



# News for Broward Taxpayers

Summer - Fall 2009



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## Understanding the \$50,000 Homestead Exemption

Last year's constitutional amendment, which doubled the Homestead Exemption to \$50,000, is rather complex. By law it ONLY applies to the third \$25,000 of assessed value, and doesn't apply to the school portion of your tax bill. If a Homesteaded property has a Save Our Homes assessment under \$50,000, it does not receive any added benefit from the additional \$25,000 exemption. Assessments below \$75,000 only get a portion of the new savings. For example, a Homesteaded property assessed at \$60,000 will receive only a \$10,000 additional exemption as it is the only portion over \$50,000. The graphic at right best illustrates how the new \$50,000 exemption works.

IF YOUR ASSESSED VALUE IS ...	YOUR EXEMPTION WILL BE ...
\$75,000 and Up	Original \$25,000 Homestead Exemption plus Full \$25,000 Additional Exemption
\$50,000-\$75,000	Original \$25,000 Homestead Exemption plus Portion of \$25,000 Additional Exemption
\$1 - \$50,000	Original \$25,000 Homestead Only. Note: Homes assessed at under \$25,000 receive only a proportional amount of the \$25,000 exemption.

Additional Exemption does NOT apply to the School Board portion of the tax bill.

## Temporarily Away? New Mailing Address?

Please notify our office in advance if you place a postal forwarding order on a Homesteaded property so we can help protect your exemptions and avoid an accidental cancellation. Also, whenever your mailing address changes, please notify us so we can ensure you will always receive the vital assessment and tax notices you need.

## Follow Our Office on Facebook and Twitter

Our office now uses the popular online social networking sites Facebook and Twitter to help keep you updated on important news you need to know. On [www.facebook.com](http://www.facebook.com), search for the "Broward County Property Appraiser's Office" group and click the link to "Become a Fan." On Twitter, visit [www.twitter.com/loriparrish](http://www.twitter.com/loriparrish) and click the "Follow" button.

"Our office determines the market value numbers on the TRIM Notices. If you disagree with the 2009 market value listed on your TRIM Notice – meaning you believe it does not reflect the true market value of your property on January 1, 2009 – please contact us. But, if you are upset about the tax rates or any new fees or fee increases, our office cannot help you because we do NOT set those rates. You'll instead need to contact the School Board, County and City Commissions, etc. I hope this helps point you in the right direction."

Lori Parrish, CFA - [lori@bcpa.net](mailto:lori@bcpa.net)  
Broward County Property Appraiser



Printed on recycled paper.

Our Main Office: 115 South Andrews Avenue, Room 111, Fort Lauderdale, Florida 33301  
Our West Broward Branch Office: 1 North University Drive, Suite 111-A, Plantation, Florida 33324

IMPORTANT: "Understanding Your TRIM Notice" Inside ... See Pages 2-3

## Act Now to Protect Your Rights as a Property Owner

### Step 1: Carefully Read Your Proposed Property Tax Notice.

Many taxpayers ignore their Truth in Millage Notice ("TRIM Notice") of proposed property taxes until it is too late to challenge an assessment or question the proposed tax rates. If you wait until you receive your tax bill in November to complain about your taxes, you will lose your right to appeal the assessment. The first thing to know is that your taxes are calculated using this formula: **TAXABLE VALUE x TAX MILLAGE RATES + SPECIAL ASSESSMENTS = TAX BILL**. The Property Appraiser determines the market value of your property. **The Property Appraiser does NOT set any tax rates.** Your tax millage rates and non-ad valorem fees are set by the various governmental taxing authorities (School Board, County Commission, City Commission, hospital district board, water management district, and so on) listed on your TRIM Notice.



### Step 2: Speak Out About Proposed Tax Rate Hikes & Higher Fees.



Your TRIM Notice contains proposed **TAX RATES** set by the named taxing authorities (i.e., School Board, County/City Commission, etc.). Properties in Broward County on average dropped by 10.6% in taxable value this year -- the biggest single-year decline in several decades. Nearly all neighborhoods saw values decline. Despite these economic problems, several taxing authorities in Broward are proposing tax rate increases. If you want to question your proposed tax rates, the non-ad valorem fees and special assessments, or services being cut from local budgets, you should contact your elected officials who serve on those taxing authorities or attend the public hearings in September. Your TRIM Notice lists the hearing dates, locations and contact phone numbers for each taxing authority.

### Step 3: Challenging Your Proposed Assessment.

By Florida law, your TRIM Notice reflects our office's **ASSESSMENT** of your property's taxable value as of January 1, 2009. For nearly all non-homesteaded property, the assessed value is identical to the property's market value. For homesteaded property, your assessed value is your "Save Our Homes" value. In most instances, the market values by law are determined a year in arrears using a mass-appraisal process based upon sales of comparable properties during 2008. **BOTTOM LINE:** If you believe the market value of your property printed on the TRIM Notice is more than a buyer would have reasonably paid for your property on January 1, 2009, you must contact or visit our office or file a value petition **by the September 18, 2009 deadline.**



### Why Some Homesteaded Owners Won't See Taxes Drop As Values Drop

Under Florida law, a homestead "recapture" rule may cause some taxable values to rise even when the overall market value dropped from last year. If you are Homesteaded and your "Save Our Homes" (SOH) value is less than the market value as of January 1, Florida Administrative Code Rule 12D-8.0062(5) explicitly orders our office to increase your overall assessed value each year (up to the 3% annual cap level) until it eventually reaches the same amount as the market value. Although the Department of Revenue set this year's SOH cap rate at 0.1% (1/10<sup>th</sup> of 1%) -- meaning your Homesteaded assessed value will be almost unchanged from last year -- you will likely not experience any noticeable decline in taxes even though your market value dropped. Roughly 261,000 Broward homeowners will experience the recapture effects of this law -- nearly all of whom are owners who purchased and homesteaded their properties before 2003.



# Understanding Your TRIM ("Truth In Millage") Notice of Proposed Property Taxes

## The Important Parts of Your TRIM Notice

Our TRIM Notice was entirely redesigned this year to better give you the information you need. Unlike in past years, you will now find vital details and proposed tax numbers on BOTH sides of the form.

**A + M** = Name(s) of the current property owner(s), and the Parcel ID or account number for the property.

**B** = Values and exemptions LAST YEAR (2008) for the property.

**C** = Values and exemptions THIS YEAR (2009) for the property.

**D** = The **Market Value** as of January 1, 2009. This is our opinion of the real value of your property on the open market (based upon qualified sales of similar properties during 2008). If you have an offset for **Portability** (if you moved savings from a previous Homestead this year), it will be shown on the second line. The third line is the **Assessed Value** of your property as of January 1, 2009 -- sometimes called the "Save Our Homes" (SOH) value. This amount (minus exemptions) is multiplied against the millage rate to determine your property taxes. For non-homesteaded properties, the protection of the 10% maximum increase cap is applied here.

**E** = Deductions for Homestead, Widow/Widower, Senior, Disability, Non-Profit and/or other exemptions.

**F** = Taxable value after exemptions (if any) are deducted from the Assessed Value.

**G** = Note: The second \$25,000 of the \$50,000 Homestead Exemption does not apply to the school portion of taxes, per the Florida Constitution and state statutes.

**H** = The governmental entities which set the tax rates on your property.

**I** = The amount of taxes last year on your property (as set by each taxing entity).

**J** = What your taxes will be this year **IF** the taxing authorities adopt their proposed budgets after the public hearings in September.

**K** = The schedule of public hearings. If you believe your **proposed millage (tax) rates** are too high, these are the meetings you should attend to let the taxing authorities hear your objections. Contact phone numbers are also included.

**L** = The "Roll-Up" rate showing how much your taxes would be this year if the taxing entities adopted identical spending budgets as adopted last year.

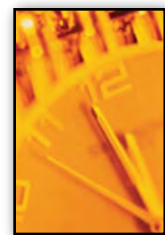
**N** = The Non-Ad Valorem fees or "special assessments." The Property Appraiser has NOTHING to do with setting these fees. These fees also have no relationship to the value of your property. You must contact the taxing authorities listed in this lower portion if you have questions about any of these assessments.

**O** = The total tax bill last year (ad valorem property taxes + non-ad valorem fees).

**P** = The bottom line: your **TOTAL PROPOSED TAXES** this year (ad valorem property taxes + non-ad valorem fees) based on the taxing authorities' proposed budgets.

## Special Extended Hours for TRIM Season

Please visit our **Main Office** at 115 South Andrews Avenue, Room 111, in downtown Fort Lauderdale (just south of Broward Boulevard) to meet with an appraiser to discuss your assessment. **Our Main Office is open weekdays from 7 am until 6 pm -- and stays open until 7 pm weekdays during September 8-18.** Our West Broward Branch Office on 1 N. University Drive, Room 111-A, in Plantation, is open weekdays from 8 am to 5 pm.



**SPECIAL WEEKEND HOURS:** Both of our offices will also be open on three Saturdays -- August 22, August 29 and September 12 -- from 8:30 am to 5:00 pm., to better assist working families.

## Did You Forget to File for a 2009 Exemption?

You still have time to file if you forgot to file for a 2009 Homestead Exemption, Widow/Widower Exemption, Disability Exemption, Portability, or other exemption for which you were eligible as of **January 1, 2009**. Simply visit our office **by the September 18, 2009** deadline and file for the appropriate exemption(s). For Homestead, you may instead use our online system at [www.bcpa.net](http://www.bcpa.net) before the deadline. It's fast, it's easy, and it cuts your tax bill. Also,

please contact us if you already applied for a 2009 exemption or portability transfer (**E** and **D**) and it is not shown on your TRIM Notice.

## "How Can I Challenge My Market Value?"

If you think the market value (**D**) for your property is wrong, the **first thing** you should do is call our office. One of our appraisers will be happy to speak with you, listen to your concerns, and discuss the data we used to reach the value. If there was a mistake, we'll correct it. If -- after speaking with us -- you still believe our value is inaccurate, we'll explain the easy steps you can take to file an appeal with the Broward County Value Adjustment Board (VAB), an independent and quasi-judicial review board. You can also avoid the "TRIM Season" crowds entirely by filing your VAB petition online (and paying the filing fee) at the VAB's special petition website at:

<http://bcvab.broward.org/axiaweb2009>

### QUESTIONS ABOUT YOUR TRIM NOTICE? PLEASE CONTACT OUR OFFICE:

**RESIDENTIAL PROPERTY (SINGLE-FAMILY HOMES, TOWNHOMES, MOBILE HOMES):**

954.357.6831 (John Chesler, Supervisor - [jchesler@bcpa.net](mailto:jchesler@bcpa.net))

**CONDO, CO-OP and TIME-SHARE PROPERTY:**

954.357.6832 (Scott Lewis, Supervisor - [slewis@bcpa.net](mailto:slewis@bcpa.net))

**COMMERCIAL REAL PROPERTY (including DUPLEXES):**

954.357.6835 (John McKean, Supervisor - [jmckean@bcpa.net](mailto:jmckean@bcpa.net))

**AGRICULTURAL PROPERTY:**

954.357.6866 (Jason Curtis, Analyst - [jcurtis@bcpa.net](mailto:jcurtis@bcpa.net))

**TANGIBLE (COMMERCIAL) PERSONAL PROPERTY:**

954.357.6836 (Lee McKee, Manager - [lmckee@bcpa.net](mailto:lmckee@bcpa.net))

**EXEMPTIONS AND ALL GENERAL QUESTIONS:**

954.357.6830 (Cheryl Guske, Manager - [cguske@bcpa.net](mailto:cguske@bcpa.net))

**REPORT HOMESTEAD FRAUD:**

954.357.6900 (Ron Cacciatore, Director - [rcacciatore@bcpa.net](mailto:rcacciatore@bcpa.net))

**PROPERTY APPRAISER LORI PARRISH:**

954.357.6904 - [lori@bcpa.net](mailto:lori@bcpa.net)

### IMPORTANT:

This is our busiest time of the year for call volume. To avoid long times on hold, you may want to email us instead of telephoning. We will timely answer all emails and calls.

**QUESTIONS FOR THE VALUE ADJUSTMENT BOARD (VAB) ABOUT A PETITION?** Contact the **Value Adjustment Board** directly at [vab@broward.org](mailto:vab@broward.org) or 954.357.7292 or visit their office at 115 South Andrews Avenue, Room 120, Fort Lauderdale.

**IMPORTANT: All petitions APPEALING VALUES must be RECEIVED by the Broward County Value Adjustment Board by the close of business on September 18, 2009.**

**All late filing applications for any EXEMPTIONS must be received by the Property Appraiser by the close of business on September 18, 2009.**

**IMPORTANT: THE PROPERTY APPRAISER DOES NOT SET YOUR TAX RATES OR COLLECT YOUR TAXES. YOUR TAX RATES ARE SET BY THE CITY & COUNTY COMMISSIONS, THE SCHOOL BOARD, AND OTHERS.**