NOTICE OF HEARING MUNICIPAL CODE ENFORCEMENT BOARD CITY OF CLEARWATER, FLORIDA Case 109-21

<u>Certified Mail</u> August 13, 2021

Owner: Mohamed Al-Lahham 31 Windward Isle Clearwater, FL 33767

Violation Address: 31 Windward Isle 09-29-15-43362-000-0230

Dear Sir/Madam:

You are hereby formally notified that on **Wednesday, September 22, 2021,** at **1:30 p.m.** there will be a public hearing before the Municipal Code Enforcement Board in the Council Chambers, Clearwater Main Library at 100 North Osceola Avenue, Clearwater, Florida, concerning violation of Section(s) **1-104.B, 3-2302, 3-919 & 8-102** of the Clearwater City Code. (See attached Affidavit(s) of Violation).

You are hereby ordered to appear before the Municipal Code Enforcement Board on the hearing date to answer these charges and to present your side of the case. Failure to appear may result in the Board proceeding in your absence. You have the right to obtain an attorney, at your own expense, to represent you before the Board. If you are absent but represented at the hearing, your representative must present to the Board your letter authorizing your representative to speak on your behalf. You will have the opportunity to present witnesses as well as question witnesses against you prior to the Board making a determination. Please be prepared to present evidence at the hearing concerning the amount of time necessary to correct the alleged violations should you be found to be in violation of the City Code.

The case shall be presented to the Board even if the violations described in the attached Affidavit(s) of Violation are corrected prior to the Board hearing.

Should you be found in violation of the City Code, the Municipal Code Enforcement Board has the power by law to levy fines of up to \$250 a day per violation against you and your property for every day each violation continues beyond the date set for compliance in an Order of the Board.

If you wish to have any witnesses subpoenaed, please contact the Secretary of the Municipal Code Enforcement Board within five (5) days at 727-562-4097. If you have any questions regarding the cited violations or if the violations are corrected prior to the hearing, please contact the Inspector whose name appears on the Affidavit(s) of Violation.

Sincerely,

De prague

SECRETARY TO THE MUNICIPAL CODE ENFORCEMENT BOARD

The Municipal Code Enforcement Board was created pursuant to General Act 80-300, General Laws of Florida, 1979, and Ordinance 2169-80 of the City of Clearwater.

The City of Clearwater strongly supports and fully complies with the Americans with Disabilities Act (ADA). Please advise us at least 48 hours prior to the hearing if you require special accommodations at 727-562-4090. Assisted Listening Devices are available. Kindly refrain from private conversations, cellular phone use, etc. that distract meeting participants.

Any party may appeal a final order of this Board by filing an appeal with the Circuit Court within 30 days of entry of the order. Appellants need a record of proceedings; a verbatim record of testimony and evidence that is the basis for the appeal may be required. F.S. § 286.0105, CDC Sec 7-104

MUNICIPAL CODE ENFORCEMENT BOARD OF THE CITY OF CLEARWATER, FLORIDA AFFIDAVIT OF VIOLATION AND REQUEST FOR HEARING

NAME OF VIOLATOR: AL-LAHHAM, MOHAMED MAILING ADDRESS: 31 WINDWARD ISLAND CLEARWATER, FL 33767 VIOLATION ADDRESS: 31 WINDWARD ISL CLEARWATER, FL DATE OF OFFICIAL NOTICE OF VIOLATION: 5/11/2021

CITY CASE#: CDC2021-00614

LEGAL DESCRIPTION OF PROPERTY: ISLAND ESTATES OF CLEARWATER UNIT 4 LOT 23 & N 40FT OF LOT 22

PARCEL #: 09-29-15-43362-000-0230

DATE OF INSPECTION: 7/1/2021 8:50:00 AM

 $\mathsf{SECTION}(\mathsf{S})$ OF THE CITY CODE WHICH HAVE BEEN VIOLATED: CODE SECTION VIOLATED

1-104.B. - **DEVELOPMENT CODE VIOLATION** No building, structure, water or land shall be used or occupied, and no building, structure, or land shall be developed unless in conformity with all of the provisions of the zoning district in which it is located, all applicable regulations, and all development approvals.

8-102 - **RESIDENTIAL USE**

A residential use means a permanent place of residence for a family. A residential use located on residentially zoned property shall not include rentals for periods of less than 31 days or one calendar month, whichever is less, or which is advertised or held out to the public as a place rented for periods of less than 31 days or one calendar month, whichever is less. A residential use located on residentially zoned property shall not include an interval ownership, a fractional ownership, or a timesharing unit.

3-919. - **PRIMA FACIE EVIDENCE OF CERTAIN USES IN RESIDENTIAL ZONING DISTRICT** Prima facie evidence of certain uses located in any residential zoning district, consisting of rentals for periods of less than 31 days or one calendar month, whichever is less, and advertising or holding out to the public as a place rented for periods of less than 31 days or one calendar month, whichever is less shall include but not be limited to one or more of the following:

(1) Registration or licensing for short-term or transient rental use by the state under Florida Statutes, Chapters 212 (Florida Tax and Revenue Act and 509 (Public Lodging Establishments)

 $\sqrt{-}(2)$ Advertising or holding out a dwelling unit for tourist housing or vacation rental use.

(3) Reservations, booking arrangements or more than one signed lease, sublease, assignment or any other occupancy agreement for compensation, trade, or other legal consideration addressing or overlapping any period of less than 31 days or one calendar month, whichever is less; or

(4) Use of an agent or other third person to make reservations or booking arrangements.

SPECIFICALLY,

We have received complaints that this property is being illegally rented out and/or advertised as being available for less than the 31 day or one calendar month requirement whichever is less. This was verified on the internet and is a violation of the City of Clearwater ordinance prohibiting short term rentals. Please bring your property and all advertising for your property into compliance by the compliance date to avoid further action. If you have any questions feel free to contact me directly. Thank you!

A violation exists and a request for hearing is being made.

vit Violation

Julie Ph	illips
SWORN AND SUBSCRIBED before me by means of notarization on this 6th day of August, 2021, by Julie Ph	physical presence or online illips.
STATE OF FLORIDA COUNTY OF PINELLAS	ALLIE STEWART Notary Public - State of Florida
PERSONALLY KNOWN TO ME	Commission # GG 279146 My Comm. Expires Nov 26, 2022
PRODUCED AS IDENTIFICATION)
Ale fewart Type of Id	entification
(Notary Signature) Allie Lewont	
Name of Notary (typed, printed, stamped)	
FILED THIS 6 DAY OF AUGUST	, 20 Z I
\mathcal{O}	MCEB CASE NO. 109.21
	Wieder Strame
	Secretary, Municipal Code Enforcement Board

Affidavit_Violation

MUNICIPAL CODE ENFORCEMENT BOARD OF THE CITY OF CLEARWATER, FLORIDA AFFIDAVIT OF VIOLATION AND REQUEST FOR HEARING

NAME OF VIOLATOR: AL-LAHHAM, MOHAMED MAILING ADDRESS: 31 WINDWARD IS CLEARWATER, FL 33767 VIOLATION ADDRESS: 31 WINDWARD ISL CLEARWATER, FL DATE OF OFFICIAL NOTICE OF VIOLATION: 5/11/2021

LEGAL DESCRIPTION OF PROPERTY: ISLAND ESTATES OF CLEARWATER UNIT 4 LOT 23 & N 40FT OF LOT 22

PARCEL #: 09-29-15-43362-000-0230

DATE OF INSPECTION: 7/1/2021 8:48:00 AM

 $\mathsf{SECTION}(\mathsf{S})$ OF THE CITY CODE WHICH HAVE BEEN VIOLATED: CODE SECTION VIOLATED

3-2302. - **RESIDENTIAL RENTAL BUSINESS TAX RECEIPT** A business tax receipt shall be required for all rentals as set forth in Section 3-2301. Business tax procedures and requirements shall be as set forth in Code of Ordinances Chapter 29. The fee charged for such business tax shall be as set forth in Code of Ordinances Appendix A, Division XVIII. Property described in this notice is being rented without a business tax receipt.

SPECIFICALLY,

: A search of public records has found this non-homesteaded property to be a possible rental. All rental properties inside the city limits of Clearwater are required to obtain a Residential Rental Business Tax Receipt. To comply with City Code, please complete and return the enclosed application by the correction date. Once received, an email will be sent out to you with a link to pay for the license. All residential rental properties over 5 units that are contiguous are required to obtain a state license through the Department of Business and Professional Regulations. For more information or questions, please contact us at 727-562-4005. We are open Monday-Friday from 8:00 A.M. to 5:00 P.M.

A violation exists and a request for hearing is being made 7 Julte Phillips

SWORN AND SUBSCRIBED before me by means of <u>y</u> physical presence or <u>online</u> notarization on this 6th day of August, 2021, by Julie Phillips.

STATE OF FLORIDA COUNTY OF PINELLAS

PERSONALLY KNOWN TO ME

ALLIE STEWART Notary Public - State of Florida Commission # GG 279146 My Comm. Expires Nov 26, 2022

CITY CASE#: BIZ2021-00198

Type of Identification

(Notary Signature) ew

RODUCED AS IDENTIFICATION

Name of Notary (typed, printed, stamped)

2021 **FILED THIS** DAY OF

Affidavit_Violation

MCEB CASE NO. 109.21 iQu Ŷ raque

Secretary, Municipal Code Enforcement Board

Affidavit_Violation

Section 1-104. - Jurisdiction and applicability.

- A. This Development Code shall govern the development and use of land and structures within the corporate limits of the city.
- B. No building, structure, water or land shall be used or occupied, and no building, structure, or land shall be developed unless in conformity with all of the provisions of the zoning district in which it is located, all applicable regulations, and all development approvals.

Section 3-919. - Prima facie evidence of certain uses in residential zoning district.

Prima facie evidence of certain uses located in any residential zoning district, consisting of rentals for periods of less than 31 days or one calendar month, whichever is less, and advertising or holding out to the public as a place rented for periods of less than 31 days or one calendar month, whichever is less, shall include but not be limited to one or more of the following:

- Registration or licensing for short-term or transient rental use by the state under Florida Statutes, Chapters 212 (Florida Tax and Revenue Act) and 509 (Public Lodging Establishments);
- (2) Advertising or holding out a dwelling unit for tourist housing or vacation rental use;
- (3) Reservations, booking arrangements or more than one signed lease, sublease, assignment or any other occupancy agreement for compensation, trade, or other legal consideration addressing or overlapping any period of less than 31 days or one calendar month, whichever is less; or
- (4) Use of an agent or other third person to make reservations or booking arrangements.

(Ord. No. 7105-03, § 1, 4-17-03; Ord. No. 8042-09, § 3, 6-4-09)

Residential use means a permanent place of residence for a family. A residential use located on residentially zoned property shall not include rentals for periods of less than 31 days or one calendar month, whichever is less, or which is advertised or held out to the public as a place rented for periods of less than 31 days or one calendar month, whichever is less. A residential use located on residentially zoned property shall not include an interval ownership, a fractional ownership, or a timesharing unit.



CITY OF CLEARWATER

Post Office Box 4748, Clearwater, Florida 33758-4748

MUNICIPAL SERVICES BUILDING, 100 SOUTH MYRTLE AVENUE, CLEARWATER, FLORIDA 33756 TELEPHONE (727) 562-4720 FAX (727) 562-4735

Notice of Violation

AL-LAHHAM, MOHAMED 31 WINDWARD IS CLEARWATER, FL 33767

BIZ2021-00198

ADDRESS OR LOCATION OF VIOLATION: 31 WINDWARD ISL

LEGAL DESCRIPTION: ISLAND ESTATES OF CLEARWATER UNIT 4 LOT 23 & N 40FT OF LOT 22 DATE OF INSPECTION: 5/11/2021 PARCEL: 09-29-15-43362-000-0230

Section of City Code Violated:

3-2302. - **RESIDENTIAL RENTAL BUSINESS TAX RECEIPT** A business tax receipt shall be required for all rentals as set forth in Section 3-2301. Business tax procedures and requirements shall be as set forth in Code of Ordinances Chapter 29. The fee charged for such business tax shall be as set forth in Code of Ordinances Appendix A, Division XVIII. Property described in this notice is being rented without a business tax receipt.

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THIS VIOLATION CITED ABOVE MUST BE CORRECTED PRIOR TO 6/11/2021. FAILURE TO CORRECT THE ABOVE LISTED VIOLATION BY THE DATE INDICATED, OR RECURRENCE OF THE VIOLATION AFTER CORRECTION, WILL RESULT IN A LEGAL ACTION BY THE CODE ENFORCEMENT BOARD OF THE CITY OF CLEARWATER OR BY THE PINELLAS COUNTY COURT. SUCH ACTION MAY RESULT IN A FINE. THE ALLEGED VIOLATOR MAY BE LIABLE FOR THE REASONABLE COSTS OF THE INVESTIGATION, PROSECUTION AND THE ADMINISTRATIVE HEARING SHOULD THIS PERSON BE FOUND GUILTY OF THE VIOLATION.

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Inspector: Julie Phillips Inspector Phone: 562-4730

Date Printed: 5/11/2021

NOV_PropOwn

"FOULT EMPLOYMENT AND AFFIRMATIVE ACTION EMPLOYER"



CITY OF CLEAR WATER

Post Office Box 4748, Clearwater, Florida 33758-4748 MUNICIPM Services Building, 100 South Myrtle Avenue, Clearwater, Florida 33756 Telephone (727) 562-4720 Fax (727) 562-4735

Notice of Violation

AL-LAHHAM, MOHAMED 31 WINDWARD ISLAND CLEARWATER, FL 33767

CDC2021-00614

ADDRESS OR LOCATION OF VIOLATION: 31 WINDWARD ISL

LEGAL DESCRIPTION: ISLAND ESTATES OF CLEARWATER UNIT 4 LOT 23 & N 40FT OF LOT 22 DATE OF INSPECTION: 5/11/2021 PARCEL: 09-29-15-43362-000-0230

Section of City Code Violated:

1-104.B. - **DEVELOPMENT CODE VIOLATION** No building, structure, water or land shall be used or occupied, and no building, structure, or land shall be developed unless in conformity with all of the provisions of the zoning district in which it is located, all applicable regulations, and all development approvals.

8-102 - **RESIDENTIAL USE**

A residential use means a permanent place of residence for a family. A residential use located on residentially zoned property shall not include rentals for periods of less than 31 days or one calendar month, whichever is less, or which is advertised or held out to the public as a place rented for periods of less than 31 days or one calendar month, whichever is less. A residential use located on residentially zoned property shall not include an interval ownership, a fractional ownership, or a timesharing unit.

3-919. - **PRIMA FACIE EVIDENCE OF CERTAIN USES IN RESIDENTIAL ZONING DISTRICT** Prima facie evidence of certain uses located in any residential zoning district, consisting of rentals for periods of less than 31 days or one calendar month, whichever is less, and advertising or holding out to the public as a place rented for periods of less than 31 days or one calendar month, whichever is less shall include but not be limited to one or more of the following:

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"FOUNT EMPLOYMENT AND AFFIRMATIVE ACTION EMPLOYER"



CITY OFFICE BOX 4748, CLEARWATER, FLORIDA 33758-4748

Post Office Box 4748, Clearwater, Florida 33758-4748 MUNICIPAL Services Building, 100 South Myrtle Avenue, Clearwater, Florida 33756 Telephone (727) 562-4720 Fax (727) 562-4735

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- Jose Barriss

Inspector: Julie Phillips Inspector Phone: 562-4730

Date Printed: 5/11/2021

"FOULT EMPLOYMENT AND AFFIRMATIVE ACTION EMPLOYER"



JITY OF CLEARWATER

Post Office Box 4748, Clearwater, Florida 33758-4748

MUNICIPAL SERVICES BUILDING, 100 SOUTH MYRTLE AVENUE, CLEARWATER, FLORIDA 33756 TELEPHONE (727) 562-4720 FAX (727) 562-4735

Notice of Violation

AL-LAHHAM, MOHAMED 31 WINDWARD IS CLEARWATER, FL 33767

BIZ2021-00198

ADDRESS OR LOCATION OF VIOLATION: 31 WINDWARD ISL

LEGAL DESCRIPTION: ISLAND ESTATES OF CLEARWATER UNIT 4 LOT 23 & N 40FT OF LOT 22 DATE OF INSPECTION: 7/1/2021 PARCEL: 09-29-15-43362-000-0230

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THIS VIOLATION CITED ABOVE MUST BE CORRECTED PRIOR TO 7/7/2021. FAILURE TO CORRECT THE ABOVE LISTED VIOLATION BY THE DATE INDICATED, OR RECURRENCE OF THE VIOLATION AFTER CORRECTION, WILL RESULT IN A LEGAL ACTION BY THE CODE ENFORCEMENT BOARD OF THE CITY OF CLEARWATER OR BY THE PINELLAS COUNTY COURT. SUCH ACTION MAY RESULT IN A FINE. THE ALLEGED VIOLATOR MAY BE LIABLE FOR THE REASONABLE COSTS OF THE INVESTIGATION, PROSECUTION AND THE ADMINISTRATIVE HEARING SHOULD THIS PERSON BE FOUND GUILTY OF THE VIOLATION.

June 105

Inspector: Julie Phillips Inspector Phone: 562-4730

Date Printed: 7/1/2021

"FOULL EMPLOYMENT AND AFFIRMATIVE ACTION EMPLOYER"



CITY O F DF CLEARWATER

POST OFFICE BOX 4748, CLEARWATER, FLORIDA 33758-4748

MUNICIPAL SERVICES BUILDING, 100 SOUTH MYRTLE AVENUE, CLEARWATER, FLORIDA 33756 TELEPHONE (727) 562-4720 FAX (727) 562-4735

Notice of Violation

AL-LAHHAM, MOHAMED **31 WINDWARD ISLAND** CLEARWATER, FL 33767

CDC2021-00614

ADDRESS OR LOCATION OF VIOLATION: 31 WINDWARD ISI

LEGAL DESCRIPTION: ISLAND ESTATES OF CLEARWATER UNIT 4 LOT 23 & N 40FT OF LOT 22

DATE OF INSPECTION: 7/1/2021

PARCEL: 09-29-15-43362-000-0230

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Date Printed: 7/1/2021

"FOULL EMPLOYMENT AND AFFIRMATIVE ACTION EMPLOYER"



CITY OFFICE BOX 4748, CLEARWATER, FLORIDA 33758-4748 MUNICIPAL SERVICES BUILDING, 100 SOUTH MYRTLE AVENUE, CLEARWATER, FLORIDA 33756 TELEPHONE (727) 562-4720 FAX (727) 562-4735

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Juni J Dannies ------

Inspector: Julie Phillips Inspector Phone: 562-4730

Date Printed: 7/1/2021

"FOLIAL EMPLOYMENT AND AFFIRMATIVE ACTION EMPLOYER"

MUNICIPAL CODE ENFORCEMENT BOARD OF THE CITY OF CLEARWATER, FLORIDA

AFFIDAVIT OF POSTING

City Case Number: BIZ2021-00198

Site of Violation: 31 WINDWARD ISL

- 1. Julie Phillips, being first duly sworn, deposes and says:
- 2. That I am a Code Inspector employed by the City of Clearwater.
- 3. That on the 1st day of July, 2021, a copy of the attached Notice of Violation was posted at City of Clearwater Offices, 600 Cleveland St., 6th Floor, Clearwater, Florida and at 31 WINDWARD ISL, Clearwater, Florida.

Julle Phillips

	STATE OF FLORIDA COUNTY OF PINELLAS
	SWORN AND SUBSCRIBED before me by means ofphysical presence or online notarization on this 1st day of July, 2021, by Julie Phillips.
	PERSONALLY KNOWN TO ME
	PRODUCEDAS IDENTIFICATION
1	
	(Netary Signature)

Name of Notary (typed, printed, stamped)



Affidavit_Posting

MUNICIPAL CODE ENFORCEMENT BOARD OF THE CITY OF CLEARWATER, FLORIDA

AFFIDAVIT OF POSTING

City Case Number: CDC2021-00614

Site of Violation: 31 WINDWARD ISL

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Julie Phillips	
	, ,
STATE OF FLORIDA COUNTY OF PINELLAS	
SWORN AND SUBSCRIBED before me by means of physica notarization on this 1st day of July, 2021, by Julie Phillips.	ALLIE STEWART Notary Public - State of Florida
PERSONALLY KNOWN TO ME	Commission # GG 279146 My Comm. Expires Nov 26, 2022
Le Stewart Type of Identification	
(Notary Signature) Allie Stewart	

Name of Notary (typed, printed, stamped)

Affidavit_Posting

/2021				-торепу А	ppraiser General	information			
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		((WATER 12 55707-25)						AND COMPANY OF THE OWNER OF THE OWNER OF	CONTRACTOR OF
Property Us	<u>se:</u> 0110 (Single	ramuv riomei	Current Tax Dis <u>CW</u>)	strict: CLEARWA	TER Total Livir	ng: SF: 3,547 Total	Gross SF: 4,7	09 Total Livir	ng Units: l
		(1		lick here to hide)	Legal Description				
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	mestead:	No		2022 No					
	ernment:	No		No	Homestead Use Po				
Inst	itutional:	No		No	The second se	Ise Percentage: 100	.00%		
Н	istoric:	No		No	Classified Agricul	tural: No			
		Parcel In	formation L	atest Notice of P	roposed Property	Faxes (TRIM Notic	<u>e)</u>		
Most Rece	nt Recording	Sales Comparison	Census Tract	Evacua	tion Zone	Fle	ood Zone		at Book/Pa
	إلى	51,419,900 Sales Query	21020260012	(NOT the same as a	tion Zone a FEMA Flood Zone)	(NOT the same :	and the second se	<u>on zone)</u>	
21192		1,419,900 Sales Query	21030200012		A	Compare Prelimina	ry to Current F	EMA Maps	<u>51/32</u>
Year	Just/	Market Value Asses	sed Value / No		<u>County Taxable Vi</u>	alue School Tay	able Value	Municipal Ta:	vahle Value
2020		\$1,200,011		\$967,059		7,059	\$942,059	Munopar ra	\$917,0
		[click here	to hidal Valu	a History on Com	tified (nollow in die		G L-)		
Year Ho	omestead Exem				County Taxable Value	ates correction on 1e School Tax:	•	Municipal Ta	vabla Valua
2019	Yes		4,412	\$945,317		317	\$920,317	Municipal 1a	\$895,3
2018	Yes		3,755	\$927,691	\$877	•	\$902,691		\$877,6
2017	Yes	\$1,36	4,371	\$908,610	\$858	,610	\$883,610		\$858,6
2016	Yes	\$1,18	9,073	\$889,922		,922	\$864,922		\$839,9
2015	Ycs		3,561	\$883,736		,736	\$858,736		\$833,7
2014	Yes		5,208	\$873,797	\$823		\$848,797		\$823,7
2013	Yes		1,384	\$854,411	\$804		\$829,411		\$804,4
2012 2011	Ycs Yes		0,129	\$840,129 \$806,247	\$790		\$815,129		\$790,1
2011	Yes		6,247 1,703	\$806,247 \$921,703	\$756 \$871		\$781,247 \$896,703		\$756,2 \$871.7
2010	Yes		3,435	\$921,703 \$983,904	\$933		\$890,703 \$958,904		\$871,7 \$933,9
2008	Yes		4,000	\$982,921	\$932		\$957,921		\$932,9
2007	Yes		5,600	\$954,292	\$929		N/A		\$929,2
2006	Yes	\$1,47	4,500	\$931,017	\$906	,017	N/A		\$906,0
2005	Yes	\$1,16	4,400	\$903,900	\$878	,900	N/A		\$878,9
2004	Yes		0,600	\$877,600	\$852		N/A		\$852,0
2003	Yes		1,300	\$861,300	\$836		N/A		\$836,3
2002	No		0,300	\$810,300	\$810		N/A		\$810,3
2001	Yes		9,200	\$506,700 \$403,000	\$481		N/A		\$481,2
2000 1999	Yes Yes		7,900 2,300	\$492,000 \$479,100	\$467 \$454		N/A N/A		\$467,0 \$454,1
1999	Yes		3,000	\$479,100 \$471,600	\$434		N/A N/A		\$434,1 \$446,6
1997	Yes		1,300	\$463,800		,800	N/A		\$438,8
1996	Yes		9,600	\$450,300	\$425		N/A		\$425,3
		2020 Tax Information	1		Ran	ked Sales (What are Ra	nked Sales?) See	all transactions	
<u>020 Tax Bi</u>	<u>11</u>		Tax Distr	rict: <u>CW</u>	Sale Date	Book/P		Price	Q <u>/U</u> <u>V</u>
2020 Final Millage Rate 20.5868		25 Sep 2020	21192 / 13	81	\$1,600,000	QI			
-		as an estimate following a			01 Mar 2011	17181/07		\$925,000	QI
significant change in taxable value may occur after a transfer due to a loss of exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions.			08 Jan 2002	11775 / 04		\$840,000	υI		
xemptions	reset of the bay	e our nomes or 10% cab.	and/or market	conditions.	0434 1000	000/11/11	26 1	Ar/A AAA	· ·
		nator to estimate taxes un			04 May 1993 18 May 1987	08261 / 11: 06495 / 13		\$560,000 \$467,500	Q I Q

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