subject Market Value Opinion as of 09/01/2024 is \$665,000.



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Hines000029

Assumptions, Limiting Conditions & Scope of Work

File No.: ARC107976

Property Address: 16315 1st St E	City: Redington Beach	State: FL	Zip Code: 33708
Client: Eric D & Taryn M Hines	Address: 16315 1st St E, Redington Beach, FL 33708		
Appraiser: Karl Terrazas	Address: 12629 Twin Branch Acres Rd, Tampa, FL 33626		

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the use of the client and any other named intended user(s). The users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

In developing this appraisal, the appraiser has incorporated only the Sales Comparison Approach. The appraiser has excluded the Cost and Income Approaches to Value, due to being inapplicable given the limited scope of the appraisal. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited scope of analysis is appropriate given the intended use.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):
The scope of this assignment included no inspection. The appraiser was provided videos of the subject prior to and post disaster detailing the condition of the subject property. The effective dates of the appraisal are retrospective as of 09/28/2024 and 09/01/2024. The appraiser used data from a variety of sources, including appraisal files, the local MLS system and county records, and researched data on recent comparable sales in the general market area. The sales comparison approach was determined to provide meaningful input and was developed, while the income and cost approach was not. Additional pertinent information may also be found in the appraiser's files.

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Hines000030

Certifications

File No.: ARC107976

Property Address: 16315 1st St E		City: Redington Beach		State: FL		Zip Code: 33708	
Client: Eric D & Taryn M Hines		Address: 16315 1st St E, Redington Beach, FL 33708					
Appraiser: Karl Terrazas		Address: 12629 Twin Branch Acres Rd, Tampa, FL 33626					
APPRAISER'S CERTIFICATION I certify that, to the best of my knowledge and belief: - The statements of fact contained in this report are true and correct. - The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. - I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. - Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. - I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. - My engagement in this assignment was not contingent upon developing or reporting predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property. - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.							
Additional Certifications: The scope of this assignment included no inspection. The appraiser was provided videos of the subject prior to and post disaster detailing the condition of the subject property. The effective dates of the appraisal are retrospective as of 09/28/2024 and 09/01/2024. The appraiser used data from a variety of sources, including appraisal files, the local MLS system and county records, and researched data on recent comparable sales in the general market area. The sales comparison approach was determined to provide meaningful input and was developed, while the income and cost approach was not. Additional pertinent information may also be found in the appraiser's files.							
DEFINITION OF MARKET VALUE *: Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: 1. Buyer and seller are typically motivated; 2. Both parties are well informed or well advised and acting in what they consider their own best interests; 3. A reasonable time is allowed for exposure in the open market; 4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and 5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale. * This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.							
Client Contact: John Hines E-Mail: JHines@isclegal.com				Client Name: Eric D & Taryn M Hines Address: 16315 1st St E, Redington Beach, FL 33708			
APPRAISER  Appraiser Name: Karl Terrazas Company: ARC Appraisals Phone: 727-278-2129 Fax: _____ E-Mail: Kterrazas30@gmail.com Date Report Signed: 01/13/2025 License or Certification #: Cert Res RD6025 State: FL Designation: _____ Expiration Date of License or Certification: 11/30/2026 Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☒ None Date of Inspection: _____				SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None Date of Inspection: _____			

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Hines000031

USPAP ADDENDUM

File No. ARC107976

Borrower	N/A		
Property Address	16315 1st St E		
City	Redington Beach	County	Pinellas
		State	FL
		Zip Code	33708
Lender			

This report was prepared under the following USPAP reporting option:

☐ Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

☒ Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b)

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: Less than 90 Days.
Exposure time is the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

Additional Certifications
I certify that, to the best of my knowledge and belief:

☐ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☒ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:

Signature: 

Name: Karl Terrazas

Date Signed: 01/13/2025

State Certification #: Cert Res RD6025

or State License #:

State: FL

Expiration Date of Certification or License: 11/30/2026

Effective Date of Appraisal: 09/28/2024

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Supplemental Addendum

File No. ARC107976

Borrower	N/A				
Property Address	16315 1st St E				
City	Redington Beach	County	Pinellas	State	FL Zip Code 33708
Lender/Client					

Sources for the definition of market value were taken from following:

The definition for market value used in this report is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC).

Geographic Competency:

The appraiser has competency of the subject property's market area, the subjects property type, the necessary analytical method(s), and knowledge of and full access to all data sources necessary to develop and report creditable results.

• GP Restricted: Site - Highest and Best Use

The highest and best use analysis is that reasonable and probable use that supports the highest and best use, as defined on the effective date of this report. It is that use, from among reasonably probable, and legal alternative uses, found to be physically possible, legally permissible, financially feasible and which results in the maximum productive land use/value. The site lends itself to single family residential use both because of its size and topography and compatibility with the surrounding sites. The highest and best use as improved is its existing residential use.

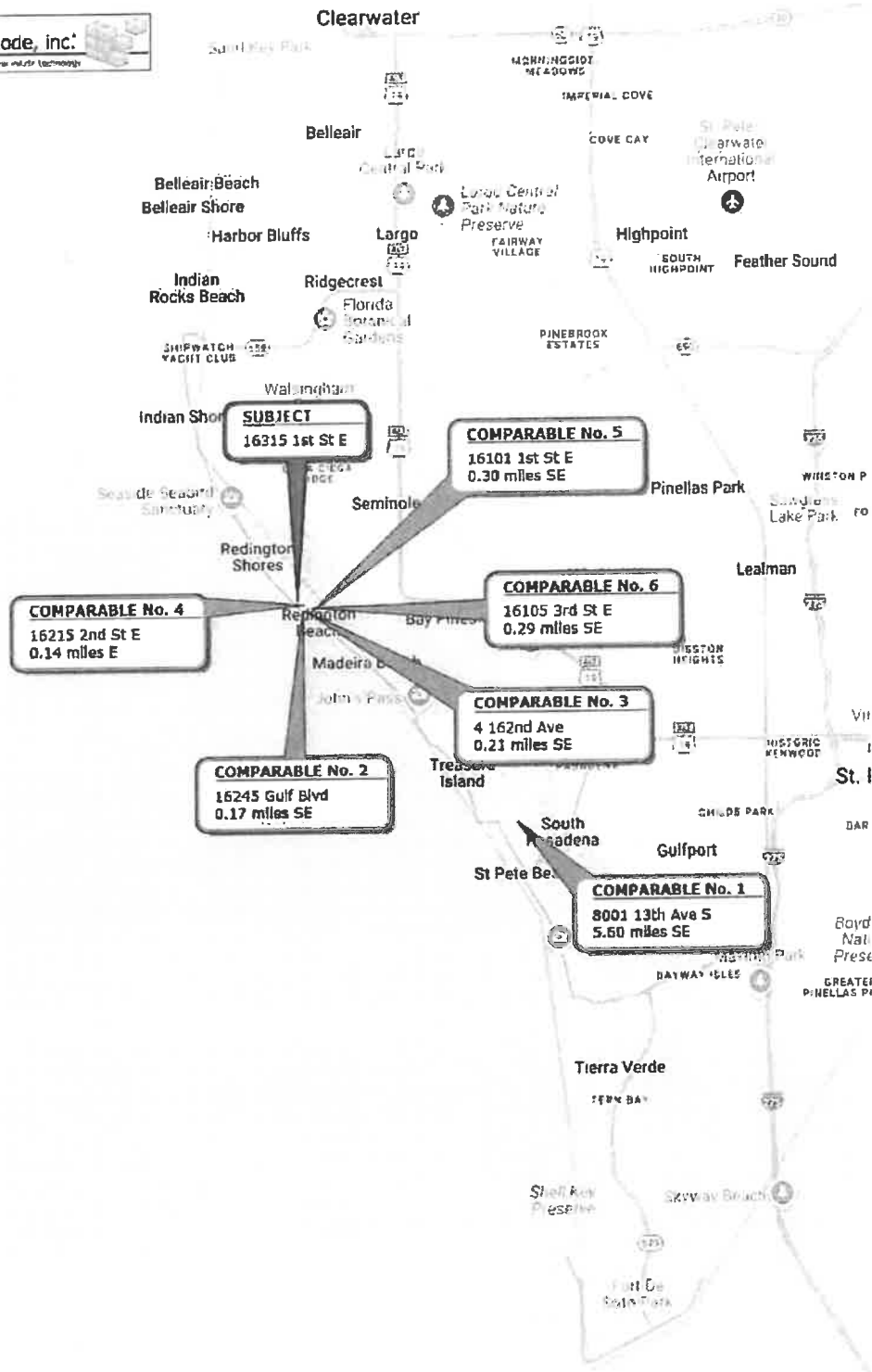
Intended Use and User:

The intended use of this appraisal is to develop two market value opinions with retrospective effective dates immediately before and after the recent catastrophic disaster of Hurricane Helene for casualty loss tax purposes.

The Intended user is the Client and Client's Accountant. No other users are authorized by the Appraiser.

Location Map

Borrower	N/A				
Property Address	16315 1st St E				
City	Redington Beach	County	Pinellas	State	FL
				Zip Code	33708
Lender/Client					



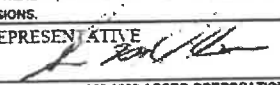
Google

Map data ©2025 Google, INEGI 1 mi

License Page

	Ron DeSantis, Governor	Melanie S. Griffin, Secretary
		
STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION		
FLORIDA REAL ESTATE APPRAISAL BD		
THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES		
 TERRAZAS, KARL A 12629 TWIN BRANCH ACRES RD TAMPA FL 33626		
LICENSE NUMBER: RD6025 EXPIRATION DATE: NOVEMBER 30, 2026 Always verify licenses online at MyFloridaLicense.com		
	ISSUED: 11/20/2024	
	Do not alter this document in any form.	
	This is your license. It is unlawful for anyone other than the licensee to use this document.	

E&O Insurance

ACORD		CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 2/8/2024			
THIS IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURERS(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).							
PRODUCER HMS RISK MANAGEMENT SOLUTIONS 1250 S HIGHWAY 17-92 LAKE CENTER SUITE 120 LONGWOOD, FL 32750			CONTACT NAME: ROBERT JULIANO PHONE (A/C. No): 877-877-7789 EMAIL: ADDRESS: FAX (A/C. No): PRODUCER CUSTOMER ID: INSURER(S) AFFORDING COVERAGE: INSURER A: Hanover Atlantic 22292 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F: 				
INSURED KARL TERRAZAS DBA; ARC APPRAISALS 12629 Twin Branch Acres Rd Tampa, FL, 33626							
COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:			
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							
INS CT	TYPE OF INSURANCE	ADDL INSR	SUBR NOV	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY ☐ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☐ OCCUR ☐ GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PROJECT ☐ LOC						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Per occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPROP AGG \$ \$ COMBINED SINGLE LIMIT (Each Occurrence) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$ \$
	UTIMBELLIA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DEDUCTIBLE RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ☐ Y/N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory In NH) (If yes, describe under DESCRIPTION OF OPERATIONS below)		N/A				☐ WC STATUTORY LIMITS ☐ OTHER EL EACH ACCIDENT \$ EL DISEASE - EA EMPLOYEES \$ EL DISEASE - POLICY LIMIT \$
A	OTHER REAL ESTATE PROFESSIONALS PROFESSIONAL LIABILITY INSURANCE Errors & Omissions Insurance			035908521-03	2/12/2024	2/12/2025	LIMITS: PER CLAIM \$1,000,000 AGGREGATE \$1,000,000 DEDUCTIBLE: \$ 2,500
CERTIFICATE HOLDER Proof of Insurance				CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 			

ACORD 25 (2008/08)

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John Hines

From: John Hines
Sent: Friday, June 13, 2025 3:17 PM
To: Robert Peebles; Laura Rodriguez
Cc: Taryn Hines
Subject: RE: Application Id: 0005665

I respectfully disagree . Insurance estimates can be used . They just can't be the sole basis for the SD decision . They are recognized by FEMA as being helpful in this process . See 7.4.1 in your desk Reference. I think the estimate along with the Certified Appraisal and your knowledge that this property is being elevated to satisfy substantial damage requirements is plenty of information to change your initial drive-by calculation .As you know the FEMA imposed SD process that you have been forced to deal with is primarily geared to making sure the cost to repair is not low balled and make sure no permits go to SD properties unless they meet new construction standards . The Hines are doing that . That's the reason for the caution on insurance estimates as they might not include all the damage. We are not in that situation . We want SD . FEMA gives you discretion in making these determinations and I respectfully request you reconsider. This is also a different situation in that no repairs of the damaged property will be made until after the house is raised. I don't think it's fair , nor necessary , to require them to pay for a certified contractor estimate given all of the above.

From: Robert Peebles <rpeebles@redshoresfl.com>
Sent: Friday, June 13, 2025 11:41 AM
To: John Hines <JHines@JSCLegal.com>; Laura Rodriguez <lrodriguez@redshoresfl.com>
Cc: Taryn Hines <taryn.moyer@gmail.com>
Subject: RE: Application Id: 0005665

Incorrect. Insurance Estimates cannot be used:

Substantial Improvement/Substantial Damage Desk Reference

4.3 Making SI/SD Determinations

Work on buildings ranges from routine maintenance and minor repairs (which may not require permits) to work that costs more than 50 percent of a structure's market value. Local officials who are responsible for administering their floodplain management regulations or codes are responsible for determining whether work is SI/SD. Other entities, such as insurance claims adjusters, may make estimates of damage for purposes of adjusting damage claims. However, an adjuster's estimate must not be used to make SI/SD determinations because the estimates of damage that determine the amount of a claim payment may not include all of the costs to repair the building to its pre-damage condition.

4.4.3 Acceptable Sources of Cost Information

The costs of improvements and the costs to repair are necessary to make the SI/SD determination. The following are acceptable methods to determine the costs:

Itemized costs of materials and labor, or estimates of materials and labor that are prepared by licensed contractors or professional construction cost estimators.

Trudi Schimmels

From: John Hines
Sent: Tuesday, September 16, 2025 1:29 PM
To: Trudi Schimmels
Subject: FW: 16315 1st St. E. Redington Beach Substantial Damage
Attachments: 16315 Contractor Affidavit.pdf; 16315 Substantial Improvement_Damage Packet.pdf

From: Taryn Hines <taryn.moyer@gmail.com>
Sent: Tuesday, August 12, 2025 2:04 PM
To: bldgdept@townofredingtonshores.com
Cc: Eric Hines <erichines7777@gmail.com>; John Hines <JHines@JSCLegal.com>
Subject: 16315 1st St. E. Redington Beach Substantial Damage

Hello,

Please see attached our Substantial Damage Packet and Contractor Affidavit.
We would like to officially request that the non-substantially damaged assessment be re-reviewed and reclassified as substantially damaged.

Please let us know if any other information is needed. Thank you.

--

Best Regards,

Taryn & Eric Hines
16315 1st St E, Redington Beach, FL 33708

CONTRACTOR
TOWN OF REDINGTON SHORES CONSTRUCTION AFFIDAVIT

Parcel ID#: 05-31-15 73908-019-0080
Owner's Name: HINES, ERIC D and HINES, TARYN M
Phone: 319-215-0509 Email: taryn.moyer@gmail.com
Address: 16315 1ST ST E. REDINGTON BEACH, FL 33708-1505

Contractor's Name: Real Estate Makeover Co. LLC

License #: CGC1532576

I hereby attest to the fact that I, or a member of my staff, personally inspected the above-mentioned property and produced the attached itemized list of repairs/reconstructions and/or remodeling which is hereby submitted for the **SUBSTANTIAL IMPROVEMENT/DAMAGE REVIEW**. These listed damages/improvements are **ALL of the improvements/damages** sustained by this structure and all additions, improvements, or repairs proposed on the subject building are included in this estimate.

I understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs **NOT included on the attached list of improvements/repairs**, or improvements or illegal structures/additions to the existing structure without having present plans for such additions. I understand that any permit issued by the Town of Redington Shores pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, fences, sheds or non-conforming uses or structures on the subject property.

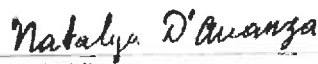
Total Labor and Materials	\$ 136,590.00
Overhead and Profit	\$ 13,659.00
TOTAL COST	\$ 150,249.00

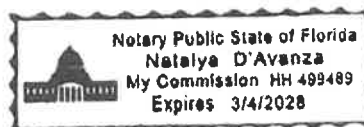

Contractor Signature

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization this 30th day of JUNE, 2025, by DENYS SVITLYTSYA who is personally known to me or has produced Florida Driver License as identification.


Notary Public





Town of Redington Beach

17425 Gulf Boulevard
Redington Shores, FL 33708
727.397.5538 Phone

www.townofredingtonbeach.com

SUBSTANTIAL IMPROVEMENT / DAMAGE PACKET

ITEMS REQUIRED TO DETERMINE SUBSTANTIAL IMPROVEMENT/DAMAGE

Applicant must submit the following (*Make sure you have an extra copy for your files*):

1. The completed building permit and substantial improvement/damage packet including the required 2 sets of (minimum) plans and documents.
2. An estimated Cost of Reconstruction/Improvement form, completed by a Licensed General Contractor, Architect, Engineer, or owner builder and signed by the Owner/Contractor or Contractor with a copy of his license certificate attached.
3. Pre-FIRM properties (built prior to December 31, 1974) undergoing alteration of a value that exceeds 25% of the Pinellas County approximate market value shall provide staff with an independent appraisal report.
4. Current photos of the structure, or photos before and after the storm.
5. Highlighted floor plan drawing showing area of structure to be repaired or altered.
6. Substantial Improvement/Construction Affidavit completed, signed, and dated.
7. An independent appraisal of the depreciated value of the structure will be used as the market value. It shall be noted on the appraisal that it is for FEMA purposes.
8. Any additions or new construction require a geotechnical report.
9. (3) Elevation Certificates (FEMA Form 81-31) are required for new construction and additions. An Elevation Certificate is required for showing the lowest living level at base flood elevation (BFE) plus 3 feet of freeboard and at final construction prior to receiving a Certificate of Occupancy.
10. A recorded Declaration of Land Restriction (Non-conversion Agreement), completed, signed, and dated for new construction and additions to Post-FIRM structures.
11. NOTE: For Improvement value the most recent Property Appraiser assessment of Just Improved Value will be used. In cases where the assessment level is unacceptably low or where the projected ratio of cost of proposed construction to market value is close to 49 percent, adjustments for assessment level may be made. Adjustments cannot exceed 115 percent of tax assessed value. If the use of assessed value is questioned, an appeal is warranted, but the burden of proof can be placed on the permit applicant who can submit an independent appraisal by a qualified appraiser establishing actual cash value (replacement cost depreciated for age and quality of construction of building). The building value must be fairly depreciated to reflect the age of the building and the deterioration of building components. These appraisals are subject to review by outside appraisal firms of the Town's selection. Cost for such independent review will be borne by the applicant.

SUBSTANTIAL IMPROVEMENTS/DAMAGES

Items to be included:

All structural elements, including:

- Spread or continuous foundation footings and pilings
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams, and trusses
- Wood or reinforced concrete decking or roofing
- Floors and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (e.g. brick, stucco or siding)
- Windows and doors
- Re-shingling or re-tiling a roof
- Hardware

All interior finish elements, including:

- Tiling, linoleum, stone, or carpet over sub-flooring
- Bathroom tiling and fixtures
- Wall finishes, including drywall, painting, stucco, plaster, paneling, marble or other decorative finishes
- Kitchen, utility and bathroom cabinets
- Built-in book cases, cabinets and furniture
- Hardware

All utility and service equipment

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Light fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances
- Central vacuum systems
- Water filtration, conditioning or recirculation systems

Also:

- Labor and other costs associated with demolishing, removing, or altering building components
- Construction supervision and/or management
- Equivalent costs of work done by owner and volunteers
- Overhead and profit

Items to be excluded:

- Plans and specifications
- Survey costs
- Permit fees
- Debris removal (e.g. removal of debris from building or lot, dumpster rental, transport fees to landfill tipping fees) and cleanup (e.g. dirt and mud removal, building dry-out, etc.)
- Items not considered real property, such as throw rugs, furniture, refrigerator, stoves not built-in, etc.
- Landscaping
- Sidewalks
- Fences
- Yard lights
- Swimming pools
- Screened pool enclosures
- Sheds
- Gazebos
- Detached structures (including garages)
- Landscape irrigation

ESTIMATED COST OF IMPROVEMENTS/RECONSTRUCTIONParcel ID#: 05-31-15-73908-019-0080Property Address: 16315 1st St. E, Redington Beach, FL 33708

This Cost of Estimate of Improvement/Reconstruction must be prepared and signed by a licensed General Contractor,
Architect, Engineer or Owner/Builder

BUILDING

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Demolition	1000	4800	5800
Foundation, Slab(s)			
Drywall every wall in house	4450	6980	11430
Bearing Walls, Tie Beams, Trusses			
Framing, Joists, Beams, Subflooring			
Interior Non-Bearing Walls			
Exterior Finishes (Stucco, Siding, Painting, Trim, Brick, etc.)			
Windows and Exterior Doors 3 exterior doors	1800	1080	2880
Cabinets / Vanities / Countertops all kitchen cabinets, countertops, island, 2 vanities	12000	4000	16000
Hardware knobs on all kitchen cabinets, vanities, kitchen faucet	650	650	1300
Attached Decks & Porches			
Floor Covering			
Bathroom Tile / Kitchen Tile guest bathroom tile	1100	2200	3300
Wall Finish / Painting / Covering painting of all wall's in house	890	3560	4450
Built-In Appliances source and install all appliances: washer/dryer, fridge, oven/range, microwave, dishwasher water heater, furnace	7000	1050	8050
Built-In Cabinets, Bookcases, Furniture, Mirrors, Closet Shelving closets in 2 bedrooms, shelving, utility closet shelving	180	300	480
Interior Doors every interior door: 3 regular, 2 pocket	1000	1500	2500
Baseboards / Crown Molding / Trim Boards baseboards throughout entire house, crown molding above doors	880	1980	2860
Hardware (Strapping, bolts, screws, etc) for installation of cabinets, vanities, baseboards, etc.	1800	900	2700
Insulation throughout all of house below water line/demo line	2225	2225	4450

Fireplace / Hearth / Mantel / Chimney	_____		
Stairs / Handrails / Guardrails	_____		
BUILDING TOTAL			\$ 66200

ELECTRICAL

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Wiring throughout entire house, Electrical Wiring	10000	5000	15000
Ceiling fans rewired/replaced, all outlets, lightswitches Electrical Fixtures, Ceiling Fans, Outlets, Switches	700	1300	2000
Security System, Intercom System	_____		
4 smoke detectors. - 1 each bdrm, 1 kitchn Smoke Detectors	240	200	440
Replace electrical panel, meter base Electrical Panel(s) & Meter Base(s)	2800	2200	5000
ELECTRICAL TOTAL			\$22440

PLUMBING

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Plumbing/piping for entire house Plumbing Piping	6000	12000	18000
Plumbing Fixtures			
water heater Water Heaters	600	950	1550
reverse osmosis & whole house filtration system last installation receipt attached - will use same company Water Filtration, Conditioning and Recirculation Systems	3600	800	4400
PLUMBING TOTAL			\$ 23950

MECHANICAL

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
HVAC Equipment new AC	6000	3000	9000
Ductwork, Grills New ductwork	5000	4000	9000
Bathroom Fan(s), Range Hood, Central Vacuum, Dryer Exhaust 2 bathroom fans, 1 range hood, dryer exhaust	2000	1000	3000
MECHANICAL TOTAL			\$21000

GAS

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Gas Piping	—		
Gas Tank	—		
GAS TOTAL			\$

ROOF

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Shingles, Underlayment, Mod Bit	—		
downspouts for gutters as house is being elevated Gutters, Downspouts	1800	1200	3000
ROOF TOTAL			\$ 3000

MISCELLANEOUS

(Materials and Labor Cost are required)

ITEMS	MATERIALS COST	LABOR COST	TOTAL COST
Construction Management & Supervision			
Overhead & Profit			
Sales Tax on Materials			
ITEMS PURCHASED BY HOMEOWNER			
MISCELLANEOUS TOTAL			\$

TOTALS	
BUILDING TOTAL	\$ 66200
ELECTRIC TOTAL	\$ 22440
PLUMBING TOTAL	\$ 23950
MECHANICAL TOTAL	\$ 21000
GAS TOTAL	\$ 0
ROOF TOTAL	\$ 3000
MISCELLANEOUS TOTAL	\$ 0
TOTAL	\$ 136590
(THE 10% CONTINGENCY IS REQUIRED)	\$ 13,659
CONTINGENCY 10%	
GRAND TOTAL	\$ 150,249

The value placed on all donated or discounted materials should be equal to the actual or estimated cost of such materials and must be included in the total cost. Where materials or servicing equipment are donated or discounted below normal market values, the value should be adjusted to an amount that would be equivalent to that estimated through normal market transactions. *Section 4.4.4**

The situation described above that involves donated or discounted materials may also involve volunteer labor. Also, property owners may undertake fairly significant improvement and repair projects on their own. In both cases, the normal "market" value or "going rate" for labor must be included in the estimates of the cost of improvement and the costs to repair. *Section 4.4.5**

I understand that I am subject to enforcement, penalties and / or fines for violation if inspection of the property reveals that I have made additions, renovations or remodeling to the property which were not included in the permit documents.

Violating the FEMA improvement threshold may result in removal of improvement work, revocation of the Certificate of Occupancy for the building, and/or an order to remove the structure.

(PLEASE attach any additional information)

Contractor's Name: Real Estate Makeover Co. LLC License #: CGC1532576

Address: 8270 Woodland Center Blvd. #3445 Tampa, FL 33614 Phone: 727-404-4300

Contractor's Signature:  Date: 06/30/2025

**FEMA P-758/May 2010 "Substantial Improvement/Substantial Damage Desk Reference", Chapter 4, Making Substantial Improvement and Substantial Damage Determinations.*

CONTRACTOR
IMPROVEMENT/RECONSTRUCTION AFFIDAVIT

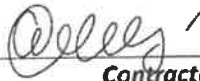
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Total Labor and Materials	\$ <u>136,590.00</u>
Overhead and Profit	\$ <u>13,659.00</u>
TOTAL COST	\$ <u>150,249.00</u>



Contractor Signature

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me by means of X physical presence or online notarization this 30th day of June, 2025, by Denys Svitlytsya who is ~~personally known to me~~ or has produced Florida Driver License as identification.

Notary Public

Trudi Schimmels

From: John Hines
Sent: Tuesday, September 16, 2025 1:33 PM
To: Trudi Schimmels
Subject: FW: 16315 1st St. E. Redington Beach Substantial Damage

From: Jenny Gonzalez <jgonzalez@redshoresfl.com>
Sent: Friday, September 5, 2025 9:22 AM
To: John Hines <JHines@JSCLegal.com>; Taryn Hines <taryn.moyer@gmail.com>
Cc: Building Department <bldgdept@redshoresfl.com>; Eric Hines <erichines7777@gmail.com>
Subject: Re: 16315 1st St. E. Redington Beach Substantial Damage

Good Morning,

The the appraisal and contractors affidavit were reviewed, based on that information you're still considered Non Substantially Damaged at 32.7%.

Should you have any additional questions you can contact the Building Official Tony Bryan at TBryan@safebuilt.com

Thank you,

Jenny Gonzalez

Permit Team

****Please include Building Department in all communication so any Permit Technician can assist**** Bldgdept@redshoresfl.com

From: John Hines <JHines@JSCLegal.com>
Sent: Friday, September 5, 2025 9:37:45 AM

To: Jenny Gonzalez; Taryn Hines
Cc: Building Department; Eric Hines
Subject: RE: 16315 1st St. E. Redington Beach Substantial Damage

Hi Jenny, any action taken on our Appeal ? I think we are about to lose our ICC payment on flood claim if can't get this done by next week .

From: Jenny Gonzalez <jgonzalez@redshoresfl.com>
Sent: Friday, August 29, 2025 2:28 PM
To: John Hines <JHines@JSCLegal.com>; Taryn Hines <taryn.moyer@gmail.com>
Cc: Building Department <bldgdept@redshoresfl.com>; Eric Hines <erichines7777@gmail.com>
Subject: Re: 16315 1st St. E. Redington Beach Substantial Damage

Good Afternoon,

It is still under review, we will follow up on Wednesday when the Building Official is in office.

Thank you,

Jenny Gonzalez

Permit Team

****Please include Building Department in all communication so any Permit Technician can assist**** Bldgdept@redshoresfl.com

From: John Hines <JHines@JSCLegal.com>
Sent: Friday, August 29, 2025 2:37:04 PM
To: Taryn Hines; Jenny Gonzalez
Cc: Building Department; Eric Hines
Subject: RE: 16315 1st St. E. Redington Beach Substantial Damage

Hi Jenny , can you please provide an update on the status of the substantial damage appeal ? When can we expect a response ? We are up against some deadlines early next month to qualify for our ICC coverage under our Flood Insurance policy and would hate to lose those funds as we are counting on that to be able to pay for the elevation work . Thanks , John Hines

Trudi Schimmels

From: John Hines
Sent: Tuesday, September 16, 2025 1:34 PM
To: Trudi Schimmels
Subject: FW: 16315 1st St. E. Redington Beach Substantial Damage

From: John Hines
Sent: Friday, September 5, 2025 9:32 AM
To: 'Jenny Gonzalez' <jgonzalez@redshoresfl.com>; Taryn Hines <taryn.moyer@gmail.com>; 'TBryan@safebuilt.com' <TBryan@safebuilt.com>
Cc: Building Department <bldgdept@redshoresfl.com>; Eric Hines <erichines7777@gmail.com>
Subject: RE: 16315 1st St. E. Redington Beach Substantial Damage

OK thanks , so is that the final decision ? Will we receive written notice ? Is there an appeal process ? What is their reason for this ? Is there info missing ? Please forward this to the appropriate persons . Hard to believe the City's number is being upheld based on a view from the Street - They never entered the property- over detailed in person inspections . Sorry to vent on you , you have been extremely prompt and helpful . Tony please give me a call or respond by e-mail . John Hines 319-260-4471

From: Jenny Gonzalez <jgonzalez@redshoresfl.com>
Sent: Friday, September 5, 2025 9:22 AM
To: John Hines <JHines@JSCLegal.com>; Taryn Hines <taryn.moyer@gmail.com>
Cc: Building Department <bldgdept@redshoresfl.com>; Eric Hines <erichines7777@gmail.com>
Subject: Re: 16315 1st St. E. Redington Beach Substantial Damage

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Thank you,