

Presentation to Pinellas County Commissioners  
February 17, 2026

My name is Richard Gosetti, my address is 10399 67th Avenue N, Lot 131, Seminole, FL. I am a resident owner at Edgewater Pines MHP.

I come before you today to seek your help, understanding and assistance in trying to resolve the substantial damages determinations made by the Floodplain Administrator and the Special Magistrate. I seek your help, not only for myself, but also for Merwyn Crane Unit 81, Margie Bishoff Unit 41, and Doug Galt Unit 127.

We have done our best to present the damages and true cost of repairs to the SDDeterminations website. After many, many attempts to satisfy their demands, we were told to file an appeal to the Special Magistrate. After the appeal, we were still determined to be substantially damaged.

Throughout the entire process, we feel there was an extreme lack of help or direction from the departments handling the determinations. The part time residents have been at a distinct disadvantage for two reasons.

1. All of the information provided was directed to full time residents only.

2. Working remotely via computer, text, and email with the administration was extremely difficult.

Are we not ALL tax paying citizens who deserve the same amount of guidance throughout the process?

I would like to make a reference to an email written by Fran Dembski, a resident in our park, to Commissioner Brian Scott on April 24, 2025. Specifically item 5 on his office's response: "Our Administrator and our Commissioners have been committed to a robust 'After Action' process since the day after Hurricane Helene. We have been in a continual state of 'debriefing' and refining our service delivery, our communications, and our process. This included taking critical looks at our contractors and partnerships. There will be many lessons learned from these hurricanes, and the learning will continue for multiple years. We agree with you handling information correctly from the beginning and throughout the process is essential in refining our process."

These are some of the problems we dealt with while trying to comply with the substantial damage determinations.

1. Hurricane Helene occurred on September 26, 2024. I received a letter dated February 21, 2025. A full 5 months after the hurricane. Everyone began and completed the repairs to their mobiles prior to receiving this notice. Not knowing that your rules existed and would be held against us.

2. There were inconsistent assessments. We were not informed by your departments that a cost breakdown existed, created by Pinellas County, which we had to conform with. We found out from neighbors and then found out later that the cost breakdown changed, not once, but three or four times. How can someone dispute the items on the cost breakdown if they are constantly changing?
3. Inconsistent inclusion of hurricane Milton damages to the cost breakdown. Some owners did not have any costs added to their breakdown list. Others did have repairs for Milton (wind damage included).
4. I found it impossible to access the Appeal Account. Merwyn Crane could not access the portal at all.
5. No assistance given after the magistrates denial. The report states that 'you have the right to file a lawsuit in circuit court'. We went to the courthouse to take this step to gather more information, but no one was able to give us assistance in this matter. Just another example of poor communication and inconsistent concern for the elderly.
6. In my case, I applied to FEMA for assistance. They provided funds to repair the damages. Currently, I am \$1,329 above the 49% rule. I do have disputes to make it less than 49% but they weren't accepted with no explanation or help. Now I have to tear down the home I spent 13 years improving. A real injustice.

7. In Merwyn Crane's case, he is 65% of being nonsubstantial. He is submitting his report of damages separately that details costs to easily bring him down under the 49%. Again a real injustice. In Margie Bishoff's case, she is 63% of nonsubstantial.
8. One resident just recently showed me an email dated May 16, 2025 they received which stated that the Floodplain Administration is now accepting paid invoices by licensed contractors that include an itemized scope of work with an affidavit from the owner that work was performed in place of RSMeans data from Kevin McAndrews. Why wasn't everyone informed of this change?
9. We never received a written copy of our file prior to the Magistrate's appeal. We in fact were never informed to expect it not by phone, text, email or mail.

What we are seeking is a reasonable opportunity to present our documentation to the Floodplain Administrator and/or the Special Magistrate using the information in our file.

We also would like to have an inspector from the county to visit our units to see how well they are repaired and maintained.

In conclusion, we are fighting for our homes. The process has been arduous and emotionally disruptive especially because we are elderly. We lack computer skills. If mistakes

were made, and we believe there were mistakes made by us and the administrators of this process and its everchanging computations.

We would appreciate the Board of Commissioners to intercede and give us an opportunity to represent our cases. Give us a chance to save our homes without going to court.

Thank you for your time and we look forward to your reply.

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## Fighting to Save My Home from Substantial Damage

1 message

Gene Crane <buenavistawhitetails@yahoo.com>  
To: Brian Crane <bcrane2@tampabay.rr.com>

Sun, Feb 15, 2026 at 10:21 PM

My name is Merwyn Crane and I am representing myself and helping to assist Richard Gosetti and Margie Bishoff. We are all residents of Edgewater Pines ROC. This is a small mobile home community of 130 units located in Seminole along the Bayou. The majority of our small community are snowbirds. We are from upstate NY and WI.

On September 26, 2024 Hurricane Helene brought us a short duration flood, it is our only known flood in the park's existence.

I was residing at my home in rural upstate NY, but I have a Son living nearby in Seminole. My Son and daughter in law notified me via texts about 9:30 the next morning, and they went about ripping out my soggy carpets and laminated flooring. With every window open they located about 6 large fans and started drying the place out. My small pile of debris was hauled to landfill that day where the Governor had opened 24 hours per day and free.

Like many of my neighbors, I did not have flood insurance, so I accepted what Mother Nature had inflicted on me. Out of pocket I replaced my HVAC and water heater. I had an electrician replace my dryer connection and do a safety check. Inside my home I had Home Depot replace my carpets. All of the repairs were accomplished by Jan. 28, 2025

On Friday afternoon, Feb. 28, 2025 a County Worker knocked on my door and handed me Substantial Damage Papers. This was a FULL 5 MONTHS AFTER THE FLOOD and a full month after my repairs had been completed.

On Monday morning March 3, I traveled to the Courthouse in Clearwater. With a little assistance I created an account, filled out paperwork, provided VIN numbers, showed receipts, etc. Little did I know that the process to satisfy the Flood Plain Administrator would turn out to be one of the worst situations I would face in my life. It was so nerve wracking and harrowing that it cost me many many nights sleep. I would prefer facing another flood over going through this process again. Unfortunately the process is still going on. In the spring I made 8 trips to the Courthouse, and since my return to FL I have made another 4. Most times I would come home confused and defeated. My total lack of computer skills really hurt me, and I was never able to get into the Portal and have access to my file and information. Old age has really caught up with me.

I had much less storm damage than my neighbors. I observed my neighbors replacing vapor barriers, and tearing out sheetrock, walls, and floors. As for my home, no floodwaters ever reached above my baseboards, my drywalls were undamaged, and my sub floors were made of 3/4 inch plywood and were solid, unlike the particleboard board I watched most of my neighbors pulling out.

Like most of my neighbors I got a BVR from the County Appraiser's Office. This was done to increase the value of the mobile to pre storm conditions and thus create more space to get below the FEMA 49% rule. I was told by the appraiser that this would not affect my taxes. My taxes WENT UP from \$959.05 to \$1236.24. So now the County is charging me substantially more in

taxes for a home the County claims to be beyond repair. My neighbors experienced similar tax increases too. Where is the logic here.

All three of us here today have lost the Appeals Phase with the Magistrate.

So now lets get to the meat and potatoes of the problem. Actually 2 problems here: 1) is the FEMA RSMeans costs compared to our actual costs, and the other 2) is a total lack of up to date information and cost breakdowns going into the Magistrate Hearings.

FEMA and RSMeans costs are calculated on flood depth and what a licensed contractor would charge to replace storm damaged items. Thus self labor or donated labor must be converted to contractor labor costs. FEMA costs seem WELL OVERINFLATED.

Here are a just a few EXAMPLES of FEMA charges I faced

Debris and debris hauling

FEMA RSMeans charge \$860.72

My Actual cost. \$100.00 was my share of 6 dumpsters provided by our regular garbage haulers

Base cabinet

FEMA charge \$3254.77

My actual cost. \$0 A licensed contractor says no damage

Counter top

FEMA charge \$1200

My actual cost \$0 Contractor says not needed

HVAC

FEMA charge \$6970.90

My actual cost \$6100 installed through a licensed contractor thus a overcharge of \$870.90

Carpeting

FEMA charge \$6815.04

My actual cost \$1702.64 installed by Home Depot thus a overcharge of \$5112.40

Wall Painting

FEMA charge \$2142.38

My actual charge \$0 licensed contractor says not needed

Baseboard

FEMA charge \$596.40

My actual cost \$0 contractor says not needed

2) Problems with the Magistrate Hearings

The Floodplain Administrator was required to provide me with a paper copy of my entire file before the Magistrate's Hearing. I was told that my packet was mailed to my NY address, I NEVER KNEW ABOUT this packet and never received the packet. Richard from WI did not receive his either,

My son represented me at the Magistrate Hearing on Sept. 15, 2025. He was using information from the original FEMA cost breakdown worksheet I received on 3-27-25. After the hearing resulted in a denial, my son and I went back to the Courthouse and I was given a 2nd cost

breakdown worksheet on 12-19-2025. This 2nd worksheet reduced my perceived costs for the gypsum wallboard and wall insulation, but listed my carpeting at \$9069.52 when my actual cost was \$1702.64. So I phoned the Floodplain Administrator's office and talked to a Nesren who told me it was not on the worksheet she was looking at. I returned to the Courthouse on 1-13-2026 and was handed a 3rd cost breakdown worksheet. This sheet finally reduced my gypsum wallboard, my wall painting, and wall insulation to zero. It reduced my carpeting to \$6815.04 which was still \$5112.40 more than I paid for it. BUT it raised my debris by another \$210.00 to \$860.72 and it now added \$5074.56 and said I should replace my tile floors. Where did the tile cost come from, it was not on either cost worksheet one or worksheet two.

When my Son represented me at the hearing he was working from the original cost breakdown worksheet of (3-27-2025) and was unaware of the gigantic carpeting overcharge or the addition of the tile charges. Aeisha from the floodplain office said that worksheet #3 (1-13-2026) was the worksheet that the Magistrate was working from. The cost totals agree to that.

The Magistrate claimed on her Final Report that the receipts for my HVAC and my carpeting were not detailed enough and thus used FEMA and RSMeans costs for the final determination. I totally dispute that. My HVAC unit was purchased locally and the receipt stated: Removal of old unit and ductwork, a new hurricane pad, installation of new unit and all new ductwork under the mobile, it listed the size of the ductwork, and a new thermostat, all according to CODE. Includes all labor, a 10 year warranty on the unit and parts, and a one year warranty on the labor. My carpeting was not as detailed but included all measuring, underpadding and complete installation.

The interior flood level has been incorrect from the beginning. FEMA claims that the flood depth in my mobile was 4 inches. That is not possible because my baseboards are all 3 1/2 inches and if any water went above the baseboards it would certainly show on the gypsum wallboards. Also my son took a time dated photo the morning after the flood. The photo is time stamped 9:39 am and it shows that my couch fabric was just barely wet. The couch fabric is a measured 2 inches from the floor. If the flood depth was 4 inches as the Floodplain Administrator claims, then the fabric would be saturated to a much higher degree. As stated earlier, the depth of the interior flooding is a multiplying factor to determine cost damages on the Floodplain Administrator's cost worksheet. I disagree with that depth, and feel it should be changed to 2 or 2 1/1 inches.

The two most damaging things hurting my case when meeting with the Magistrate were: 1) Not having a complete paper packet itemizing every thing in my file. This I learned about on Dec. 19, and was totally unaware of this until after the Magistrate hearing. And 2) Not having the 2nd (12-19-2025) and 3rd (1-13-1926) cost breakdown sheets at the hearing. Again, at the time of the hearing we did not know that a 2nd or 3rd worksheet even existed. Also hurting us was the flood depth and the Magistrate not accepting the detailed items on my receipts.

Just the detailed costs that I have listed here would easily get me below the 49% FEMA rule. I also have other costs that if accepted would get me well below the 49% rule. The problem is we need another hearing or a continuance or this is not possible.

The choices:

As stated at the beginning of this report, I am desperately fighting to save my FL home. The choices from here are:

- 1) Tear the unit down
- 2) Elevate the unit
- 3) Get a lawyer and go to court

Tearing the unit down does not make common sense since all repairs are made and the home is comfortably suited to live in.

Elevating is extremely expensive and I do not have the funds to do so

Get a lawyer and go to court. This does not make sense either  
I feel my best chance is to beg the Councilors to intervene and help me get another chance with the Magistrate

Why should we get another chance:

We are old, we are technically challenged, we totally lack computer skills, we feel we were not properly helped by the County workers as needed, we feel that the Floodplain Administrator and Magistrate made serious errors before and during the Appeals process, to show me that there are sensible and reasonable people in this process, and finally to help keep me from losing my home and what I consider a small fortune

Thank you for your consideration and should you wish to verify that my mobile is what I claim it to be, I would welcome an inspection.

Merwyn Crane  
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## Comparing Cost Breakdown Sheets

	Exhibit J Pegasus Contractor	Me	Exhibit A Michelle 3-27-25	Exhibit B Cecil 12-19-25	Exhibit C Aeisha 1-13-26
Debris		Should be 0	650.72	650.72	650.72
Debris hauling		Should be 0	?	?	210.00
Gypsum Wallboard	0	0	1457.92	739.68	not listed
Wall Insulation		0	881.28	447.12	not listed
Wall Painting	0	0	2132.48	2132.48	not listed
Base Cabinet	0	0	3254.77	3254.77	3254.77
Countertop	0	0	1200.00	1200.00	1200.00
Vanity bathroom		0	470.16	470.16	470.16
base board & paint	0	0	596.40	596.40	596.40
3 doors interior			1615.50	1615.50	1615.50
Electrical		350.00	221.50	128.50	221.50
Floor Plywood		0	2610.72	2610.72	2610.72
HVAC 3 ton		6100.00	?	5944.00	6545.06
HVAC thermostat		0	—	—	425.90
Flooring vinyl		none	5252.80	0	0
Flooring Rugs	1702.64	1702.64	?	9069.52	6815.04
Floor Insulation barrier			1583.04	1583.04	1583.04
Floor Ceramic tile			—	—	5074.56
Water Heater 40g		513.60	1376.00	1263.00	1263.00

Exhibit  
N

Costs to be reduced from \$ 33,956.51

Base Cabinet kitchen	3254.77
Counter top	1200.00
Vanity bathroom	470.16
base board and paint	596.40
floor plywood	2610.72
HVAC overcharge	870.90
Flooring Rugs overcharge	5112.40
totals	<u>14,115.35</u>

FEMA & Floodplain Administrator \$ 33,956.51  
- 14,115.35  
19,841.16

Must be less than \$25,570 based on the 49% rule