

**MARSHA M. FAUX CFA, ASA
POLK COUNTY PROPERTY APPRAISER**



**WHAT YOUR PROPERTY
APPRAISER'S OFFICE
DOES FOR YOU**

Bartow Office

255 N. Wilson Ave
Bartow, FL 33830

Phone: 863-534-4777
Fax: 863-534-4753
Hours: 8:30am-5:00pm (M-F)

Lakeland Office

930 E. Parker St.
Suite 272
Lakeland, FL 33801

Phone: 863-802-6150
Fax: 863-802-6163
Hours: 8:00am-5:00pm (M-F)

Winter Haven Office

3425 Lake Alfred Rd.
3 Gil Jones Plaza
Winter Haven, FL 33881

Phone: 863-401-2424
Fax: 863-401-2428
Hours: 8:00am-5:00pm (M-F)

Website: www.polkpa.org

**THE JOB OF THE
PROPERTY APPRAISER**

The Property Appraiser is responsible for determining the value of all property in the county on the appraisal date of January 1st of each year.

In addition to appraising over 300,000 parcels of real estate and 25,000 business accounts, the Property Appraiser administers 120,000 homestead exemptions, and must determine property entitled to Agricultural Classification.

The Property Appraiser and staff are at the service of the public and will be glad to assist in all matters pertaining to property values and exemptions.

**HOW THE PROPERTY
APPRAISER DETERMINES
FAIR MARKET VALUE**

The Property Appraiser must know what properties are selling for, cost to replace improvements, rent and operating expenses, and numerous other factors impacting value.

Comparing the selling prices of comparable properties to your property is one method for estimating **MARKET** value. Another way is based on **REPLACEMENT COST** in its current condition.

A third method is used for properties that produce a rental **INCOME**. Consideration is given to market rents, operating expenses, and the return most people would expect on a similar investment.

**WHY PROPERTY VALUES MAY CHANGE
FROM YEAR TO YEAR**

When changes to your property occur, the Property Appraiser's values are adjusted to reflect these changes. For instance, if you build a swimming pool in your backyard, the market value would increase proportionately based on the contributory value of the pool.

Similarly, should your property's value be decreased by fire or the marketplace indicates a decline in your area, the value would decrease to show the downward effect of those changes.

PROPERTY VALUE AND TAX RATE

The Property Appraiser is responsible for determining the value of all property on January 1 of each year. The taxing authorities (Board of County Commissioners, School Board, Cities, etc...) are responsible for the tax rates and issuing tax bills which represent the result of property values calculated by those rates. The resulting taxes are referred to as *ad valorem taxes* meaning taxes according to value.

For example, let's say the Property Appraiser estimates the market value of a property at \$75,000 and the tax rate in the area has been set by the taxing authorities at 20 mills. This millage rate reflects \$20 of taxes per \$1,000 of taxable value. $\$75,000 \div \$1,000 = 75$; $\$20 \times 75 = \$1,500$. This represents the *ad valorem taxes* without any exemptions.

Taxes due are discounted for prompt payment – if paid in Nov. 4%, Dec. 3%, Jan. 2%, Feb. 1%.

**DIFFERING WITH THE VALUE SET BY
THE PROPERTY APPRAISER**

If your opinion of the market value for your property differs from the Property Appraiser's value, please call us or stop by the office to discuss your concerns. We welcome the opportunity to review all the pertinent facts with you. After talking with us, if there is still a difference between our value and your opinion of value, you may appeal to the Value Adjustment Board. The Value Adjustment Board's function is to hear evidence and discern whether properties are assessed at market value. The Board also hears appeals on denial of exemptions and denial of Agricultural Classification.

A petition may be obtained from the Property Appraiser. The completed petition must be filed with the Clerk of the Board of County Commissioners. A \$15.00 filing fee is required.

HOMESTEAD EXEMPTION

Every person who has legal or beneficial title to real property and maintains it as his/her permanent residence or as the residence of another legally or naturally dependent upon the owner is entitled to Homestead Exemption **up to \$50,000**.

In our previous example, a property valued at \$75,000 had taxes of \$1,500 without exemptions. If the property owner applies for and receives Homestead Exemption, \$25,000 is deducted from the value, leaving a taxable value of \$50,000.

An Additional Homestead Exemption up to \$25,000 will also be applied toward any assessed value between \$50,000 and \$75,000. This Additional Homestead Exemption, however, does not apply to the school board portion of the millage rate. So, in this example, the non-school board taxable value would be \$25,000 ($\$75,000 - \$50,000$) and the school board taxable value would be \$50,000 ($\$75,000 - \$25,000$).

If your homestead property has an assessed value less than \$75,000 you will only receive the Additional Homestead Exemption on the value above \$50,000 up to the assessed value. So, if the assessed value is \$65,000 you will receive an Additional Homestead Exemption in the amount of \$15,000 (difference between \$50,000 and \$65,000). The Additional Homestead Exemption will not apply to any property with an assessed value below \$50,000.

**YOU MUST APPLY BY MARCH 1st
TO QUALIFY FOR ANY EXEMPTION**

You should file for exemption at the Property Appraiser's office and present proof of legal residence which may be established by the following:

- Florida Driver License—with current address
- Florida Vehicle Registration—with current address
- Voter Registration—with current address
- Local employment

NOTE: Under Florida law you are required to update the address on your driver license and vehicle registration within 10 days of moving.

You must have legal or equitable title to the property as of January 1st. You must reside on the property and live in the home as of January 1st. You must provide your social security number. If you are not a citizen of the United States, you must provide your Permanent Visa or Resident Alien Card. A Temporary Visa such as an E-2 Visa is not sufficient to qualify for Homestead Exemption.

If you are married, the same information will be required from your spouse.

PRE-FILING FOR THE FOLLOWING YEAR

The Property Appraiser's Office accepts pre-filed exemption applications for the following year.

ADDITIONAL HOMESTEAD EXEMPTION FOR SENIORS

The Senior Exemption is only applicable within the county or municipality that authorizes this additional exemption. School board taxes and taxes for independent districts, such as water management districts, are not covered by this exemption.

A homeowner must first qualify for regular Homestead Exemption, be at least 65 years of age as of January 1st, and have a previous year total household adjusted gross income that does not exceed the set limit. You must apply and provide supporting documents.

NOTE: The Senior Exemption is based on the previous year's adjusted gross income. (Adjusted each January for inflation.) The following link will provide you with more information regarding Adjusted Gross Income.
http://www.law.cornell.edu/uscode/html/uscode26/usc_sec_26_0000062---000-.html

TOTAL EXEMPTION FROM TAXES ON A HOMESTEAD PROPERTY

Property owned and used as homestead by a quadriplegic shall be exempt from taxation.

Property owned and used as homestead by a paraplegic, hemiplegic, or other totally and permanently disabled person who must use a wheelchair for mobility or who is legally blind may be exempt from taxation if they meet certain income limitations. In addition a certificate of Total & Permanent Disability from two licensed, professionally unrelated Florida physicians or a letter from the Veterans Administration is required.

GRANNY FLAT EXEMPTION

Property owners who build additions onto an existing home or perform extensive renovations to provide living quarters for a parent or grandparent may be entitled to a special discount. Please contact the Property Appraiser's Office for details.

\$500 WIDOW OR WIDOWER EXEMPTION

To qualify for Widow or Widower Exemption, you must be a widow or widower by January 1st and provide a copy of the death certificate for your spouse. Divorced or remarried persons do not qualify for these exemptions.

\$500 DISABILITY EXEMPTION

Property to the value of \$500 of every blind person or totally and permanently disabled person shall be exempt from taxation. Present written proof of total and permanent disability from a licensed Florida physician or present proof of legal blindness.

VETERANS EXEMPTIONS

\$5,000 EXEMPTION: Any ex-service member, who has been disabled to a degree of 10 percent or more while serving during a period of wartime service or by misfortune, is entitled to a \$5,000 Veteran's Exemption. The production of a certificate of service-connected disability from the United States Government or the United States Department of Veteran's Affairs must be presented as evidence. An un-remarried surviving spouse is also entitled to the exemption under certain conditions.

OVER 65 DISABLED VETERANS DISCOUNT (V7): This exemption provides a discount from the amount of ad valorem tax on the homestead of a partial or total, permanently disabled veteran.

- You must be 65 years of age as of January 1st
- You must be an honorably discharged veteran
- You must have been a resident of the State of Florida when entering the military.
- Your percentage of disability must be **service-connected and combat-related**.

VETERAN TOTAL EXEMPTION FROM TAXES: Property owned and used as homestead by a Veteran, honorably discharged with a SERVICE-CONNECTED total and permanent disability shall be exempt from ad valorem taxes. The production of a certificate of verification from the United States Government or the United States Department of Veteran's Affairs must be presented as evidence. An un-remarried surviving spouse is also entitled to the exemption under certain conditions.

EXEMPTION FOR CHARITABLE, RELIGIOUS, EDUCATIONAL, LITERARY, OR SCIENTIFIC PURPOSES

To be wholly or partially exempt from ad valorem taxation, property must be owned by an organization qualified for the exemption and the property must be used exclusively or predominantly for charitable, religious, educational, literary or scientific purposes. **APPLICATIONS FOR EXEMPTION MUST BE FILED BY MARCH 1st OF THE TAX YEAR.**

NEED MORE EXEMPTION INFORMATION?

More detailed information on exemptions and the exemption filing process may be obtained from the EXEMPTIONS BROCHURE: (<http://www.polkpa.org/AssessmentInfo/Exemption.pdf>).

PLEASE CONTACT OUR OFFICE TO REPORT EXEMPTION FRAUD

Any person who knowingly and willfully gives false information to claim exemption is guilty of a first degree misdemeanor, punishable by imprisonment not exceeding one year or a fine up to \$5,000 or both. Any property owner who knowingly received an unqualified exemption is subject to a fine plus penalties for any or all of the prior ten years.

The rental of a dwelling previously claimed to be a homestead property, will disqualify the property for continued Homestead Exemption.

You may report fraud through our website or report fraud anonymously by telephoning (863) 534-4788 Ext.1850.

MOBILE HOME AND RV ASSESSMENTS

A mobile home will be taxed as real property if the owner of the mobile home is also the owner of the land on which the mobile home is permanently affixed. A mobile home taxed as real property must display an RP (real property) series decal. A mobile home not taxed as real property must have a current mobile home (MH) series decal properly affixed. Any mobile home without a current RP or MH decal shall be presumed to be tangible personal property.

Homestead Exemption may be allowed if the mobile home owner is also the owner of the land and the property owner meets the qualifications for homestead. Registration to the mobile home must be presented at the time of filing for Homestead Exemption.

If a mobile home does not display a current RP or MH decal, and the Property Appraiser is unable to determine the owner of the mobile home, it will be assessed as real property to the land owner.

AGRICULTURAL CLASSIFICATION

To qualify for Agricultural Classification, the property must be used primarily for "Bona Fide" Agricultural Purposes. Bona Fide Agricultural Purpose means "Good Faith Commercial Agricultural use of the Land". "Agricultural purposes" includes, but is not limited to, horticulture; floriculture; viticulture; forestry; dairy; livestock; poultry; bee; pisciculture, when the land is used principally for the production of tropical fish; aquaculture; sod farming; and all forms of farm products and farm production.

An Agricultural Classification application must be filed with the Property Appraiser by March 1st of the tax year. More information may be obtained at <http://www.polkpa.org/Downloads/Files/DR-482.pdf>.

TANGIBLE PERSONAL PROPERTY

Tangible Personal Property is everything other than real estate that has value by itself. It includes such things as furniture, fixtures, tools, machinery, household appliances, signs, equipment, leasehold improvements, supplies, leased equipment, and any other equipment used in a business or to earn income.

Tangible Personal Property also includes attachments to mobile homes located in mobile home parks or on rented land. Attachments include cabana, carports, screened rooms, and utility rooms.

Every **new business** must file an initial Tangible Personal Property tax return by the **DEADLINE of April 1st** of the year after the business opens. The initial return, which can be filed online at www.polkpa.org, is required if the business owns or leases any personal property, without regard to the value of that property. In subsequent years, no return is required unless the combined value of all the business' equipment is more than \$25,000.

In order to qualify for exemption, a return must be filed timely. After the deadline, Florida Statutes provide that penalties will be applied at 5% per month or portion of a month that the return is late. A 15% penalty is required for unreported property and a 25% penalty if no return is filed at all (unless filing requirement was waived).

Failure to file a return or otherwise properly submit the property for taxation does not relieve the taxpayer of any requirement to pay all taxes assessed against the property.

Tangible personal property is assessed to the person owning the property on January 1st. Selling a business during the year requires a settlement between the owner and buyer as to who is responsible for the taxes due in November. The tax liability is a lien on the equipment, and may extend to other assets owned by the new owner.