



**Roger A. Suggs, CFA, AAS**  
Clay County Property Appraiser



Dear Property Owner,

Enclosed is your 2009 Notice of Proposed Property Taxes form, also known as the TRIM (Truth In Millage) notice. Florida law requires the TRIM notice to be prepared and mailed each year by the Property Appraiser on behalf of the Taxing Authorities.

This notice lists data specific to your property such as market value, assessed value, taxable value, and any applicable exemptions. The Florida Constitution and Statutes require that we assess your property at the **market value** created by market transactions. Your 2009 TRIM notice reflects the market value of your property as of January 1, 2009. The **assessed value** is generally the market value limited by the Save Our Homes tax cap for homesteaded property or the market value lowered by Portability, which is the Save Our Homes benefit transferred from a previous homesteaded property. Both Save Our Homes and Portability are further explained in this brochure. The **taxable value** is the assessed value minus any exemptions you may have such as homestead, disability, widow, and widower.

Also displayed are the times, dates, and locations of the public budget hearings for each Taxing Authority. Concerns of proposed budgets and resulting taxation levels should be directed to the Taxing Authorities as listed on the notice. Although the Property Appraiser's Office is responsible for mailing this notice, the market, assessed, and taxable values are the only issues this office can address.

## RECENT LEGISLATIVE CHANGES

### Increased Homestead Exemption

This exemption provides up to an additional \$25,000 off the assessed value of homesteaded property. The exemption is in addition to the existing \$25,000 homestead exemption and comes off the assessed value between \$50,000 and \$75,000. **This additional exemption does not apply to school district tax levies.**

### Portability

Portability is the ability to transfer the "Save Our Homes" benefit you have accumulated on your homestead property to a new homestead property. If the new homestead property has a higher market value than the prior homestead property, the entire accumulated benefit can be transferred up to \$500,000. If the new homestead property has a lower market value than the prior homestead, the transfer of the "Save Our Homes" benefit is calculated on a percentage basis. **This provision applies to all tax levies.**

### Exemption for Tangible Personal Property

Each Tangible Personal Property tax return is eligible for an exemption from ad valorem taxation of up to \$25,000 of assessed value. Tangible Personal Property is property other than real estate such as computers, furniture, and equipment used in a business. This exemption does not apply to a mobile home that is presumed to be tangible personal property pursuant to Section 193.075(2), Florida Statutes. **This provision applies to all tax levies.**

### Limitation on Non-Homestead Assessments

Beginning in 2009, there will be a 10% limitation or cap on the annual assessment increase for non-homestead properties for all levies other than school district levies. Properties without a homestead exemption such as commercial, industrial, residential rental, and second homes cannot have their assessed value increased more than 10% each year unless there are changes made to the property or changes in ownership. **This provision does not apply to school district levies.**

## Following These Steps Will Help Us Help You

- I. When you receive your Trim Notice, review it carefully. It will show both last year's and this year's values and exemptions. If you have a homestead exemption, any increase to your assessment may be limited to the Consumer Price Index increase or 3%, whichever is less. This is due to the "Save Our Homes," amendment to the Florida Constitution.
- II. After noting this year's value and before calling for a review, ask yourself whether your property can be sold for the indicated market value. This is crucial because Florida law requires that properties be appraised at fair market value as of January 1.
- III. We will need the following information to begin a review:
  - Property Identification Number (PIN)  
Example: 99-99-99-999999-999-99
  - Owner's Name
  - Property Address
  - Contact phone number(s) and best time to contact you at work or home
  - Reason for review

### REMEMBER

Each time you buy a primary residence you must file for a Homestead Exemption as the new owner.



## What does the TRIM contain?

- The parcel / account number and an abbreviated legal description of the property.
- A list of the taxing authorities which levy taxes on your property. A comparison of last year's taxes, proposed taxes if the taxing authorities' budget is approved and proposed taxes if no budget change is made.
- A schedule of taxing authorities' meeting times and places for you to voice your opinion regarding the budget process.
- A comparison of last year's and the current year's market value, assessed value, exemptions and taxable value as determined by the Property Appraiser's Office.
- The deadline by which to file a formal appeal with the Value Adjustment Board if you disagree with the estimated market value. This deadline is established by Florida Statute based on the date of mailing the TRIM notice.

## “Save Our Homes”

Also acknowledged as Amendment 10, is an amendment to the Florida Constitution approved by voters in 1992. It places a limitation on the amount of assessment increase that can occur on a homesteaded property to 3% or the consumer price index, whichever is less. This provision does not extend to new construction which is assessed at market value. The year after a property is sold the market value and assessed value are equal. In an increasing market the limitations of assessed value will result in a lower tax bill relative to properties with a more recent homestead. This characteristic of Save Our Homes explains why identical homes in the same neighborhood can have different assessments and ultimately different taxes.

For detailed calculations on your property please visit our website at  
[www.ccpao.com](http://www.ccpao.com)

## Frequently Asked Questions

### How is the value of my property estimated?

Our staff is continually collecting property data. After analyzing sales of all types of properties, the data is entered into our computer assisted mass appraisal (CAMA) system to estimate value of more than 85,000 parcels.

### Why would my property value increase/decrease if I haven't done anything to it?

Real estate values are established by buyers and sellers acting independently. If sale prices in your area increase/decrease, the market value of your property should change similarly. This is basic supply and demand of the marketplace.

### Can the Property Appraiser lower my taxes or change my tax rates?

The answer is no. Tax rates and taxes are set by your local taxing authorities, such as School Board, Board of County Commissioners, Water Management District (SJRWMD), Municipalities, and special voter-approved districts.

### How long will it take for a review of my property?

We will answer general questions on the phone immediately and refer specific valuation questions to our appraisers. Our goal is to have an appraiser respond to your request within 24 hours.

### Market Value

The market value of your property is the most probable sales price your property would bring in a competitive and open Market as of January 1.

**ROGER A. SUGGS, CFA, AAS**  
CLAY COUNTY  
PROPERTY APPRAISER

**Main Office**  
477 Houston Street, 2nd Floor,  
Administration Building,  
Green Cove Springs, FL 32043  
Phone: 904-284-6305  
Fax: 904-284-2923

**Branch Office**  
1518 Park Avenue,  
Orange Park, FL 32073  
Phone: 904-541-5332  
Fax: 904-541-5340

## Department Direct Phone Listing

Tangible Personal Property — 529-5267

Commercial Assessments — 284-6305

Residential Assessments — 284-6305

Land Assessments — 284-6305

Exemptions — 278-3707

GIS Mapping — 278-3708

Land Records — 278-3629

Information Technology — 278- 4707

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## ABOUT YOUR TRIM NOTICE

### What is A TRIM Notice?

TRIM means TRuth In Millage, a legally required notice of proposed millage rates, property values, and taxes.

Although this TRIM notice states “DO NOT PAY - THIS IS NOT A BILL”, it's very important that you open and read it as it contains date - sensitive information. If you have questions about your TRIM notice, please follow the directions inside.