

Tax year 2025 BOR no. 26-00058
 County Carroll Date received 2/26/26

DTE 1
Rev. 12/22

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.
 Attach additional pages if necessary.

This form is for full market value complaints only. All other complaints should use DT-100.

Original complaint Counter complaint
 Notices will be sent only to those named below.



1. Owner of property		Name: <u>Harold Jr - Tamm Davis</u>		Street address, City, State, ZIP code: <u>6204 Riverview Dr Malvern OH 44644</u>	
2. Complainant if not owner					
3. Complainant's agent					
4. Telephone number and email address of contact person <u>330-314-3687</u> <u>tmario9@frontier.com</u>					
5. Complainant's relationship to property, if not owner If more than one parcel is included, see "Multiple Parcels" instruction.					
6. Parcel numbers from tax bill			Address of property		
<u>03-0001874.000</u>			<u>6204 Riverview Dr Malvern OH</u>		
7. Principal use of property <u>Residence</u>					
8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.					
Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value		
<u>03-0001874.000</u>	<u>70000 -</u>	<u>95260 -</u>	<u>25260 -</u>		
9. The requested change in value is justified for the following reasons: <u>Flood zone.</u>					

RECEIVED
 FEB 26 2026
 AUDITOR'S OFFICE
 CARROLL COUNTY OH

10. Was property sold within the last three years? Yes No Unknown If yes, show date of sale _____

and sale price \$ _____ ; and attach information explained in "Instructions for Line 10" on back.

11. If property was not sold but was listed for sale in the last three years, attach a copy of listing agreement or other available evidence.

12. If any improvements were completed in the last three years, show date _____ and total cost \$ _____

13. Do you intend to present the testimony or report of a professional appraiser? Yes No Unknown

14. If you have filed a prior complaint on this parcel since the last reappraisal or update of property values in the county, the reason for the valuation change requested must be one of those below. Please check all that apply and explain on attached sheet. See R.C. section 5715.19(A)(2) for a complete explanation.

- The property was sold in an arm's length transaction.
- The property lost value due to a casualty.
- A substantial improvement was added to the property.
- Occupancy change of at least 15% had a substantial economic impact on my property.

15. If the complainant is a legislative authority and the complaint is an original complaint with respect to property not owned by the complainant, R.C. 5715.19(A)(8) requires this section to be completed.

- The complainant has complied with the requirements of R.C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the adoption of the resolution required by division (A)(6)(b) of that section as required by division (A)(7) of that section.

I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date 2-26-26 Complainant or agent (printed) Tori Davis Title (if agent) owner

Complainant or agent (signature) Joni Davis

Sworn to and signed in my presence, this 26th day of February 2026
(Date) (Month) (Year)

Vincent L. Slabaugh
Notary

VINCENT L. SLABAUGH, Attorney-At-Law
Notary Public - State of Ohio
My Commission has no expiration date
Sec. 147.03 R.C.



Dear Carroll County Auditor,

I respectfully request a reassessment of my property located at 6204 Riverview Dr. Malvern, OH 44644, PARCEL #: 03-0001874.000.

My property is located within a designated FEMA Special Flood Hazard Area. Due to this designation, the property is subject to mandatory flood insurance requirements and increased ownership costs, which negatively impact its fair market value.

Comparable properties outside of the flood zone sell at higher prices than similarly situated properties within the flood zone. Additionally, my annual flood insurance premium is approximately \$ 1,142 a year for only \$34,000 on the house and increases 10-20% every year. To purchase this home, a new buyer would be required to obtain flood insurance for the full amount of the mortgage loan. This requirement significantly increases the overall cost of ownership and impacts market value. Additionally, with each flood event, soil erosion occurs, and under FEMA regulations, the displaced soil cannot be replaced. This ongoing erosion negatively affects the property's stability and desirability. As a result, the property is more difficult to sell compared to similar homes not subject to these conditions.

Enclosed are supporting documents including:

- Flood zone map documentation
- Flood insurance premium statements
- Flood photo documentation

Based on these factors, I respectfully request a reduction in the assessed value to accurately reflect the property's current market value.

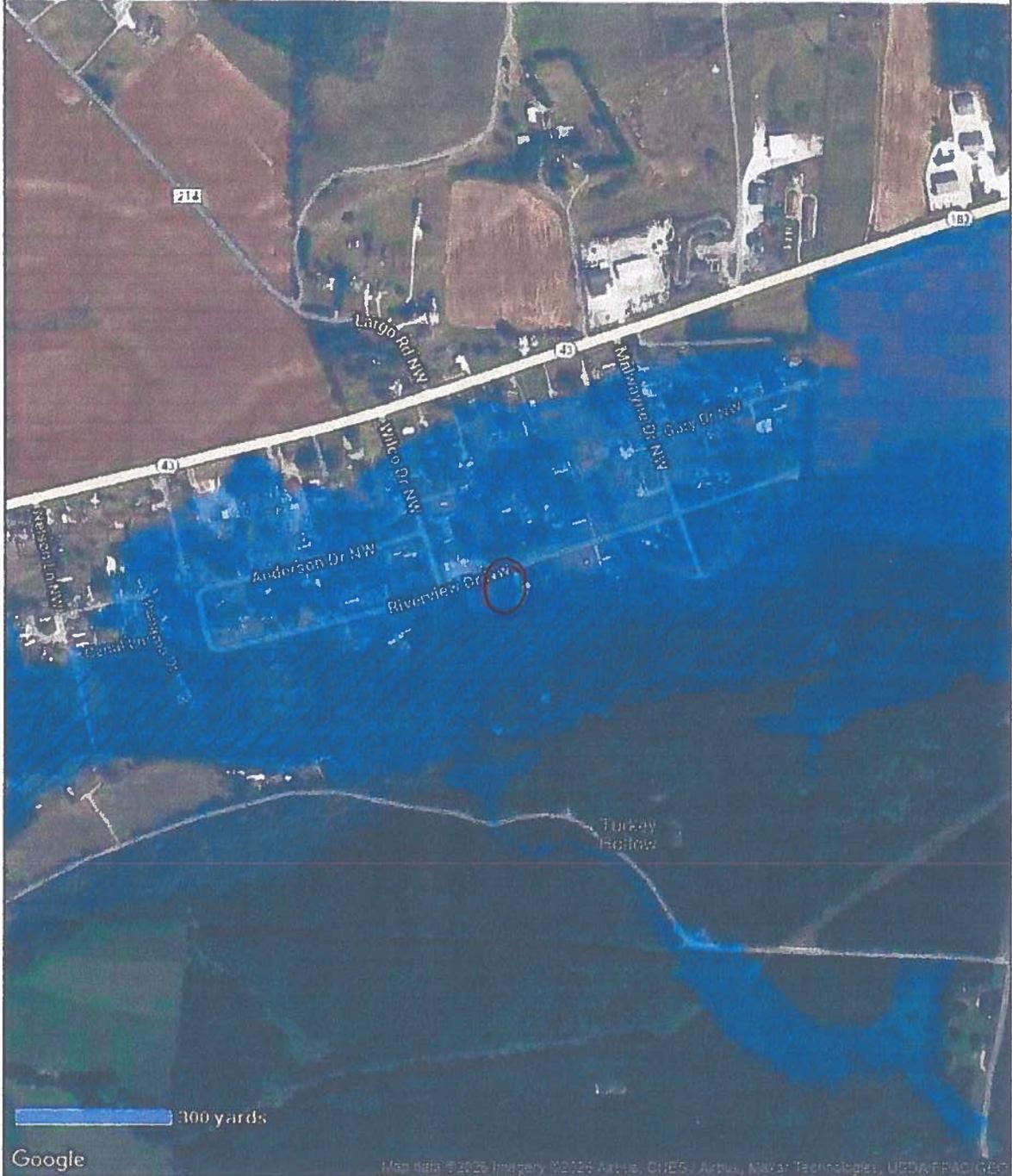
Thank you for your consideration.

Sincerely,
Harold and Toni Davis



InterFlood by a la mode

Malvern, OH 44644



Google

Map data © 2005 Imagery © 2004 Aerial, CNES / Airbus, Navar Technologies, UEDATPAC, GEO

MAP DATA

FEMA Special Flood Hazard Area Yes
Map Number: 39019C0037C
Zone: AE
Map Date: June 04, 2010
FIPS 39019

MAP LEGEND

- Areas inundated by 500-year flooding
- Areas inundated by 100-year flooding
- Velocity Hazard
- Protected Areas
- Floodway
- Subject Area

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2022



2022



Backyard

2022

National Flood Insurance Program: NFIP DIRECT

PO BOX 580514
CHARLOTTE, NC 28258
(800) 638-6620



FEMA



Notice Date: 07/27/2025

Policy Expiration Date: 09/10/2025 at 12:01 am

RENEWAL NOTICE:

Your flood insurance policy is about to expire.
Renewal premium is required to renew your policy.

Policy Expiration Date & Time:
09/10/2025 at 12:01 a.m.

Policy Number:
2032416626

Policyholder(s):
HAROLD R & TONI M DAVIS

Payor:
HAROLD R & TONI M DAVIS

Insured Property Location:
6204 RIVERVIEW DR
MALVERN, OH 44644

Agent:
RINKES INSURANCE LLC
PO BOX 246
CARROLLTON, OH 44615
Rinkesj2@nationwide.com
(330) 627-4442



Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.¹ More renewal information is available at www.floodsmart.gov/get-insured/renew-a-policy.

Renewing your policy is easy. Submit your payment to NFIP DIRECT by paying check, or money order. You can also pay by check or money order using the enclosed form.² If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.³

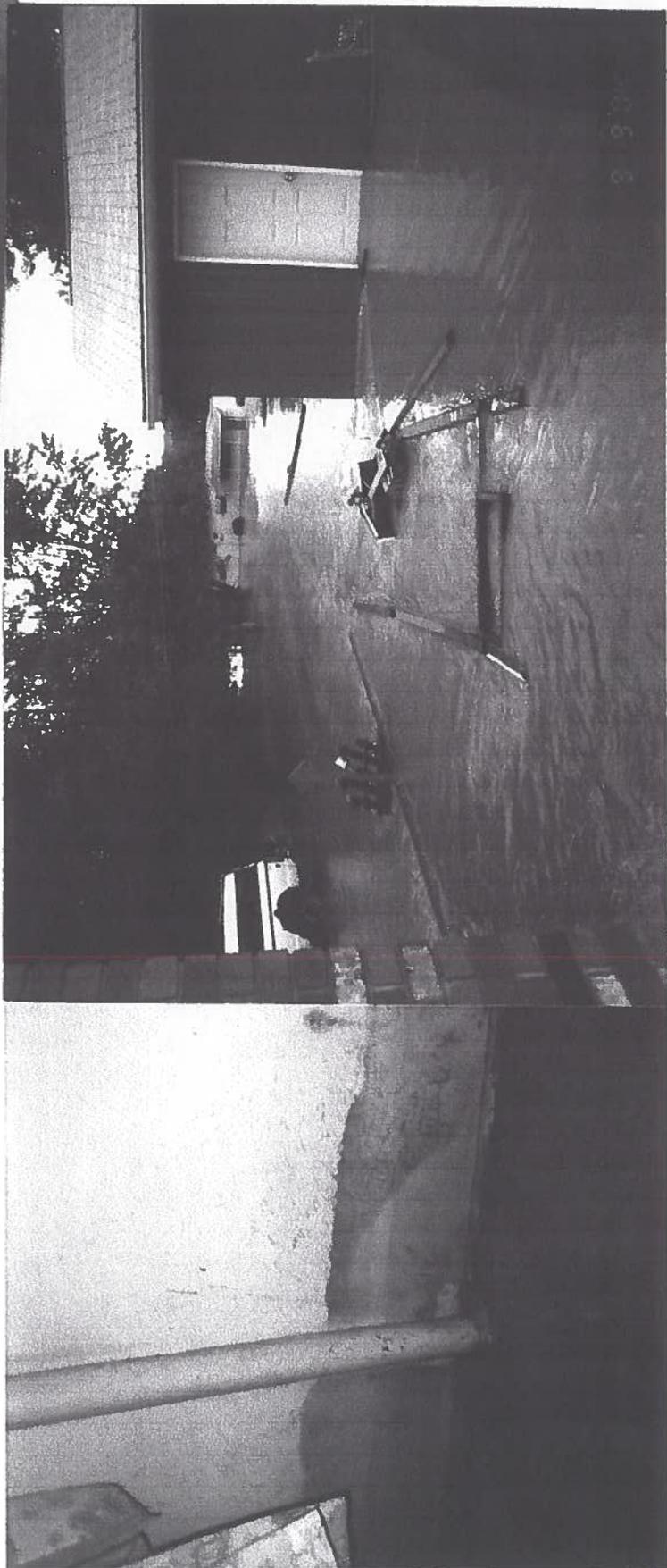
You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection.⁴ If you have questions about your coverage options or your flood policy, contact your insurance agent (listed above) or call NFIP DIRECT at (800) 638-6620.

Please indicate one of the following options on the payment page:

Current Coverage (Option A)	
Building Coverage	\$34,000
Building Deductible	\$2,000
Contents Coverage	\$6,000
Contents Deductible	\$1,000
Total Amount Due (Option A)	\$1,142

Increased Coverage (Option B)	
Building Coverage	\$38,000
Building Deductible	\$2,000
Contents Coverage	\$7,000
Contents Deductible	\$1,000
Total Amount Due (Option B)	\$1,206

EXHIBIT
8







Malwayne Acres Flood Mitigation Project

Significant flooding has damaged homes and threatens others in Malwayne Acres, a residential development near Malvern in Carroll County's Brown Township. The office of U.S. Rep. Zack Space worked with Brown Township

trustees to obtain a grant of nearly \$900,000 to relocate the owners of up to 30 homes from the flood-prone development and remove the structures. The MWCD invested up to \$140,000 to assist trustees with their federally required cost-share match of \$222,728.

Removal of the structures will restore the natural floodplain increasing floodwater storage capacity and improving water flow into Bolivar Reservoir at Bolivar Dam.



This is from Muskingum Watershed Conservancy District. They want this area to hold the flood water when it floods and when the water comes up it does lay longer now.