

PROPERTY TAX APPEAL PACKET

Owner:	Jane Sample
Property:	1234 BEACH BLVD, PANAMA CITY BEACH
County:	Bay, Florida
Parcel ID:	12345-678-901
Current Assessment:	\$525,000
Estimated Market Value:	\$410,000
Potential Annual Savings:	\$989
Appeal Deadline:	Invalid Date
Generated:	May 16, 2026

CONFIDENTIAL — Prepared for Jane Sample

May 16, 2026

Value Adjustment Board
Bay County Property Appraiser
<https://www.baypa.net>

RE: VAB Petition for Reduction of Just Value

Property Owner: Jane Sample
Property Address: 1234 BEACH BLVD, PANAMA CITY BEACH
Parcel/Account: 12345-678-901

Dear Value Adjustment Board,

Pursuant to Florida Statutes §194.011, I hereby petition the Value Adjustment Board to review the just/assessed value of my property for the 2026 tax year as set forth in the TRIM notice issued by the Bay County Property Appraiser.

PROPERTY DETAILS:

The subject property is a single-family residence located at 1234 BEACH BLVD, PANAMA CITY BEACH in Bay County, Florida. The property was built in 2014, contains approximately 2,100 square feet.

CURRENT ASSESSMENT:

The Bay County Property Appraiser has assessed this property at \$525,000. Based on comparable sales data and market analysis, I believe the fair market value of this property is \$410,000, representing an overassessment of \$115,000 (21.9%).

EVIDENCE OF UNEQUAL VALUATION:

1. Analysis of 3 comparable properties in the same ZIP code and use-class shows an average assessed value of \$411,667.
2. 3 of 3 comparable properties with similar characteristics are assessed lower than the subject property.
3. The subject property is assessed \$113,333 above the comparable-set average, constituting an unequal valuation under Fla. Stat. §193.011 (factors of just valuation) and §194.301 (unequal appraisal challenges).
4. The effective tax rate applied to the inflated assessment results in an annual tax overpayment of approximately \$989.

SAVE OUR HOMES COMPOUNDING IMPACT:

Florida's Save Our Homes amendment (Fla. Const. Art. VII, §4(d)) caps annual assessed-value increases on homesteaded property at 3%. A reduction granted by the VAB establishes a new baseline that future increases are capped against — a one-time reduction therefore compounds in value year over year.

COMPARABLE PROPERTY EVIDENCE:

[See detailed comparable property analysis with 3 properties on the following page]

TAX IMPACT:

- Current annual tax at assessed value: \$4,515
- Fair annual tax at market value: \$3,526
- Annual overpayment: \$989
- Five-year cumulative overpayment: \$4,945

REQUESTED RELIEF:

I respectfully request that the Value Adjustment Board reduce the appraised value of this property from \$525,000 to \$410,000, which accurately reflects the current market value as supported by comparable sales evidence.

This petition is timely filed within the 25-day window following the TRIM notice mailing date, as required by Fla. Stat. §194.011(3)(d). The \$15 filing fee has been remitted to the Clerk of Court.

Respectfully submitted,

Jane Sample
1234 BEACH BLVD, PANAMA CITY BEACH
Date: May 16, 2026

COMPARABLE SALES EVIDENCE

Subject Property: 1234 BEACH BLVD, PANAMA CITY BEACH

Assessed Value: \$525,000 | Estimated Market Value: \$410,000

Address	Assessed Value	Sq Ft	Year Built	Beds	Baths
1280 BEACH BLVD	\$415,000	2,050	2015	null	null
1100 BEACH BLVD	\$398,000	2,080	2013	null	null
1402 OCEAN BLVD	\$422,000	2,150	2014	null	null

Average Comparable Assessed Value: \$411,667

Your Assessment: \$525,000 | 3 of 3 comparable properties are assessed lower

Your property is assessed \$113,333 (27.5%) above the comparable-set average.

This demonstrates unequal valuation under Fla. Stat. §193.011 (factors of just valuation) and §194.301 (unequal appraisal challenges).

Data sourced from the Florida Department of Revenue 2025 Final NAL roll for Bay County and from the Bay County Property Appraiser public records.

All comparable properties share similar size, age, and DOR use code (DOR_UC) characteristics.

FILING INSTRUCTIONS

Step-by-Step Guide for Bay County

1. Download Form DR-486 from <https://floridarevenue.com/property/documents/dr486.pdf> or your county Clerk of Court site.
2. Sign and date the petition. Attach this appeal letter and the comparable property evidence sheet.
3. Pay the \$15 filing fee. Most counties accept payment via the online VAB portal; some accept check or money order.
4. Submit your petition within 25 days of the TRIM notice mailing date — postmark does NOT count. File at <https://www.baypa.net> or your county Clerk's VAB portal.
5. Select "Unequal Assessment" and "Just Value Exceeds Market Value" as the grounds for petition (both are typically applicable).
6. The VAB will schedule a hearing — typically within 30-90 days. A special magistrate hears the case (in counties with populations over 75,000) or the VAB itself in smaller counties.
7. At your hearing, present your comparable sales evidence calmly and factually. The Property Appraiser must justify their valuation by competent substantial evidence.
8. The VAB issues a written decision. If unfavorable, you may appeal to circuit court within 60 days under Fla. Stat. §194.171.

TIPS FOR SUCCESS

- File EARLY in the 25-day window — late petitions are rejected without exception.
- Bring 3-5 truly comparable sales — same ZIP code, similar sqft, similar year built, same DOR use code.
- Calculate the average just value of your comparables and request the VAB reduce your assessment to that figure.
- Mention Save Our Homes if you are homesteaded — the reduction is permanent up to the 3% cap.
- Stay focused on data. The Property Appraiser must rebut your evidence; don't give them ammunition by getting emotional.
- If the magistrate offers a partial reduction settlement, evaluate whether it gets you within 5% of your target.
- Keep the Clerk of Court receipt — it proves timely filing if any dispute arises.

APPEAL DEADLINE CHECKLIST

Deadline: Invalid Date

- Review this appeal packet thoroughly
- Verify your parcel ID matches your TRIM notice from the Property Appraiser
- Confirm the TRIM mailing date — your deadline is 25 days later
- Sign and date Form DR-486 (download from floridarevenue.com)
- Attach this appeal letter and the comparable property evidence sheet
- Pay the \$15 filing fee and submit before deadline via <https://www.baypa.net>
- Save the Clerk of Court confirmation/receipt
- Prepare for VAB hearing (typically 30-90 days after petition)
- Attend hearing with all documents — bring 3 printed copies of every exhibit

Keep this checklist with your appeal documents. Check off each item as you complete it.

LEGAL DISCLAIMER

This appeal packet was generated by AppealMyTax on May 16, 2026 based on information you provided. It is an informational template to assist with your property tax protest.

THIS IS NOT LEGAL OR TAX ADVICE.

This packet does not constitute professional counsel. Before filing your protest, consider reviewing these documents with a licensed property tax consultant or attorney.

ACCURACY:

Tax rates, comparable values, and assessment data are approximations. Verify all figures against your official TRIM notice from the Bay County Property Appraiser at <https://www.baypa.net>.

NO GUARANTEE:

Filing a petition does not guarantee a reduction in assessed value. Success depends on evidence quality and VAB review.

MONEY-BACK GUARANTEE:

If unsatisfied for any reason, contact john@revxl.net within 30 days for a full refund.

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Informal Conference with Property Appraiser

You have the right to an informal conference with the property appraiser. This conference is not required and does not change your filing due date. You can present facts that support your claim and the property appraiser can present facts that support the assessment. To request a conference, contact your county property appraiser.

PART 1. Taxpayer Information

If you will not attend the hearing but would like your evidence considered, you must submit two copies of your evidence to the VAB clerk before the hearing. The property appraiser may respond or object to your evidence. The ruling will occur under the same statutory guidelines as if you were present.

The information in this section will be used by the VAB clerk to contact you regarding this petition.

PART 2. Petition Information and Hearing

Provide the time you think you will need on page 1. The VAB is not bound by the requested time.

The petitioner has the right to receive a copy of the current property record card from the property appraiser as described in s. 194.032(2)(a), F.S.

At the hearing, you have the right to have witnesses sworn.

**Exchange of Evidence REQUIREMENTS
EFFECTIVE September 1, 2025**

Legislation **effective September 1, 2025** makes it mandatory for the property appraiser to provide the property appraiser's evidence to the petitioner at least 15 days before the hearing. Florida Statutes now require both the petitioner and the property appraiser to provide their evidence to each other, without any preconditions.

Petitioners **MUST** submit, to the property appraiser, the petitioner's list of evidence to be presented at the hearing, a summary of evidence to be presented by witnesses, and copies of all documentation to be presented at the hearing. This includes documents to be used as evidence that the property appraiser specifically requested in writing from the petitioner. Due to the new statutory provisions effective September 1, 2025, any inconsistent provisions in Rules 12D-9.020 and 12D-9.025, Florida Administrative Code, will **NOT** be effective on September 1, 2025, and thereafter.

To calculate the fifteen (15) days, use calendar days and do not include the day of the hearing in the calculation, and count backwards from the day of the hearing, using the calendar day before the hearing day as day 1. The last day of the fifteen (15) day period is included unless it is a Saturday, Sunday, or legal holiday, in which event the period runs until the end of

the next previous day that is neither a Saturday, Sunday, or legal holiday.

ADDITIONAL INFORMATION**Required Partial Payment of Taxes (Section 194.014, F.S.)**

You are required to make a partial payment of taxes if you have a VAB petition pending on or after the payment delinquency date (normally April 1, following the assessment year under review). If the required partial payment is not made before the delinquency date, the VAB will deny your petition. The last day to make a partial payment before the delinquency date is generally March 31. Review your tax bill or contact your tax collector to determine your delinquency date.

You should be aware that even if a special magistrate's recommended decision has been issued, a partial payment is still required before the delinquency date. A special magistrate's recommended decision is not a final decision of the VAB. A partial payment is not required only if the VAB makes a final decision on your petition before April 1. The payment amount depends on the type of petition filed on the property. The partial payment requirements are summarized below.

Value Appeals:

For petitions on the value of property and portability, the payment must include:

- * All of the non-ad valorem assessments, and
- * A partial payment of at least 75 percent of the ad valorem taxes,
- * Less applicable discounts under s. 197.162, F.S.

Other Assessment Appeals:

For petitions on the denial of a classification or exemption, or based on an argument that the property was not substantially complete on January 1, the payment must include:

- All of the non-ad valorem assessments, and
- The amount of the ad valorem taxes the taxpayer admits in good faith to owe,
- Less applicable discounts under s. 197.162, F.S.