

Appraisal for Property Tax Appeal in Lee County and Collier County Florida

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Tax Appraisal Information

WHY CARE ABOUT YOUR ASSESSMENT

Every year Southwest Florida property owners pay taxes based on their county assessment. If the property is assessed higher than its true value, you will end up paying more property taxes than you should, but it won't appraise for that much when you sell it. If your property is under-valued in its appraisal, you could actually get a lower selling price if or when you want to sell it, as buyers can be influenced by the county assessment. By and large, most properties are over-valued in the assessment, and therefore over-taxed. Statistics say that as many as 60% of all properties in USA are over-valued, while only 1% of them challenge their valuations.

COUNTY ASSESSMENTS VS. REALITY

The county appraisals might indeed be accurate, but county assessments are often performed by considering the value of properties in a large area. These "mass referrals" can often fail to take into account the uniqueness of individual properties. They evaluate an entire county or neighborhood based on common criteria, and we both know there are houses of the same size in your neighborhood that would be worth more or less based on a variety of factors. Letting the county assessment of your home's worth be the final word may be costing you real money.

DOCUMENT IT WITH AN APPRAISAL

If you suspect the county appraisal of your property in Lee County, Florida or Collier County, Florida has been inaccurate, you can appeal it. The word "appeal" may sound like it's fraught with legal hardship, but it's actually quite simple, and the process is streamlined and frequently quite effective. Getting a professional appraisal is key. An appraisal will determine if your appeal is substantiated by an objective

analysis, and will arm you with the documentation you need. You can, of course, re-evaluate your property yourself and pursue the entire process based on that re-evaluation, but it's an unbiased appraisal, conducted as an arms-length transaction (no conflict of interest) that is the most effective form of documentation. One of the most reliable methods used to evaluate the value of properties is to analyze the selling prices of similar properties sold in the same area within the recent past. Some of the criteria used to identify properties that are similar to yours are building area, type of construction, location, quality of the construction and even styles. These are all factors that a Certified Residential Appraiser is trained to evaluate and compare accurately. The cost is reasonable, and the work is done for you.

GETTING STARTED

The appraisal report created by the appraiser will be submitted to the Lee County or Collier County board for review. The appraiser's credentials and reputation are backing the data in the report. Get a Certified Residential Appraiser (CRA)! A report provided by a Florida-licensed professional appraiser, documenting your home's appraised value, makes it easier for the board to trust the claims of your appeal. The first step is the appraisal. Use our quick [Start Appeal Form](#), [e-mail us](#), or complete our [online application for appraisal](#) to simply get the ball rolling. Why wait? The money you can save in reduced property taxes (and a lower house payment) can be many times more than the modest fee for a competent appraisal.

Basics of Appealing Your Florida Property Tax Assessment

Home values in many residential areas are declining, but that does not necessarily mean your property tax will do the same. If you think suspect your property tax is considerably higher than it ought to be, you can easily appeal your property assessment. Here are the steps making an appeal:

GATHER THE BASICS: The Who, Where, and When...

- Look up the property tax appraisal district contact info for your state and county (or just check our web site - we've provided the info).
- Be advised that tax laws differ from state to state, and different counties have different governing bodies or review boards that handle property valuations (again, we've provided the info on our site, for your convenience).
- Understand how the assessments are being processed in your locale and take note of the deadlines (once again...). If you file a day later than the set deadline, your appeal will not be considered for the current round of review and you may have to wait a year or even longer before you even get your challenge considered.

SCRUTINIZE FOR OBVIOUS ERRORS FIRST: Discrepancies are a Good Thing!

After that, pull your assessment records (sometimes right off the county site). The first thing to do is look for errors. These errors range from mistaken square footage to even mistaken addresses. You should scan these carefully and note any property changes, especially those that negatively impact your home value. It is also helpful to compare your property assessment with a recent appraisal for accuracy errors. Make sure that you document every error you find and every relevant detail as well. It will help your appeal to produce solid evidence for your claim.

DOCUMENT YOUR CLAIM: Get a Tax Appraisal!

Hire a Certified Residential Appraiser (CRA) that specializes in Southwest Florida tax appraisals for a new evaluation. The appraiser will analyze truly comparable homes in your area, most especially those that have been recently sold, to arrive at an objective valuation.

MAKE YOUR CASE: What it Takes to Win!

Some jurisdictions allow an informal meeting between you and your assessor. Sometimes this is all it takes. Present your case, provide the necessary documentation and you may end up with lower assessments and lower taxes. Many jurisdictions prefer a more formal procedure. You will have to file a formal appeal and then appear before a hearing board to hear your appeal. Your local assessment office (see the links on our site) details the process. A great way to do it is to sit in on someone else's hearing to get familiar with the proceedings, since most hearings are public.

If you think you can't handle it on your own, you may consider hiring a professional tax specialist or an attorney to represent you, but it's not required. Many of these consultants work on a contingency basis; meaning, they will take a percentage of the tax savings if they succeed in lowering your assessment. If it's a choice between that and arming yourself with a recent tax appraisal from a Certified Residential Appraiser, that specializes in Lee County, Florida and Collier County, Florida, get the appraisal. Without documentation, the case is inherently weak, and the proceedings are usually straightforward if you have solid documentation.

Winning a Property Tax Appeal

In a time of financial strain, our main priority becomes stretching the budget as much as possible. You could save serious money, even take a chunk out of your house payment, if you have your property reassessed.

How likely is it that you're overpaying?

According to the National Tax Payer's Union, a Washington DC-based advocacy group, nearly **60% of taxable properties in the United States is assessed at values higher than they ought to be.** This translates into higher property taxes, as well. Also, a Consumer's Report article referenced by the American Homeowner's Association states that almost **40% of property appraisals have clerical errors.** In short, you might be paying more taxes for your property than you have to. Why give away your money for free? **1 in 3 appeals are granted**, so you have excellent prospects for success - with documentation (like a professional appraisal), your prospects go up.

Do not be intimidated by the prospect of contesting your property assessment.

It simply is not all that complicated. First, you just look up the current assessment data for your home. You can do a web search including your state and county to find details about appealing your current property assessment [or use the links for Collier County, Florida and Lee County, Florida that we provide on our site]. In your assessment, you'll find most of the data you need - the dates and deadlines for filing appeals, forms, assessment procedures and local tax laws. Some county assessor websites will let you look up the current assessed value of your home. Alternately, you can always simply visit your county assessor's office and ask for a copy of your latest property assessment. The data is about your home - don't you want to know?

40% have errors that you are paying for!

Look for any errors and discrepancies like the wrong square footage, or the wrong number of bedrooms. It's incredibly common for the assessment to be based on wrong data. Remember: 40%. These details are instrumental in your property assessment. Print or write them down, as well as data on any new additions to the house. Keep in mind the present state of your property - whether you are located near a declining area, etc. It also helps to keep an eye on what comparable properties in your neighborhood are actually selling for - often the sales price varies dramatically right on the same street. Engage an Certified Residential Appraiser to appraise your house (for a modest fee). This is documentation of the current

appraised value - not from a mass assessment, but from looking at your house in particular in comparison with others.

The process is straightforward.

1. Compile all of your notes and research for your tax appeal, including the appraisal report delivered to you by a Certified Residential Appraiser in Southwest Florida. Once you have these in order, you can start filing. Typically, the application for a hearing with the Appraisal review Board would require your contact information, a description of the property involved and the reason for your appeal. You might also need an application form or affidavit notarized. Be sure to check the county's website (use the links on our site to get there) for the requirements, or call them or contact us for any needed clarifications.
2. Attend your appeal. Be sure to bring all your data and have them arranged in detailed, readable notes. Be cool, calm and collected. Don't forget to be polite. Some cases are thrown out just because the person making the appeal goes overboard in expressing the injustice of being overtaxed for so long - you can't call the board SOB's. Keep it cool, and remember that **1 in 3 appeals are granted**. That alone should tell you how strong a case you may have for a successful appeal.
3. Do what you want with the money you save in property taxes (and/or on your house payment).

Lee County Tax Appeal Links

www.leeclerk.org: The Court Clerk of Lee County, Florida site offers information about court offices, traffic citations, court case inquiries, tax appeals, delinquent taxes, passport applications and renewals, marriage licenses and more.

www.leepa.org: The Lee County Property Appraiser site offers information on tax appeals, applying for change of address online, several years of aerial photography of the county, for viewing and printing, a searchable property database, flood insurance rate maps, storm surge maps, mobile home tax information, more.

www.leetc.com: The Lee County, Florida Tax Collector site offers online services including: online payments, address change applications, drivers license information, local business tax info, etc. The site is also available in Spanish.

www.leecountybusiness.com: The website of The Economic Development Office, Lee County, Southwest Florida provides a "Business Resources" section and includes information about the business environment in the county, a property locator for businesses, a business directory, and information on the various incentives available for new businesses. The site also provides a lot of information about the county, such as maps, publications, a data center, and community information.

www.lee-county.com: The website of the Lee County Government provides services to over 600,000 residents of Lee County, Florida and its cities. The site has details about the members of the Government, a visitor guide, information about the county and news. An interesting feature is "LeeTV Live" - a channel about the county that airs events, weather updates, etc.

Collier County Tax Appeal Links

www.collierappraiser.com: The Collier County Property Appraiser site offers information about tax appeals, as well as static maps, searchable databases, mobile home taxes, homestead declaration, exemptions, agricultural classifications and more. A unique feature is GIS Maps, which are interactive maps of the entire county with borders and labels. The maps also allow measuring distance between points.

www.colliertax.com: The Collier County Tax Collector site offers a wide range of information on: property taxes, motor vehicle / boats / vessel taxes, business tax receipts, tourist taxes and even drivers licenses. The website also has useful features like a tax calendar, online payments, and an FAQ Section with links to many other useful resources. The site is kept updated with the latest tax-related news.

www.colliergov.net: The Collier County, Florida web site contains the latest news and happenings from Collier County. The site is organized into different sections for community, business, lifestyle, government departments, etc. The site also has a separate news section, provides hurricane alerts, road alerts (which inform you about road maintenance and road construction schedules) and features a dedicated Media Center.

www.enaplesflorida.com: The web site of the Economic Development Council of Collier provides help and information relating to business in Collier County, Florida. There are sections devoted to industry in the county, information about the population and the market, the transportation available, places best suited for industries, infrastructure, the education level of the county, workforce and more. Another section provides business resources, including recommended links.

www.collierclerk.com: The Collier Clerk web site provides visitors easy access to information and public services. The "Quick Links" section has useful, annotated links, information on traffic citations, applying for marriage licenses, passports, child support and more. The site also offers a records search, online forums, court and administrative fees, and emergency information.

mycolliercounty.com: The My Collier County site is neatly divided into three sections: Online Services, Information, and Links. The online services include searching official Collier County records, renewing drivers licenses, hunting and fishing licenses, and vehicle tags. The Information section includes local courts, tax information, the sheriff's office, education, library information, the Board of Commissioners, etc. The final section has links to external resources in Collier County.

About D.A. Appraisals

Business Profile:

- **CRA** certified residential appraiser
- 5 Years in business – 7 in industry
- **Counties:** Lee and Collier county in Southwest Florida
- **Counties:** Allegheny, Washington, and Beaver Counties in PA
- **Major Towns:** Florida: Fort Myers, Naples, Cape Coral, Lehigh Acres
- **Major Towns:** Pennsylvania: Pittsburgh, Washington, Beaver
- **Key differences:** superior knowledge, experience, quality, integrity
- **Payment methods:** Cash, Credit Card, Check (must clear in advance)
- **Services:** all residential appraisal types
- Visit www.DAappraisals.com
- **OWNER:** David Ashcroft has a BA from Penn State University. David started at a small appraisal office in Sarasota. David has a strong business background, including Senior Account Executive at ATT Wireless and District Sales Manager in the travel industry.