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## Protect Your Rights as a Property Owner

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

Many property owners ignore their **NOTICE OF PROPOSED PROPERTY TAXES** ("TRIM Notice") until it is too late to challenge an assessment or question the proposed tax rates. If you wait until you receive your bill in November to complain about your taxes, you will lose your right to appeal. The first thing to know is 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 or collect taxes.** Your tax rates and non-ad valorem fees are set by the various 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 Up About Proposed Property Tax Rates and 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 increased on average by **4.46%** in taxable value this year countywide. If you want to question your proposed tax rates, non-ad valorem fees/special assessments, or services, you should contact your elected officials who serve on those taxing authorities and attend the public hearings in September. Your TRIM Notice lists the hearing dates, locations and contact phone numbers for each taxing authority.

### Step 3: Challenge Your Proposed Assessment.

Your TRIM Notice reflects our office's **ASSESSMENT** of your property as of January 1, 2013, as required by Florida law. Your assessment does not -- and by law cannot -- reflect your market value today as of mid-2013. For homesteaded property, your assessed value is your "Save Our Homes" value. The market value ("just value") by law is determined a year in arrears by using a mass-appraisal process largely based upon sales of comparable properties during calendar year 2012. **BOTTOM LINE:** If you believe the market value of your property printed on the TRIM Notice is not what a buyer would have reasonably paid for your property on January 1, 2013, you must contact or visit our office or file a value petition **by the September 18, 2013 deadline.**



## Assessment Limitations



Pursuant to Section 193.155(1), Florida Statutes, beginning in 1995, **or the year after the property first receives Homestead Exemption**, an annual increase in assessment shall not exceed the lower of the following: (1) 3% of the assessed value of the property for the prior year; or (2) the percentage change in the Consumer Price Index (CPI) for all urban consumers, US city average for the preceding calendar year as initially reported by the US Department of Labor, Bureau of Labor Statistics. The Florida Department of Revenue (DOR) makes this statutory determination each January. Properties homesteaded in 2012 or before will receive a Save Our Homes assessment increase of 1.7% for tax year 2013.

Non-homesteaded properties will receive a 10% assessment cap which is applied automatically and does not require an application. A property is reassessed and the 10% cap is removed the year after the property is sold or ownership transfers. For additional information, please refer to the FAQ's (Frequently Asked Questions) on our website.

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

## Important Parts of Your Proposed Tax Notice

**IMPORTANT:** Proposed taxes and public hearing dates are printed on **BOTH** sides of your tax notice. Carefully review both sides of your notice before the **September 18 filing deadline**.

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

**B** = Values and exemptions LAST YEAR (2012) for the property.

**C** = Values and exemptions THIS YEAR (2013) for the property.

**D** = The **Market Value as of January 1, 2013**. This is our opinion of the real value of your property (less the cost of sale) on the open market (based upon qualified sales of similar properties during calendar year 2012). If you have an offset for **Portability** (if you moved savings from a previous Homestead this tax year), it will be shown on the second line. For non-homesteaded properties, the protection of the 10% maximum increase cap is applied on the third line. The next two lines list other reductions. The sixth line is the **Assessed Value/SOH** of your property as of January 1, 2013 -- sometimes called the "Save Our Homes" value. This amount (minus exemptions) is multiplied against the millage rates to determine your property taxes.

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

**F** = The taxable value after exemptions (if any) are deducted from the Assessed Value/SOH.

**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. See the **BACK COVER** for more information.

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

**I** = The tax rate last year on your property (as set by each taxing entity).

**J** = The proposed tax rate this year **IF** the taxing authorities adopt their proposed budgets after the public hearings in September.

**K** = Amount of taxes last year on your property (as set by each taxing entity).

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

**M** = 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.

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

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

**Q** = 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.

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

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

## Did You Forget to File for a 2013 Exemption?

You still have time to claim savings if you forgot to file for a 2013 Homestead Exemption, Portability, or other exemptions (widow/widower, low-income senior, disability, disabled veterans, deployed military, non-profit institution, etc.) for which you were **eligible as of January 1, 2013**. Simply visit our office **by the September 18** deadline and file for the appropriate exemption(s). You may also use our online system at **www.bcpa.net** to late file for Homestead before the deadline. Also, please contact us if you already applied for a 2013 exemption or portability transfer (**E** and **D**) and the exemption is not printed 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 email or call our office (see below). 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/axiaweb2013>

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

- RESIDENTIAL PROPERTY (SINGLE-FAMILY HOMES, TOWNHOMES, MOBILE HOMES):** 954.357.6831 (Scott Lewis, Supervisor - slewis@bcpa.net)
- CONDO, CO-OP and TIME-SHARE PROPERTY:** 954.357.6832 (Maureen Morrison, Supervisor - mmorrison@bcpa.net)
- COMMERCIAL REAL PROPERTY (including DUPLEXES):** 954.357.6835 (John McKean, Supervisor - jmckean@bcpa.net)
- AGRICULTURAL PROPERTY:** 954.357.6939 (Abbey Roberson, Manager - aroberson@bcpa.net)
- TANGIBLE (COMMERCIAL) PERSONAL PROPERTY:** 954.357.6836 (Lee McKee, Manager - lmckee@bcpa.net)
- EXEMPTIONS AND ALL GENERAL QUESTIONS:** 954.357.6830 (Kelly Brown, Manager - kbrown@bcpa.net)
- REPORT HOMESTEAD FRAUD:** 954.357.6900 (Ron Cacciatore, Director - rcacciatore@bcpa.net)
- PROPERTY APPRAISER LORI PARRISH:** 954.357.6904 - lori@bcpa.net

**IMPORTANT:**  
This is our busiest time of the year for phone calls. To avoid long wait times on the phone, we suggest you email us instead of telephoning. We timely answer all emails.

**QUESTIONS FOR THE VALUE ADJUSTMENT BOARD ABOUT A PETITION?** Contact the **Value Adjustment Board** directly at [vab@broward.org](mailto:vab@broward.org) or **954.357.7205** or visit their office at 115 South Andrews Avenue, Room 120, Fort Lauderdale, FL 33301.

**IMPORTANT: All petitions APPEALING VALUES must be RECEIVED by the Broward County Value Adjustment Board by the close of business on September 18, 2013. All late filing applications for any EXEMPTIONS or CLASSIFICATIONS must be received by the Property Appraiser by the close of business on September 18, 2013.**

**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.**

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## Understanding the \$50,000 Homestead Exemption

The 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. This graphic (right) best illustrates how the \$50,000 Homestead Exemption works.

IF YOUR ASSESSED VALUE IS ...	YOUR EXEMPTION WILL BE ...
<b>\$75,000 and Up</b>	Original \$25,000 Homestead Exemption plus Full \$25,000 Additional Exemption
<b>\$50,001-\$74,999</b>	Original \$25,000 Homestead Exemption plus Portion of \$25,000 Additional Exemption
<b>\$1 - \$50,000</b>	Original \$25,000 Homestead Only. <small>Note: Homes assessed at under \$25,000 receive only a proportional amount of the \$25,000 exemption.</small>

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

## Special Extended TRIM Season Hours

Please visit our office at 115 South Andrews Avenue, Room 111, in downtown Fort Lauderdale to meet with an appraiser to discuss your assessment or email or call us (see contact info inside). Our office is open weekdays from 7 am until 6 pm. **SPECIAL WEEKEND HOURS:** Our office will also be open 8:30 am to 5:00 pm on two Saturdays -- September 7 and 14 -- to better serve working families.

## Attention: US Military Service Members

If you were on ACTIVE DUTY status OUTSIDE of US borders in support of Operations Enduring Freedom or Noble Eagle during 2012 and have homestead in Broward, please contact us by September 18, 2013, to apply for this very valuable extra exemption for deployed military service members.

*"Our office determines the market value on the proposed property tax notices. If you disagree with the 2013 market value listed on your notice – meaning you believe it does not reflect the true market value of your property on January 1, 2013 – please contact us. However, 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 will need to contact the School Board, County/City Commissions, etc. I hope this helps point you in the right direction."*

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



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

954.357.6830

Website: [www.bcpa.net](http://www.bcpa.net)

Facebook: [www.facebook.com/propertyappraiser](http://www.facebook.com/propertyappraiser) Twitter: [www.twitter.com/loriparrish](http://www.twitter.com/loriparrish)