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**Tampa Bay Times — Pinellas Post-Hurricane Assessments (Apr. 26,
2025)**

Pinellas post-hurricane home assessments rife with flaws

A Florida contractor has submitted erroneous reports, delaying homeowners' ability to repair their properties.



Power lines are seen along Yawl Lane at the Crystal Bay Mobile Home Club on Wednesday in Palm Harbor. Elevating homes in the park could prove to be very difficult due to the power lines. [CHRIS URSO | Times]

Published April 26, 2025 | Updated May 19, 2025

A state contractor hired to evaluate hurricane-damaged homes across Pinellas County made mistake after mistake in its assessment reports, muddling the rebuilding process for storm-ravaged residents.

The Tidal Basin Group's reports, used in cities from Gulfport to Madeira Beach, triggered thousands of letters sent to homeowners. Because their houses were determined "substantially damaged," they would have to either tear down or rebuild to more stringent standards.

Reporters with the Tampa Bay Times spoke to homeowners across six Pinellas cities who said they were flagged for damages that didn't exist.

In one case, Tidal Basin staff noted a Gulfport homeowner had removed flooring, resulting in a higher damage assessment. But the floors were never touched. In another, assessors reported thousands of dollars in damage to the foundation, roof and interior of a Redington Shores home. In reality, there were only small cosmetic fixes.

At the direction of local officials, the company relied on county property data to perform assessments, often without entering homes — sometimes resulting in figures that elevated damage percentages.

Both Tidal Basin and Pinellas County defended their practices in statements to the

"We are committed to the highest quality data possible," said Heather Stickler, a Tidal Basin spokesperson.

In a statement, the county took responsibility for checking for accuracy of the data and training of Tidal Basin workers. But there has been a "a robust quality control process," county spokesperson Tony Fabrizio said.

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Homeowners who tried to fight back have been bounced across different city and county departments, thwarted by an opaque web of bureaucracy. Meanwhile, short-staffed city governments had to correct errors for hundreds of homes, further delaying rebuilding. In some cases, exhausted hurricane victims were left to hire appraisers to try to fix the errors themselves.

“The help we’ve been receiving has actually created more work for us,” said former Gulfport Mayor Sam Henderson. He lost reelection last month, after a campaign cycle focused on hurricane recovery, including what one of his opponents called “TidalGate.”

“It’s been a nightmare, honestly,” Henderson told the Times.

A high-stakes math problem

After a disaster, local agencies are required by the Federal Emergency Management Agency to assess buildings and determine the extent of the wreckage. When the damage exceeds around half of a home’s market value — excluding the land — it’s considered “substantially damaged,” and must be demolished or rebuilt to be more resilient. The process is designed to break the cycle of rebuilding properties that are vulnerable to being destroyed again, requiring more taxpayer-funded help each time.

If local governments run afoul of the federal rules, residents can lose coveted

insurance premiums — as some Southwest Florida counties have seen. Naples scores high marks for its flood preparedness, but in other areas, such as their premiums, one of the highest discounts is not possible.

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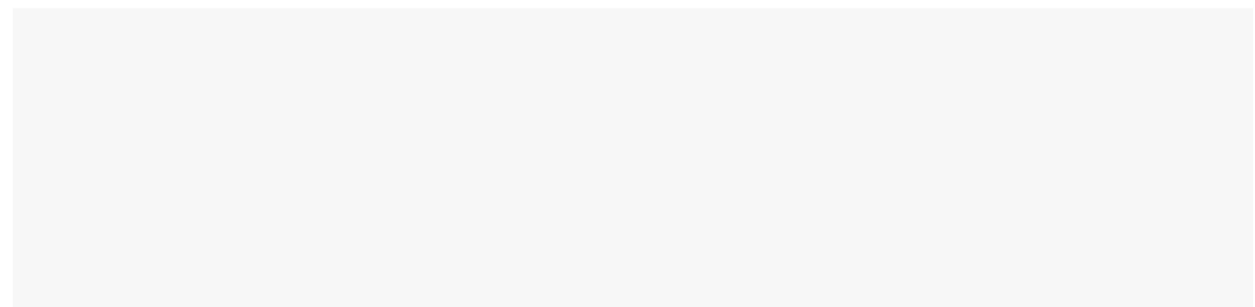
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Although there are some broad guidelines set out by FEMA, each government decides for itself how officials will approach this high-stakes math problem.

repairs, they plug numbers like a home's square footage, foundation type and height of floodwaters into a calculator tool designed by FEMA.

The cost of repairs and the home's value are used to estimate a damage percentage.

"This is the quickest, most accurate way to conduct thousands of initial assessments and follows the County's flood recovery procedures and floodplain code," Pinellas County spokesperson Tony Fabrizio said in an email.



Suzanne McDonald stands inside her gutted 1560-square-foot block construction home on Feb. 12 in Gulfport. The house was flooded by nearly waist-high sewage water during Helene. Four months after the storm, the McDonalds still hadn't received an assessment from Tidal Basin, which Gulfport required before issuing any permits. [DIRK SHADD | Times]

Since last year's hurricanes, Tidal Basin signed contracts amounting to more than \$82 million with the governor's office to conduct assessments around the state.

The New York-based emergency management contractor has a history of inking lucrative deals in Florida, assisting with Covid-19 vaccine sites and housing for Hurricane Ian victims, records show. During the pandemic, a Tidal Basin rental

[evictions](#) as [the rollout lagged](#). The co
7. Ron DeSantis' second inauguration
[gave \\$46,400 to Hope Florida](#), the embattled DeSantis-led charity.

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When Pinellas County asked the state for help assessing homes in unincorporated areas and several smaller municipalities with overwhelmed staff, the state sent Tidal Basin.

county officials. The results are shared with city building departments, which then send out letters to homeowners.

Fabrizio said the county provided initial training with Tidal Basin and coordinated regularly to answer questions. Training included how to collect assessment data and guidance on FEMA's calculator.

Problems emerge

Early on, city staff noticed issues with assessment results.

"The data is pretty much garbage," Anne-Marie Brooks, mayor of Madeira Beach, said in January.

Curbside assessments misidentified homes as having damage that didn't exist. Brooks said the company's reports would sometimes come in with photos of a completely different house. Eventually, Tidal Basin stopped submitting photos, she said.

Homeowners were confused when they started getting letters.

"This has to be a scam," thought Alan Nastansky, who was told in December that his Redington Shores home must be elevated or demolished.

In the immediate aftermath of the storms, Nastansky considered himself lucky.

Water had surged through homes in his neighborhood and tornadoes ripped off his roof. He had to replace his roof and pay for \$400 worth of repairs — minor things like outdoor lights.

He's reached  to town officials several times to try and get the decision reversed. He is still waiting to hear back.

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Alan Nastansky shows where storm damage resulted in him needing to cut open a small portion of the wall in his home on Feb. 5 in Redington Shores. Nastansky was told by a contractor Pinellas County and other governments have hired to do hurricane damage assessments that his home was 60% damaged and needs to be demolished. He found that his home only had about \$400 worth of repairs. [DIRK SHADD | Times]

In the end, the company's data flaws have wasted state money on "inaccurate information that doesn't benefit anyone," Brooks said.

Stickler, the spokesperson for Tidal Basin, said Pinellas County reviews its data and cities are ultimately responsible for "making the final determinations of damage."

"If issues about data quality are brought to our attention and county and municipal governments allow it, Tidal Basin collaborates with property owners to conduct re-assessments and submits the updated data, which runs through the same quality control and approval processes," she said.

Asked about the quality control process, Fabrizio said there were "multiple layers." Tidal Basin checked the data before submitting it to the county's quality control team. The data was also checked using an automated process and spot-checked before letters were sent out.

are how assessors came by their numbers
were hidden within a complex mathem
average homeowner battling their results.

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The Times reviewed Tidal Basin's initial assessment data for thousands of properties in seven Pinellas County communities, studied FEMA's guidelines for calculating substantial damage and interviewed homeowners, appraisers and government officials.

Jennifer Sutton, a certified Florida appraiser who worked for Tidal Basin for several months last winter, argues the data isn't compatible with the FEMA tool, resulting in inflated damage estimates.

Sutton, who was hired through a staffing firm, said the costs used for some repair calculations were "in the stratosphere," leaps and bounds beyond what outside appraisers would normally use for this purpose.

As part of her job, she reviewed more than 120 cases in which homeowners contested their substantial damage calculations. The initial determination was wrong in almost every single case, Sutton said.

After her supervisor showed little interest in addressing the issues, Sutton said she decided to resign. Tidal Basin did not respond to questions about her employment.

Pinellas County Property Appraiser Mike Twitty said the data is accurate and useful for conducting initial estimates because it's proportionate to the structure value being used. Twitty said some homes' assessments may be skewed by technical differences in how depreciation is applied to the final home value.

"That is where the wheel is coming off for people. That is the point of contention — the level of depreciation," Twitty said. "That's why our values are not the end-all, be-all."

He noted that some discrepancies in the initial assessments are inevitable since it's

Sutton estimated as many as 75% of homes deemed substantially damaged might not have hit threshold if different valuations were used.

Henderson, the former Gulfport mayor, said city staff had to correct more than 100 initial assessments from Tidal Basin, about half of which included reversing the company's finding that a home was substantially damaged.



Two boats crashed into the shore at the Gulfport Casino Ballroom at 5500 Shore Blvd. S. in Gulfport during Hurricane Helene. [DIRK SHADD | Times]

Earlier this year, he sent an email to DeSantis complaining that Tidal Basin “has performed abysmally” and is “generating ill will, additional delays and more work on already overtaxed residents and municipal departments.” The governor’s office did not respond to emailed questions from the Times about Henderson’s letter and the issues with Tidal Basin.

The letter concludes with a plea for help. “We are not big enough for this lift,” Henderson wrote.

He never heard back.

Little recourse for homeowners

Fabrizio and other county officials emphasized that Tidal Basin’s assessments are meant to be a first pass. Homeowners can apply for reassessments with more detailed information to potentially get their status reversed, he said.

But residents across the county say in the months since receiving a substantial damage letter, they’ve struggled to get more information from county officials or

” said Wendy Durocher, a resident at Bay Mobile Home Club, a 55+ community nestled along Avery Bayou in Palm Harbor. “We don’t know what to do.”

Nearly every home in the community was deemed substantially damaged, county records show. About half of the homeowners are still trying to appeal their fate, said Jim Averill, Crystal Bay’s board president.

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The Crystal Bay Mobile Home Club sits along canals off of Sutherland Bayou in Palm Harbor. The entire park received several feet of surge during Hurricane Helene last year. [CHRIS URSO | Times]

A tangle of bureaucracy

Deborah Adkins and her husband have been living in their Gulfport house with no walls, using folding tables and a utility sink.

“We’re basically camping in the shell of our home,” said Adkins, 65, earlier this year.

They received their damage letter after a five-month wait and soon found Tidal Basin's assessment had at least two inaccuracies. Workers wrote that she hadn't allowed them to take photos inside. Adkins said that is false. They also listed her floors as having been removed. They are still there, according to Adkins, and she has no plans to remove them.

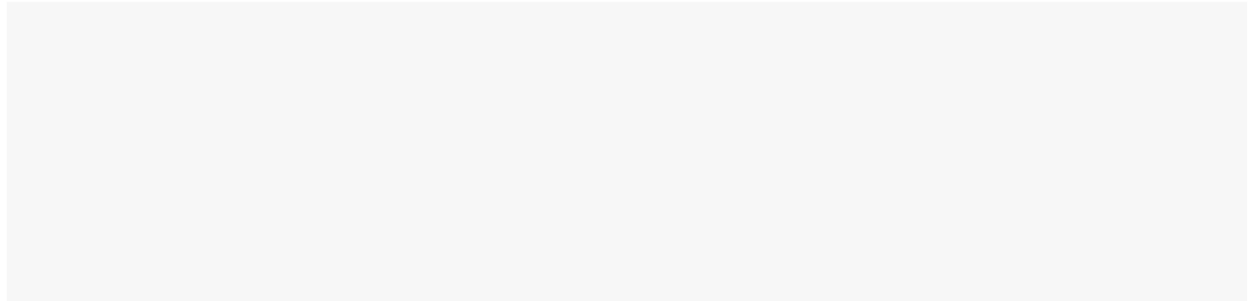
Adkins said she understands the purpose of all the regulations involved in rebuilding and is sympathetic to local governments trying to closely adhere to FEMA rules. But in the months since her house was destroyed, she described a lack of accountability that's left her enraged. She feels like everyone in power says it's someone else's fault.

are ultimately responsible for “making the final determinations.”

Local government leaders have been raising their concerns with state officials, like Florida House Rep. Linda Chaney, R-St. Pete Beach, who told the Times that she discussed the concerns with the Florida Department of Emergency Management. A spokesperson for that agency, Marnie Villanueva Marrero, responded to a list of

In the absence of clarity, neighbors have tried to help each other, coaching the older residents through confusing forms.

“It leaves me feeling like absolutely no one really cares,” Adkins said. “You are on your own.”



A yard sign is seen in front of a home at the Crystal Bay Mobile Home Club on Wednesday in Palm Harbor. The entire park received several feet of surge during Hurricane Helene last year. [CHRIS URSO | Times]

The layers of bureaucracy have led officials to come to opposing conclusions of what caused all these problems, leaving unresolved questions even as the next hurricane season looms.

Pinellas County Commissioner Kathleen Peters criticized Tidal Basin for not entering homes for many of its assessments.

“They’re making assumptions,” she said in an interview.

But days earlier, a Pinellas County building official expressed the opposite opinion

Tidal Basin “performed outstandingly,” Kevin McAndrew said.

Times staff writer Colbi Edmonds and Times/Herald Tallahassee bureau reporter Lawrence Mower contributed to this report.

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Tidal Basin Group, gave \$25,000.



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