

Appeal To Volusia Value Adjustment Board
September 2025
John Bandorf
414 Orange Avenue
Port Orange, Florida 32127

Property in question: 414 Orange Avenue, Port Orange, Florida 32127
Parcel ID: 630314120080

Important fact: While the property is sometimes refer to as 412 and 414 Orange Ave. – legally 412 in a non-existent address (supported by county records) – the 412 building is actually an out building to the larger 414 residence.

Summary of appeal:

Petitioner (John Bandorf) alleges that the respondent (**Volusia County Property Appraiser**) has **over** valued that above listed property outside the limitation and guidance of F.S. 193.011 (see Exhibit “A” highlighted in COLOR).

The petitioner purchased this property in April 2024 for approximately \$150,000 (I assumed the VA loan plus \$10)

In February 2025 - the petitioner declared the property as his homestead – and further declared an additional disability exemption. Both exemptions have been attached to the property.

The property appraiser’s office recently listed the 2025 “Market Value” (**this term shall be important later in support of the petitioner’s argument**) \$479,771 – an increase of \$16,688 from the 2024 assessed value of \$463,083 – an approximate increase of 3.6 percent. (see Exhibit “B” highlighted in COLOR– original TRIM report)

The petitioner suspects that the 2025 “Market Value” increase by the respondent **is** in violation of the capped 3% “Save Our Homes” (SOH) mandate by approximately \$2800 (more on this shortly).

In support of their “Market Value” - the property appraiser website reported that the property contained ten (10) bedrooms and five to seven (5-7) bathrooms. The property has no where near those numbers of bedrooms and / or bathrooms. (see Exhibit “C” highlighted in COLOR

The petitioner discovered that in or around 2009 – the previous owner converted the property from an “assistant living facility” (ALF) to residential property. Prior to the conversion – the property is believed to have had those now inflated numbers of bedrooms and bathrooms.

On August 22, 2025 – The petitioner had an informal meeting with the respondent regarding the petitioner’s concerns that the respondent’s incorrect information (**number of bedrooms and bathrooms**) was artificially inflating the “Market Value” of the property.

Again “market value” being defined under and by the mandates of Florida Statutes (Exhibit “A”).

Shortly after the conclusion of this informal meeting (within twenty minutes – via a phone call) – the respondent agreed to correct the “Market Value” of the property – stating that **only** the additional non-existent bathrooms would affect the “Market Value”. The respondent verbally stated that the reduction in the non-existent bedrooms had no affect on their “Market Value” determination. The petitioner disagrees - and will provide more on this shortly.

The respondent stated that there would be a “significant” change (reduction) in an amended TRIM notice that would shortly be sent out.

A few days later - the amended TRIM notice arrived in the mail (see Exhibit C highlighted in COLOR). The “Market Value” was reduced by \$4,288 to the current Market Value of \$475,683 – not even a one (1) percent reduction.

Given the suspected SOH violation (over 3% increase) of approximately \$2800 – the actual reduction of value to the property – corrected for non-existent bath rooms was only approximately \$1488 ($\$4288 - \$2800 = \1488).

A mere \$1,488 reduction in property value for non-existent bathrooms – hardly seems to qualify as a “significant” reduction in market value.

While it may be the “position” and “practice” of the respondent NOT to factor in the number of bedrooms in their calculations of “Market Value” – the petitioner submits that this “practice” by the respondent - appears to be in violation of both the Florida Constitution (Article VII), and F.S. 193.011 – whereas it states **in part** *“the property appraiser shall take into consideration the following factors... the present cash value of the property, which is the amount a willing purchaser would pay a willing seller,*

*exclusive of reasonable fees and costs of purchase, in cash or the immediate equivalent thereof in a transaction at arm's length..... the **location of said property**... the **condition of said property**.. the income from said property”.*

In response to the above – the petitioner offers the following:

Bedrooms and Bathrooms

Regardless of how the respondent calculates their “Market Value” – it is obvious that the number of actual bedrooms and bathroom will influence that fair market value of any residential property.

Any residential building with “X” amount of square footage and three bedrooms – whereas the owner modifies the structure – converting one of the bedrooms into more living room space – will in the end, still have the same square footage – but will now **only** be a two bedroom house. With little doubt, the marketable value of that building will significantly decrease.

Further, if the owner of said property opted to rent out the residential property – obviously, given the same square footage - a three (3) bedrooms resident would deliver more rental income than a two bedroom residence (income from property – F.S. 193.011)

Location – Location – Location

The subject property is located in a mixed zoning area of Port Orange. There are several commercial businesses within this zone – such as an assisted living facility, and several large industrial business parks. The area also incorporates a cemetery, the Port Orange city yard – and residents also have the “pleasure” of the railroad track running through the neighborhood (see below attached pictures).



Port Orange Public Works Facility

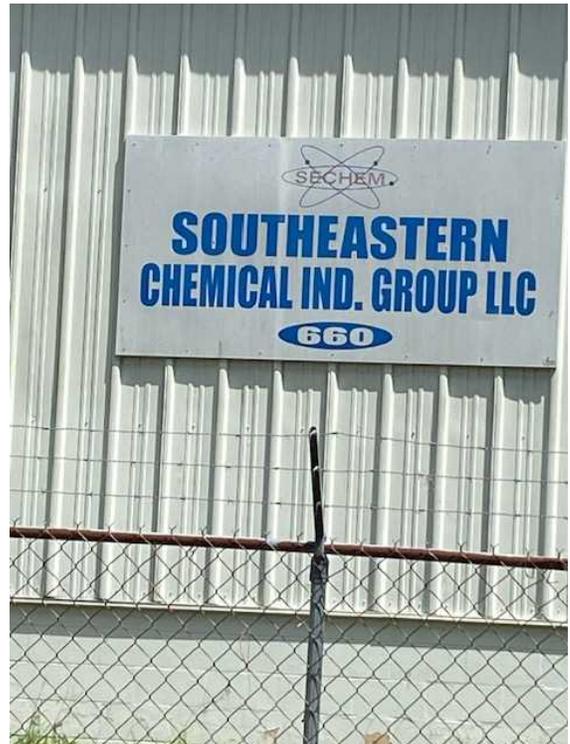


Woodland Cemetary

Since residing on the property – residents had to twice prepare for possible evacuation due to toxic leaks and spills.



Railroad Tracks one street over



Chemical Storage Facility



Two of several industrial parks in the very near vicinity of subject property

Condition of said property

The property has two main buildings – one built in the early 1950’s with approximately 1000 square feet of space under roof – the other building was built in the late 1960’s with just over 2000 square feet of space.

The petitioner resides in the 2000 square foot building. It’s in fair to good condition – needing some minor repairs and updates.

The 1000 square foot building is in **poor repair** – needing new flooring – windows - ceilings – and some serious electrical and plumbing updates (see below incorporated picture) – a new roof is also badly needed (see page 1 of a 2017 private appraisal – Exhibit “D”).

The structure also suffered from flooding during the 2024 hurricane season (see below pics).

This structure is currently vacant – and is currently being used as a storage shed.

Frankly, the petitioner is of the opinion that this building would not qualify as a livable structure without heavy repairs. Thought is being given to having the structure “sounded” by a construction engineer for consideration of whether it would be in the petitioner’s best financial interest to simply demolish it. Until then – both power and water have been turned off at this structure.

According to the respondent’s on-line records this structure is valued at \$94,398 (see EXHIBT ?)

Given the poor condition of this structure – the petitioner challenges the \$94,398 figure.



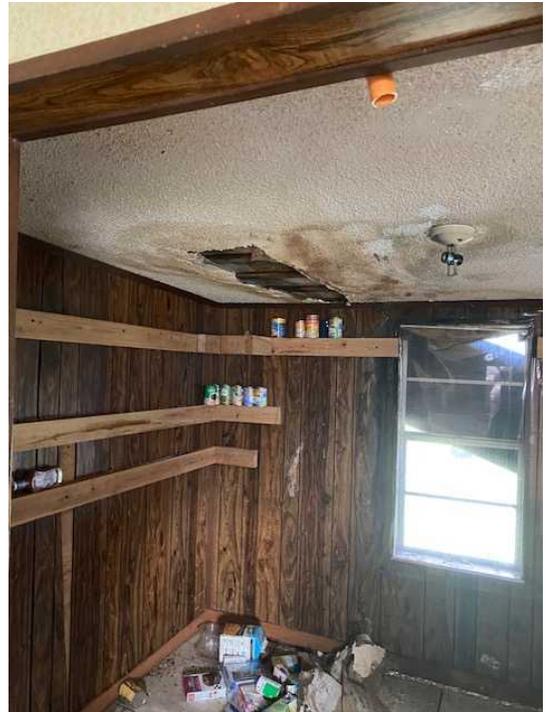
Outside electrical box – notice jerry-rigged electrical wires coming out of electrical box



Roof condiiton – back of building – notice rubber mat on roof and sandbags from 2004 hurricane flooding (back door).



Additional roofing picture – also note the sand bags from 2024 hurricane flooding



Interior View – Roofing situation



Flooring condition

2017 Private Appraisal of Property

The former owner had a private appraisal of the property completed in 2017 (see Exhibit “D” - Uniform Residential Appraisal Report - highlighted in COLOR).

The property privately appraised in 2017 at \$180,000. Again, in 2025 – the respondent currently appraises the subject property at \$475,683.

During the 2017 appraisal - the private appraiser noted the poor condition of the 1000 square foot building (see page 1 of Exhibit “D”). The petitioner can assure the VAB - that condition of that building has only deteriorated over the last eight (8) years.

Within the private appraisal – it is noted that the property is somewhat unique to the neighborhood and the appraiser had to expand his / her search for property comparators outside the normal distance perimeters.

Private Appraiser’s Comparators

As stated within the 2017 private appraisal – two particular comparator properties were selected. The addresses and descriptions are listed below – and within Exhibit “D”.

The private appraiser noted that his / her information was sourced from the respondent’s public accessible property appraiser’s data base.

912 Lafayette Street, Port Orange

The above comparator was listed as a six (6) bedroom three (3) bathroom resident – with a 2017 market valued of \$204,400.

This year (2025) - per the TRIM report of this comparator – this property has decreased in value to \$195,089 (see Exhibit ??).

208 Orchard Street, Port Orange

The above comparator is a triplex – with a 2017 market value of \$185,000 – that same year, the private appraiser valued the petitioner’s subject property at \$180,000.

According to the 2025 TRIM report this property suffered a \$38,423 decrease in value from 2024 (\$330,725) to 2025 (\$292,302) (see Exhibit ??).

It is noted that this particular comparator property is owned by a former Volusia County judge.

In 2017 - both of these comparator properties had similar market value as the petitioner's subject property – over the last eight (8) years - both comparators have decreased in value – one in over all value (**912 Lafayette Street / 2017 - \$204,000 / 2025 - \$195.089**).

Petitioner's comparator

750 Horseman Drive, Port Orange

The above listed comparator property is located not too distant from the subject property.

Unlike the subject property – this comparator is within a HOA residential housing development – with amenities, such as tennis courts and a community pool.

The comparator has no multi-zoned properties, cemeteries, industrial parks, or railroad tracks nearby.

According to county records - this comparator property was built in 1978 – has four (4) bedrooms and three (3) bathrooms. 3,693 total area (larger than the petitioner's residence).

The comparator resides on a large corner lot. This year the property appraiser's office assigned it a \$332,152 market value - down \$12,233 from it's 2024 assessment of \$344,385 (see Exhibit ??)

Respondent's Over Reliance With Their Computer Assisted Mass Appraisal (CAMA)

According to the respondent's own public website (<https://vcpa.vcgov.org/info/appraisal> see Exhibit "E" – highlighted in yellow) it uses and relies on a widely used computer program called "Computer Assisted Mass Appraisal (CAMA)" to calculate property values.

The respondent provides further assurances to the Volusia County taxpayers that they continuously update and "calibrate" this computer model to insure accurate market

values are being provided. The respondent go on to state that their staff “*view and review... the resulting tax roll valuations ... with the intent of providing high quality values with a degree of fairness and equity between individual properties and property types*”. (see Exhibit ??)

Weaknesses Within The CAMA Model & The Staff Review Model

The CAMA Model

A simple Google search reveals that the Internet is littered with supportive documentation that the CAMA system experiences difficulties in correctly appraising unique – non-cookie cutters properties, such as the petitioner’s subject property.

“Mass appraisal” are most probably the key words in identifying CAMA’s weakness. The software can easily compare market values within standardized housing developments – but experiences difficulties in providing an accurate accounting of market values of more unique properties.

(see Exhibit “F”)

The Respondent’s Staff Review Model

Obviously, the respondent’s staff review model has it’s own weaknesses.

The subject property’s profile regarding the accurate number of bedrooms and bathrooms went undiscovered by the respondent, and their computer model for approximately fifteen years (15).

The petitioner suspects that the respondent relies too heavily on their computer model – that is known to experience difficulties in properly appraising unique properties, such as the property in question.

While the respondent’s website praises it’s staff for continuously reviewing and maintaining it’s CAMA data base and property values – this same staff failed to maintain the exact webpage offering these praises and assurances - regarding the correct cost of filing an appeal with the VAB (see Exhibit “E” – page 2).

Only after a direct advisement by the petitioner (**bedrooms and bathrooms**) – was the property reappraised with a reduction of \$70.06 in tax liability (see Exhibits “B” & “C” - tax liability went from \$7265.29 to 7195.23).

The petitioner feels that the respondent's quick reappraisal completed immediately after the August 22, 2025 informal meeting – was not an in-depth reassessment of the true market value of the subject property.

THEREFORE, the petitioner's reluctance to accept the respondent's assurances that his property's market value, and by default his tax liability - have been properly calculated - has its basis in facts, and in statutory authority.

The petitioner requests to exercise his right to request a deep review of the subject property's market value – assuring strict compliance with the statutory calculation matrix - in determining a fair market value of the subject property.

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SEE ATTACHED EXHIBITS