

# Martin County, Florida Property Appraiser's Office

2016 Informational Supplement to Notice of Property Taxes



Laurel Kelly, C.F.A.  
Property Appraiser

## TABLE OF CONTENTS

Critical Date

Non Homestead  
Properties

Protect Your Homestead

Homestead Exemption

Seniors "Limited Income"  
Exemption

Save Our Homes (SOH)

Understanding Your  
Appraisal

Have You Moved?

Other Exemptions

Taxing Authorities

## A Message From Your Property Appraiser

Dear Property Owner,

This informational supplement is provided to give you an understanding of how the Florida appraisal and assessment process works.

If you need more information or clarification after reading this supplement, please call our office at 772-288-5608 or visit our website ([www.pa.martin.fl.us](http://www.pa.martin.fl.us)) for more details.

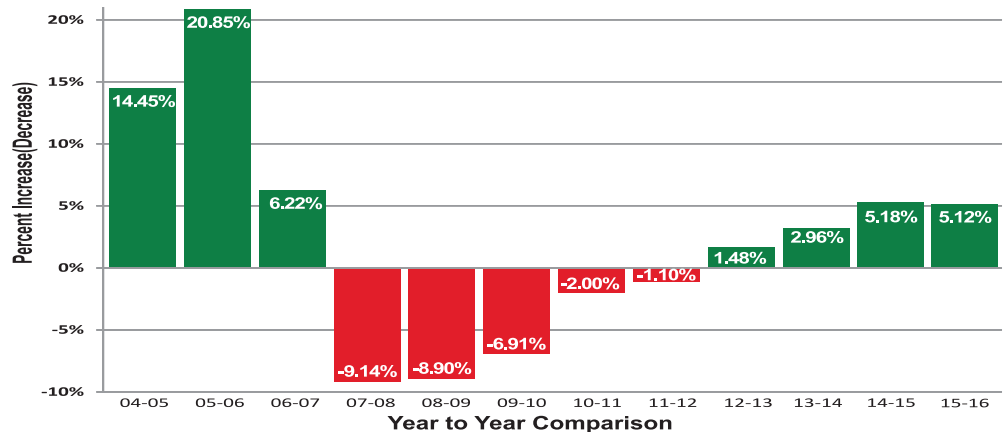
I care about the property owners I represent and it's important to me that everyone is treated fairly. That is why I have my Open Door Policy:

- Fairly appraise all properties, so you pay only your required share of taxes.
- Treat everyone with courtesy, honesty and respect.
- Our public records are always open for inspection and we will give you the time necessary to explain our methods and procedures.
- The Property Appraiser's office belongs to the people of Martin County.
- My door is always open for questions, comments and concerns.

Sincerely,

Laurel Kelly, CFA  
Martin County Property Appraiser  
Serving you since 1993.

Martin County Total Taxable Value Percent Change



Taxable value is the value used to calculate the tax due on your property.  
Taxable value is the assessed value minus the value of exemptions.

## Questions about property taxes or budgets:

The Property Appraiser is not a taxing authority and does not set any tax rates. **Budgets and tax rates are set by the county, city, school board and the other taxing authorities listed on the last page of this supplement.** Each will hold budget hearings soon and the date, time and place for each hearing is on the notice.

## Critical Date

We are required by law to reassess property values every year at market value (considering allowable costs of sale) based on conditions as of January 1st of the tax year.



**We are prohibited by law from relying on sales that occur after the January 1st assessment date.**

**Property sales that occur after the official assessment date of January 1, 2016 will be considered for the 2017 tax roll.**

## Homestead Exemption

Homestead exemption is one way to reduce the amount of real estate taxes you will have to pay on your residential property. In the State of Florida, if you own property, and make the property your permanent residence, as of January 1st of the tax year, you may qualify for the \$25,000 homestead exemption. An additional \$25,000 homestead exemption is applied to the **assessed value above \$50,000. This additional exemption does not apply to school taxes.**

If your Assessed Value is...	Your Homestead Exemption will be...
<b>\$75,000 and up</b>	Original \$25,000 Homestead Exemption plus full \$25,000 additional Homestead Exemption
<b>\$50,000 - \$75,000</b>	Original \$25,000 Homestead Exemption plus additional Homestead Exemption equal to the assessed value over \$50,000
<b>\$1 - \$50,000</b>	Original \$25,000 Homestead Exemption and NO additional Homestead Exemption

This can result in substantial savings on your property tax bill.

[>> Learn more](#)

## Senior "Limited Income" Exemption

You may benefit from additional tax savings if you meet all of the following:

- You are 65 years or older on January 1st.
- You have or qualify for a homestead exemption.
- Your household adjusted gross income did not exceed \$28,482 in 2015. (Social Security income may or may not apply depending upon amount and filing status. Call for details.)

If you or someone you know qualifies for the additional Limited Income Senior Exemption, call us at 772-288-5608. We will walk you through the easy application process.

This exemption is not automatically renewed. Each year you must sign and submit an income verification form sent to you by our office. Seniors who meet the requirements for the Limited Income Senior Exemption, and who have lived in their current home 25 years or more, may qualify for additional savings on top of the Limited Income Senior Exemption if their property has a just or market value less than \$250,000. Call us at 772-288-5608 if you believe you qualify.

[>> Learn more](#)

## Non Homestead Properties

Constitutional Amendment No.1 limits increases in assessed value for non homestead properties to 10% per year (does not apply to value applicable to school taxes). When a property is sold or transferred, the assessment cap is removed and the assessed value is reset to equal the market value.

Note: If you make an addition to your property, the value of the addition will be added to your assessed value regardless of the cap. [>> Learn more](#)

## Protect Your Homestead

### Don't Let This Happen To You!

A change in your property ownership or ownership status may affect your eligibility for homestead exemption.

It is your responsibility to notify our office of any change in ownership or ownership status on your homestead property to avoid possible penalties.

Examples of changes include: Property placed in a trust, marriage, divorce, death, no longer reside at the property or no longer a permanent resident of Florida.

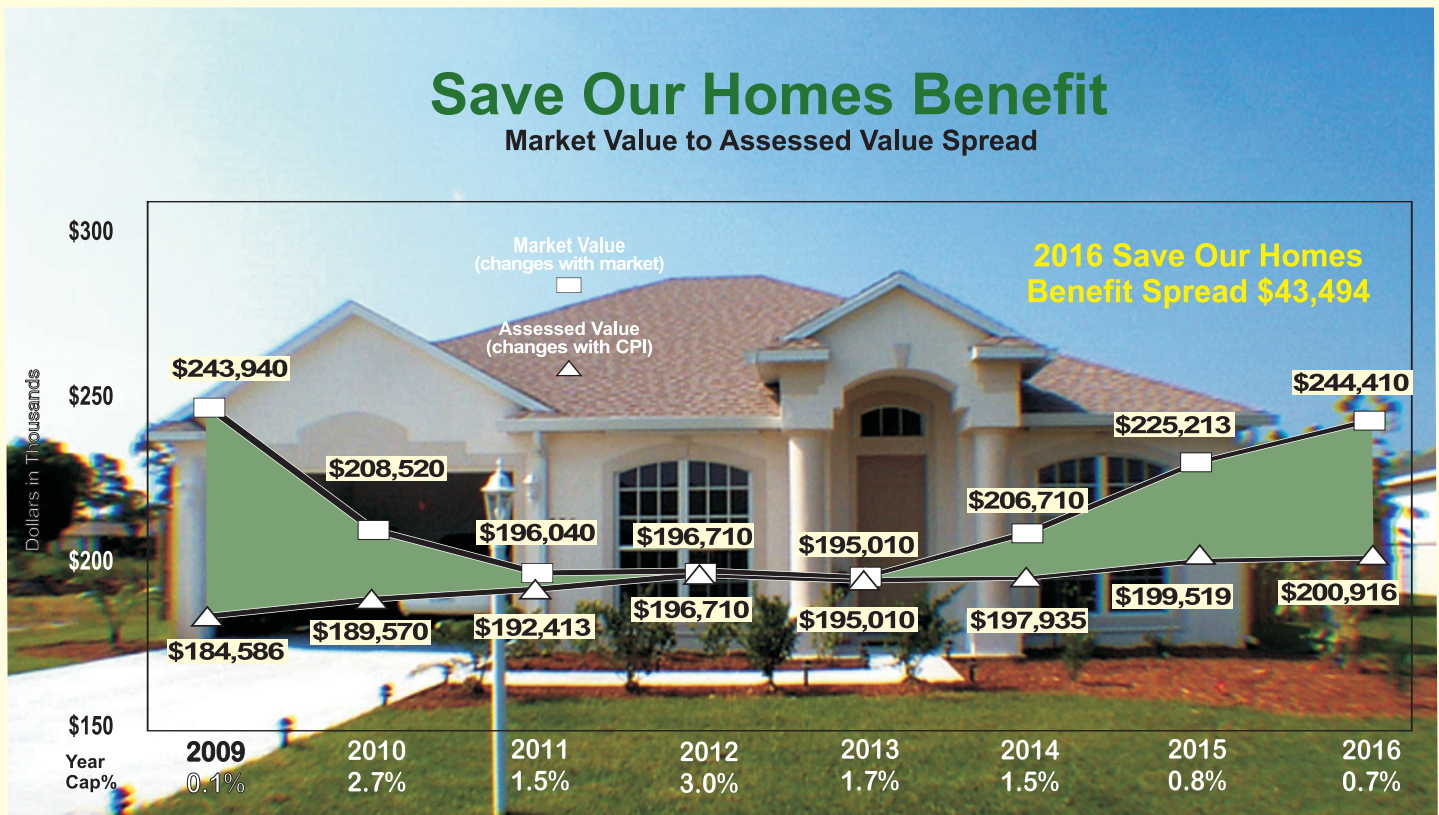
## Save Our Homes Benefit Spread

Florida voters approved a state constitutional amendment in 1992 referred to as the Save Our Homes Amendment. This law limits the annual rise in assessed value for properties with a homestead exemption to 3% or the percent change in the Consumer Price Index (CPI) whichever is less. For 2016, the assessed values for homestead properties will rise no more than 0.7%. When a property is sold or transferred, the assessment cap is removed and the assessed value is reset to equal the market value.

## “How can the assessed value of my house increase when the market value decreased?”

While an increase in the assessed value may appear to be an error, the assessed value can increase even while the market value decreased due to what is known as the “recapture” rule.

Florida law requires the assessed value of your homestead to increase as long as the assessed value is below the market value. Even though the market value may have declined, under Florida law, the assessed value could still increase 0.7% this year.



This graph displays the effect of the recent real estate bubble on the values of a long time homesteaded Martin County property. The Market Value (top line) shows a Market Value of \$243,940 in 2009 and an Assessed Value of \$184,586 for the same year. Since this is a homestead exemption property, the Assessed Value (bottom line) shows modest annual increases mandated by the protections of the Save Our Homes (SOH) amendment, increasing from \$184,586 in 2009 to \$196,710 in 2012.

Since 2009, the Market Value of this property has decreased to \$195,010 as of January 1, 2013. By statute, the Assessed Value cannot exceed the Market Value. In this case, the Assessed Value had been reset to \$195,010 from \$196,710 to equal the 2013 Market Value. In 2016, the Market Value increased to \$244,410 from \$225,213. However, the 2016 Assessed Value only increased to \$200,916 from \$199,519, due to the Save Our Homes assessment cap.

The Save Our Homes (SOH) benefit spread is the amount that Market Value exceeds Assessed Value. The SOH benefit is not subject to being taxed. In this case, the 2016 SOH benefit is \$43,494 (\$244,410 less \$200,916). The SOH tax saving benefit is portable and can be transferred from one homestead to another, anywhere in Florida.

Visit us on the web at [www.pa.martin.fl.us](http://www.pa.martin.fl.us) to see your property value history.



**“My neighbor and I have identical homes. Why are my taxes so much higher?”**

*“My neighbor and I own identical homes. Both were built in the same year and sit on identical lots. My neighbor bought his house fifteen years ago and I just purchased my home last year. My estimated tax bill this year is higher than my neighbor’s bill. There must be a mistake!”*



No mistake. The intent of the “Save Our Homes” Amendment was to prevent homestead property owners from being taxed out of their homes in the face of rapidly increasing real estate sale prices by allowing for the accumulation of a “capped difference” over time. This accumulation of non-taxed value, also known as the “Save Our Homes benefit,” causes the disparity. This is the scenario impacting your neighbor’s property, mainly due to the fact that they have owned their home for fifteen years and you just purchased yours last year. They have enjoyed the benefit of a “capped difference” over time, and especially during the real estate “boom” years.

The Save Our Homes tax saving benefit is portable and can be transferred from one homestead to another, anywhere in Florida.

[>> Learn more](#)



## Understanding Your Appraisal

If you have questions about your appraisal, please call or come in and discuss the matter with us. We welcome the opportunity to conduct an informal review. Our professional, knowledgeable team will answer your questions and find the information you need.

[>> Learn more](#)

## Value Adjustment Board

If you disagree with your value or exemptions, we encourage you to contact our office at 772-288-5608 to speak with a representative. If we are unable to resolve the matter, you may file a petition with the Value Adjustment Board. There is a non refundable \$15 filing fee.

Please see the petition filing deadline shown on your Notice of Proposed Property Taxes. Petitions are available at the Property Appraiser’s Office and also can be downloaded from our website at [www.pa.martin.fl.us](http://www.pa.martin.fl.us).

[>> Learn more](#)

**Visit our website today!**

**[www.pa.martin.fl.us](http://www.pa.martin.fl.us)**

Discover a treasure trove of property information, interactive maps and tools - all designed to help you!

- Conduct property searches and sales analysis
- Tax estimator tool
- Interactive map searches
- News and advisories

[AskLaurelKelly@pa.martin.fl.us](mailto:AskLaurelKelly@pa.martin.fl.us)



## Have You Moved?



By law, a homestead exemption is not transferable. If you move, your homestead exemption does not automatically follow you to your new residence. You must file a new application for your new residence.

If you purchased your property after January 1st of this year, you may have inherited the previous owner's exemption and Save Our Homes benefit for this year only. This exemption and Save Our Homes benefit will be removed for next year. You must file for your own homestead exemption.

If you are not sure if you have a current homestead exemption, please call or visit our office and we will be glad to verify that for you.

While your homestead exemption is not transferable, you can transfer the accumulated Save Our Homes Benefit (as defined by law) from one homestead to another homestead, anywhere in Florida. This is known as "portability" of your Save Our Homes tax savings benefit.

For more information, please visit our website at [www.pa.martin.fl.us](http://www.pa.martin.fl.us) or call 772-288-5608.

[>> Learn more](#) [>> Learn even more](#)

## IAAO - Certificate of Excellence

The Martin County Property Appraiser's Office has earned the prestigious International Association of Assessing Officers (IAAO) Certificate of Excellence in Assessment Administration.



## Other Exemptions Available

### Individual and Family Exemptions:

- Senior Limited Income (for persons 65 or older)
- Widow and Widowers
- Disability
- Total and Permanent Disability
- Blind Persons
- Granny Flats

### Veterans and Active Duty Military Exemptions:

- Disabled Ex-Service Member
- Service-Connected Total and Permanent Disability or Confined to a Wheelchair
- Discount for Veterans 65 or Older with a Combat-Related Disability
- Deployed Military Exemption
- Surviving Spouse of Military Veteran Who Died in the Line of Duty

### Other:

- Surviving Spouse of First Responders
- Tangible Personal Property
- Non-Profit

For a complete list of exemptions please visit [www.pa.martin.fl.us](http://www.pa.martin.fl.us).

[>> Learn more](#)

## Please contact us...

**Stuart Main Office:** (Hours 8am - 5pm)  
1111 SE Federal Highway, Suite 330  
Stuart, FL 34994  
772-288-5608

**Hobe Sound Branch Office:** (Hours 8am - 5pm)  
Island Crossings Plaza  
11726 SE Federal Highway  
Hobe Sound, FL 33455  
772-546-1309

**Indiantown Branch Office**  
Government Complex  
16550 Warfield Boulevard  
Indiantown, FL 34956  
(Call 772-288-5608 for hours)

If you are hearing or speech impaired, please contact us by using the Florida Relay Service, which can be reached at 1-800-955-8771 (TDD).

Email me with your questions at

[AskLaurelKelly@pa.martin.fl.us](mailto:AskLaurelKelly@pa.martin.fl.us)

## Who Determines the Amount of Taxes I Pay?

While the county Property Appraiser determines the value of the property for tax purposes, the local taxing authorities decide how much money is required to provide services and establish the tax (millage) rates. The Property Appraiser does not determine the amount of taxes you pay. The taxes may increase or decrease depending on the tax (millage) rates set by the taxing authorities. The taxable value provides the base for the equation used by the taxing authorities when they set their tax (millage) rates.

There are three major phases of the real property taxation process:

- Property appraisal and assessment (Property Appraiser),
- Budget and tax levy (Taxing Authorities),
- Tax billing and collection (Tax Collector).

The Property Appraiser is not the Tax Collector and the Property Appraiser has nothing to do with the total amount of taxes collected. However, as a property owner, you are not only interested in what value the Property Appraiser places on your property, but in the way the amount of taxes you pay is determined.

Example:

Assume the Property Appraiser has found the taxable value of your home to be \$100,000. Let's assume that the total tax rate in your community has been set by the taxing authorities at 17 mills. That's \$17.00 of taxes per \$1,000 of taxable value.

- Divide the taxable value of your property by 1,000. -  $\$100,000 / 1,000 = 100$
- Now multiply the answer (100) by the tax rate (\$17.00). -  $\$100 \times \$17.00 = \$1,700$

This is the amount of tax due on your property. You can reduce this amount somewhat by observing the early payment discounts noted on your property tax bill.

If you are concerned about rising taxes you are encouraged to:

- Attend budget hearings;
- Call or write the taxing authorities;
- Decide what services you are willing to do without to keep taxes low;
- Work for efficiency in government.

## Who are the Martin County Taxing Authorities?

Taxing authorities conduct public hearings on their proposed budgets for the upcoming fiscal year. Decisions made at these hearings regarding proposed spending are a determining factor as to how much tax you will pay. The dates, times and locations for the hearings are printed on the Notice of Proposed Property Taxes. You should contact the taxing authority directly for additional information.

[>> Learn more](#)

Text

### Martin County

772-288-5939

tkryzda@martin.fl.us

Provides countywide general services including general government activities, recreational activities, road maintenance, and rescue services.

### Public Schools by State Law and Local Board

772-219-1200 x30273

dibarh@martin.k12.fl.us

Operates and maintains Martin County's public school system, including academic instruction, administration, construction and support services. Amounts shown on notice are split into state mandate and local option taxing levels.

### City / Town

Provides residents with services which include law enforcement, emergency services, general government activities and recreational facilities. Maintain city/town infrastructure.

#### City of Stuart

772-288-5310

jboglioli@ci.stuart.fl.us

hvath@ci.stuart.fl.us

#### Town of Sewall's Point

772-287-2455 x12

pwalker@sewallspoint.org

#### Town of Ocean Breeze

772-334-6826

townofoceanbreez@bellsouth.net

#### Town of Jupiter Island

772-545-0104

mventura@tji.martin.fl.us

### Children's Services Council of Martin County

772-288-5758

gguido@cscmc.org or fkaleta@cscmc.org

The Council and its staff provide grants to not for profit agencies for local children's programs enhancing the lives of Martin County residents.

### South Florida Water Management District (SFWMD)

561-686-8800

Email option on website SFWMD.gov

Manages water resources in a 16 county area extending from Orlando to Key West.

### Florida Inland Navigation District (FIND)

561-627-3386

gscambler@aicw.org

Primary purpose is to buy land for depositing material dredged in the maintenance of the Atlantic Intracoastal Waterway. District covers twelve coastal counties from Nassau to Dade.