



"Ask Lori"

**Helpful Tax Saving Advice and Tips from
Broward County Property Appraiser Lori Parrish**

Dear Lori:

I received a huge premium increase this year from my insurance company. After checking with my neighbors, we suspect the company is using data collected by your website to justify these increases. This is wrong. Is there anything your office can do to stop them from using this data to justify increases in premiums?

M.B., Fort Lauderdale, FL (via email)

Our office has received a steady stream of complaints from Broward property owners regarding the erroneous use of the Property Appraiser's projected "Effective Year Built" by insurance companies, such as Citizens Property Insurance. These companies are using this data to either deny coverage or justify increased premiums. We routinely receive complaints from taxpayers wherein the misinterpretation of ownership and Homestead information on our website has led to denial, or threat of denial, of insurance coverage.

Although our office uses an "Effective Year Built" to make adjustments to property assessments for renovations, additions, or improvements, it is no way a reflection on how a property would fare in storm conditions, nor does it necessarily reflect the age of all structures on a parcel. The "Effective Year Built" merely reflects the overall effective age of all improvements, based on condition, for ad valorem assessment purposes. It is **in no way affirming nor denying** whether the roof deck attachments, roof covering, roof to wall connectors, electrical, plumbing, or any other part of the improvements have or have not been updated to meet current South Florida building code standards.

The "Actual Year Built" indicated on each property record is intended to be just as it sounds, the year in which the building was constructed. While we strive on a daily basis to update and verify the information contained in our system, the fact remains, inaccuracies do exist on some properties as to "Actual Year Built." Our office continues to make every effort, with the help of property owners, to check and correct our information as necessary. However, during this process insurance companies have relied on this data to cancel policies and raise insurance rates, without seeking any further independent verification.

Because of misuse of the "Effective Year Built" and "Actual Year Built" data by insurance companies, we now display the years on generic white screens (without our office logo). No insurance inspection company or insurance adjuster should use our data in lieu of an actual site inspection and review of actual records to ensure owners are fairly and fully credited for all eligible deductions.

Sincerely,

If you have a question for the Property Appraiser, please email Lori at lori@bcpa.net or write to her at the Broward County Property Appraiser's Office, 115 S. Andrews Avenue, Room 111, Fort Lauderdale, FL 33301.