



News for Broward Taxpayers

Winter - Spring 2012



News for Broward Taxpayers

Winter - Spring 2012

RESIDENTIAL PROPERTY SURVEY

Our office always seeks to improve and update our property records to better serve you. We are seeking your help to further enhance our system. While completing the below property survey is purely voluntary, your assistance will help ensure you pay no more than your fair share of taxes. **IMPORTANT:** Your responses will NOT change your assessed value, as we utilize mass appraisal methods involving the total adjusted square feet of improvements on your property. This information below will simply help you, and others like you, who conduct research on our website by ensuring accurate data.

If you received this newsletter in the mail with your Homestead Renewal Notice, you also have the option of completing this quick survey online at www.bcpa.net/survey using the **PIN number printed on your renewal receipt**. If you do not have a PIN number, you must use this printed form to participate. **IMPORTANT: If you previously completed this survey, you do not need to resubmit it this year.**



Thank you, in advance, for your help.



Lori Parrish, CFA
Broward County Property Appraiser
lori@bcpa.net

NAME: _____ PARCEL ID (if known): _____

PROPERTY ADDRESS: _____

CITY: _____ Number of Buildings: _____ Number of Bedrooms: _____

Number of Bathrooms: _____ Family Room: Y N Fireplace: Y N Florida Room/Den: Y N

Carport: Y N If Yes, number of car spaces: _____ Garage: Y N If Yes, number of car spaces: _____

Central A/C: Y N In-Ground Pool: Y N If Yes, is the pool screened: Y N In-Ground Jacuzzi: Y N

Porch: Y N If Yes, is it screened: Y N Driveway Type: Asphalt Concrete Brick Pavers Gravel None

Please fax this page to **954.357.8474** or email it to slewis@bcpa.net or mail it to:

Property Appraiser's Office
Attn: Residential Division
115 S. Andrews Avenue, Room 111
Fort Lauderdale, FL 33301

>> Visit Us Online: WWW.BCPA.NET <<

Rental of a Homestead Property = Abandonment of Homestead

Florida law is very clear: you will lose your homestead exemption if you rent out all (or substantially all) of your homesteaded residence. Section 196.061 of Florida Statutes sets forth that rental of the homestead "shall constitute the abandonment of [the] dwelling as a homestead." Even engaging in brief seasonal rentals of your homestead can forfeit your ability to claim exemption if the seasonal rentals involve any period of time -- no matter how brief -- during two consecutive years. The law does provide an exception for active duty military (and their spouses), who are permitted to rent out a homestead while retaining the exemption. If you have any questions about these laws, please contact our office. Important: Owners who cheat on homestead will have a tax lien placed against their properties for up to ten years of back taxes (as applicable), pay a 50% penalty, and pay interest at a rate of 15% per year. To report homestead fraud, please contact our Fraud Section at **954.357.6900**. We investigate all reports of exemption fraud.



The Duties of the Property Appraiser

We know there is quite a bit of confusion about what our office does versus the duties of other governmental offices, based upon the emails and calls we receive daily. Hopefully, this brief summary will help point you in the right direction:

WHAT WE DO: By law, our office monitors all recorded property sales and uses the data to reassess all property in Broward County every year utilizing mass-appraisal methods (regardless of whether there was a recent sale). We process all applications for property tax exemptions (homestead, disability, seniors, etc.) and agricultural classifications and maintain the integrity of these valuable savings by investigating allegations of fraud and abuse. We maintain the official "tax roll" -- which is a written, computerized inventory filed with the Florida Department of Revenue in Tallahassee identifying and valuing all real property and commercial personal property in Broward. We prepare and mail the TRIM Notice of Proposed Property Taxes every August informing taxpayers of their proposed assessments and tax rates. We engage in extensive public outreach to keep people informed of changes in law impacting property owners. We defend our values in cases heard by the independent Value Adjustment Board and in circuit court.

WHAT WE DO NOT DO: We do not set any tax rates or fees (contact your City Commission, School Board, etc.). We do not send the tax bills nor do we collect the taxes (contact the County Revenue Collector at **954.831.4000** or revenue@broward.org). We do not record deeds, liens, mortgages or other documents (contact the County Recording Office at **954.831.4000** or records@broward.org). We do not have information on active foreclosure cases (contact the Clerk of Courts). We do not conduct individual appraisals of specific properties (contact a private appraiser). We do not investigate forged deed signatures or mortgage fraud schemes (contact the police).



Our Office: 115 South Andrews Avenue, Room 111, Fort Lauderdale, Florida 33301

Telephone: 954.357.6830 Website: www.bcpa.net

Facebook: www.facebook.com/propertyappraiser Twitter: www.twitter.com/loriparrish

Printed on recycled paper. This document is available in alternative formats upon request (large print, electronic, etc.) for persons with disabilities under Title II of the ADA.

A Homestead Exemption and “Save Our Homes” Could Save You Hundreds Each Year in Property Taxes

REAL TAX SAVINGS: An eligible Broward County homeowner in 2011 with homestead and a property value of \$75,000 or higher saved anywhere from \$648 to \$1,147 (depending upon your city’s tax millage rate) in taxes. Additionally -- once the real estate market rebounds -- all homesteaded properties will benefit from the “Save Our Homes” (SOH) 3% value assessment cap that automatically comes with the homestead exemption (starting in the year after you first obtain homestead). The SOH cap limits assessment increases in years of rising market values, but does not apply to tax rates.

THE BASICS: All Florida permanent residents are potentially eligible under state law for a homestead exemption on their homes, condominiums, co-op units, and certain mobile home lots. Every person who has legal or equitable title to a residential property and who lives there permanently may be eligible for homestead. **To be eligible, you:**

- Must **permanently reside** on the property as of **January 1** of the year applied for;
- Must be a US citizen, permanent resident alien, or hold “PRUCOL” asylum/refugee status;
- Cannot have a homestead or other residency-based exemption or tax credit in **any** other county, state or country. Florida Statutes allow only one homestead per “family unit.” This means you are not legally entitled to claim the exemption in Broward if you or your married spouse is currently receiving a residency-based tax exemption or credit on property anywhere else in the world.
- Cannot rent out the home (unless you are active duty US military).



The property may also qualify for homestead if it is the permanent home of a person who is **legally dependent** on the owner, even if the owner is not eligible. A **Life Estate** holder is eligible for homestead if he/she meets the eligibility requirements. Likewise, if the property is held in a **Trust**, you must provide us with a notarized Certificate of Trust form (available on the [Download Forms](#) page of our website) showing you have the necessary ownership interest for homestead.

FILING PROCESS: You may file for homestead either online at www.bcpa.net, in person at our office, or at any of our outreach events. To file, you must have the following documents showing you reside at the property:

- **Broward Voter’s Card** or recorded **Declaration of Domicile** (form available at our office or on our website).
- **Florida Driver’s License** (or -- for non-drivers only -- an official **Florida I.D. Card**).
- **For Non-US Citizens: Permanent Resident Card**, proof of **asylum/refugee status**, or other documentation from Immigration showing your **intent to be a permanent resident** of the United States. *Note: Holders of work, student, investor, NAFTA, TPS, and other temporary US visas are not eligible for homestead under state law.*

FILING PERIOD: The timely filing deadline for any 2012 exemption is March 1, 2012. The absolute deadline to LATE FILE for any 2012 exemption is **September 18, 2012** -- and state law does not permit our office to accept any late exemption applications after this date regardless of the reason for missing the late filing deadline.

HOMESTEADS DO NOT TRANSFER: A homestead exemption does **NOT** move with an owner from place to place -- but you may move your valuable Save Our Homes savings under Florida’s **Portability** Amendment. When moving to a new home, you **MUST** file for a new homestead exemption and (if eligible) also file a separate portability application. You may file for homestead and obtain the portability application on our website. Under Florida law, an owner has less than two years to establish a new homestead or the portability savings will be lost. Contact us if you have questions about portability.

RENEWALS: Once a valid homestead exemption is established, it **automatically renews** each year unless there is a change of ownership or eligible use of the property. Florida law requires the property owner to inform our office of any change in residency, use, or status that would affect an exemption. Failing to report these changes -- or wrongfully obtaining an exemption -- may cause an owner to be assessed for up to ten years of back taxes, a 50% penalty, and 15% interest per year.



REPORT HOMESTEAD FRAUD: *If you believe you have reliable information about someone engaging in fraud relating to exemptions or special property classifications, please call our Fraud Investigation Unit at 954.357.6900 or use our online reporting system on our website and we will investigate the property.*

Additional Personal Exemptions for Eligible Seniors, Surviving Spouses, Disabled Veterans, Disabled Persons, and Others

Florida law grants tax-saving exemptions to qualified homeowners. **IMPORTANT:** A homestead exemption is required as a pre-condition for nearly all of the following additional exemptions. Please call [954.357.6830](tel:954.357.6830) if you have any questions.

Low-Income Senior Citizen Exemption: Applicants must be 65 years of age or older as of January 1 of the year for which they are applying and the total household adjusted gross income must not exceed \$26,203 (note: based on last year’s 2011 limit; 2012 limit not yet set). The income limit is adjusted annually for inflation. **This exemption must be renewed annually.** You must complete an initial application by March 1, 2012, and provide us with a copy of your 2011 IRS tax return or proof of non-filing (and 2011 SSA 1099 Form) by June 1, 2012. Late filing ends on September 18, 2012. **The renewal process simply requires signing and returning a postcard, which is mailed to eligible seniors in early February.** This exemption saves eligible seniors roughly \$300 (or more) per year in taxes.



\$500 Widow’s/Widower’s Exemption: Provide a copy of your spouse’s death certificate, newspaper obituary, or memorial card. You are not eligible if you remarry. It will save you about \$10 each year in taxes.

\$500 Disability/Blindness Exemption: Provide one letter from a Florida physician stating you are “totally and permanently disabled” or a certificate from the Florida Division of Blind Services or the US Department of Veterans Affairs certifying the applicant to be legally blind. Unlike the Full Exemption (see *below*), this disability/blindness exemption has no household income requirement. It will save you approximately \$10 each year in taxes.

Active Duty Military Exemption: Provide military documentation showing applicant’s dates of active duty military service outside the US during immediate prior year in support of Operations Enduring Freedom, Iraqi Freedom, or New Dawn. A new application is needed each year. Grants an additional exemption of your assessed value, based upon the percent of the prior year you were deployed overseas in support of one of the specified military operations.

\$5,000 Veteran’s Disability Exemption: Provide a copy of your Certificate of Disability from the US Government or the US Department of Veterans Affairs (or predecessor agency). The disability must be military service-connected and have occurred during a period of wartime service or by misfortune. The service-connected disability must be to a degree of 10% or more as of January 1 of the year for which you are applying. The **surviving spouse** of a disabled former service member may also claim this exemption, providing the spouse has not remarried. This exemption also requires the applicant be homesteaded somewhere within Florida. It will save you about \$100 each year in taxes. Significant additional savings are available if you are a **Combat-Disabled Veteran** who was a Florida resident at the time you entered the military, was awarded a Purple Heart medal for injury, and who was age 65 or older as of January 1. Contact us for more information if you meet these additional conditions. *Note: The combat disability exemption does not extend to surviving spouses.*

Full Exemption for Veteran’s Service-Connected Total and Permanent Disability: Provide a certificate from the US Government or US Department of Veterans Affairs showing you are an honorably-discharged veteran with a service-connected total and permanent disability. Surviving spouses of qualifying veterans or of Florida-resident soldiers who died from service-connected causes while on active duty are also entitled to the full exemption (so long as the spouse has not remarried). This exemption will fully exempt you from paying all *ad valorem* property taxes each year.

Full Exemption for Totally and Permanently Disabled Persons: Provide certificates from two licensed Florida physicians, or one certificate from the US Department of Veterans Affairs, stating you are a: (1) quadriplegic OR (2) paraplegic, hemiplegic or other totally and permanently disabled person who must use a wheelchair for mobility or who is legally blind. For persons entitled to this exemption under the second (non-quadruplegic) category, the prior year’s gross income of all persons residing in the homestead must not exceed \$25,544 (based on the 2011 cap, adjusted annually for inflation). A statement of gross income must accompany the application. This exemption will fully exempt you from paying all *ad valorem* property taxes each year.

“Granny Flat” Exemption: Taxpayers who build additions or perform renovations to an existing homestead to provide living quarters for a parent/grandparent may be entitled to additional savings. Please contact us for details on applying.