

FINAL REPORT
Analytical Services Relating to Property Taxation

Part 3 – Truth-in-Millage and Property Tax Notification

Submitted to:
Florida Legislature
Office of Economic and Demographic Research
111 West Madison Street
Room 574 Claude Pepper Building
Tallahassee, Florida 32399-1400

Submitted by:
University of Florida
Shimberg Center for Affordable Housing
Rinker School of Building Construction
College of Design, Construction & Planning
P. O. Box 115703
Gainesville, Florida 32611-5703

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The information presented in the three volumes that comprise this final report is the result of a joint effort of the following researchers from the University of Florida and the Florida State University:

Wayne R. Archer, Ph. D., Professor, Wachovia Fellow and Executive Director - Bergstrom Center for Real Estate Studies, Warrington College of Business Administration, Department of Finance Insurance and Real Estate, University of Florida

Brian Buckles, Ph. D. candidate, Department of Economics, Warrington College of Business Administration, University of Florida

David A. Denslow, Jr., Ph. D., Distinguished Service Professor, Department of Economics, University of Florida, and Research Economist, Bureau of Economic and Business Research

James F. Dewey, Ph. D., Program Director, Economic Analysis Program, Bureau of Economic and Business Research, Warrington College of Business Administration, University of Florida.

Dean H. Gatzlaff, Ph. D., Marc C. Bane Professor in Business Administration and Chair Department of Risk Management/Insurance, Real Estate & Business Law, College of Business, Florida State University

Lynne Holt, Ph. D., Researcher Analyst, Economic Analysis Program, Bureau of Economic and Business Research, Warrington College of Business Administration, University of Florida

Tracy L. Johns, Ph. D., Research Director, Florida Survey Research Center, University of Florida

Babak Lotfinia, B.A., Research Coordinator, Economic Analysis Program, Bureau of Economic and Business Research, Warrington College of Business Administration, University of Florida

David A. Macpherson, Ph. D., Professor, Rod and Hope Brim Eminent Scholar in Economics and Director, Pepper Institute on Aging and Public Policy, Department of Economics, Florida State University

Gabriel Montes-Rojas, Ph. D., Research Economist, Economic Analysis Program, Bureau of Economic and Business Research, Warrington College of Business Administration, University of Florida

Stefan C. Norrbin, Ph. D., Professor, Department of Economics, Florida State University

Donald E. Schlagenhauf, Ph. D., Professor, Department of Economics, Florida State University

Michael J. Scicchitano, Ph. D., Associate Professor and Director, Florida Survey Research Center, University of Florida, Department of Political Science, University of Florida

G. Stacy Sirmans, Ph. D., Professor, Kenneth G. Bacheller Professor of Real Estate, Department of Insurance, Real Estate, and Business Law, College of Business, Florida State University

Robert C. Stroh, Sr., Ph. D., Director, Shimberg Center for Affordable Housing, College of Design, Construction and Planning, Rinker School of Building Construction, University of Florida.

Anne R. Williamson, Ph. D., Associate Director, Shimberg Center for Affordable Housing, College of Design Construction and Planning, Rinker School of Building Construction, University of Florida

In addition, the following undergraduate students at the University of Florida contributed material to the final report: Daniel Antoon, Laura Arce, Christopher Armstead, Thomas Durrenburger, Julia Ferdowski, Shiva Koohi, Julia Kufman, Jordan McBee, Ramanujan Narayanan, Kathryn Rasmussen, and Marianna Soares.

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Report Overview

This report includes three main sections. Section I presents results of a statewide telephone survey of homeowners regarding their knowledge of, and involvement with, Florida's Truth-in-Millage provisions as they related to local government tax notification and budgetary processes. Section II provides the results of focus group meetings with homeowners in North, Central and South Florida. Focus groups were conducted to follow up on issues identified during the telephone survey process with particular emphasis on the Notice of Proposed Property Taxes. Section III builds on the previous sections and provides analysis and recommendations regarding the Truth-in-Millage process and the Notice of Property Taxes form.

Three appendices are also included. Appendix 1 provides the master questionnaire showing the questions asked during the statewide telephone survey and the frequency of each answer. It also includes a map of Florida that reflects the three geographic regions—North, Central and South—used in survey administration to ensure homeowners throughout the state were represented.

Appendix 2 presents information on the homeowner focus groups, including the protocol used to guide discussion in the groups. It also contains an example of a local government TRIM Notice of Proposed Property Taxes from

Marion County, as well as an example of an insert mailed with the annual Notice of Property Taxes by Broward County.

Finally, Appendix 3 provides the results of the project team's efforts to determine the types of information on the TRIM process made available by local governments via websites and other means.

This report is the third volume in a larger study contracted by the Office of Economic & Demographic Research on behalf of the Florida Legislature. The larger research project addresses multiple property tax issues. The focus of this volume is on individual homeowners and their understanding and participation in the local TRIM process.

Executive Summary

Under contract with the Florida Legislature's Office of Demographic & Economic Research, the Shimberg Center for Affordable Housing at the University of Florida worked with the Florida Survey Research Center to assess how well Florida homeowners understand Florida's Truth-in-Millage process and the extent to which they are involved in providing public input into local deliberations regarding property taxation and the budget, with particular attention to issues related to Save Our Homes provisions of the State Constitution. This assessment was conducted through both a statewide telephone survey and a series of focus groups.

This assessment and report are part of a larger study addressing multiple property tax issues under contract with the Florida Legislature's Office of Demographic & Economic Research.

Statewide Telephone Survey

In order to ensure geographic representation among telephone survey respondents, the State was divided into three geographic regions: North, Central and South. A map showing these regions is included in Appendix 1.

Survey respondents were selected using random sampling methods from a proprietary dataset containing cross-referenced information on owner-occupied homes and telephone numbers. Responses were obtained from 601

survey participants, with each of the three geographic regions accounting for approximately one-third of the random sample. This level of survey participation allows for a 95% level of confidence that results reflect the knowledge and opinions of all Floridians, with a margin of error of plus or minus 4%.

Highlights of survey results include:

Informed About County Property Taxes

The majority (60.4%) of survey respondents described themselves as Somewhat Informed about County property taxes, while 15.5% described themselves as Very Informed. Slightly less than one-fourth (23.3%) described themselves as Not at All Informed.

Citizen Input

A slight majority (50.6%) of survey respondents felt that citizens have no input at all into the process that determines County property taxes, while 41.4% felt that citizens have some input. Slightly less than 5% (4.8%) felt that citizens have a great deal of input, while 3% indicated that they did not know how much input citizens have into this process.

Type of Citizen Input

Nearly one-half (48.2%) indicated that citizens could speak or present at a public meeting or hearing in order to provide input. More than one-fourth (26.6%) indicated citizens can provide input by contacting representatives, while 21.6% indicated that voting is a means of providing citizen input.

General Knowledge Regarding Property Tax

Survey participants were asked a series of questions for the purpose of assessing how familiar Florida homeowners are with key definitions and concepts necessary for understanding the assessment of local property taxes.

Results include:

- The majority (58.1%) of those surveyed correctly identified the definition of millage rate, while nearly one-third (32.1%) indicated they did not know.
- The majority (56.2%) of survey respondents indicated they did not know the definition of rolled-back rate. Slightly less than one-fifth (18.5%) chose the correct response to this question.
- Slightly more than two-fifths (40.3%) of those surveyed indicated they did not know the definition of ad valorem as used in Florida. Nearly one-third (32.3%) made an incorrect response to this question, while 27.5% responded correctly.
- A slight majority (51.6%) of respondents correctly understood that the property appraiser does not set property tax rates, while 40.9% indicated a belief that the property appraiser does set these rates. Some (7.5%) indicated they did not know the answer to this question.
- Survey participants were once again asked about the rolled-back millage rate, this time by use of a different question. A slight majority (51.3%) incorrectly responded that the rolled-back millage rate refers to a reduction in property taxes. Less than one-fifth (17.1%) responded correctly to this question, while 31.5% responded that they did not know.
- A slight majority (51.6%) of survey participants responded correctly to a question about the Save Our Homes limitations on the increase in property values each year. More than one-third (33.8%) indicated they did not know these provisions, while 14.6% made an incorrect response to this question.

Knowledge of Specific Property Tax Assessment Process

Survey participants were asked a series of questions to determine whether they are aware of specific aspects of the property tax assessment process. Their responses are summarized below:

- More than three-fourths (75.5%) responded they were aware there is a specific process that must be followed by each County each year for determining property taxes.
- A large majority (90.3%) indicated they did not know the name of the process for property tax assessment notification. Less than one-tenth (8.2%) indicated they know the name of this process.
- Of those who responded that they know the name of the specific process for property tax assessment notification, less than one-third (32.4%) provided a correct response when asked this name.
- The majority (53.5%) of those surveyed responded that they do not know the required steps in the taxpayer notification process, while 44.5% responded they know the steps.
- While a large majority (93.1%) of those who indicated they know the required steps in the taxpayer notification process were aware that a mailed notice is required, most were unaware that public hearings and newspaper ads are also a part of the required notification steps.

Public Hearings and Newspaper Ads

Survey participants were asked a series of questions related to the public hearings and newspaper ads related to property tax assessment. Results from these questions appear below:

- A large majority (89.5%) of respondents had never attended a public hearing on property taxes and the local budget. Slightly more than one-tenth (10.5%) indicated they had attended such a meeting.
- Of those who attended a public meeting regarding property tax assessments and the local budget, a slight majority (50.8%) found the public hearing provided useful information. Those who did not feel the

meeting provided useful information made up 47.6% of those responding to this question.

- The majority (60.4%) of those surveyed had seen newspaper ads explaining proposed property tax rates and alerting them to public hearings on property taxes. Slightly less than two-fifths (38.8%) responded they had not seen these ads.
- Of those who had seen the newspaper ads, the majority (59.3%) indicated the ads were clear and easy to understand, while 38.1% felt the ads were not clear or easy to understand.
- The majority (60.0%) of those who did not find the ads clear or easy to understand felt that the ads contained “too much jargon or technical terms” or they “don’t understand terms.”
- Nearly two-thirds (66.5%) of those responding to a question about whether the newspaper ad provided useful information indicated that they ad did provide useful information. Slightly more than one-fourth (26.3%) indicated they newspaper ad did not provide useful information.

Notice of Proposed Property Taxes

Survey participants were asked a series of questions regarding the written Notice of Proposed Property Taxes they receive each year. Their responses follow:

- A large majority (88.7%) of those surveyed review their Notice of Proposed Property Taxes each year.
- Among those who view their Notice of Proposed Property Taxes, a large majority (80.1%) found it clear and easy to understand. Slightly less than one-fifth (19.3%) did not find it clear or easy to understand.
- The majority (57.3%) of those who found the Notice of Proposed Property Taxes unclear or difficult to understand indicated there was “too much jargon or technical terms” or they “don’t understand terms.” Some (19.4%) felt they did not know how the property taxes will be used, and some (21.4%) felt that all of the information on property taxes/millage rates was unclear or difficult to understand. Some (17.5%) felt it was unclear as to why there was an increase in property tax millage rates.

- On a scale of 1 to 5, where 1 is least important and 5 is most important, the majority (62.5%) of respondents felt the information provided about property taxes was most important.
- Also using a scale of 1 to 5, respondents were asked how important the county budget information is that is provided in the Notice of Proposed Property Taxes. More than two-fifths (43.0%) indicated the budget information was most important, while just under one-fifth (18.8%) made a response of 4 for level of importance on this question.
- Nearly one-half (48.0%) felt that the Notice of Proposed Property Taxes did not provide useful information about the relationship between the local budget and property taxes paid. Slightly less than two-fifths (38.3%) did feel that they notice provided useful information about this relationship.
- A slight majority (53.7%) of respondents indicated they would not change anything about the Notice of Proposed Property Taxes, while nearly two-fifths (38.5%) indicated they would.
- For those who indicated they favored changes to the Notice of Proposed Property Taxes, the largest number of respondents would like to make it easier to understand or clearer.

Respondents' Property Taxes

Survey respondents were asked a series of questions about their own property taxes. Results of these questions appear below:

- More than three-fourths (78.5%) indicated they know the current assessed value of their property.
- A very large majority (93.7%) indicated they claim a homestead exemption.
- Nearly two-thirds (65.4%) currently have a mortgage on their home.
- Nearly two-thirds (64.4%) of those with a mortgage have a mortgage lender who pays their property taxes (through an escrow arrangement).

Other Property-Related Questions

A series of questions was asked related to respondents' Florida property.

The results of these questions appear below:

- About two-fifths (44.3%) of survey respondents bought their home between 2000 and 2007, while more than one-fourth (26.3%) bought their home in the 1990s. More than one-tenth (13.1%) bought their home in the 1980s, while 8.7% bought their home in the 1970s and 3.5% bought their home in the 1960s. Owners of homes bought before 1960 made up 4.2% of all survey respondents.
- Nearly three-fourths (72.4%) of those surveyed reported that they do not own other property in Florida, while 26.8% reported they do.
- Among those who own other property in Florida, 45.3% indicated they own land. Ownership of rental property was reported by 44.7% of those with other Florida property, while 26.1% of this group indicated they own a second or vacation home.
- Those who own additional properties are relatively evenly divided among those who own properties in a different county than their primary residence (49.1%) and those whose additional property is not different from that of their primary residence (50.3%).

Sources of Information About Local Government Proceedings

Nearly two-thirds (64.9%) of survey respondents indicated they obtain information from the local newspaper about local government proceedings.

More than two-fifths (41.3%) obtained information from television news, while 7.3% received information from the Internet and 6.8% obtained it from the local government television station.

More than one-fourth (25.9%) of those surveyed indicated Other for source of this information. The most frequently recorded open-ended response for this group was mail, while others relied on radio, word of mouth, their place of employment and a variety of other sources.

Internet Access

More than three-fourths (76.9%) of those surveyed have Internet access, either at home or at work. Slightly more than one-fifth (23.1%) indicated they do not have Internet access.

Reviewing Property Information Online

Of those with Internet access, the majority (58.9%) had not ever reviewed their property information online from their County property appraiser's database.

Demographic/Geographic Information

Survey participants were asked a series of questions to provide basic demographic and geographic information. The results include:

- Males made up 44.9% of those responding to the TRIM survey, while females made up 55.1%.
- Those age 45-64 years made up the largest group (45.1%), while those age 65 and over made up the next largest group (31.8%) of respondents. Individuals age 25-44 accounted for 20.8% of those surveyed, while those 18-24 years old made up 2.3% of the survey group.
- A large majority (93.8%) of survey respondents indicated they were not Spanish, Hispanic or Latino, while 5.0% did.
- White respondents made up 80.5% of those surveyed, while 12.2% identified themselves as Black or African American. Native Americans made up 1.0% of the survey group, while Asian/Pacific Islanders were 0.5%. About 5% (4.8%) chose Other as their response to how they define their race.
- The largest group (24.5%) of survey respondents was those holding a four-year bachelor's degree, while the next largest group was those who were high school graduates or its equivalent (GED). Those with some college made up 19.5% of those surveyed, while people with graduate or professional degrees were 12.0%.

- More than one-third (36.3%) of those surveyed described the area where they current live as a suburb, while 22.1% indicated they live in a rural community. Those in small towns made up 20.0% of the survey group, while respondents in cities made up 21.0%.
- The majority (65.7%) of respondents had household incomes of \$35,000 or more.
 - For those with incomes of \$35,000 or more, 44.8% had incomes of \$70,000 or more, 24.1% had incomes of \$50,000-\$69,999 and 23.5% had household incomes from \$35,000 to \$49,999.
 - For those with incomes below \$35,000, 57.1% had incomes from \$20,000 to \$34,999, while 38.3% had household incomes under \$20,000.
- A large majority (81.0%) of survey respondents does not have formal training in Real Estate or derive any income from Real Estate.
- Responses to this survey were evenly spread among the three geographic regions used for selection of the random sample (North, Central and South).

Focus Groups

Using the results of the statewide telephone survey as a foundation, the project team conducted three focus groups in order to solicit more detailed information from homeowners about their perceptions and suggestions regarding local government administration of the Truth-in-Millage provisions of Florida's State Constitution. These focus groups were administered in Columbia County (North Florida), Marion County (Central Florida) and Broward County (South Florida). The regional designations for the focus groups were the same as those used for the telephone survey; a map of Florida showing the

regions is in Appendix 1. Appendix 2 contains information on the protocol used to guide discussion among focus group members in all three regions.

Notice of Proposed Property Taxes Form

Focus group participants felt they were generally able to understand the Notice of Proposed Property Taxes document, but they also felt that it could be presented in a more user-friendly format. Specific suggestions include:

- Increase the font size for easier reading, particularly where information on petition deadline dates, total property taxes for the year, and total property taxes for last year are presented.
- Supplement existing explanations with more definitions and explanations of abbreviations used for various taxing authorities.
- Change order of the columns on the notice form, as well as provide vertical gridlines between columns.

Public Participation in the Truth-in-Millage Process

Focus group participants indicated they believe taxing authorities should be responsible for scheduling hearings at different and more convenient locations throughout their county. They felt smaller meetings could provide an opportunity for presentation of more detailed information about the taxing authority, their services and budgetary needs. Homeowners also indicated they would feel more comfortable participating in neighborhood or local meetings rather than one central meeting. Finally, participants indicated an interest in a telephone call-in number to be used in lieu of attendance at public meetings.

The specific recommendations related to public participation are:

- Hold a series of public meetings regarding property taxation and the local budget throughout each county.

- Provide more detailed information about the taxing authority, the services they offer and their budgetary needs.
- Establish a telephone call-in number regarding the TRIM process that would provide basic information about the taxing authorities and the property tax assessment process. Participants also suggested that the call-in number allow homeowners to leave messages with their input into the process if they are unable to attend public meetings. However, participants also expressed a concern that this “hotline” arrangement not result in the hiring of additional staff that would increase local expenditures.

Newspaper Ads

Focus group participants did not feel newspaper ads were an effective tool for providing information about local budgets and property tax assessments.

Providing Additional Information

Focus group participants indicated they wanted more information on property taxes and the local budgetary process, but they do not want to be overwhelmed by the amount of information they receive. The following means for providing additional information arose from focus group input:

- A newsletter or brochure such as that prepared by Broward County’s Property Tax Appraiser (see Appendix 2) as an insert to the annual mailing of the Notice of Proposed Property Taxes would be helpful.
- A simple glossary of terms related to property taxes and local government budgets would be very useful to understanding the TRIM process.
- Some group participants favored placing information about the local budget and property taxes at public locations, such as the post office, to keep mailing costs to a minimum. Participants felt this would reach more individuals than newspaper ads.
- Many participants felt a good local government website is an effective way to provide information to citizens. Participants favored

a “Frequently Asked Questions Section,” and some suggested that an interactive version of the Notice of Proposed Property Taxes form be on the website, allowing the user to click on parts of the form and follow links to various definitions, more detailed explanations and corresponding budget information.

SECTION I:
Truth-in-Millage Survey

Introduction

This section of our report provides the results of a statewide survey of Florida homeowners. It was designed to assist the Florida Legislature and its Office of Economic & Demographic Research in assessing the Truth-in-Millage (TRIM) notification process with regard to whether it adequately informs taxpayers of local governments' tax and budget decisions, particularly as it relates to the Save Our Homes provisions of s. 4(c), Art. VII of the State Constitution. The TRIM survey was developed in consultation with the Office of Economic & Demographic Research.

Survey Procedures and Methodology

The Save Our Homes provisions of the Florida State Constitution apply to homestead property throughout the state. Homestead properties are owner-occupied homes for which the owner has applied for and been granted a homestead exemption. Therefore, the TRIM survey was designed to be administered to homeowners who occupy their Florida home as their primary residence.

In order to ensure representation of taxpayers throughout the state, three geographic regions were designated for survey administration purposes: North, Central and South Florida. A map of the state and its regions is shown in Appendix 1.

Survey respondents in each region were selected at random from a proprietary dataset purchased from DataQuick.¹ The dataset was confined to owner-occupied housing units for which telephone numbers were available. The survey was conducted on weekday evenings (Monday through Friday) from 5:30 p.m. until 9:30 p.m., on Saturdays from 11:00 a.m. until 4:00 p.m. and on Sundays from 1:00 p.m. until 5:00 p.m.

A total of 601 surveys were completed by interviewers at the Florida Survey Research Center at the University of Florida between February 22, 2007

¹ DataQuick is a commercial data service that compiles and cross-references numerous public datasets. Their website address is www.dataquick.com.

and March 14, 2007. The completion of this number of surveys resulted in a confidence level of 95 percent with a 4 percent (+/-) margin of error.

Interviewers who conducted the survey were carefully trained in the use of the survey instrument. The Florida Survey Research Center supervisor reviewed each question of the instrument with the interviewers and then resolved any difficulties that interviewers encountered. Supervisors then monitored survey implementation via a telephone and computer monitoring system that permits them to listen to interviewers and watch computer entry of responses as surveys are being completed.

The Florida Survey Research Center makes substantial efforts to reduce error from non-responses. Non-response error results in a bias, because those individuals who either refuse to participate or cannot be reached to participate may be systematically different from those individuals who do complete the survey. The center's efforts to reduce non-response bias begin with thoughtful preparation of both the introductory statement and the survey instrument in a format that promotes participation and full response to all questions. In addition, the center extensively trains interviewers to ensure they understand the survey instrument and the material content of the questions posed in order to ensure proper completion of the form.

The Florida Survey Research Center is a modern research facility utilizing a CATI (computer-assisted telephone interviewing) system, an interactive front-end computer system that aids interviewers in asking questions over the telephone. The answers to surveys are keyed into the

computer system immediately by the interviewer. The CATI system helps prevent errors, as it prompts the researcher to ask correct questions based upon built-in skip patterns and eliminates out-of-range responses. Data are automatically recorded into an electronic (ASCII) format database. Data files are then analyzed using the comprehensive statistical analysis package Statistical Analysis System (SAS).

Shimberg Center for Affordable Housing faculty worked with the Florida Survey Research Center in developing the survey instrument and interpreting the results. Further, Shimberg Center faculty prepared this report.

A master questionnaire for the TRIM survey is provided in Appendix 1. The master questionnaire provides all survey questions, along with a summary of responses in tabular format.

General Questions on Property Taxes

The first section of the survey addressed general questions about property taxes. This section was designed to analyze how well Florida homeowners understand the property tax process.

Informed About County Property Taxes

We asked respondents how informed they felt they were about how their County determines property taxes. The results are shown in Table 1.

Table 1 Informed About County Property Taxes

Response	Frequency	% (N = 601)
Very Informed	93	15.5%
Somewhat Informed	363	60.4%
Not at All Informed	140	23.3%
Don't Know	5	0.8%
Refuse	0	0.0%

The majority of respondents (60.4%) indicated they were somewhat informed about how their County determines property taxes. Nearly one-fourth (23.3%) indicated they were not at all informed, while 15.5% indicated they were very informed.

Citizen Input

Next, we asked how much input the respondent believes citizens have in the process that determines property taxes. The results are shown in Table 2

Table 2 Citizen Input

Response	Frequency	% (N = 601)
A Great Deal of Input	29	4.8%
Some Input	249	41.4%
No Input at All	304	50.6%
Don't Know	18	3.0%
Refuse	1	0.2%

A slight majority of respondents (50.6%) felt that citizens had no input at all, while a large minority (41.4%) felt that citizens had some input. Slightly less than 5% (4.8%) of respondents felt that citizens had a great deal of input into the process that determines property taxes.

Type of Citizen Input

Those respondents who indicated they felt citizens had a great deal or some input into the process that determines property taxes were asked the kinds of input citizens can contribute. Their responses are shown in Table 3.

Table 3 Type of Citizen Input²

Response	Frequency	% (N = 278)
Voting	60	21.6%
Speak/Present at a Public meeting or hearing	134	48.2%
Contact representatives	74	26.6%
Other	44	15.8%
Don't know	58	20.9%
Refuse	2	0.7%

The largest proportion (48.2%) of respondents to this question felt that speaking or presenting at a public meeting or hearing was a type of input citizens could contribute to the process of determining property taxes. The next

² Respondents were able to make multiple responses to this question. Therefore, the percentage column sums to more than 100%.

largest response (26.6%) was contacting representatives. Slightly more than one-fifth (21.6%) indicated voting was a way of providing input. About one-fifth (20.9%) indicated that they did not know the kinds of input citizens could contribute, while nearly 16% (15.8%) indicated “other” as their response to this question. For those who chose “other,” open-ended responses were recorded. The results of these open-ended responses appear in Table 4.

Table 4 Citizen Input “Other” Responses

“Other” Responses for Citizen Input	Frequency (N = 44)
Letters to newspapers	6
Petitions	3
A better range, basically the same amount	1
All the contacting we can do doesn’t do anything	1
Allow citizens to vote on the budget – put it on the ballot	1
Appeal the evaluation of your property	1
Be aware of what their property is worth	1
By trying to understand what is going on	1
Citizens who band together and get the media involved and write letters	1
Dispute it	1
E-mail; mail	1
Find out about the neighborhood property values & whether tax rates are equitable to other states	1
Get into local politics	1
Have public rallies	1
Helping them do a budget	1
How money is spent	1
How much you own and value of property	1
I think we can have voice in how the taxes are allotted; I don’t think they use property taxes for the schools	1
Keep themselves informed on the county’s expenditures	1
Let them consider that most people live on fixed income	1
Letter writing	1
Location of property	1

“Other” Responses for Citizen Input	Frequency (N = 44)
More taxes on the expensive homes not on the older ones	1
Neighborhood you live in	1
Newspaper	1
None	1
Notification of changes	1
Online comments	1
Organize a movement	1
Read the newspaper	1
Riot!	1
Special interest lobby	1
Town meeting	1
Voicing their opinions about roads, etc. to commissioners	1
What projects the county needs to spend money on/how money is being spent	1
When they complain and it gets on the media	1
You can challenge your own rates	1

Millage Rate Definition

We asked respondents whether the millage rate is the tax rate applied to property in which \$1 is assessed for every \$1,000 of property value. The correct response to this question is True. Results are shown in Table 5.

Table 5 Millage Rate Definition

Response	Frequency	% (N = 601)
True	349	58.1%
False	59	9.8%
Don't Know	193	32.1%
Refuse	0	0.0%

The majority of respondents (58.1%) indicated this as a True statement, while less than 10% (9.8%) indicated it as False. Nearly one-third (32.1%) responded Don't Know to this question.

Making This Year's and Last Year's Tax Revenue Equal

We asked respondents whether the tax rate that makes this year's tax revenue equal to last year's tax revenue is called "the *final* millage rate." The correct response to this item is False, because this rate is referred to as the "rollback rate." Results are shown in Table 6.

Table 6 *Making This Year's and Last Year's Tax Revenue Equal*

Response	Frequency	% (N = 601)
True	152	25.3%
False	111	18.5%
Don't Know	338	56.2%
Refuse	0	0.0%

The majority of respondents (56.2%) responded Don't Know to this question. More than one-fourth (25.3%) responded True, while 18.5% responded False.

Ad Valorem Definition

We asked respondents whether in Florida, the terms "property taxes" and "ad valorem" refer to the same thing. Responses are shown in Table 7.

Table 7 *Ad Valorem Definition*

Response	Frequency	% (N = 601)
True	165	27.5%
False	194	32.3%
Don't Know	242	40.3%
Refuse	0	0.0%

More than 40% (40.3%) of respondents chose Don't Know as their response to this statement. Nearly one-third (32.3%) chose False in response to the statement, while 27.5% chose True.

Does Property Appraiser Set Property Tax Rates?

We asked those surveyed to respond to the statement, “The property appraiser sets the property tax rates” as True or False. A slight majority (51.6%) of respondents correctly chose False, while a sizeable minority (40.9%) chose True. Don't Know was chosen by 7.5%. Table 8 shows responses to this True/False statement.

Table 8 Property Appraiser Sets Property Tax Rates (True/False)

Response	Frequency	% (N = 601)
True	246	40.9%
False	310	51.6%
Don't Know	45	7.5%
Refuse	0	0.0%

Rolled-Back Millage Rate

The True/False statement, “The ‘rolled-back millage rate’ refers to a reduction in property taxes was read to those surveyed. Results are shown in Table 9.

Table 9 Rolled-Back Millage Rate (True/False)

Response	Frequency	% (N = 601)
True	308	51.3%
False	103	17.1%

Don't Know	189	31.5%
Refuse	1	0.2%

Although the correct answer to this statement is False, a slight majority (51.3%) of respondents responded True. Less than one-fifth (17.1%) chose False, while more than 30% (31.5%) responded Don't Know.

Save Our Homes Limit

Respondents were asked to respond to the True/False statement, "Save Our Homes limits increases in assessed value each year to the rate of inflation or 3%, whichever is less." The correct response to this statement is True. The results for this item are show in Table 10.

Table 10 Save Our Homes Limit

Response	Frequency	% (N = 601)
True	310	51.6%
False	88	14.6%
Don't Know	203	33.8%
Refuse	0	0.0%

A majority of respondents (51.6%) selected True, the correct response, while 14.6% selected False. About one-third (33.8%) of respondents chose Don't Know.

Awareness of Specific Property Tax Assessment Process

Those surveyed were asked whether they were aware that a specific process is required of each County for notification of property tax assessments each year. Table 11 shows responses to this question.

Table 11 Awareness of Specific Process for Property Tax Assessment

Response	Frequency	% (N = 601)
Yes	454	75.5%
No	136	22.6%
Don't Know	11	1.8%
Refuse	0	0.0%

More than three-quarters (75.5%) of respondents indicated they were aware that there is a specific process that the County must follow each year in notifying them about their property tax assessment. Less than one-fourth (22.6%) indicated they were not aware of this process, while 1.8% responded Don't Know.

Name of Process for Property Tax Assessment Notification

Those respondents who indicated they were aware of a specific process that each County must follow each year in notifying them about their property tax assessment were asked whether they know what this process is called. The results of this question are shown in Table 12.

Table 12 Know Name of Process for Property Tax Assessment Notification

Response	Frequency	% (N = 454)
Yes	37	8.2%

No	410	90.3%
Don't Know	7	1.5%
Refuse	0	0.0%

A large majority (90.3%) of respondents did not know the name of the process for property tax assessment notification in Florida. Less than one-tenth (8.2%) responded Yes to this question, while 1.5% chose a Don't Know response.

Responding With Name of Notification Process

For those who responded Yes when asked whether they knew the name of the notification process, we asked what the notification process is called.

Table 13 shows the results for this question.

Table 13 What is Notification Process Called?

Response	Frequency	% (N = 37)
Truth-in-Millage-TRIM	12	32.4%
Other	18	48.7%
Don't Know	7	18.9%
Refuse	0	0.0%

Nearly one-third of those responding to this question answered correctly by stating Truth-in-Millage (TRIM). Nearly 19% (18.9%) responded Don't Know. Nearly one-half (48.7%) responded with Other. Those who responded Other were given an opportunity to give an open-ended response regarding the name of the notification process. These open-ended responses appear in Table 14.

Table 14 Other Responses for Name of Notification Process

“Other” Responses for Name of Notification Process	Frequency (N=18)
Ad valorem	2
Advance notification	1
An appeal	1
Appeals process	1
Budget review process	1
Letter of notification	1
Notice of proposed property taxes	2
Notification notice	1
Pre-notification	1
Property assessment	1
Proposed budget	1
Proposed tax increases	1
Residence tax notification	1
Tax bill	1
Tax notification	1
The millage rate	1

Required Steps for Taxpayer Notification

Those surveyed were asked whether they know the steps the County is required to take to notify taxpayers about their property taxes as part of the notification process. The results of this question are shown in Table 15.

Table 15 Know Required Steps in Taxpayer Notification Process

Response	Frequency	% (N = 454)
Yes	202	44.5%
No	243	53.5%
Don’t Know	9	2.0%
Refuse	0	0.0%

A slight majority (53.5%) indicated they did not know the steps required of each County in the taxpayer notification process. However, a sizeable

minority (44.5%) responded Yes to this question. Don't Know was the response of 2.0% of respondents.

Specific Steps

If survey respondents replied Yes to whether they know the required steps in the property tax taxpayer notification process, they were asked what steps the County is required to take to notify taxpayers about property taxes. Survey interviewers were instructed not to read the list of choices to survey participants. Respondents were able to make multiple responses; therefore, the percentage column of this table sum to more than 100%. The results of this question appear in Table 16.

Table 16 What Steps Is County Required to Take in Notification Process?

Response	Frequency	% (N = 202)
Two public hearings	25	12.4%
Newspaper ads	21	10.4%
Mailed notice (from local property appraiser's office)	188	93.1%
Other (describe)	10	5.0%
Don't Know	2	1.0%
Refuse	0	0.0%

A large majority (93.1%) of those responding to this question understood correctly that a mailed notice is required as part of the property tax notification process. Respondents also indicated two public hearings (12.4%) and newspaper ads (10.4%). Don't Know was the response of 1% of those who answered this question. Other was chosen by 5%; these participants were given

the opportunity to make an open-ended response. These responses appear in Table 17.

Table 17 Other Responses to Required Tax Notification Steps

“Other” Responses for Required Tax Notification Steps	Frequency (N=10)
After the public hearings and the vote, they send a tax bill	1
Apply for homestead	1
Check the assessed value each year	1
Have a referendum if they are going to raise the taxes (assuming that)	1
Petition	1
Public hearing	1
Tax assessor	1
They send you the itemized list of where your taxes go	1
TV notice	1
Visit the tax collector’s office and you can be told what your property taxes are	1

County Notices to Taxpayers About Property Taxes

The next section of the survey dealt with more specific questions about the notices counties provide to taxpayers about their property taxes.

Ever Attended Public Hearing About Property Taxes and Local Budget

Our first question in this section asked survey participants whether they ever attended a public hearing in their county about establishing property taxes and the local budget. Table 18 provides the responses to this question.

Table 18 Attended Public Hearing on Property Taxes and Local Budget

Response	Frequency	% (N = 601)
Yes	63	10.5%
No	538	89.5%
Don't Know	0	0.0%
Refuse	0	0.0%

A large majority (89.5%) responded No to this question, while 10.5% responded Yes. Those who indicated that they had attended a public hearing in their county about establishing property taxes and the local budget were then asked whether the hearing provided them with useful information about the relationship between the local budget and property taxes they pay. Table 19 contains the responses to this question.

Table 19 *Did Public Hearing Provide Useful Information?*

Response	Frequency	% (N = 63)
Yes	32	50.8%
No	30	47.6%
Don't Know	1	1.6%
Refuse	0	0.0%

More than one-half (50.8%) of those responding to this question replied Yes, while less than one-half (47.6%) indicated No. Don't Know was the response for 1.6%.

Newspaper Ads

Survey participants were asked whether they had ever seen ads in the newspaper explaining proposed property tax rates and alerting them to public hearings on property taxes. Results are shown in Table 20.

Table 20 *Ever Seen Newspaper Ads Regarding Property Tax Rates and Public Hearings?*

Response	Frequency	% (N = 601)
Yes	363	60.4%
No	233	38.8%
Don't Know	5	0.8%
Refuse	0	0.0%

The majority (60.4%) of survey respondents chose Yes as their response to this question, while 38.8% indicated No. Don't Know was the response for 0.8% of survey respondents.

Those who indicated that they had seen newspaper ads explaining proposed property tax rates and announcing public hearings on property taxes

were asked whether they read the ad. Table 21 contains responses to this question.

Table 21 Did You Read Newspaper Ad?

Response	Frequency	% (N = 363)
Yes	236	65.0%
No	124	34.2%
Don't Know	3	0.8%
Refuse	0	0.0%

The majority (65.0%) of respondents who indicated that they had seen a newspaper ad related to property taxes and public hearings indicated that they read the ad. Slightly more than one-third (34.2%) indicated that they did not read the ad, while 0.8% responded Don't Know.

For those who read the newspaper ad related to property taxes and public hearings, a question was posed as to whether the ad was clear and easy to understand. Shows the responses to this question.

Table 22 Was Ad Clear and Easy to Understand?

Response	Frequency	% (N = 236)
Yes	140	59.3%
No	90	38.1%
Don't Know	5	2.1%
Refuse	1	0.4%

The majority (59.3%) of those who responded to this question indicated that the ad was clear and easy to understand. Nearly 40% (38.1%) did not find the ad clear and easy to understand. Slightly more than 2% (2.1%) responded Don't Know.

Those who indicated that the ad was unclear or difficult to understand were asked what specifically was unclear or difficult to understand. Their responses are summarized in Table 23

Table 23 What Was Unclear or Difficult to Understand?

Response	Frequency	% (N = 90)
The proposed property tax (millage) rate	8	8.9%
The prior year's property tax (millage) rate	4	4.4%
All of the information on property tax (millage) rates	8	8.9%
How my personal property taxes are affected	5	5.6%
Why there was an increase in property tax (millage) rates	9	10.0%
The time, date, or location of the public hearing	3	3.3%
What happens at the public hearing	2	2.2%
Too much jargon/technical terms/don't understand terms	54	60.0%
Other	21	23.3%
Don't Know	12	13.3%
Refuse	1	1.1%

By far, the greatest proportion (60%) of respondents to this question replied that there was too much jargon or technical terms or they didn't understand terms. For those who responded Other, an open-ended response was made available. The results are shown in Table 24.

Table 24 Other Responses About Unclear or Difficult to Understand Ads

"Other" Responses About Unclear or Difficult to Understand Ads	Frequency (N=21)
Ad was placed in the wrong place, the advertisement section, which most people don't read	1
Biased against the homeowners	1
Contradict themselves; seems to say two different things with the same sentence	1
Explanation of what the extra taxes are going for	1

“Other” Responses About Unclear or Difficult to Understand Ads	Frequency (N=21)
Grinding axes	1
Have to read the whole thing or you might miss it	1
I didn't understand how they came up with some of the amount changes	1
Information about what is going to happen at the meeting	1
It was circular reasoning	1
Not clear	1
Small print	2
That the ad jumped around too much from subject to subject	1
The behind-the-scenes maneuvering by commissioners on the taxes	1
The water stuff and why different counties are involved in library and school taxes	1
Trying to satisfy the legal requirement instead of informing	1
Unclear	1
Very ambiguous	1
Wasn't reader friendly	1
Where the property tax increases are going	1
Whose property will be affected; No contact information	1

Survey participants were next asked whether the newspaper ad provided them with useful information about the proposed property taxes. Their responses are shown in Table 25.

Table 25 Did Newspaper Ad Provide Useful Information?

Response	Frequency	% (N = 236)
Yes	157	66.5%
No	62	26.3%
Don't Know	16	6.8%
Refuse	1	0.4%

Nearly two-thirds (66.5%) of respondents indicated the newspaper ad provided useful information, while slightly more than one-fourth (26.3%)

indicated that it had not provided useful information. Some (6.8%) responded Don't Know to this question.

Notice of Proposed Property Taxes

Survey participants were asked a series of questions regarding the written Notice of Proposed Property Taxes they receive each year. The first question asked whether the respondent reviews the Notice of Property Taxes mailed to them each year. Table 26 shows responses to this question.

Table 26 Do You Review Notice of Proposed Property Taxes?

Response	Frequency	% (N = 601)
Yes	533	88.7%
No	65	10.8%
Don't Know	3	0.5%
Refuse	0	0.0%

A large majority (88.7%) of those surveyed responded that they do review their annual Notice of Proposed Property Taxes. Slightly more than one-tenth (10.8%) responded that they do not review the notice, while a small proportion (0.5%) responded Don't Know.

Those who replied Yes to the question of whether they review the Notice of Proposed Property Taxes were asked whether the notice is clear and easy to understand. The results of this question are shown in Table 27.

Table 27 Is Notice Clear and Easy to Understand?

Response	Frequency	% (N =533)
Yes	427	80.1%
No	103	19.3%
Don't Know	3	0.6%

Refuse	0	0.0%
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A large majority (80.1%) responded that the notice was clear and easy to understand, while slightly less than one-fifth (19.3%) responded No to this question. A small proportion (0.6%) responded Don't Know.

Those who responded that the notice was not clear or easy to understand were asked what is unclear or difficult to understand in the notice. A summary of the responses to this question appears in Table 28.

Table 28 What is Unclear or Difficult to Understand?

Response	Frequency	% (N =103)
The proposed property tax (millage) rate	11	10.7%
The prior year's property tax (millage) rate	5	4.9%
All of the information on property tax (millage) rates	22	21.4%
How my personal property taxes are affected	13	12.6%
Why there was an increase in property tax (millage) rates	18	17.5%
Too much jargon/technical terms/don't understand terms	59	57.3%
How the property taxes will be used	20	19.4%
Other	23	22.3%
Don't Know	9	8.7%
Refuse	0	0.0%

A majority (57.3%) of those responding to this question indicated that there was too much jargon or technical terms or they don't understand terms. Slightly more than one-fifth (21.4%) replied that it was all of the information on property tax (millage) rates. Nearly one-fifth (19.4%) indicated it was not clear how the property taxes will be used, while approximately another one-fifth chose Other as their response to this question. Those who responded Other

were given an opportunity to make an open-ended response. These responses are shown in Table 29.

Table 29 Other Responses About Unclear or Difficult to Understand Notices

“Other” Responses About Unclear to Difficult to Understand Notices	Frequency (N=23)
As a retired person, how do you add up your income, do you count your savings as income?	1
Don't know how to relate the information	1
Don't take time to understand	1
How the assessment is created; Fine print	1
How they determine it	1
I feel that I'm paying for things that do not apply to me	1
If the bill passes, this is what it will be; If it doesn't this is what it will be	1
Irrelevant information and misleading	1
It seemed that the taxes had already been decided; there's no input for the taxpayer	1
It's too generalized & it doesn't tell where the tax dollars are truly going	1
Lot of gray areas and too many changes	1
More information about what will make the taxes go up or go down; The amount seems vague	1
Need larger print, too many abbreviations	1
Need to be knowledgeable to understand it completely	1
Not factual	1
Nothing about how it is figured out	1
On limited income, very difficult to keep paying on these taxes; amount of taxes should be less	1
Sections of notice don't seem to jibe so that it gets confusing	1
Subject to change, anything can happen	1
They give you this percent that seems low but comes out more than expected	1
Too many alternatives	1
Waste management and the water district's budgets are separate so you have to find the numbers and add it up yourself	1
Way it is written	1

The next questions in this series asked survey participants questions that related to both proposed property taxes and the County budget. They were asked how important each piece of information was to them on a scale of 1 to 5, where 1 is least important and 5 is most important.

Respondents were asked how important they would say the information provided about their property taxes is. Their responses are shown in Table 30.

Table 30 How Important is Information Provided About Property Taxes?

Response	Frequency	% (N =533)
1 (<i>least important</i>)	20	3.8%
2	11	2.1%
3	62	11.6%
4	95	17.8%
5 (<i>most important</i>)	333	62.5%
Don't Know	10	1.9%
Refuse	2	0.4%

More than three-fifths (62.5%) of respondents indicated that information provided about property taxes was most important, while only 3.8% felt it was least important.

Survey participants were then asked how important they would say the information provided about the County budget is, once again using a scale of 1 (least important) to 5 (most important). Results are shown in Table 31.

Table 31 How Important is County Budget Information?

Response	Frequency	% (N =533)
1 (least important)	47	8.8%
2	35	6.6%
3	99	18.6%
4	100	18.8%
5 (most important)	229	43.0%
Don't Know	21	3.9%
Refuse	2	0.4%

More than two-fifths (43.0%) responded that information provided in the Notice of Proposed Property Taxes is most important, while less than one-tenth (8.8%) responded that it is least important. Slightly less than one-fifth of respondents replied with an importance factor of 4 (18.8%) to this question, while a similar proportion (18.6%) responded with a 3. Don't know was selected by 3.9% of respondents.

Respondents were then asked whether the notice provided them with useful information about the relationship between the local budget and the property taxes they pay. Their responses are shown in

Table 32 Did Notice Provide Useful Information About Relationship Between Local Budget and Property Taxes Paid?

Response	Frequency	% (N =533)
Yes	204	38.3%
No	256	48.0%
Don't Know	73	13.7%
Refuse	0	0.0%

Nearly one-half (48.0%) of respondents indicated that the notice did not provide useful information about the relationship between the local budget and the property taxes they pay, while 38.3% indicated that the notice did provide

useful information on this relationship. More than one-tenth (13.7%) responded Don't Know.

Survey respondents were next asked whether they would change anything about the Notice of Proposed Property Taxes mailed to them each year. Table 33 provides the results of this question.

Table 33 Would You Change Anything About the Notice of Proposed Property Taxes?

Response	Frequency	% (N =533)
Yes	205	38.5%
No	286	53.7%
Don't Know	42	7.9%
Refuse	0	0.0%

More than one-half (53.7%) of respondents indicated that they would not change anything about the Notice of Proposed Property Taxes, while nearly two-fifths (38.5%) indicated that they would. Don't know was the response for 7.9% of respondents.

Those who responded that they would change something about the Notice of Proposed Property Taxes were asked what they would change. The results were recorded as open-ended responses. These responses appear in Table 34 below.

Table 34 What Would You Change About Notice of Proposed Property Taxes?

Response	Frequency (N=205)
Make it easier to understand	13
Make it clearer	9
Easier to understand	6
Clarify the language	3
Lower	2

Response	Frequency (N=205)
A better breakdown and a more in-depth explanation of where and why the money goes	1
A better explanation of how they arrive at their rates and decisions	1
A little more accountability; a more clear and concise breakdown of how the money is spent	1
A place to write-in a protest	1
All of the budget presented on the bill by department	1
Allocations of budget	1
Angry taxes	1
Any changes would probably make it longer and that would mean less people would read it	1
Assessment Value	1
Be more clear, precise about why the increase and what the tax increase is slated for	1
Better English	1
Bigger print	1
Breakdown of revenues is earmarked for what purposes	1
Breakdown what money is going for roads, etc.	1
Bring the taxes down some	1
Budget for year; How much every tax payer is paying	1
Can't remember	1
Change how the money is lobby	1
Change the amount	1
Change the taxes on the home	1
Change the way taxes are raised all the time	1
Change to make sure that all taxes are clearer to the tax payer.	1
Clarify all the information and what taxes are for; Explain what elderly are eligible for	1
Clearer breakdown of how the taxes are divided up, the assessed value, & why I'm paying what I'm paying	1
Clearer budget lay out	1
Clearer understanding of how taxes are raised, presented, and who is doing it	1
Clearer, goes to lender first, other than that ok	1
Clearly define the jargon, and also explain where and why these charges are going up	1
County taxes are too high & hitting senior citizens too hard; Not clear on why taxes are high	1
Description of terms & language needs to be easier to understand for the common person	1

Response	Frequency (N=205)
Do not understand the school or waste management taxes	1
Don't know	1
Don't mail notices	1
Double homestead exemption	1
Drop the taxes down	1
Easier for the layman to understand	1
Easier to read	1
Establish a link between the proposed budget, how will it affect the property tax and how it affects me	1
Everything; Involve a voting process to decide allocations according to a sliding scale based on assessment of home	1
Everything; what the tax rate is based on	1
Expand and put in more detail	1
Explain it to me in real people language	1
Explain more clearly why they're going down or up on property taxes	1
Explain much more; more information	1
Explain where the money goes to and why it needs to be increased	1
Give more information about where monies are going	1
Go back & consider the age of the property owner, their income, & the cost of taxes	1
Hand them out earlier, making sure that citizens with handicaps can attend	1
Have a section that explains tax revenue that is taken in the current verses previous year	1
How much local government has in reserve...maybe more used for lowering property taxes (such as hurricane fund for example)	1
How they figure out how much your taxes would be compared to the year before, when you've done nothing	1
I believe that the older people are paying for the younger generations	1
I disagree with where the property taxes go; needs to be easier to understand the form	1
I don't recall	1
I probably would but don't have the notice in front of me	1
I would define the need for increases	1
I would have the citizens get together in an open forum so that we the citizens can make more impact on the county decisions	1
I would like it simplified	1

Response	Frequency (N=205)
I would like to have them include the salaries of those who are involved in determining the property taxes!	1
I would lower the bottom line	1
I would lower the tax rates	1
I would make it as simple as possible so that everyone can understand it	1
I would make it easier to understand	1
I would make it simpler	1
I would put it in a list format to show itemizations	1
I'd like it changed to language that people can understand (less legalese)	1
I'd like to lower them!	1
I'd make it a lot less; The language is clear enough for me to understand	1
If I was informed	1
I'm never clear as to why it increases; I'd like a better explanation	1
I'm on disability and I was told that anyone on disability shouldn't have to pay and I didn't know that	1
In the notification, 65 and older, do you get special disqualifications and if so (or not) can it be clearly explained?	1
Include info about public meetings & directions on how to get there	1
It needs to be put more in layman terms: this is how much you pay and this is how much goes to the state and the county	1
It should be 5 pages with all the information, the scale of budget; Too much-taxes for bad services	1
It should be more representative of what Floridians want rather than political interests want	1
It should stress more the importance attending hearings	1
It would be nice if we had some sort of say-so in how the taxes are spent	1
Itemized list of where/how the budget was spent the last 3 years and what is proposed for spending this year	1
Justify why they are raising taxes and notify us about the meetings 3 or 4 days ahead of time so we can plan	1
Legal jargon	1
Less information, a date by which it would be determined, and what the final answer is	1
Lower the taxes	1
Mail earlier	1

Response	Frequency (N=205)
Make it a little earlier	1
More in depth, guidelines of how they're using taxes and taxing different people in different locales	1
More information about county budget	1
More information about the budget	1
More information on the budget -- how it changes from year to year and where the changed allocations are moved to	1
More information, indicate why tax increases and appraisals have went to the amounts they have	1
More information; someone to contact	1
More of a big picture, more detail, more specifics, more itemization	1
More user friendly	1
Need a change budget and let the tax payer know where their money going	1
Need to have the information with dates as to the changes if they take effect	1
Not enough information on the budget	1
Notice not mailed in a timely fashion; Needs to arrive sooner; Mortgage company could not amortize enough to pay taxes	1
Notice to come to my house	1
Only one amount instead of four or five amounts	1
Outline of where increases in the budget are and what caused them.	1
Prefer amount due, where paid, when due to be printed on a separate page	1
Prepayment could allow greater flexibility, more money should be paid the closer to the due date	1
Property taxes ought to be lowered, especially if you are on a fixed income	1
Provide information in normal jargon, not like a politician	1
Providing it in Portuguese	1
Put explanation on how property taxes are arrived, list of town hall meeting, and how it would affect house hold budget	1
Put it in layman's terms; use bullet points; to explain the relationship in condensed form	1
Put it more in layman's language	1
Put line items in it, for example, the millage rate for school systems, county roads, arts & recreation, etc.	1
Reduce it	1
Relieve property owners of increasing burden	1
Request notification to be clearer about budget	1

Response	Frequency (N=205)
Send a lower number	1
Should have a line that asks whether you agree or disagree	1
Should have enough time to determine the budget for the year	1
Should include what county is going to do with the money	1
Summarized detail of budget as for admin and actual use	1
Tax payers need to have a vote	1
That there is an effort to lower taxes!	1
That they put in the real budget; What was last year's budget? What was used? Why increase in this year?	1
The average person you send this to can't understand what is being said	1
The honesty is lacking	1
The notice doesn't attract my attention the way it is presented	1
The proposed property millage rate is not accurate, it's a farce; I want it representative of actual spending	1
The relationship between the proposed tax increases as it relates to the budget	1
The rollback because it's crazy	1
The time it comes; Should be a month sooner	1
The total taxes and the percentages as to where they are going And the changes from year to year	1
There isn't enough time for homeowners to gather enough information to have an impact at the hearings	1
There needs to be a better way of communication of that information	1
There should be an opportunity to comment or give feedback on the taxpayer's concerns	1
There's so much to change, I wouldn't know where to begin	1
They have too many variables; Too much uncertainty, what-ifs	1
They need to break it down better	1
They ought to make it easier to read; improvements ought to be relative to my property	1
To give you the dates for the hearings earlier so that we can go to them sooner	1
To have more of a breakdown; taxes should be lower	1
Tons of things; more advertisement, and more explanation	1
Try to make it more understandable - go for clarity and plain English, more understandable terms	1
User-friendlier terms	1
User-friendly, in layman's terms	1
Want more detail, not enough info; retirees are taxed for school taxes without cause	1

Response	Frequency (N=205)
Want more detailed information that includes specifics on where the money is going	1
Want to see the actual taxes, not the proposed; county collector insists it's not them that set rate, yet assessor did!	1
We are taxed for things we received no benefit!	1
What they do with the money....have to go look elsewhere for it	1
When mother went into nursing home, we have to pay extra taxes without homestead exemption	1
Where is the money going	1
Would change the time when its due (everything due at the same time)	1
Would like more input on use of taxes	1
Would like notice to sent earlier in the year (September/October is late in the year)	1
Would like some time to think about how to change it	1
Would like them to define the line item amount as it will be used as compared to the way it was used last year	1
Would like them to reduce the tax rates	1
Would like to receive the notice sooner	1
Would prefer an accurate assessment where they actually view the property instead of an automatic increase	1
Would rather a sales tax	1
Would show the totals of all taxing entities together	1
Write what it all means	1
Written in large letters/written in plain English, so children in the eight grade could read	1
Yeah, I'd lower it	1
Year-to-date comparison on taxes on house and governmental expenses	1

Respondents' Property Taxes

The next series of questions asked of survey participants were aimed at gaining information on respondents' own property taxes. The first question asked whether the respondent knows the current assessed value of their property. Table 35 summarizes the responses to this question.

Table 35 Do You Know Current Assessed Value of Your Property?

Response	Frequency	% (N =601)
Yes	472	78.5%
No	120	20.0%
Don't Know	9	1.5%
Refuse	0	0.0%

More than three-fourths (78.5%) of respondents indicated that they know the current assessed value of their property. One-fifth (20%) indicated that they did not know their current assessed property value, while 1.5% responded Don't Know.

Survey participants were next asked whether they claimed a homestead exemption.³ Results for this question appear in Table 36.

Table 36 Do You Claim a Homestead Exemption?

Response	Frequency	% (N =601)
Yes	563	93.7%
No	36	6.0%
Don't Know	2	0.3%
Refuse	0	0.0%

More than nine-tenths (93.7%) of respondents indicated that they do claim a homestead exemption. Some did not (6%), while a slight proportion (0.3%) chose a Don't Know response to this question.

Respondents were next asked whether they currently have a mortgage on their home. Table 37 provides results for this question.

Table 37 Do You Currently Have Mortgage on Home?

Response	Frequency	% (N =601)
Yes	393	65.4%

³ As presented previously, the survey sample was taken from records of owner-occupied homes.

No	202	33.6%
Don't Know	0	0.0%
Refuse	6	1.0%

Nearly two-thirds (65.4%) of respondents reported they currently have a mortgage on their home. Slightly more than one-third (33.6%) indicated they do not have a mortgage.

Those respondents who replied that they currently have a mortgage on their home were asked whether their mortgage lender pays the property taxes on their home.⁴ The results of this question appear in Table 38.

Table 38 Does Mortgage Lender Pay Property Taxes?

Response	Frequency	% (N =393)
Yes	253	64.4%
No	137	34.9%
Don't Know	3	0.8%
Refuse	0	0.0%

Of those respondents whose mortgage lenders pay the property taxes on their homes, nearly two-thirds (64.4%) responded that their mortgage lender paid the property taxes on their behalf. Slightly more than one-third (34.9%) responded that the mortgage lender did not pay the property taxes, while a small proportion (0.8%) responded Don't Know.

⁴ These mortgage lenders would collect a portion of annual property taxes with each month's payment and place it in an escrow account. Property taxes are then paid from the escrow account on the annual due date.

Other Property-Related Questions

Survey participants were next asked a series of other questions related to their Florida property. The first question in this group asked the respondent what year they bought their home. Results for this question are summarized in Table 39.

Table 39 Year Home Bought

Response Category	Frequency	% (N =601)
2000-2007	266	44.3%
1990-1999	158	26.3%
1980-1989	79	13.1%
1970-1979	52	8.7%
1960-1969	21	3.5%
Before 1960	25	4.2%

About two-fifths (44.3%) of survey respondents indicated they bought their house between 2000 and 2007, while 26.3% bought their house in the 1990s. More than one-tenth (13.1%) bought their home in the 1980s, while 8.7% bought their home in the 1970s and 3.5% bought their home in the 1960s. Owners of homes bought before 1960 made up 4.2% of all survey respondents.

Next, those surveyed were asked whether they own any other property in Florida. The results for this question are shown in Table 40.

Table 40 Own Other Property in Florida

Response	Frequency	% (N =601)
Yes	161	26.8%
No	435	72.4%
Don't Know	0	0.0%
Refuse	5	0.8%

The majority of those surveyed (72.4%) Those who do own other property in Florida made up more than one-fourth (26.8%) of those who responded to this survey.

For those who indicated they own other property in Florida, respondents were asked which other types of properties they own. Multiple responses to this question are possible; therefore the percentages displayed below sum to greater than 100%. Table 41 summarizes the results of this question.

Table 41 Other Types of Florida Property Owned

Response	Frequency	% (N =161)
Second home/Vacation home	42	26.1%
Rental property	72	44.7%
Commercial property	12	7.5%
Land	73	45.3%
Other (describe)	21	13.0%
Don't Know	0	0.0%
Refuse	0	0.0%

The largest proportion of those who own other Florida property indicated they own land (45.3%), while rental property was a close second at 44.7% of those responding. More than one-fourth (26.1%) indicated they own a second or vacation home, while 13.0% indicated their additional property as Other. Those who replied Other for this question were given the opportunity to make an open-ended response. These responses are shown in Table 42

Table 42 Results of Other Responses for Types of Florida Property Owned

Other Responses for Types of Florida Property Owned	Frequency (N=21)
Time share	4
70 acre farm	1
Agricultural	1
Condo	1
Deeded Time Share	1
Family	1
Farm operation	1
For a family	1
Home located on some land	1
Homestead - right behind [current] home	1
Inherited property	1
Investment residential property	1
Investments	1
Mortgage property	1
Partial owner of my son's home at this time	1
Primary home	1
Rental	1
Vacant commercial property	1

For those respondents who indicated they own additional Florida properties, the next question was whether any of these additional properties are located in a different county than their primary residence. Results are given in Table 43.

Table 43 Are Additional Properties in Different County Than Primary Residence?

Response	Frequency	% (N =161)
Yes	79	49.1%
No	81	50.3%
Don't Know	0	0.0%
Refuse	1	0.6%

The responses to this question were divided nearly evenly in half, with 49.1% responding Yes and 50.3% responding No.

Sources of Information About Local Government Proceedings

Survey participants were asked from what sources they receive most of their information about local government proceedings. Multiple responses were possible for this question; therefore response percentages sum to more than 100%. Their responses are shown in Table 44.

Table 44 Sources of Information About Local Government Proceedings

Response	Frequency	% (N =601)
Television news	248	41.3%
Local newspaper	390	64.9%
Local government television station	41	6.8%
Internet	44	7.3%
Other (describe)	156	25.9%
Don't Know	9	1.5%
Refuse	0	0.0%

Nearly two-thirds (64.9%) of survey respondents indicated they obtain information about local government proceedings from their local newspaper, while more than two-fifths (41.3%) responded they obtain information from television news. Local government television station was selected by 6.8% of respondents, while the Internet was selected by 7.3%. Don't know was chosen by 1.5%. More than one-fourth (25.9%) chose Other as their response. For those choosing Other, an opportunity was given for an open-ended response. These responses are recorded in Table 45 below.

Table 45 *Other Responses to Sources of Information About Local Government Proceedings*

Other Responses to Sources of Information About Local Government Proceedings	Frequency (N= 156)
Mail	51
Radio	18
Word of mouth	12
Mailings	8
Work	5
Chamber of commerce	2
County mailings	2
Friends and Family	2
Home owner's association	2
Letter	2
Mailed notices	2
Official notices	2
Attending a meeting	1
Builder friends involved in city government	1
Bulletin board at kids' school	1
City Planning Commission	1
Club meetings	1
Commission and planning meetings	1
Courthouse; City Hall	1
Daughter told me	1
E-mail or regular mail	1
Family members living in the area	1
Fire board meetings	1
Friends	1
Go to the public meetings	1
Gossip	1
Government Mailing	1
Government brochures that are mailed to me	1
Husband	1
I make inquiries, and follow up on the notification	1
Internet	1
Island news letter	1
Just the card for taxes	1
Link television	1
Local radio	1

Other Responses to Sources of Information About Local Government Proceedings	Frequency (N= 156)
Local Tackle Shop	1
Local weekly newspaper, Boynton Times; City Hall bulletin board	1
Mail or bulletin board	1
Mail; periodicals	1
Mailings and local radio	1
Neighborhood meetings, mailings from friends or organizations	1
Neighbors	1
Newstalk radio	1
None	1
Notice of proposed property taxes	1
Nowhere	1
Office email (work for county government)	1
Other people	1
Owners association, call government	1
Phone calls and visits to the tax assessor's office	1
Political action groups, community groups	1
Public Radio	1
Speeches by local government representatives	1
State government meetings in Tallahassee; grassroots citizens meetings	1
Talk radio	1
Voting polls	1
When the bill shows up	1
Wife	1
Wife who is employed by the county	1
Work for Palm Beach County (interoffice mail)	1

Internet Access

Survey participants were asked whether they have Internet access, either at home or at work. Table 46 summarizes responses to this question.

Table 46 Internet Access

Response	Frequency	% (N =601)
Yes	462	76.9%
No	139	23.1%
Don't Know	0	0.0%
Refuse	0	0.0%

More than three-fourths (76.9%) of survey respondents indicated they have Internet access, either at home or at work. Less than one-fourth (23.1%) indicated they do not have Internet access.

Ever Reviewed Property Information Online

Those survey respondents who indicated they have Internet access were asked whether they have ever reviewed their property information online from the county property appraiser database. The results are summarized in Table 47.

Table 47 Ever Reviewed Property Information Online

Response	Frequency	% (N =462)
Yes	187	40.5%
No	272	58.9%
Don't Know	3	0.7%
Refuse	0	0.0%

The majority (58.9%) of respondents with Internet access had not ever reviewed their property information online from the county property appraiser database. More than two-fifths (40.5%), however, had done so. Don't Know was selected by a very small proportion (0.7%) of respondents to this question.

Demographic/Geographic Information

The final section of the TRIM survey covered demographic and geographic (location) information. The first question in this section dealt with gender. Responses are shown in Table 48.

Table 48 Gender

Response	Frequency	% (N =601)
Male	270	44.9%
Female	331	55.1%

Male respondents made up 44.9% of those surveyed, while females accounted for 55.1% of respondents.

Respondents were asked the year they were born so that their age could be calculated. Table 49 summarizes the results of this question.

Table 49 Age by Category

Age Category (Based on Response)	Frequency	% (N = 601)
18-24 years	14	2.3%
25-44 years	125	20.8%
45-64 years	271	45.1%
Age 65 and over	191	31.8%

Those in the 45-64 age group made up 45.1% of survey respondents, while those age 65 and over made up 31.8%. Respondents in the 25-44 years age group accounted for 20.8% of respondents, while 2.3% were in the 18-24 years category.

Respondents were then asked whether they are Spanish, Hispanic or Latino. Table 50 provides the results of this question.

Table 50 Spanish, Hispanic or Latino

Response	Frequency	% (N = 601)
Yes	30	5.0%
No	564	93.8%
Don't Know	1	0.2%
Refuse	6	1.0%

Based on responses to this question, 5% of survey participants consider themselves Spanish, Hispanic or Latino.

Respondents were next asked to define their race. Results are shown in Table 51.

Table 51 Race

Response	Frequency	% (N =601)
White	484	80.5%
Black/African American	73	12.2%
Asian/Pacific Islander	3	0.5%
Native American	6	1.0%
Other	29	4.8%
Don't Know	0	0.0%
Refuse	6	1.0%

The majority of respondents (80.5%) define themselves as White, while 12.2% define themselves as Black or African-American. Native Americans made up 1% of those surveyed, while Asian/Pacific Islanders were 0.5% of respondents. Other was selected by 4.8% of survey participants; they were given the opportunity to make an open-ended response to this question. The results for those responding Other to this question appear in Table 52.

Table 52 Other Responses for Race

Other Responses for Race	Frequency (N=29)
American	4
American Indian	1
Anglo Saxon	2
Caucasian/ Native American	1
Ecuadorian-American	1
German-American	1
Heinz 57	1
Hispanic	4
Indian	1
Latino	2
Middle American	1
Mixed	3
Norwegian	1
Puerto Rican	1
South American/Spanish American	1
Swedish American	1
WASP	1
West Indies	1
White Hispanic	1

Survey participants were also asked the highest level of education completed. Their responses are summarized in Table 53

Table 53 Highest Level of Education Completed

Response	Frequency	% (N =601)
9 th grade or less	13	2.2%
Some high school	20	3.3%
High school graduate or GED	126	21.0%
Technical/Vocational Certificate	30	5.0%
Some college	117	19.5%
Two-year Associate's Degree	71	11.8%
Four-year Bachelor's Degree	147	24.5%
Graduate/Professional Degree	72	12.0%
Refused	5	0.8%

Respondents were asked the 5-digit zip code for their property. The results for this question can be viewed under Question 20 in the TRIM Survey document included in Appendix 1.

Respondents were asked to describe the area they currently live in as a rural community, a small town, a city or a suburb. Their responses are summarized in Table 54.

Table 54 Rural, Small Town, City or Suburb

Response	Frequency	% (N = 601)
Rural Community	133	22.1%
Small Town	120	20.0%
City	126	21.0%
Suburb	218	36.3%
Don't Know	2	0.3%
Refuse	2	0.3%

Slightly more than one-third (36.3%) of survey respondents indicated they live in a suburban setting. Rural community was selected by 22.1%, small town by 20.0%, and city by 21.0% of those surveyed.

Survey respondents were also classified by income for statistical purposes. They were first asked whether their household income as less than \$35,000 or \$35,000 or more. The results of this question appear in Table 55.

Table 55 Household Income Below \$35,000 or \$35,000 or More

Response	Frequency	% (N = 601)
Less than \$35,000	154	25.6%
\$35,000 or more	395	65.7%
Don't Know	11	1.8%
Refused	41	6.8%

The majority (65.7%) of respondents reported household incomes of \$35,000 or more. Slightly more than one-fourth (25.6%) reported household incomes of less than \$35,000.

If respondents replied less than \$35,000, they were asked whether the income was under \$20,000 or from \$20,000 to \$34,999. The results of this question appear in Table 56.

Table 56 Households Under \$35,000 Income

Response	Frequency	% (N = 154)
Under \$20,000	59	38.3%
\$20,000 - \$34,999	88	57.1%
Don't Know	2	1.3%
Refused	5	3.3%

For those respondents who reported household incomes under \$35,000, 57.1% reported income from \$20,000 to \$34,999. Those under \$20,000 represented 38.3% of respondents reporting income below \$35,000.

Those who reported incomes of \$35,000 or more were also asked to categorize their income. The results of this question appear in Table 57.

Table 57 Household Income \$35,000 or More

Response	Frequency	% (N = 395)
\$35,000 - \$49,999	93	23.5%
\$50,000 - \$69,999	95	24.1%
\$70,000 or more	177	44.8%
Don't Know	5	1.3%
Refused	25	6.3%

More than two-fifths (44.8%) of survey respondents reported household incomes of \$70,000 or more, while slightly less than one-fourth (24.1%) reported incomes from \$50,000 to \$69,999. Slightly less than one-fourth

(23.5%) reported household income from \$35,000 to \$49,999. A very small proportion (1.3%) reported Don't Know as the answer to this question.

Next, respondents were asked whether they or any member of their household have formal training in Real Estate or obtain any of their income from Real Estate. Results are shown in Table 58.

Table 58 Formal Training in Real Estate or Income From Real Estate

Response	Frequency	% (N = 601)
Yes	109	18.1%
No	487	81.0%
Don't Know	0	0.0%
Refuse	5	0.8%

A large majority (81.0%) reported they do not have formal training in Real Estate or derive any income from Real Estate. Less than one-fifth (18.1%) responded that they do have formal training in Real Estate or derive income from Real Estate.

Finally, survey responses were categorized according to the three regions used in developing the survey sample to ensure adequate representation of homeowners throughout the State. Each region represents approximately one-third of TRIM survey respondents, as shown in Table 59.

Table 59 Regions of Florida Represented by Respondents

Region	Frequency	% (N = 601)
Central	201	33.4%
North	199	33.1%
South	201	33.4%

SECTION II:
Homeowner Focus Groups

Introduction

As a companion piece to the Truth-in-Millage statewide telephone survey, The Shimberg Center for Affordable Housing and their research partner, the Florida Survey Research Center (FSRC), designed and conducted a series of three focus groups to obtain detailed feedback from homeowners regarding issues related to the local government property tax and budgetary process in Florida. This process is also known as the Truth-in-Millage or “TRIM” process. Analysis of the results of both the telephone survey and focus groups was used to produce recommendations regarding the Notice of Proposed Property Taxes that is a part of the annual TRIM process, as well as recommendations intended to inform the public and stimulate citizen participation in local processes.

What is a Focus Group?

A focus group consists of a relatively small group of 8 to 12 individuals who meet in an informal setting to discuss various issues related to a particular topic. The participants of the focus group are not necessarily representative of the broader population from which they are drawn but are typically selected to include diversity by age, gender, race or other characteristics relevant to the topic of interest to the focus group. The focus group discussions are guided by a moderator who follows a protocol that outlines broad issues for the participants to discuss. Focus group sessions

typically last about 90 minutes. The discussions are audio recorded and a transcript of the session is prepared. The transcript is then used to prepare a qualitative analysis of the focus group in which major themes of the discussions are summarized.

TRIM Focus Groups: Meeting Protocol

The three focus groups for the TRIM project were held in Columbia County (April 28, 2007), Marion County (May 5, 2007) and Broward County (May 12, 2007). These sites were chosen to loosely represent each of the three regions of Florida (south, middle and north) that were used for sampling areas in the TRIM telephone survey. Participants for each focus group were recruited from a listed sample of homeowners in each county. Approximately 12 individuals were recruited for each focus group and every effort was made to get all of the recruits to attend the focus groups. The Columbia and Marion County focus groups were held in UF IFAS County Extension offices while the Broward County meeting was held in the UF Hurricane Demonstration Home in Davie, Florida. Each participant was provided with light refreshments, an informational packet, and was given a \$50 stipend at the completion of the meeting. Each focus group session was audio recorded and then transcribed. Dr. Michael J. Scicchitano of the Florida Survey Research Center moderated the focus groups.

TRIM Focus Group Protocol

The FSRC, working with the Shimberg Center for Affordable Housing and the Florida Legislature's Office of Economic and Demographic Research, developed a protocol to help the moderator guide the focus group discussions. The protocol contained a series of questions and prompts for the moderator to insure that key questions related to the TRIM notification process were asked and that each of the three focus groups were asked the same questions. The protocol for the TRIM focus groups including the following discussion topics:

- An introduction to explain the purpose and operation of the focus group;
- Background information on the TRIM process;
- General questions on how well their county informs them about property taxes and the budget each year;
- General questions about how good a job their county does in providing them with opportunities to participate in the process of determining property taxes;
- Questions about their awareness of the newspaper ad regarding a proposed tax increase and the clarity of the ad;
- Questions about their awareness of the newspaper ad with the budget and the clarity of the ad;
- Specific questions about each required element of the TRIM notice that is mailed to homeowners:
 - Title of notice and purpose of public hearings;
 - Column headings across top of page;
 - Row headings in far left column;
 - Taxing authority names and abbreviations and content totals;

- Total property tax entry and column labels at the bottom of the three columns;
- Brief description of the property and mailing address of the owner;
- Box that presents property value “Last Year” and “This Year” for market value, assessed value, exemptions and taxable value;
- Back of the TRIM notice that contains definitions of the data found in the three columns;
- Section titled “Your final tax bill...”
- Additional Materials that may be provided along with the TRIM notice
 - Explanations of the Notice;
 - Glossary of terms;
 - Commonly asked questions.

A copy of the focus group protocol for Columbia County is included at the end of this report.

TRIM Focus Groups: Sampling Strategy

The three samples of focus group participants were drawn from randomly selected lists of homeowners in each of the three counties: Columbia, Marion, and Broward. Each potential participant was first contacted by telephone by researchers at the FSRC. Potential respondents were read a brief explanation of the research project; informed of their rights as research participants (including the fact that a cash stipend would be given for those who participated); were informed of the date, time and location of the focus group in their county; and, were asked about their interest in participation.

Those homeowners who indicated that they were interested in participating were asked about their basic awareness of TRIM, along with standard demographic questions. Responses were downloaded into an Excel worksheet. Based on these demographic characteristics and availability, the FSRC selected the most diverse groups of participants possible to participate in each of the three focus groups.

Final participant selection began with the most difficult demographic to include, based on the sample at hand. In this case, that demographic was age. Thus, the youngest available participants were chosen first, and then categorized based on their other demographic characteristics. Next, the selection process focused on the second most difficult to demographic to include, race. Thus, any non-white available participants were chosen, and then categorized based on their other demographic characteristics.

From that point, a matching process was used to balance out the participants in terms of race, sex, age, income, and zip code/area of county. When multiple potential participants held the same characteristics, a random choice was made from those available.

The FSRC strives to mirror the larger population for the study, while still bringing a diversity of opinions to the small number of people chosen to participate. Below, please find an example comparing the 12 participants selected for the Columbia County focus group and the population of the County.

Table 60 TRIM Focus Groups: Columbia County Sample & Population

Characteristic	Sample	Population
<i>Race</i>		
White, non-Hispanic	67% (N=8)	77%
Black	17% (N=2)	17%
Hispanic	8% (N=1)	4%
Asian	8% (N=1)	1%
<i>Age</i>		
25 to 49	50% (N=6)	53%
50 or over	50% (N=6)	47%
<i>Sex</i>		
Male	50% (N=6)	51%
Female	50% (N=6)	49%

Focus Group Findings

TRIM Legislation

The first section of the focus group discussion protocol included questions designed to gauge participants' relative understanding of TRIM legislation and requirements and to determine how involved they have been or might be in the process of setting budgets and taxes (for example, by attending public hearings). Participants were also asked about their opinions and perceptions of citizen input into the process by which counties in Florida set budgets and determine property taxes.

General Awareness of the TRIM Process

The moderator began the discussion by asking participants about their general impressions of how well their county informs them about property taxes and the process used to determine the budget and property taxes each year.

- *Most of the participants are generally aware of the TRIM process and the notice that they receive each year. However, most of the participants do not have a detailed understanding of the process of setting budgets and property taxes each year.*

Most of the participants in each of the three focus groups were generally aware of the TRIM notification process. Many had seen the newspaper ads, most were aware that public meetings and hearings are held, and all were

aware of the TRIM notification form that is mailed to them each year. Despite this general awareness, though, most participants admitted that they don't pay much attention to the form they receive, often because they do not understand all of the terminology that appears in the notice. One Broward County participant said, "Most everybody gets it (TRIM notice) on a regular basis. [W]e probably just look at it, don't understand it and just put it away." A participant in Columbia County noted, "Yeah, I get a notice but I didn't understand it."

A Marion County participant noted that the County does an "adequate" job of informing citizens about the TRIM process but that citizens need to provide some effort to fully understand the process by which budgets and taxes are determined: "I think they do an adequate job with that, I do. I think it's out there for you." Another participant added, "Yeah, we do just a little bit of work, they do mail it every year...and if you want to find out about these things, it is easy enough to do."

Most participants, however, do not make the effort to learn more about how budgets and taxes are set. Part of this may be a result of an expectation that they have to pay taxes no matter what, and if the annual increase is not significant, they are willing to accept the increase without taking the effort to learn more about why there was an increase. One Broward County participant summarized, "Bottom line. Ok, this is what I owe this year, but this is what I paid last year. Cool. It didn't go up too much." Someone further commented,

“...if it doesn’t change too much, we don’t care too much and we just put it aside.”

Specific Problems with Understanding the TRIM Notice and Process

- *Many of the participants were confused by terminology used in the TRIM notification, particularly the concepts of “roll-back rate” and “millage.”*

More specifically, many of the participants were confused by terminology used in the TRIM notification. Because few of the terms are explained, participants were at a loss to truly understand all of the information contained in the form, or to fully understand the overall process by which the numbers in the form are achieved. A Broward County participant said, “Another thing that would help is, there are a lot of technical terms. Most people don’t know what those mean. They’re like ‘what’s that?’”

In particular, participants cited the terms “roll-back rates” and “millage” as examples of technical language they find confusing. A Columbia County participant noted, “The only thing I don’t understand is why they always have ‘roll-back rates.’ I do not understand that part of it.” Participants in both the Marion County group and the Broward County group felt that the term “millage rate” was confusing in its own right, and several felt it would better be expressed as a percentage: “I think the term ‘millage’ itself is maybe confusing to most people.” A Marion County group member said, “I think there’s probably a better way to illustrate that, like a percentage or something that people understand better than millage itself.” And a Columbia County

participant expressed a similar idea, “I like the percentages. I don’t like the actual numbers.”

- *The majority of the participants expressed confusion regarding how the taxable value of their home is determined.*

The majority of the participants also expressed confusion regarding how the taxable value of their home is determined. In fact, several people in each of the focus groups deemed this one of their biggest issues with the property tax notification process. Participants were confused about how assessments are conducted, what criteria are used to determine property value, and the differences between “market value” and “taxable value.”

Regarding the assessment process and the criteria used for assessment, a Marion County participant said, “...you know they don’t come around and appraise every house. So what are they basing it [value] on? I think that more information could be put out on how they are basing their assessment.” A Columbia County participant voiced similar concerns: “I’d like to know who values my property and what they value-rated by each year when it goes up.” Another participant in the Columbia County group agreed and added, “My property is taxed or assessed at a certain rate for certain reasons that I’ve done to my property or they say I’ve done to my property. And it had nothing to do with the guy next door. So I need to know why they’re doing it to me.”

Participants also expressed confusion over “market value” and “taxable value.” One Broward County participant said, “I’d like to see the form explained better to the owner, the difference between the actual market value

and more clearly, the taxable value.” One Marion participant was unaware that a difference existed between types of “value.” When the person indicated a belief that “value is value,” other participants attempted to explain the distinctions between the concepts, but many felt it illustrated the need for more information on the subject.

Opportunities to Participate and Provide Input into the TRIM Process

The moderator next focused the discussion on participants’ opinions about how good a job the county does in providing opportunities for citizens to participate and have input in the process of determining property taxes.

- *None of the participants in any of the groups have attended public meetings regarding setting property taxes or county budgets. The primary reasons cited for non-participation are the distance that must be traveled to get to meetings, the times when meetings are held, and a feeling of apathy towards the process.*

The primary opportunity to participate in the process of determining the amount of property tax that a county will collect is through attending a series of public hearings. Each taxing authority is required to hold a public hearing about their budget and property tax assessment. The TRIM notice that each homeowner receives provides a notice regarding the date, time and location where the public hearings will be held. The focus group participants are generally aware that these meetings are held, but none of the participants of the focus groups had attended any of the public hearings.

Focus group participants offered several reasons for why they have not attended the meetings. One reason for not attending the public hearings is the distance that must be traveled to attend the meetings. Marion County participants, for example, explained that "...it's a big county," and with gas prices escalating, traveling to the other side of the county for a meeting is not practical for many. Said another participant in the Marion County group: "...I think you would have more participation...If it were closer so people didn't have to travel so far." Sometimes travel was especially lengthy for taxing authorities that include several counties, such as water management districts. For example, the Water Management District meeting for Marion County is held in Tampa; from the far side of the county, it could take several hours to drive to the meeting: "Yes it really is a hike... the problem is the water management districts don't go by county." Marion County participants would like for local meetings to be held for taxing authorities that span several counties.

Several of the participants in the Marion County and Broward County groups indicated that they would be more likely to attend public hearings if more meetings were held at different locations within their counties, especially if they were smaller "neighborhood" or "community" meetings where they would feel more comfortable expressing their views. One Broward County participant said:

I think that [meetings throughout the county] would be of more value [than mailings]. Plus at that point, generally a representative maybe, your county commissioner from your district, along with people from the tax assessor's office...I think you would get more people to participate because they would understand that they had a say in something.

Other participants agreed: “I think we need more varied locations. And instead of us initiating the request to send a representative, they should send a representative to that part of the county. I think that would help a lot. More people would become involved in it.” Marion County participants expressed similar sentiments in their focus group, “And I think that’s where maybe four community meetings throughout the county...those might have better participation rather than the one meeting here in town.”

Broward County focus group participants suggested that presentations to home-owners association groups or condominium associations would be welcome: “Don’t know how many people would show up but it might be a nice service to have workshops here so the homeowners could understand what’s going on” and “...we have a lot of condominiums--wall to wall condominiums. And I’m sure that people on the boards...would be very anxious to get together.” In addition, one of the participants from Broward County who had seen a County Commission meeting on television thought that it would be helpful to have the public taxing authority hearings on television: “I think if the meetings were televised it would get out to more people.”

Another reason cited for not attending the public hearings is the times when the meetings are held. Many of the Broward County participants, for example, noted that the meetings are typically scheduled for the early evening – around 5:00 PM – which presents issues for those who work: “...they have these meetings, but they schedule them when it’s inconvenient for us, so

people like me won't make it to them. Unless I take a day off from work."

Another participant agreed, saying, "Yeah, the working people can't go there."

In addition, several of the participants did not feel as though they would understand all of the issues discussed nor would they have an impact even if they did attend the public meetings. This sense of apathy pervaded many of the comments. One Columbia County participant, for example, said: "To be honest with you, if I went I wouldn't understand it anyway." Another participant from that county added, "A lot of people feel like because they're not as informed as they may want to be about how this system works, maybe that would prevent them from going in and speaking to them, 'cause they don't know how to address it."

Participants also felt that they wouldn't have an impact on the actual decision making, "You don't really feel like you necessarily have a voice there." A Columbia County participant added, "Yeah, what can we do or say that's going to change their, the way they're going to do it." Members of the Marion County group shared similar feelings, saying: "And I guess a lot of times it's the general feeling, what good's it going to do?" and, "I'm guilty of not participating because I feel like I'm one, little, lone voice and how much are they going to listen to me?"

Additionally, several of the Broward participants noted that because of the times and locations in which the meetings are held (see above), the County puts too much of the burden on citizens rather than the County. Many of these participants felt that the responsibility should be on the County to make

participation in the process accessible for citizens: “They put the burden on you and they should be more...it should be on them.”

Process of Notifying Citizens about Property Tax Assessments

The next section of the focus group discussion protocol included questions designed to gauge participants’ awareness of the various components of the TRIM notification process as well as their opinions of the effectiveness of these components. First, several series of questions examined the state-mandated newspaper ads that each County must run in a local paper. Then, participants were asked a detailed series of questions about each component of the TRIM Notice that is mailed to each homeowner.

Newspaper Ads

The focus groups next focused on the TRIM requirement to run two ads in a local newspaper. The ads present a full budget summary and a notice of any proposed tax increase. The participants were asked several questions regarding their awareness of the ads, if the ads made sense, and what could be done to make the ads more understandable.

- *Many of the participants do not see the TRIM ads that run in local newspapers since they do not purchase the paper. Most of those who have seen the ads pay little attention to them as they are hard to locate in the paper, use confusing terminology, and are too general to apply to potential personal tax increases.*

Not all of the participants had seen the ads that run in the local newspaper. In the Broward County focus group, for example, only 4 of 11 participants had seen the ads. The participants gave several reasons why they

had not seen the ads. Many of the participants in each group simply do not get or read the newspaper on a regular basis. As such, they rarely have the occasion to see the property tax notification ads. One Broward participant said simply, “I haven’t seen them in recent years because I don’t get the newspaper anymore.” A Marion County participant also noted: “They’re taking for granted that everybody’s buying the newspaper to begin with. Why is it now the public’s responsibility to buy a private newspaper to get county information that should be given to us anyway?”

In many instances, those who have seen the newspaper ads also reported that the ads are placed in various, sometimes obscure, locations in the paper. A Broward participant described the ad size and placement as “Well over a third of a page, somewhere buried in the back of the sports section with scores and whatever else was with it.” And, another group member agreed: “Its wherever they get an empty page to put that in. I’ve seen them all listed in the sports and the food section. It’s wherever there is empty space.” Instead of placing the ads with “no rhyme or reason,” some of the participants suggested that the location of the ads be standardized. Some felt that the ads should appear in the “community news” section while others recommended a “legal notice section” for the ads. Most just felt that wherever the ads were placed, “It should be in the section that we ...know to go to that section and find it. I skim through the paper and miss a lot of things. And that would be something that would definitely just, I’d just skim right over it.”

One Marion County participant who has seen the ads also noted that he often disregards them because they're too general and he's more interested in "what's this going to mean to [him] personally." He has more concern for his mailed notice, saying of the newspaper ads: "I always see them, but I think that basically when you see what yours is itself, it means more to you than what you see in the paper when they just have the general millage."

Notice of Proposed Increase Ad

After a general discussion of the newspaper ads, the moderator next showed participants an example from the state TRIM handbook of a "Notice of Proposed Increase" ad.

- *Many of the participants found the language in the 'Notice of Proposed Increase' ad confusing and unclear, particularly the category descriptors.*

Most of the focus group participants had some level of difficulty understanding the information presented in the ad. Most found fault with the language used in the notice. A Columbia County group member said simply, "This isn't clear to me." And, another participant in that group further explained: "...it's saying 'less tax reductions due to value adjustment board and other assessment changes' – but how are we to know what the other assessment changes are?" Members of the Marion County group voiced similar concerns about the language in this ad, noting: "That is something nobody understands" and "It's standard government lingo. Come on!" Broward County focus group members were also confused by the construction of the newspaper

ad. One participant said, “It’s very confusing beyond belief,” and another said, “It does not help me to understand anything to read that.”

More specifically, some group members were confused by the category descriptors used in the ad and to what they reference. A Columbia County participant noted: “Yeah, it says on there that it’s a notice of a proposed tax increase but then it goes on to state that it’s last year’s property tax levy and I’m assuming the initially proposed tax levy is last year’s proposed.” Another participant added, “Maybe that’s like...I was reading...that Key West claims they have not increased their millage rate in over 30 years, but yet their tax base has gone up because certain properties they say used to be...less than \$100,000 that are valued at over a million dollars today.” In any case, most in the group felt that “...it’s confusing; it’s not very clear.”

Also, as was the case for the general discussion of newspaper ads (see above), one of the Broward County participants was critical of the tax ad because the information was not relevant to his personal situation: “...even if I see it I don’t know what it means to me, my taxes.”

Budget Summary Ad with Budget Increase

Next, the moderator showed participants an example from the state TRIM handbook of a “Budget Summary Ad with Budget Increase.”

- *Again, many of the participants were confused by the language used in the ‘Budget Summary Ad with Budget Increase.’*

Some of the participants suggested, perhaps only half in jest, that the budget ad is purposefully prepared to confuse readers. For example, a

Broward County participant read the example ad and commented, “It’s one of them, geez, let’s try to confuse everybody involved in this....the people will never know what we’re doing if we put this in the paper. We’ll get away with it.”

Some, but not all, of the participants were confused by terms they did not recognize in the budget statement. A Broward County participant said, “I looked over here and saw ‘Enterprise Fund for Intergovernmental Revenue.’ I don’t know what that means. What is an enterprise fund?” A Columbia County focus group member singled out the “headings” that appear in the ad, noting: “...what do they mean by ‘special revenue’ as opposed to ‘internal service’ or whatever that is....the headings...It seems to me that not many people know what they are.” A Broward participant further suggested that more information was needed to fully understand the budget breakdown: “I think it’s lacking in explanation. Maybe there would be a brochure to explain what a general fund is, a special revenue, debt service. Explain what those are and what they are used for.”

Many of the participants felt that they didn’t have the time to invest in trying to understand the ads. One Broward participant summarized:

This is the kind of thing that nobody’s going to understand unless you really get into it. I mean, honestly, I’m not going to pay attention. I don’t know what any of these mean... ‘futures,’ ‘miscellaneous revenue.’ I mean if I really care I will have to guess...and I will spend hours and hours on [it.]

- *Participants would like to be able to compare the current proposed budget and last year’s actual budget, and they wanted the budget ad to provide more information about what organizations are receiving the funds and*

what they are going to do with the additional money they receive (i.e. 10 new teachers, 5 new emergency vehicles, etc.).

In that same vein, many of the participants wanted the budget ad to provide more “useful” information. Specifically, some participants mentioned that they would like to be able to identify the difference between the current proposed budget and last year’s budget, so that they could make comparisons and determinations about where the increases to the budget are. A Marion County participant, for example, would like to see “a side by side comparison” of last year’s actual budget versus this year’s proposed budget. Others in the group noted that the budget increase ad “doesn’t explain the change” between the two years’ budgets. A Broward participant voiced a comparable concern: “...you look at this and it’s confusing. You can’t compare there as apples and apples because you don’t know, do they need this much money...How much did they spend last year?”

Similarly, many participants would like more detail in the budget notice in terms of which taxing authority is spending the money and for what purpose. Participants in the Columbia County group, for example, wanted the budget ad to provide more information about what organizations are receiving the funds and what they are going to do with the [additional] money: “...where the money’s going and what they’re using it for and why is there an increase?” Another group member added, “I would like to see a breakdown, like on the School Board for example, if we add 10 new teachers last year. That type of thing. What’s justifying the increase? A page where we see a breakdown of

last year versus this year.” Most of those in the group would like to know if there was a surplus from the prior proposed budget to the actual budget where it was spent and agreed that people would more willing to accept tax increases if they were provided with detailed information about the justification for these changes. One group member explained, “...I think people would be more willing if they knew, ok, we added 10 more teachers to our county schools. I can understand that increase. I’m willing to pay that.” And, another participant added, “Or half a dozen more emergency vehicles running around, or more police, that type of thing.”

Alternative Ways of Providing the Information in the Ads

- *Instead of placing this information in the newspaper, several of the respondents felt that it would be better to either mail the information to them, place the information in the Post Office for interested parties (e.g. like income tax documents), provide links to an informational web site, and/or provide a ‘hot line’ number that people could call with questions.*

Because so few people get the newspaper, and those who do may miss the ad or have difficulty reading it, many participants suggested that the budget summary and notice of budget increase be mailed to home owners along with their TRIM notice. One Marion County participant said, “Something like this, a general budget summary, could be included when we get our [TRIM Notice].” Another group participant prefers that all of the relevant property tax information come in one packet of information:

I think what I’m getting at is that the importance of it should be given to us in the packet we’re sent. When it talks about my money, what we have to pay, I need all the relevant information together.

Not so I have to look ...at the newspaper...it would be more applicable to for them to have it all together so that it is more informative.

Some of the participants expressed concern, however, about receiving a lot of extra paper and the cost of this mailing all of this information. A Broward County focus group member noted, “Well, I’m a little concerned about telling the County to inform us better, and the next time they send me one paper or they send me 10 pages, and then they’re going to spend even more money. And I’m not going to read it anyway, probably.”

To combat the possible costs of mailing the additional information, a Marion County participant suggested putting the information in the Post Office, where those interested could pick up the information, much in the way they do income tax forms: “Put it in the Post Office and the people who want it will get it.” Another participant agreed, saying, “Everybody at one time or the other goes to the Post Office.”

Many of the participants would also like the option of seeking further information via a web site. A Broward participant, for instance, suggested: “If maybe they could put it on the web or somewhere for those who are interested can pursue it in an easy way.” A Columbia County participant said the same, “...I think also you could put it on the web. You could go to the web and get the information.” In particular, some participants felt that a “Frequently Asked Questions” section on a web page could provide quick answers for basic issues. The participants acknowledged, however, that not everyone uses the Internet and worried that some would be left out if a web site were the only option: “A

lot of people, though, they don't have computers or things like that so they would be left out.”

To that end, many suggested having a telephone call-in system that would allow people to make a call to a centralized location that could provide information about county property taxes. Columbia County group members noted that they typically have no problems calling the Property Appraiser or Tax Collector and getting answers, but noted that “it’s just not that way in a lot of other counties.” In addition, some of the Broward participants reiterated their recommendation for small, localized meetings where this type of information could be discussed and explained in detail.

Notice of Proposed Property Tax

The next section of the focus group discussion protocol was focused on the “Notice of Proposed Property Tax” form that is mailed to each homeowner every year. This section included a general overview of the form, followed by a detailed series of questions about each component of the TRIM Notice, and concluded by asking participants about changes that might enhance the overall usefulness of the form.

Please note that Florida statutes provide for a basic TRIM Notification form with certain required components, but allow for counties to modify or enhance the form at their own expense should they choose to do so. Of the three counties included in this focus group study, one uses the unmodified

basic State of Florida form (Columbia), one uses a slightly modified form (Marion), and one uses a specialized form (Broward).

Overall Impressions of the Form

- *Most of the participants can generally follow the information provided in the form; however, many had difficulty reading the text because of the small print size.*

Overall, most of the participants could follow the information presented in the “Notice of Proposed Property Tax” form. A Columbia County participant said simply, “It makes sense.” Marion County participants agreed that they understand the form: “I mean, it’s easy to look at. What you pay, what you pay this year with proposed changes.” A Broward County participant presented a concurrent thought: “I think it’s a good form really. Maybe it’s just because I’ve been getting it so many years. But it explains what the market value is and all that stuff down there and how you can appeal it if don’t like it, and that sort of stuff.” Others agreed that their familiarity with form is part of their understanding, “We’ve been getting the form for years; we’re comfortable with it.” Another member of the group added: “The first time you get it, you go, ‘Oh my God, what is this?’ Then you read it and the next time you’re prepared. It’s a lot more information than I got in California.”

The major broad concern some participants had with the form related to the difficulty of reading the small print size: “Well, I agree with her that it is very small. It’s hard to read.” Another Columbia County participant jokingly added, “Yeah, after you pay the taxes who can afford glasses.”

Specific Sections of the TRIM Notice

The moderator next asked the focus group participants to focus on each major section of the TRIM Notice (as detailed in the Florida Statutes regarding TRIM notification). These various sections of the TRIM notice are as follows: Title and notice and purpose of public hearings; Column headings across top of page; Row headings in far left column; Taxing authority names and abbreviations and content totals; Total property tax entry at the bottom of the three columns; Brief description of the property and mailing address of the owner; Box that presents property value “Last Year” and “This Year” for market value, assessed value, exemptions and taxable value; Back of the TRIM notice that contains definitions of the data found in the three columns; and, Section titled ‘Your final tax bill.’

- *While most of the sections were clear to the participants, they had questions about or difficulty understanding the following sections of the TRIM Notice: “Taxing authority names and abbreviations” and “Property value ‘Last Year’ and ‘This Year’ for market value, assessed value, exemptions and taxable value.”*
- *In particular, participants would like for the taxing authorities to be more clearly identified without acronyms and they would like larger, bolder print for their total property tax, property values from last year and this year, and any deadlines to appeal perceived inaccuracies.*

Taxing Authority Names and Abbreviations

Several of the participants had trouble understanding the abbreviations for the various taxing authorities. For example, a Columbia County participant said, “I don’t know what the abbreviations stand for,” and a Marion County group member asked, “...SWSW...”

What does that specifically mean?” Many would prefer that acronyms not be used, or that they be written out in full somewhere on the form (most suggested utilizing more space on the back of the form). A Marion County group member, for instance, recommended “Maybe a supplement or another page...they have space on the back,” and a Columbia County participant suggested “...footnotes on the bottom” of the page.

Along the same lines, even more participants were unsure of exactly what entities or organizations were included within each of the taxing authorities, or for what services the taxing authority might be responsible. The participants would like some explanation for the various taxing authorities included some place on the form, with an insert, or available on-line or at a fixed location. Marion County participants said, “...sometimes I’ll look at these and go, ‘so what does that include?’ What does that department include?” and “More people need to know what those letters stand for and what the particular entity does.” They noted that they if they decided to attend a taxing authority’s public meeting, they’d have little knowledge of what services they provide. A Broward County group member voiced a related idea: “I don’t know what the ‘Children’s’ Council’ is...if they put a brochure in there that tells you exactly why these people have taxing authority, it would be good.” A Columbia County participant felt similarly, asking for “an explanation of why they are one of the taxing authorities.”

In addition, some participants noted that there are multiple phone numbers listed for the various taxing authorities. They felt it would be better

to have one number or a hotline to call for questions. A Marion County group member said, “You have a number here and you have a number here. So it’s duplicate notifications on the form. But you know, like the gentleman said, hotline to understanding this form.”

Total Property Tax This Year and Last Year

- *Many of the participants would like larger and/or bolder font for the total ad valorem property tax this year and last year.*

While the participants were generally concerned about the small print on the TRIM notice, this concern was particularly evident when they discussed the sections of the notice that list their total ad valorem property tax for last year and this year. A Columbia County participant, for example, said, “If they could just enlarge that [the total property tax amount].” Some felt that the small print was used to “hide” tax amounts: “Another one of those hiding places.”

Challenging an Assessment & Deadlines for Appeals

- *Participants were similarly concerned about the font size on the section of the notice that details what to do to challenge their assessment and the date by which that appeal must be filed.*

Many of the focus group participants were also concerned about the size of the section of the TRIM notice that describes what they should do if they want to challenge their assessment. They felt that the contact information and date by which the appeal should be made need to be emphasized. For instance, a Columbia County group member said: “I understand why they got it so small. They don’t want you to know...It says ‘if you feel the value of your property is inaccurate or it does not reflect the market value.’ I mean, I can

read it, but it is very small.” A Marion County participant also noted, “It’s a little small for me,” and another group member suggested, “maybe bold print it.” And, Broward participants likewise felt the section was “important” and should be “in bold print” so that they don’t miss the date by which challenges must be entered.

In addition to concerns related to the size of this information relative to the notice, participants also had some trepidation about the limited amount of time that may be available to submit an appeal. A Marion County participant noted: “The only question, comment I would have on this is the time that it was sent out. The timeframe of when we got this and when it was sent out and would I have time....is that a fair amount of time?”

Market Value and Assessed Value

- *While most of the participants understood the difference between “market value” and “assessed value,” some were confused by these terms.*

Although most of the focus group participants understood the difference between “market value” and “assessed value,” some were confused by these terms. The following exchange from the Marion County focus group illustrates this issue:

Participant 1: “It goes back to my question before. OK, the county may assess my property at say \$63,000. But the realty or mortgage company has somebody come down here and assess the value of my property at \$200,000 because they want to get a \$170,000 loan.”

Participant 2: “It’s market value isn’t it? Not assessed value.”

Participant 3: “But what affect does that have on assessed value.”

Several participants mentioned this issue in the general discussion of the TRIM notice at the start of the focus groups as well (see above).

Summary: TRIM Notification Form

- *The majority of the participants feel that the TRIM notification form provides them with most of the key information they need about their property taxes. However, they would like larger/bolder fonts for the most critical information; more explanation of specialized terminology; and, more detailed information about the taxing authorities and budgets.*

A Broward County focus group participant summarized the TRIM notice: “The form provides the information that I need, but not in a friendly way that you know right away, quickly. So, I would highlight the deadlines, the specific numbers for your home.” Several members of this group also felt it was important to more clearly direct people to the additional information that is available at the Broward County Property Appraiser’s web site, which they found useful. Columbia County participants reiterated their suggestion of using the back of the form to provide more explanatory information. The Marion County group also felt that “...overall they’re headed in the right direction, they just need to explain in better terms some of these statements.... [It’s] something that you don’t deal with everyday, it should be explained to you.”

Additional Information

The final section of the focus group discussion protocol examined additional explanatory documents that may be sent to homeowners along with their TRIM notices. This section included general questions about participants’ opinions of the information they currently receive, whether they’d like to receive

more information, and the types of information they might be interested in. More specifically, the focus group participants were shown and asked about several forms that could be used, or which are currently used by some counties, to provide additional information regarding the TRIM Process.

- *Generally, participants think that they're provided with "sufficient" information, but that the information could be presented in more functional ways, and with more detail.*
- *Participants were most interested in having a "glossary of terms" explaining the terminology used throughout the notice, and in discussing the process of setting property taxes. They suggested adding this glossary to the back of the current TRIM notice.*
- *Participants also found the brochure currently used by Broward County to answer commonly asked questions and explain the TRIM process to be useful and easy to understand.*

Glossary of Terms

One of the additional forms that was of particular interest to the participants was a "glossary of terms." The participants were shown a "glossary of terms" that provided basic definitions of terminology related to property taxes such as "millage rate," "rolled-back millage rate," "local taxing authorities," etc. and were asked if this type of information would be of use to them. Most members of all three groups agreed that this type of straightforward explanation of terminology would be valuable to their understanding of the property tax process and their TRIM notification. Broward County group members described the glossary as "very helpful" and "very good" and said they "like[d] that a lot." A Columbia County participant said of the glossary, "I think it's helpful" and Marion County participants said

“that would be good” and “that would be helpful.” Additionally, they reiterated that in the interests of saving paper and mailing costs the glossary could simply be added to the back of the TRIM notice.

Broward County “News for Taxpayers”

In addition, the focus group participants were shown several inserts and brochures that other counties or the state currently use to inform taxpayers. The inserts provide a variety of different information regarding the TRIM process and/or the process of setting property taxes. The form that seemed to be most attractive and useful to the participants was a brochure currently used by the Broward County Property Appraiser. Broward County participants, many of whom recalled receiving the newsletter/brochure, noted that they “pay attention to things like that” and that “it’s good” at answering common questions in a straightforward way. Marion County participants likewise said, “I like the information [in the Broward brochure]” and “this one is simple and easy to understand.”

SECTION III:
Recommendations

Recommendations

Notice of Proposed Property Taxes Form

While the focus group participants were generally able to understand the Notice of Proposed Property Taxes form, most felt that the information was “sufficient” but not presented in a user-friendly format. Below, we suggest several changes would improve homeowners’ understanding of this notice.

- Make the form easier to read by increasing the font size. In particular, the date by which a petition for adjustment of assessment must be filed, the total property taxes for this year, and the total property taxes for last year should be in larger or bold font.
- Provide explanations or definitions for terms that may not be readily understood, as well as for the taxing authorities that are listed in an abbreviated form in the “Taxing Authority” column of the TRIM form. In most cases, this information could be placed on the back of the TRIM notice along with the existing explanations that are currently provided.

A review of the various TRIM notification formats utilized by the counties included in this study suggests several additional changes that would improve the readability of the TRIM form:

- Present the columns on the TRIM notice in the following order (from left to right):
 1. “Taxing Authority”
 2. “Your Property Taxes Last Year”
 3. “Your Taxes This Year if no Budget Change is Made”
 4. “Your Taxes This Year if Proposed Budget Change is Made”
 5. “A Public Hearing on the Proposed Taxes and Budget will be Held”
- Provide vertical gridlines to divide the five columns on the TRIM form.

An example of a TRIM form from Marion County is included to illustrate these recommendations in Appendix 2.

Public Participation in the TRIM Process

Participation in the TRIM process involves providing homeowners and others with information about the budget and property tax assessment as well as providing input into that process. However, many homeowners in the focus groups did not feel that they have sufficient information to provide meaningful input into the budget and property tax process.

The primary means by which homeowners can participate in and provide input into the process of developing a budget and setting property taxes is through attending the public meetings that each taxing authority is required to hold. None of the focus group participants had attended any of these public hearing. Participants noted that most of these meetings are held at locations that may be far away from their homes/businesses (often in other counties) and/or are at times that interfered with work or family activities.

In addition, several of the focus group participants noted that they would feel uncomfortable speaking at these public hearings since they were not very knowledgeable about the process of developing budgets and property tax assessments. Essentially, the focus group participants felt that their counties put the burden on them to participate while the reverse should be true.

Series of Public Hearings in the County

Many of the participants believe that taxing authorities should be responsible for scheduling a series of public hearings at different, more convenient locations throughout each county. These smaller meetings could provide an opportunity to present detailed information about the taxing authority, their services, and their budgetary needs. It would also allow homeowners to ask direct questions about the budget and property tax assessment. Participants may feel more comfortable speaking and participating at neighborhood or local meetings than they would at one central meeting.

Telephone Call-in Number

There was also some interest expressed in a telephone number that individuals could utilize if they could not attend a public hearing. This type of central hotline could provide basic information about the taxing authorities and the property tax assessment process and allow homeowners to leave messages with their input into the process if they were unable to attend public meetings. The participants, however, expressed a concern that this “hotline” resource not result in the hiring of additional staff that might increase expenditures.

Newspaper Ads

For a variety of reasons, the newspaper ads regarding proposed tax increases and budget summaries were not seen as a valuable tool for providing information about the budget and property tax assessment by any of the focus group participants. Although there may be legal issues associated with their discontinuance, they should at a minimum be supplemented with alternative forms of notification, as highlighted throughout this report.

Additional Information

The focus group participants suggested that a little additional information would be useful to their understanding of the process of setting budgets and property tax assessments. The participants, however, indicated that they did not want to be overwhelmed with information or spend too much additional money for flyers or other information.

Some of the most important information that the participants would like to receive relates to both the budget and their property tax assessment.

Budget

The participants, especially in the Columbia County focus group, requested more detailed information about what the taxes that they pay are being used for (i.e. five new teachers, three new emergency vehicles, etc.). This information is especially useful to homeowners when there is a substantial

increase in an area of the budget. Many of the participants would also like more specific information about the taxing authorities – what organizations they oversee, what services they provide, and what amount of the prior year’s budget they used for what purposes.

Tax Assessment

The participants would like more complete information regarding how their tax assessment is determined. If their assessment was increased, they want to know why so they can be certain that the assessment was correct. Currently, many of the focus group participants feel that there is not enough information on the TRIM notice to be able to determine if the assessment is correct or not.

Ways of Providing Additional Information

The focus group participants provided several suggestions for disseminating additional information about the property tax process. Below, we present a summary of key recommendations for ways of providing homeowners with additional information.

Brochure/Inserts with TRIM Notice

The participants were generally positive about the newsletter/brochure provided by the Broward County Property Appraiser that presented useful information in a clear, easily understood format. In addition, the majority of the participants indicated that a simple “glossary of terms” related to property

taxes and county budgets would be most useful to their understanding of the process.

Informational Flyers/Brochures at the Post Office or Other Public Locations

To keep mailing costs at a minimum, there was some interest in placing information about the budget and property taxes at public locations, such as the post office, that most individuals frequently visit. The budget form, especially, would have to be redesigned to better explain some of the terminology/language that is not easily understood by most individuals, but many participants felt this information would be more likely to reach interested individuals in this way than via newspaper ads which few saw.

Web Page

While not all of the participants use the Internet, most of them do. Participants generally thought that a good web site would be a useful way to provide information to citizens. They are interested in “Frequently Asked Questions” that might provide quick answers to their basic questions about the TRIM notice or the property tax process. Some participants also suggested an “interactive” TRIM form that matched their printed form, which would allow them to follow links to various definitions, more detailed information and explanations, and corresponding budget information.

APPENDIX 1

TRIM Survey Master Questionnaire

This summary “Master Questionnaire” provides frequency distributions for responses given in a state-wide survey of Florida residents who are homeowners and claim a homestead exemption. A total of 601 surveys were completed by interviewers at the Florida Survey Research Center at the University of Florida between February 22, 2007 and March 14, 2007.

First, we'd like to ask you some general questions about property taxes.

1. How informed would you say you are about how your County determines property taxes? Would you say you're Very Informed, Somewhat Informed, or Not at All Informed about how your County determines property taxes?

Response	Frequency	% (N = 601)
Very Informed	93	15.5%
Somewhat Informed	363	60.4%
Not at All Informed	140	23.3%
Don't Know	5	0.8%
Refuse	0	0.0%

2. How much input do you believe citizens have in the process that determines property taxes? Would you say citizens have A Great Deal of Input, Some Input, or No Input at All in how the County determines property taxes?

Response	Frequency	% (N = 601)
A Great Deal of Input	29	4.8%
Some Input	249	41.4%
No Input at All	304	50.6%
Don't Know	18	3.0%
Refuse	1	0.2%

IF “No Input at All”; DK; R: Go To Q3

IF “A Great Deal” or “Some”:

2A. What kinds of input can citizens contribute to the process of determining property taxes? [Do NOT read list. Mark ALL that apply.]

Response	Frequency	% (N = 278)
Voting	60	21.6%
Speak/Present at a Public meeting or hearing	134	48.2%
Contact representatives	74	26.6%
Other	44	15.8%
Don't know	58	20.9%
Refuse	2	0.7%

Q2A. “Other” Responses	Frequency (N = 44)
Letters to newspapers	6
Petitions	3
A better range, basically the same amount	1
All the contacting we can do doesn't do anything	1
Allow citizens to vote on the budget - put it on the ballot	1
Appeal the evaluation of your property	1
Be aware of what their property is worth	1
By trying to understand what is going on	1
Citizens who band together and get the media involved and write letters	1
Dispute it	1
E-mail; mail	1
Find out about the neighborhood property values & whether tax rates are equitable to other states	1
Get into local politics	1
Have public rallies	1
Helping them do a budget	1
How money is spent	1
How much you own and value of property	1
I think we can have voice in how the taxes are allotted; I don't think they use property taxes for the schools	1
Keep themselves informed on the county's expenditures	1
Let them consider that most people live on fixed income	1
Letter writing	1
Location of property	1

Q2A. "Other" Responses	Frequency (N = 44)
More taxes on the expensive homes not on the older ones	1
Neighborhood you live in	1
Newspaper	1
None	1
Notification of changes	1
Online comments	1
Organize a movement	1
Read the newspaper	1
Riot!	1
Special interest lobby	1
Town meeting	1
Voicing their opinions about roads, etc. to commissioners	1
What projects the county needs to spend money on/how money is being spent	1
When they complain and it gets on the media	1
You can challenge your own rates	1

3. I'll read you a list of statements about property taxes, please tell me whether each is true or false.

A. The tax rate applied to property in which \$1 is assessed for every \$1,000 of property value is called "the millage rate"

Response	Frequency	% (N = 601)
True	349	58.1%
False	59	9.8%
Don't Know	193	32.1%
Refuse	0	0.0%

B. The tax rate that makes this year's tax revenue equal to last year's tax revenue is called "the *final* millage rate"

Response	Frequency	% (N = 601)
True	152	25.3%
False	111	18.5%
Don't Know	338	56.2%
Refuse	0	0.0%

C. In Florida, the terms “property taxes” and “ad valorem” refer to the same thing

Response	Frequency	% (N = 601)
True	165	27.5%
False	194	32.3%
Don't Know	242	40.3%
Refuse	0	0.0%

D. The property appraiser sets the property tax rates

Response	Frequency	% (N = 601)
True	246	40.9%
False	310	51.6%
Don't Know	45	7.5%
Refuse	0	0.0%

E. The “rolled-back millage rate” refers to a reduction in property taxes

Response	Frequency	% (N = 601)
True	308	51.3%
False	103	17.1%
Don't Know	189	31.5%
Refuse	1	0.2%

F. “Save Our Homes” limits increases in assessed value each year to the rate of inflation or 3%, whichever is less

Response	Frequency	% (N = 601)
True	310	51.6%
False	88	14.6%
Don't Know	203	33.8%
Refuse	0	0.0%

4. Are you aware that there is a specific process that the County must follow each year to notify you about your property tax assessment?

Response	Frequency	% (N = 601)
Yes	454	75.5%
No	136	22.6%
Don't Know	11	1.8%
Refuse	0	0.0%

IF NO, DK, R: Go To Q5

IF YES:

4A. Do you know what this process is called?

Response	Frequency	% (N = 454)
Yes	37	8.2%
No	410	90.3%
Don't Know	7	1.5%
Refuse	0	0.0%

IF NO, DK, R: Go To Q4B

IF YES:

4A1. What is this notification process called?

Response	Frequency	% (N = 37)
Truth-in-Millage-TRIM	12	32.4%
Other	18	48.7%
Don't Know	7	18.9%
Refuse	0	0.0%

Q4A1. "Other" Responses	Frequency (N=18)
Ad valorem	2
Advance notification	1
An appeal	1
Appeals process	1
Budget review process	1
Letter of notification	1
Notice of proposed property taxes	2
Notification notice	1
Pre-notification	1
Property assessment	1
Proposed budget	1
Proposed tax increases	1
Residence tax notification	1
Tax bill	1
Tax notification	1
The millage rate	1

4B. Do you know what steps the County is required to take to notify tax payers about their property taxes as part of this notification process?

Response	Frequency	% (N = 454)
Yes	202	44.5%
No	243	53.5%
Don't Know	9	2.0%
Refuse	0	0.0%

IF NO, DK, R: Go To Q5

IF YES:

4B1. What steps is the County required to take to notify tax payers about property taxes? [Do NOT read. Mark ALL that apply.]

Response	Frequency	% (N = 202)
Two public hearings	25	12.4%
Newspaper ads	21	10.4%
Mailed notice (from local property appraiser's office)	188	93.1%
Other (describe)	10	5.0%
Don't Know	2	1.0%
Refuse	0	0.0%

Q4B1. "Other" Responses	Frequency (N=10)
After the public hearings and the vote, they send a tax bill	1
Apply for homestead	1
Check the assessed value each year	1
Have a referendum if they are going to raise the taxes (assuming that)	1
Petition	1
Public hearing	1
Tax assessor	1
They send you the itemized list of where your taxes go	1
TV notice	1
Visit the tax collector's office and you can be told what your property taxes are	1

Next, we'd like to ask you some more specific questions about the notices that the County provides to taxpayers about their property taxes.

5. Have you ever attended a public hearing in your county about establishing property taxes and the local budget?

Response	Frequency	% (N = 601)
Yes	63	10.5%
No	538	89.5%
Don't Know	0	0.0%
Refuse	0	0.0%

IF NO, DK, R: Go To Q6

IF YES:

- 5A. Did the hearing provide you with useful information about the relationship between the local budget and the property taxes you pay?

Response	Frequency	% (N = 63)
Yes	32	50.8%
No	30	47.6%
Don't Know	1	1.6%
Refuse	0	0.0%

6. Have you ever seen the ads in the newspaper explaining proposed property tax rates and alerting you to public hearings on property taxes?

Response	Frequency	% (N = 601)
Yes	363	60.4%
No	233	38.8%
Don't Know	5	0.8%
Refuse	0	0.0%

IF NO: Go To Q7

IF YES:

- 6A. Did you read the ad?

Response	Frequency	% (N = 363)
Yes	236	65.0%
No	124	34.2%
Don't Know	3	0.8%
Refuse	0	0.0%

IF NO, DK, R: Go To Q7

IF YES:

6B. Was the ad clear and easy to understand?

Response	Frequency	% (N = 236)
Yes	140	59.3%
No	90	38.1%
Don't Know	5	2.1%
Refuse	1	0.4%

IF YES, DK, R: Go To Q6C

IF NO:

6B1. What was unclear or difficult to understand in the ad?
[Do NOT read. Mark ALL that apply.]

Response	Frequency	% (N = 90)
The proposed property tax (millage) rate	8	8.9%
The prior year's property tax (millage) rate	4	4.4%
All of the information on property tax (millage) rates	8	8.9%
How my personal property taxes are affected	5	5.6%
Why there was an increase in property tax (millage) rates	9	10.0%
The time, date, or location of the public hearing	3	3.3%
What happens at the public hearing	2	2.2%
Too much jargon/technical terms/don't understand terms	54	60.0%
Other	21	23.3%
Don't Know	12	13.3%
Refuse	1	1.1%

Q6B1. "Other" Responses	Frequency (N=21)
Ad was placed in the wrong place, the advertisement section, which most people don't read	1
Biased against the homeowners	1

Q6B1. "Other" Responses	Frequency (N=21)
Contradict themselves; seems to say two different things with the same sentence	1
Explanation of what the extra taxes are going for	1
Grinding axes	1
Have to read the whole thing or you might miss it	1
I didn't understand how they came up with some of the amount changes	1
Information about what is going to happen at the meeting	1
It was circular reasoning	1
Not clear	1
Small print	2
That the ad jumped around too much from subject to subject	1
The behind-the-scenes maneuvering by commissioners on the taxes	1
The water stuff and why different counties are involved in library and school taxes	1
Trying to satisfy the legal requirement instead of informing	1
Unclear	1
Very ambiguous	1
Wasn't reader friendly	1
Where the property tax increases are going	1
Whose property will be affected; No contact information	1

6C. Did the newspaper ad provide you with useful information about the proposed property taxes? [YNDR]

Response	Frequency	% (N = 236)
Yes	157	66.5%
No	62	26.3%
Don't Know	16	6.8%
Refuse	1	0.4%

7. Do you review the “Notice of Proposed Property Taxes” that is mailed to you each year? [Prompt if needed: Mailing from the property appraiser that explains property tax rates (millage rates) charged.]

Response	Frequency	% (N = 601)
Yes	533	88.7%
No	65	10.8%
Don't Know	3	0.5%
Refuse	0	0.0%

IF NO: Go To Q8

IF YES:

7A. Is the notice clear and easy to understand?

Response	Frequency	% (N =533)
Yes	427	80.1%
No	103	19.3%
Don't Know	3	0.6%
Refuse	0	0.0%

IF YES, DK, R: Go To Q7B

IF NO:

7A1. What is unclear or difficult to understand in the notice? [Do NOT read. Mark ALL that apply.]

Response	Frequency	% (N =103)
The proposed property tax (millage) rate	11	10.7%
The prior year's property tax (millage) rate	5	4.9%
All of the information on property tax (millage) rates	22	21.4%
How my personal property taxes are affected	13	12.6%
Why there was an increase in property tax (millage) rates	18	17.5%
Too much jargon/technical terms/don't understand terms	59	57.3%
How the property taxes will be used	20	19.4%
Other	23	22.3%

Response	Frequency	% (N =103)
Don't Know	9	8.7%
Refuse	0	0.0%

Q7A1. "Other" Responses	Frequency (N=23)
As a retired person, how do you add up your income, do you count your savings as income?	1
Don't know how to relate the information	1
Don't take time to understand	1
How the assessment is created; Fine print	1
How they determine it	1
I feel that I'm paying for things that do not apply to me	1
If the bill passes, this is what it will be; If it doesn't this is what it will be	1
Irrelevant information and misleading	1
It seemed that the taxes had already been decided; there's no input for the taxpayer	1
It's too generalized & it doesn't tell where the tax dollars are truly going	1
Lot of gray areas and too many changes	1
More information about what will make the taxes go up or go down; The amount seems vague	1
Need larger print, too many abbreviations	1
Need to be knowledgeable to understand it completely	1
Not factual	1
Nothing about how it is figured out	1
On limited income, very difficult to keep paying on these taxes; amount of taxes should be less	1
Sections of notice don't seem to jibe so that it gets confusing	1
Subject to change, anything can happen	1
They give you this percent that seems low but comes out more than expected	1
Too many alternatives	1
Waste management and the water district's budgets are separate so you have to find the numbers and add it up yourself	1

Q7A1. "Other" Responses	Frequency (N=23)
Way it is written	1

Your "Notice of Proposed Property Taxes" provides information on both your proposed property taxes and the county budget. We'd like to know how important each of these pieces of information is to you.

7B. On a scale from 1 to 5, where 1 is least important and 5 is most important, how important would you say the information provided about your property taxes is? [Prompt if needed: Mailing from the property appraiser that explains property tax rates (millage rates) charged.]

Response	Frequency	% (N =533)
1 (<i>least important</i>)	20	3.8%
2	11	2.1%
3	62	11.6%
4	95	17.8%
5 (<i>most important</i>)	333	62.5%
Don't Know	10	1.9%
Refuse	2	0.4%

7C. And, how important would you say the information provided about the county budget is? [Repeat scale, if needed.] [Prompt if needed: Mailing from the property appraiser that explains property tax rates (millage rates) charged.]

Response	Frequency	% (N =533)
1 (<i>least important</i>)	47	8.8%
2	35	6.6%
3	99	18.6%
4	100	18.8%
5 (<i>most important</i>)	229	43.0%
Don't Know	21	3.9%
Refuse	2	0.4%

7D. Did the notice provide you with useful information about the relationship between the local budget and the property taxes you pay?

Response	Frequency	% (N =533)
Yes	204	38.3%
No	256	48.0%
Don't Know	73	13.7%
Refuse	0	0.0%

7E. Would you change anything about the “Notice of Proposed Property Taxes” that is mailed to you each year? [YNDR]

Response	Frequency	% (N =533)
Yes	205	38.5%
No	286	53.7%
Don't Know	42	7.9%
Refuse	0	0.0%

IF NO, DK, R: Go To Q8

IF YES:

7E1. What would you change?

Q7E1. Response	Frequency (N=205)
Make it easier to understand	13
Make it clearer	9
Easier to understand	6
Clarify the language	3
Lower	2
A better breakdown and a more in-depth explanation of where and why the money goes	1
A better explanation of how they arrive at their rates and decisions	1
A little more accountability; a more clear and concise breakdown of how the money is spent	1
A place to write-in a protest	1
All of the budget presented on the bill by department	1
Allocations of budget	1
Angry taxes	1
Any changes would probably make it longer and that would mean less people would read it	1
Assessment Value	1
Be more clear, precise about why the increase and what the tax increase is slated for	1
Better English	1
Bigger print	1
Breakdown of revenues is earmarked for what purposes	1

Q7E1. Response	Frequency (N=205)
Breakdown what money is going for roads, etc.	1
Bring the taxes down some	1
Budget for year; How much every tax payer is paying	1
Can't remember	1
Change how the money is lobby	1
Change the amount	1
Change the taxes on the home	1
Change the way taxes are raised all the time	1
Change to make sure that all taxes are clearer to the tax payer.	1
Clarify all the information and what taxes are for; Explain what elderly are eligible for	1
Clearer breakdown of how the taxes are divided up, the assessed value, & why I'm paying what I'm paying	1
Clearer budget lay out	1
Clearer understanding of how taxes are raised, presented, and who is doing it	1
Clearer, goes to lender first, other than that ok	1
Clearly define the jargon, and also explain where and why these charges are going up	1
County taxes are too high & hitting senior citizens too hard; Not clear on why taxes are high	1
Description of terms & language needs to be easier to understand for the common person	1
Do not understand the school or waste management taxes	1
Don't know	1
Don't mail notices	1
Double homestead exemption	1
Drop the taxes down	1
Easier for the layman to understand	1
Easier to read	1
Establish a link between the proposed budget, how will it affect the property tax and how it affects me	1

Q7E1. Response	Frequency (N=205)
Everything; Involve a voting process to decide allocations according to a sliding scale based on assessment of home	1
Everything; what the tax rate is based on	1
Expand and put in more detail	1
Explain it to me in real people language	1
Explain more clearly why they're going down or up on property taxes	1
Explain much more; more information	1
Explain where the money goes to and why it needs to be increased	1
Give more information about where monies are going	1
Go back & consider the age of the property owner, their income, & the cost of taxes	1
Hand them out earlier, making sure that citizens with handicaps can attend	1
Have a section that explains tax revenue that is taken in the current verses previous year	1
How much local government has in reserve...maybe more used for lowering property taxes (such as hurricane fund for example)	1
How they figure out how much your taxes would be compared to the year before, when you've done nothing	1
I believe that the older people are paying for the younger generations	1
I disagree with where the property taxes go; needs to be easier to understand the form	1
I don't recall	1
I probably would but don't have the notice in front of me	1
I would define the need for increases	1
I would have the citizens get together in an open forum so that we the citizens can make more impact on the county decisions	1
I would like it simplified	1
I would like to have them include the salaries of those who are involved in determining the property taxes!	1

Q7E1. Response	Frequency (N=205)
I would lower the bottom line	1
I would lower the tax rates	1
I would make it as simple as possible so that everyone can understand it	1
I would make it easier to understand	1
I would make it simpler	1
I would put it in a list format to show itemizations	1
I'd like it changed to language that people can understand (less legalese)	1
I'd like to lower them!	1
I'd make it a lot less; The language is clear enough for me to understand	1
If I was informed	1
I'm never clear as to why it increases; I'd like a better explanation	1
I'm on disability and I was told that anyone on disability shouldn't have to pay and I didn't know that	1
In the notification, 65 and older, do you get special disqualifications and if so (or not) can it be clearly explained?	1
Include info about public meetings & directions on how to get there	1
It needs to be put more in layman terms: this is how much you pay and this is how much goes to the state and the county	1
It should be 5 pages with all the information, the scale of budget; Too much-taxes for bad services	1
It should be more representative of what Floridians want rather than political interests want	1
It should stress more the importance attending hearings	1
It would be nice if we had some sort of say-so in how the taxes are spent	1
Itemized list of where/how the budget was spent the last 3 years and what is proposed for spending this year	1

Q7E1. Response	Frequency (N=205)
Justify why they are raising taxes and notify us about the meetings 3 or 4 days ahead of time so we can plan	1
Legal jargon	1
Less information, a date by which it would be determined, and what the final answer is	1
Lower the taxes	1
Mail earlier	1
Make it a little earlier	1
Make it easy to read	1
Make it less political	1
Make it more straightforward and user friendly	1
Make it really simple English	1
More detailed as to where the budget is changing and why; Or at least a link online as to explaining it	1
More detailed description as to where the property taxes go within each breakdown; make available on Internet	1
More detailed info regarding where does all the money go	1
More details	1
More explanation of how line items relate to your individual taxes	1
More in depth	1
More in depth, guidelines of how they're using taxes and taxing different people in different locales	1
More information about county budget	1
More information about the budget	1
More information on the budget -- how it changes from year to year and where the changed allocations are moved to	1
More information, indicate why tax increases and appraisals have went to the amounts they have	1
More information; someone to contact	1
More of a big picture, more detail, more specifics, more itemization	1
More user friendly	1

Q7E1. Response	Frequency (N=205)
Need a change budget and let the tax payer know where their money going	1
Need to have the information with dates as to the changes if they take effect	1
Not enough information on the budget	1
Notice not mailed in a timely fashion; Needs to arrive sooner; Mortgage company could not amortize enough to pay taxes	1
Notice to come to my house	1
Only one amount instead of four or five amounts	1
Outline of where increases in the budget are and what caused them.	1
Prefer amount due, where paid, when due to be printed on a separate page	1
Prepayment could allow greater flexibility, more money should be paid the closer to the due date	1
Property taxes ought to be lowered, especially if you are on a fixed income	1
Provide information in normal jargon, not like a politician	1
Providing it in Portuguese	1
Put explanation on how property taxes are arrived, list of town hall meeting, and how it would affect house hold budget	1
Put it in layman's terms; use bullet points; to explain the relationship in condensed form	1
Put it more in layman's language	1
Put line items in it, for example, the millage rate for school systems, county roads, arts & recreation, etc.	1
Reduce it	1
Relieve property owners of increasing burden	1
Request notification to be clearer about budget	1
Send a lower number	1
Should have a line that asks whether you agree or disagree	1
Should have enough time to determine the budget for the year	1
Should include what county is going to do with the money	1

Q7E1. Response	Frequency (N=205)
Summarized detail of budget as for admin and actual use	1
Tax payers need to have a vote	1
That there is an effort to lower taxes!	1
That they put in the real budget; What was last year's budget? What was used? Why increase in this year?	1
The average person you send this to can't understand what is being said	1
The honesty is lacking	1
The notice doesn't attract my attention the way it is presented	1
The proposed property millage rate is not accurate, it's a farce; I want it representative of actual spending	1
The relationship between the proposed tax increases as it relates to the budget	1
The rollback because it's crazy	1
The time it comes; Should be a month sooner	1
The total taxes and the percentages as to where they are going And the changes from year to year	1
There isn't enough time for homeowners to gather enough information to have an impact at the hearings	1
There needs to be a better way of communication of that information	1
There should be an opportunity to comment or give feedback on the taxpayer's concerns	1
There's so much to change, I wouldn't know where to begin	1
They have too many variables; Too much uncertainty, what-ifs	1
They need to break it down better	1
They ought to make it easier to read; improvements ought to be relative to my property	1
To give you the dates for the hearings earlier so that we can go to them sooner	1
To have more of a breakdown; taxes should be lower	1

Q7E1. Response	Frequency (N=205)
Tons of things; more advertisement, and more explanation	1
Try to make it more understandable - go for clarity and plain English, more understandable terms	1
User-friendlier terms	1
User-friendly, in layman's terms	1
Want more detail, not enough info; retirees are taxed for school taxes without cause	1
Want more detailed information that includes specifics on where the money is going	1
Want to see the actual taxes, not the proposed; county collector insists it's not them that set rate, yet assessor did!	1
We are taxed for things we received no benefit!	1
What they do with the money....have to go look elsewhere for it	1
When mother went into nursing home, we have to pay extra taxes without homestead exemption	1
Where is the money going	1
Would change the time when its due (everything due at the same time)	1
Would like more input on use of taxes	1
Would like notice to sent earlier in the year (September/October is late in the year)	1
Would like some time to think about how to change it	1
Would like them to define the line item amount as it will be used as compared to the way it was used last year	1
Would like them to reduce the tax rates	1
Would like to receive the notice sooner	1
Would prefer an accurate assessment where they actually view the property instead of an automatic increase	1
Would rather a sales tax	1
Would show the totals of all taxing entities together	1
Write what it all means	1
Written in large letters/written in plain English, so children in the eight grade could read	1

Q7E1. Response	Frequency (N=205)
Yeah, I'd lower it	1
Year-to-date comparison on taxes on house and governmental expenses	1

Now, I just have a few quick questions about your personal property taxes.

8. Do you know the current assessed value of this property? [Prompt if needed: for the property located at %address.]

Response	Frequency	% (N =601)
Yes	472	78.5%
No	120	20.0%
Don't Know	9	1.5%
Refuse	0	0.0%

9. Do you claim a homestead exemption?

Response	Frequency	% (N =601)
Yes	563	93.7%
No	36	6.0%
Don't Know	2	0.3%
Refuse	0	0.0%

10. Do you currently have a mortgage on this home?

Response	Frequency	% (N =601)
Yes	393	65.4%
No	202	33.6%
Don't Know	0	0.0%
Refuse	6	1.0%

IF NO, DK, R: Go To Q11

IF YES:

- 10A. Does your mortgage lender pay the property taxes on this home?

Response	Frequency	% (N =393)
Yes	253	64.4%
No	137	34.9%
Don't Know	3	0.8%
Refuse	0	0.0%

11. In what year did you buy this home?

Response Category	Frequency	% (N =601)
2000-2007	266	44.3%
1990-1999	158	26.3%
1980-1989	79	13.1%
1970-1979	52	8.7%
1960-1969	21	3.5%
Before 1960	25	4.2%

12. Do you own any other property in Florida? [YNDR]

Response	Frequency	% (N =601)
Yes	161	26.8%
No	435	72.4%
Don't Know	0	0.0%
Refuse	5	0.8%

IF NO, DK, R: Go To Q13

IF YES:

12A. Which of the following other types of property do you own in Florida?
[Mark ALL that apply.]

Response	Frequency	% (N =161)
Second home/Vacation home	42	26.1%
Rental property	72	44.7%
Commercial property	12	7.5%
Land	73	45.3%
Other (describe)	21	13.0%
Don't Know	0	0.0%
Refuse	0	0.0%

Q12A. "Other" Responses	Frequency (N=21)
Time share	4
70 acre farm	1
Agricultural	1
Condo	1
Deeded Time Share	1
Family	1
Farm operation	1

Q12A. "Other" Responses	Frequency (N=21)
For a family	1
Home located on some land	1
Homestead - right behind [current] home	1
Inherited property	1
Investment residential property	1
Investments	1
Mortgage property	1
Partial owner of my son's home at this time	1
Primary home	1
Rental	1
Vacant commercial property	1

12B. Are any of the additional properties you own located in a different county than your primary residence? [Prompt if needed: than the residence at %address]

Response	Frequency	% (N =161)
Yes	79	49.1%
No	81	50.3%
Don't Know	0	0.0%
Refuse	1	0.6%

13. From what sources do you receive most of your information about local government proceedings? [Mark ALL that apply. Prompt if needed.]

Response	Frequency	% (N =601)
Television news	248	41.3%
Local newspaper	390	64.9%
Local government television station	41	6.8%
Internet	44	7.3%
Other (describe)	156	25.9%
Don't Know	9	1.5%
Refuse	0	0.0%

Q13. "Other" Responses	Frequency (N= 156)
Mail	51
Radio	18
Word of mouth	12
Mailings	8

Q13. "Other" Responses	Frequency (N= 156)
Work	5
Chamber of commerce	2
County mailings	2
Friends and Family	2
Home owner's association	2
Letter	2
Mailed notices	2
Official notices	2
Attending a meeting	1
Builder friends involved in city government	1
Bulletin board at kids' school	1
City Planning Commission	1
Club meetings	1
Commission and planning meetings	1
Courthouse; City Hall	1
Daughter told me	1
E-mail or regular mail	1
Family members living in the area	1
Fire board meetings	1
Friends	1
Go to the public meetings	1
Gossip	1
Government Mailing	1
Government brochures that are mailed to me	1
Husband	1
I make inquiries, and follow up on the notification	1
Internet	1
Island news letter	1
Just the card for taxes	1
Link television	1
Local radio	1
Local Tackle Shop	1
Local weekly newspaper, Boynton Times; City Hall bulletin board	1
Mail or bulletin board	1
Mail; periodicals	1
Mailings and local radio	1

Q13. "Other" Responses	Frequency (N= 156)
Neighborhood meetings, mailings from friends or organizations	1
Neighbors	1
Newstalk radio	1
None	1
Notice of proposed property taxes	1
Nowhere	1
Office email (work for county government)	1
Other people	1
Owners association, call government	1
Phone calls and visits to the tax assessor's office	1
Political action groups, community groups	1
Public Radio	1
Speeches by local government representatives	1
State government meetings in Tallahassee; grassroots citizens meetings	1
Talk radio	1
Voting polls	1
When the bill shows up	1
Wife	1
Wife who is employed by the county	1
Work for Palm Beach County (interoffice mail)	1

14. Do you have Internet access, either at home or work?

Response	Frequency	% (N =601)
Yes	462	76.9%
No	139	23.1%
Don't Know	0	0.0%
Refuse	0	0.0%

IF NO, DK, R: Go To Q15

IF YES:

14A. Have you ever reviewed your property information online from the county property appraiser database?

Response	Frequency	% (N =462)
Yes	187	40.5%
No	272	58.9%
Don't Know	3	0.7%
Refuse	0	0.0%

Finally, we just have a few demographic questions for statistical purposes.

15. Gender [Don't ask; just record]

Response	Frequency	% (N =601)
Male	270	44.9%
Female	331	55.1%

16. In what year were you born?

Age Category (Based on Response)	Frequency	% (N = 601)
18-24 years	14	2.3%
25-44 years	125	20.8%
45-64 years	271	45.1%
Age 65 and over	191	31.8%

17. Are you Spanish, Hispanic, or Latino? [*INT: Prompt if needed – For example, Cuban, Puerto Rican, Chicano, Mexican American, etc.*]

Response	Frequency	% (N = 601)
Yes	30	5.0%
No	564	93.8%
Don't Know	1	0.2%
Refuse	6	1.0%

18. And how would you define your race? [INT: Prompt if needed with response categories]

Response	Frequency	% (N =601)
White	484	80.5%
Black/African American	73	12.2%
Asian/Pacific Islander	3	0.5%
Native American	6	1.0%
Other	29	4.8%
Don't Know	0	0.0%
Refuse	6	1.0%

Q18. "Other" Responses	Frequency (N=29)
American	4
American Indian	1
Anglo Saxon	2
Caucasian/ Native American	1
Ecuadorian-American	1
German-American	1
Heinz 57	1
Hispanic	4
Indian	1
Latino	2
Middle American	1
Mixed	3
Norwegian	1
Puerto Rican	1
South American/Spanish American	1
Swedish American	1
WASP	1
West Indies	1
White Hispanic	1

19. What is the highest level of education you have completed?

Response	Frequency	% (N =601)
9 th grade or less	13	2.2%
Some high school	20	3.3%
High school graduate or GED	126	21.0%
Technical/Vocational Certificate	30	5.0%
Some college	117	19.5%
Two-year Associate’s Degree	71	11.8%
Four-year Bachelor’s Degree	147	24.5%
Graduate/Professional Degree	72	12.0%
Refused	5	0.8%

20. What is the 5-digit zip code for this property? [Prompt if needed: for the property located at %address.]

Response	Frequency	Percent
30841	1	0.2%
32003	5	0.8%
32009	1	0.2%
32025	1	0.2%
32043	2	0.3%
32046	1	0.2%
32052	1	0.2%
32053	1	0.2%
32058	1	0.2%
32060	1	0.2%
32068	1	0.2%
32080	1	0.2%
32084	4	0.7%
32086	1	0.2%
32091	1	0.2%
32097	1	0.2%
32113	1	0.2%
32117	1	0.2%
32127	3	0.5%
32128	1	0.2%
32134	2	0.3%
32140	1	0.2%
32141	1	0.2%
32162	3	0.5%
32164	3	0.5%
32174	2	0.3%
32176	1	0.2%

Response	Frequency	Percent
32204	1	0.2%
32205	3	0.5%
32208	3	0.5%
32209	1	0.2%
32210	5	0.8%
32211	2	0.3%
32216	2	0.3%
32217	1	0.2%
32218	2	0.3%
32220	1	0.2%
32221	3	0.5%
32223	2	0.3%
32224	1	0.2%
32225	2	0.3%
32226	2	0.3%
32240	1	0.2%
32244	3	0.5%
32246	4	0.7%
32250	2	0.3%
32254	2	0.3%
32256	1	0.2%
32257	3	0.5%
32258	1	0.2%
32259	3	0.5%
32277	3	0.5%
32303	4	0.7%
32305	1	0.2%
32308	1	0.2%
32309	2	0.3%
32312	2	0.3%
32317	1	0.2%
32320	1	0.2%
32327	3	0.5%
32328	1	0.2%
32331	2	0.3%
32336	1	0.2%
32340	1	0.2%
32347	2	0.3%
32351	2	0.3%
32401	2	0.3%
32404	2	0.3%
32405	2	0.3%
32407	1	0.2%

Response	Frequency	Percent
32409	2	0.3%
32413	1	0.2%
32425	1	0.2%
32428	3	0.5%
32435	1	0.2%
32444	2	0.3%
32448	1	0.2%
32456	3	0.5%
32459	1	0.2%
32497	1	0.2%
32501	3	0.5%
32503	5	0.8%
32505	1	0.2%
32506	1	0.2%
32507	4	0.7%
32514	2	0.3%
32526	2	0.3%
32533	7	1.2%
32535	1	0.2%
32536	4	0.7%
32539	1	0.2%
32541	1	0.2%
32547	2	0.3%
32548	4	0.7%
32563	2	0.3%
32568	2	0.3%
32570	6	1.0%
32571	5	0.8%
32578	3	0.5%
32579	1	0.2%
32580	1	0.2%
32583	3	0.5%
32606	1	0.2%
32643	1	0.2%
32653	1	0.2%
32669	1	0.2%
32686	1	0.2%
32701	3	0.5%
32703	1	0.2%
32707	1	0.2%
32712	4	0.7%
32714	3	0.5%
32720	2	0.3%

Response	Frequency	Percent
32725	1	0.2%
32726	2	0.3%
32732	1	0.2%
32738	2	0.3%
32754	3	0.5%
32759	1	0.2%
32765	1	0.2%
32767	2	0.3%
32778	1	0.2%
32779	1	0.2%
32784	1	0.2%
32789	1	0.2%
32792	4	0.7%
32796	2	0.3%
32804	1	0.2%
32808	2	0.3%
32810	1	0.2%
32812	1	0.2%
32821	1	0.2%
32822	2	0.3%
32836	2	0.3%
32837	2	0.3%
32927	7	1.2%
32948	1	0.2%
32958	1	0.2%
32963	1	0.2%
32966	2	0.3%
32967	2	0.3%
32968	1	0.2%
33014	1	0.2%
33015	1	0.2%
33020	1	0.2%
33021	1	0.2%
33023	2	0.3%
33040	1	0.2%
33043	1	0.2%
33054	1	0.2%
33056	1	0.2%
33060	1	0.2%
33063	4	0.7%
33064	2	0.3%
33065	3	0.5%
33067	1	0.2%

Response	Frequency	Percent
33071	1	0.2%
33076	2	0.3%
33126	1	0.2%
33134	2	0.3%
33144	1	0.2%
33155	1	0.2%
33162	2	0.3%
33165	1	0.2%
33167	2	0.3%
33175	1	0.2%
33176	1	0.2%
33178	1	0.2%
33179	4	0.7%
33181	1	0.2%
33306	1	0.2%
33311	1	0.2%
33312	1	0.2%
33314	1	0.2%
33315	2	0.3%
33317	1	0.2%
33319	1	0.2%
33321	2	0.3%
33322	1	0.2%
33325	1	0.2%
33328	1	0.2%
33334	1	0.2%
33404	1	0.2%
33406	1	0.2%
33411	6	1.0%
33412	1	0.2%
33414	8	1.3%
33417	1	0.2%
33418	2	0.3%
33423	1	0.2%
33425	1	0.2%
33430	1	0.2%
33434	3	0.5%
33436	2	0.3%
33437	3	0.5%
33441	1	0.2%
33442	2	0.3%
33445	1	0.2%
33446	1	0.2%

Response	Frequency	Percent
33458	2	0.3%
33460	2	0.3%
33462	5	0.8%
33463	1	0.2%
33467	3	0.5%
33469	1	0.2%
33470	3	0.5%
33478	1	0.2%
33480	1	0.2%
33513	2	0.3%
33523	2	0.3%
33525	4	0.7%
33541	1	0.2%
33549	4	0.7%
33556	3	0.5%
33558	1	0.2%
33570	2	0.3%
33576	1	0.2%
33583	1	0.2%
33613	1	0.2%
33614	1	0.2%
33615	1	0.2%
33618	3	0.5%
33624	5	0.8%
33625	3	0.5%
33647	1	0.2%
33711	2	0.3%
33712	2	0.3%
33714	3	0.5%
33753	1	0.2%
33759	1	0.2%
33774	1	0.2%
33810	2	0.3%
33837	1	0.2%
33852	2	0.3%
33853	2	0.3%
33860	2	0.3%
33870	1	0.2%
33872	1	0.2%
33875	1	0.2%
33880	1	0.2%
33890	1	0.2%
33903	1	0.2%

Response	Frequency	Percent
33904	2	0.3%
33907	1	0.2%
33914	4	0.7%
33917	2	0.3%
33919	1	0.2%
33922	1	0.2%
33933	1	0.2%
33935	1	0.2%
33936	2	0.3%
33952	1	0.2%
33966	1	0.2%
33967	1	0.2%
33972	1	0.2%
33982	1	0.2%
33983	1	0.2%
34109	1	0.2%
34134	1	0.2%
34142	1	0.2%
34145	3	0.5%
34205	1	0.2%
34212	1	0.2%
34217	1	0.2%
34219	1	0.2%
34221	3	0.5%
34222	1	0.2%
34224	1	0.2%
34232	1	0.2%
34234	2	0.3%
34235	3	0.5%
34237	1	0.2%
34242	1	0.2%
34251	1	0.2%
34269	2	0.3%
34314	1	0.2%
34422	1	0.2%
34431	2	0.3%
34442	1	0.2%
34447	1	0.2%
34453	1	0.2%
34461	1	0.2%
34470	3	0.5%
34471	1	0.2%
34476	1	0.2%

Response	Frequency	Percent
34479	2	0.3%
34482	1	0.2%
34488	3	0.5%
34601	1	0.2%
34606	1	0.2%
34610	1	0.2%
34614	1	0.2%
34654	1	0.2%
34664	1	0.2%
34667	9	1.5%
34669	1	0.2%
34683	1	0.2%
34684	1	0.2%
34689	1	0.2%
34695	1	0.2%
34711	1	0.2%
34736	1	0.2%
34743	1	0.2%
34744	3	0.5%
34748	1	0.2%
34759	1	0.2%
34761	1	0.2%
34772	2	0.3%
34785	2	0.3%
34786	1	0.2%
34787	1	0.2%
34788	1	0.2%
34946	7	1.2%
34951	9	1.5%
34957	2	0.3%
34972	1	0.2%
34974	1	0.2%
34990	3	0.5%
34996	1	0.2%
34997	2	0.3%
36639	1	0.2%
37533	1	0.2%
37952	1	0.2%
Don't know	10	1.7%
Refused	12	2.0%

21. How would you best describe the area where you currently live? Would you say that the area where you live is a rural community, a small town, a city, or a suburb?

Response	Frequency	% (N = 601)
Rural Community	133	22.1%
Small Town	120	20.0%
City	126	21.0%
Suburb	218	36.3%
Don't Know	2	0.3%
Refuse	2	0.3%

22. Just for statistical purposes, can you tell me if your household's total yearly income before taxes is less than \$35,000 or \$35,000 or more? [Prompt if needed: "Your **household** includes all the persons who occupy this housing unit."]

Response	Frequency	% (N = 601)
Less than \$35,000	154	25.6%
\$35,000 or more	395	65.7%
Don't Know	11	1.8%
Refused	41	6.8%

IF Less than \$35,000:

22A. And, is that:

Response	Frequency	% (N = 154)
Under \$20,000	59	38.3%
\$20,000 - \$34,999	88	57.1%
Don't Know	2	1.3%
Refused	5	3.3%

IF \$35,000 or More:

22B. And, is that:

Response	Frequency	% (N = 395)
\$35,000 - \$49,999	93	23.5%
\$50,000 - \$69,999	95	24.1%
\$70,000 or more	177	44.8%
Don't Know	5	1.3%
Refused	25	6.3%

23. Do you or any members of your household have formal training in Real Estate, or obtain any income from Real Estate?

Response	Frequency	% (N = 601)
Yes	109	18.1%
No	487	81.0%
Don't Know	0	0.0%
Refuse	5	0.8%

Regions of Florida Represented by Respondents

Region	Frequency	% (N = 601)
Central	201	33.4%
North	199	33.1%
South	201	33.4%

Survey Regions (North, Central and South)



APPENDIX 2

Focus Group Protocol

TRIM Notification Focus Groups

Do basic FG introduction & consent forms – separate sheet.

I thought we'd start off by having everyone introduce themselves.

Today, we'd like to talk to you about the "Notification of Property Taxes" that the county mails to you each year to explain your property taxes, let you know about public hearings, and explain how the budget relates to property taxes.

Of course, we want to hear from everybody – there are no right or wrong answers, just your opinions and experiences. I'll move us through some different topics, and please, feel free to share your thoughts on each.

TRIM Legislation

First, I'd like to explain what the TRIM, or "Truth-in-Millage" legislation is, and then start by asking you to talk a bit about how effective you think the County and state have been in carrying out this process. Then, we'll move on to a discussion of the actual notices that get sent to you, and how this process might be redesigned to make you more informed.

.....

So, first, a short explanation of how property taxes are determined, and what the "Truth-in-Millage" legislation entails:

Truth-in-Millage legislation, or "TRIM" as it's commonly called, was adopted by the State Legislature in 1980 to ensure that taxpayers are advised of the public hearings at which the local taxing authorities' budgets and millage rates – "millage rate" means the tax rate applied to property – are considered and

adopted, and to inform taxpayers which taxing authorities are responsible for the taxes levied and the amount of tax owed to each taxing authority.

Local taxing authorities include the County, the Municipalities, the School District, and special districts, such as the Library District and the Water Management Districts. Each year, the Property Appraiser completes an assessment of the value of all property and certifies to each taxing authority the taxable value of the property within its jurisdiction. Each taxing authority then notifies the Property Appraiser of its proposed millage rate, its rolled back rate (the rate that provides the same revenue for the taxing authority as the previous year), and then the date, time, and place of the public hearing to consider the proposed millage rate and the final budget.

The Property Appraiser then sends a notice by first class mail to every taxpayer on the assessment roll. The notice contains information regarding the proposed millage rate and the time and place of the public hearing. The Notice sent to taxpayers is called the TRIM notice. The TRIM notice lists what the taxes were for the prior year, what the taxes will be if the proposed budget changes are made, and what the taxes will be if millages are changed to the rolled back rate. This information is listed for each taxing authority. The notice also lists all voted levies for debt service. The purpose of the TRIM notice is to provide taxpayers with basic information to enable them to participate in the public hearing process of the various taxing authorities.

.....

So, the point of TRIM is to enable taxpayer participation in this process of setting taxes.

First, I'd like to get your general impressions about how well Broward County informs you about the process used to determine the budget and property taxes each year.

- Prompt:
 - Do you all think you're generally well informed about how Broward County determines how much it will collect each year in property taxes?
 - Do you feel like you understand the process?
 - Do you feel like you understand why property taxes may increase or decrease? [**Prompt:** And who (taxing authorities rather than the property appraiser) makes that recommendation for change?]

- What kinds of things do you believe that Broward County should do to better inform you about how it determines the amount of property taxes to collect? [**Prompt**—News paper articles/ads; Television news; Mail information; Neighborhood meetings, etc.]

We also want to get your opinions on how good of a job the County does in providing opportunities for you to participate and have input in this process of determining property taxes.

- What about the input that citizens have in the process Broward County uses to determine how much property tax to collect?
 - Do citizens have enough input?
 - What types of input should citizens have in this process? [**Prompt** - - Speak at public hearing; Contact Commissioners; Vote on amount; etc.]
- Have any of you ever attended any of the meetings about setting tax rates?
 - **Prompt** – if not, what might make you participate? If yes – do you feel like you were heard?
 - What could they do at the meetings to help you better understand the process: *prompt* - Hand out written materials that explain the process clearly; Present the information in a non-technical manner; Use graphic illustrations in Power Point, etc.

Process of Notifying Citizens about Property Tax Assessments

Newspaper Ads

As part of the TRIM requirements, counties are required to run two ads in a local newspaper with a full budget summary, a notice of the proposed tax increase (if there is one), and a notice of the budget hearing.

- Have any of you seen these newspaper ads that explain the budget, proposed tax increases or notice of budget hearings?

If yes: What did you think of the ad(s)?

[Show example of Newspaper ad: Notice of Proposed Increase]

- What do you think of this ad? Would it grab your attention? Is it clear?
- Does it make sense to you? Does all of the terminology and language make sense to you?
- Are any sections more confusing than others? Which sections?
- What could Broward County do to make this ad more understandable? To improve the appearance? To improve your understanding?

[Show example of Newspaper ad: Budget Summary Ad with Budget Increase]

- What do you think of this ad? Would it grab your attention? Is it clear?
- Given the size of typical newspaper print, do you think you could easily see all of the numbers and read an ad like this?
- Does it make sense to you? Does all of the terminology and language make sense to you?
- Are any sections more confusing than others? Which sections?
- What could Broward County do to make this ad more understandable? To improve the appearance? To improve your understanding?
- Would you prefer to receive this budget information in a different format than a newspaper ad? [**Prompt:** Mailed with your TRIM notice? What if it your TRIM notice directed you to a web site that listed all of the information, with explanations of terminology, etc.?)]
- What do you think of the level of detail in this budget notice? [**Prompt:** Would you prefer more detail? Would less information than this be sufficient?]
- Do these notices provide you with enough information to understand how the budget affects property taxes and millage rates (i.e. increases/decreases)?
- How could the County provide you with more/better information on how the taxing authorities' budgets affect property taxes?

Notice of Proposed Property Tax

Finally, I would like to discuss the “Notice of Proposed Property Tax” that is mailed to you each year. We’d really like to know your opinions on the current form, and what, if anything, you might like to see changed or redesigned.

[Show example of “Notice of Proposed Property Tax” for Broward County]

This is the layout for the current form used by Broward County to notify you of your proposed property taxes. First, I’d like to get your overall impression of the notice, and then I’d like to talk specifically about each of the required portions of the form.

- What do you think of the form? Overall, is it easy to read and follow? [**Prompt:** does it make you feel overwhelmed? Is the layout easy to follow or confusing? Can you clearly read all of the text?]
- Are there any changes you would make to the overall appearance of the form? [**Prompt:** Fonts, layout (order of sections), spacing, etc. What would make it easier to read/understand? (gridlines, etc.)]

Now, let’s look at each element of the form that Florida law requires.

1. The first element is in the upper right-hand corner, and contains the title of the notice and text explaining the process of public hearings.
 - What do you think of this section of the form? Is it easy to read and follow? [**Prompt:** Is the layout easy to follow or confusing? Can you clearly read all of the text?]
 - Does it make sense to you? Does all of the terminology and language make sense to you?
 - Is there anything you’d change about this section of the form? [**Prompt:** What would you change? The layout? The text?]
2. The next element is the set of column headings that appear across the top of the table.
 - What do you think of this section of the form? Is it easy to read and follow? [**Prompt:** Is the layout easy to follow or confusing? Can you clearly read all of the text?]
 - Does it make sense to you? Does all of the terminology and language make sense to you?

- Is there anything you'd change about this section of the form? [**Prompt:** What would you change? The layout? The text?]
3. The next required element is the set of row headings found in the far left column of the table.
- What do you think of this section of the form? Is it easy to read and follow? [**Prompt:** Is the layout easy to follow or confusing? Can you clearly read all of the text?]
 - Does it make sense to you? Does all of the terminology and language make sense to you?
 - Is there anything you'd change about this section of the form? [**Prompt:** What would you change? The layout? The text?]
4. Next, let's discuss the actual entries, including the abbreviations used in the far left column as well as the various column entries.
- What do you think of the entries in this section of the form? Are they easy to read and follow? [**Prompt:** Is the layout easy to follow or confusing? Can you clearly read all of the text?]
 - Does it make sense to you? Does all of the terminology and language make sense to you? [**Prompt:** Do you understand abbreviations used here?]
 - Is there anything you'd change about this section of the form? [**Prompt:** What would you change? The layout? The text?]
5. *[The 5th requirement has to do with content totals – nothing to discuss. Go to #6.]*
6. The next required element of the form is the "Total Property Taxes" entry at the bottom of the table, and the labels for "Column 1," "Column 2," and "Column 3."
- What do you think of this section of the form? Is it easy to read and follow? [**Prompt:** Is the layout easy to follow or confusing? Can you clearly read all of the text?]
 - Does it make sense to you? Does all of the terminology and language make sense to you? [**Prompt:** Do you understand abbreviations used here?]

- Is there anything you'd change about this section of the form? [**Prompt:** What would you change? The layout? The text?]
7. Next, the statute requires a brief legal description of the property and the name and mailing address of the owner. This appears in a block at the top left of the form.
- What do you think of this section of the form? Is it easy to read and follow? [**Prompt:** Is the layout easy to follow or confusing? Can you clearly read all of the text?]
 - Does it make sense to you? Does all of the terminology and language make sense to you?
 - Is there anything you'd change about this section of the form? [**Prompt:** What would you change? The layout? The text?]
8. Next, let's look at the final box on the table; it's the eighth required element. This box shows "Your Property Value Last Year" and "Your Property Value This Year" with the market value, assessed value, any exemptions, and the taxable value.
- What do you think of this section of the form? Is it easy to read and follow? [**Prompt:** Is the layout easy to follow or confusing? Can you clearly read all of the text?]
 - Does it make sense to you? Does all of the terminology and language make sense to you?]
 - Is there anything you'd change about this section of the form? [**Prompt:** What would you change? The layout? The text?]
9. The ninth section appears on the back of the notification form, and contains definitions of the data found in "Column 1," "Column 2," and "Column 3."
- What do you think of this section of the form? Is it easy to read and follow? [**Prompt:** Is the layout easy to follow or confusing? Can you clearly read all of the text?]
 - Does it make sense to you? Does all of the terminology and language make sense to you? [**Prompt:** Would you like more definitions here? Explanations for other terms or sections of the form?]
 - Is there anything you'd change about this section of the form? [**Prompt:** What would you change? The layout? The text?]

10. Finally, the tenth requirement is that the text in the last line of the front page of the form which begins, “Your final tax bill...” The law states this line should be in “bold, conspicuous print.”
- What do you think of this section of the form? Is it easy to read and follow? [**Prompt:** Is the layout easy to follow or confusing? Can you clearly read all of the text?]
 - Does it make sense to you? Does all of the terminology and language make sense to you?
 - Is there anything you’d change about this section of the form? [**Prompt:** What would you change? The layout? The text?]

Now that we’ve looked at each element, let’s revisit your overall ideas about the form.

- Overall, does the form provide you with enough information to understand your personal property taxes?
 - To understand how property tax rates were set for the County? [**Prompt:** What would you add? Take out?]
- Would adding charts or graphs with simple language or graphics be helpful? [**Prompt:** What would you like to see added?] [Show example slide.]

Are there any other comments about the “Notice of Proposed Property Taxes” form that you’d like to add?

Additional Information

Finally, I would like to ask you for your thoughts about the information provided to you about property taxes.

- Do you think the information you receive now from the County is sufficient in terms of informing you about property taxes? [**Prompt:** the newspaper ads, the mailed notice, and the hearings?]
- Do you have enough information about who to contact if you have questions about your appraisal value, your taxes, and the County budget?
- Would you like to receive more information?

- What types of information would you like to receive each year about your property taxes and/or the County budget? [open-ended first, then show examples]

Let's look briefly at some common examples of other types of information that some counties provide along with their TRIM notices.

[Show examples (2) of "Explanation of Notice" Insert] This is an example of an insert that explains the various parts of the TRIM notice.

- How useful would you find this kind of additional information?

[Show example of "Glossary of Terms" Insert] This is an example of an insert that explains the various terms related to property taxes.

- How useful would you find this kind of additional information?

[Show example of "Commonly Asked Questions" Insert] This is an example of an insert that presents commonly asked questions about property taxes, along with answers.

- How useful would you find this kind of additional information?

[Show examples (2) of Informational Insert] This is an example of a brochure that explains the various terms related to the property taxes.

- How useful would you find this kind of additional information?
- Would you be interested in a web site that provided these types of information? More detailed information?

Final Thoughts

Do you have any final thoughts about the property tax notification process in Broward County that you'd like to share with researchers?

Thank you for spending this time with me today. The information you provided will be very useful to the county and the State of Florida.

Marion County TRIM Notice

NOTICE OF PROPOSED PROPERTY TAXES AND PROPOSED OR
ADOPTED NON AD VALOREM ASSESSMENTS
MARION COUNTY TAXING AUTHORITY
C/O P.O. Box 486
OCALA, FL 34478-0486

DO NOT PAY

THIS IS NOT A BILL

The taxing authorities which levy property taxes against your property will soon hold PUBLIC HEARINGS to adopt budgets and tax rates for the next year.

The purpose of these PUBLIC Hearings is to receive opinions from the general public and to answer questions on the proposed tax change and budget PRIOR TO TAKING FINAL ACTION.

Each taxing authority may AMEND OR ALTER its proposals at the hearing.

SITUS ADDRESS

REAL ESTATE 149 024009

DESCRIPTION, PROPERTY DESCRIPTION

#7
0000-000-00 5002
JOHN ICE
121 MAIN STREET
OCALA, FL 32146

#1

#2

TAXING AUTHORITY	YOUR TAXES LAST YEAR	YOUR TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS MADE	YOUR TAXES THIS YEAR IF NO BUDGET CHANGE IS MADE	A PUBLIC HEARING ON THE PROPOSED TAXES AND BUDGET WILL BE HELD:
COUNTY, GENERAL FUND	109.08	120.09	110.21	SEPTEMBER 10, 2006 07:00 PM MARION CO COMMISSION CHAMBERS 601 SE 25TH AVE, OCALA, FL
FINE & FORFEITURE	107.33	118.75	109.57	
TRANSPORTATION TR	1.49	1.57	1.53	
HEALTH UNIT	7.95	8.04	7.95	
PUBLIC SCHOOLS, BY STATE LAW	189.63	209.46	192.94	SEPTEMBER 09, 2006 07:00 PM BOARD RM ADMINISTRATION BLDG 512 SE 13D ST, OCALA, FL
BY LOCAL BOARD	31.16	31.93	31.48	
CAPITAL IMP	51.49	52.68	52.10	
MUNICIPAL, LAW ENFORCEMENT	165.77	164.73	169.97	SEPTEMBER 10, 2006 07:00 PM MARION CO COMMISSION CHAMBERS 601 SE 25TH AVE, OCALA, FL
WATER MANAGEMENT, SWFWMD	19.41	19.94	19.53	SEPTEMBER 10, 2006 5:01 PM TAMPA SERVICE OFFICE 7601 HWY 201 N. TAMPA, FL
WIT X-BASIN	11.00	11.20	11.21	
VOTER APPROVED DEBT, SCHOOL ISS	51.05	50.00	51.65	SEPTEMBER 09, 2006 07:00 PM BOARD RM ADMINISTRATION BLDG 512 SE 13D ST, OCALA, FL
COUNTY BARRIS	7.95	7.59	7.95	SEPTEMBER 10, 2006 07:00 PM MARION CO COMMISSION CHAMBERS 601 SE 25TH AVE, OCALA, FL
TOTAL AD VALOREM TAX	*1,094.78			* FOR DETAILS ON INDEPENDENT SPECIAL DISTRICT AND VOTER APPROVED DEBT, CONTACT YOUR TAX COLLECTOR AT (352)836-2222
	COLUMN 1	COLUMN 2	COLUMN 3	**CLASSIFIED USE AND EXEMPTIONS APPLIES TO PREVIOUS OWNER
	SEE REVERSE SIDE FOR EXPLANATION			
YOUR PROPERTY VALUE THIS YEAR:	MARKET VALUE 108,121		** 69,642	EXEMPTION ** 25,000
YOUR PROPERTY VALUE LAST YEAR:	96,517		** 68,632	TAXABLE VALUE 44,642
			** 25,000	43,632

THE FOLLOWING ARE NON AD VALOREM ASSESSMENTS THAT HAVE ALREADY BEEN ADOPTED OR ARE PROPOSED AND WILL APPEAR ON YOUR FISCAL 2006 TAX NOTICE. THAT TAX NOTICE WILL BE MAILED THE END OF OCTOBER.

CODE PURPOSE	UNITS	RATE	TOTAL	*HEARING SCHEDULED FOR:
#10 & #11 500 FINE	1.00	VARIABLE	196.80	SEPTEMBER 10, 2006 7:00PM
WASTE	1.00	57.00	57.00	
TOTAL NON AD VALOREM			192.80	MARION CO COMMISSION CHAMBERS

... FOR DETAILED INFORMATION ON ALL THE ABOVE ITEMS, PLEASE SEE SUPPLEMENT ...

Broward County "News for Tax Payers"

**News for
Broward Taxpayers**
Summer - Fall 2006

**LORI PARRISH
BROWARD COUNTY
PROPERTY
APPRAISER**

**News for
Broward Taxpayers**
Summer - Fall 2006

**LORI PARRISH
BROWARD COUNTY
PROPERTY
APPRAISER**

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

Protecting Your Rights as a Taxpayer is as Easy as 1-2-3

1. **READ YOUR "TRIM NOTICE" & TAKE PROMPT ACTION.**
Too often, many taxpayers ignore their TRIM Notices until it is too late by law to challenge an assessment or fight a proposed tax hike. But, if you act timely you can best protect your rights.

The first thing to understand is how your taxes are calculated. It is based upon a simple math formula: **TAXABLE VALUE x TAX MILLAGE RATES = SPECIAL ASSIGNMENTS + TAX BILL.** Our office determines the assessed value for your property. The Property Appraiser does NOT set city tax rates. Your various governmental taxing authorities -- the School Board, County Commission, City Commission, hospital district board, etc. -- set your tax millage rates.



2. **CHALLENGING YOUR PROPERTY'S ASSESSMENT.**
Your TRIM Notice reflects our office's **ASSESSMENT** of your property's value. For non-homesteaded property, the assessed value is identical to the property's market value as of January 1, 2006. For homesteaded property, your assessment is the **Save Our Homes** assessed value. In most instances, our market values are determined using a mass-appraisal process based upon multiple sales of comparable properties in the same or similar subdivisions. **BOTTOM LINE:** If our assessed value of your property (as printed on your TRIM Notice) is higher than you believe a buyer would reasonably pay for your property on the open market, either call our office or file a petition by the September 18, 2006 deadline. Please see inside for the contact phone numbers and more details.



3. **FIGHTING PROPOSED TAX RATES AND FEES.**
Your TRIM Notice also contains proposed **TAXES** for your property, as set by the various taxing authorities (i.e., School Board, County Commission, City Commission, hospital district board, water management district board, etc.). On average, properties in Broward County increased approximately 15% in taxable value this year over the previous year. As property owners, that means you made a great investment. But, as taxpayers, this same news has other financial consequences. For non-homesteaded properties, it means your taxing authorities will potentially collect 19% more in property taxes this year unless they sharply cut their tax rates. Here's an example: if a taxing authority cuts the millage rate by 5%, that would still equal a 14% tax hike (19% tax base increase - 5% rate cut = 14% tax hike).



If you want to protest your proposed tax amount, or the price of non-ad valorem fees and special assessments, you **MUST** contact your elected officials who serve on those taxing authorities and/or attend the public hearing in September. Your TRIM Notice has **all** of the hearing dates, locations and/or contact information. **WARNING:** If you stay silent until you get your tax bill in November, it will be too late to make any changes to your tax rates.



Visit us online >>> WWW.BCPA.NET

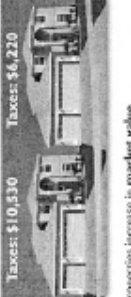
Assessing Additions to Homesteaded Property

How are frequently asked? "How will my Save Our Homes value be impacted if I build an addition onto my homesteaded property?"
The Answer: We generally use what is called "the cost approach" (i.e., the South Florida, for most replacement construction cost -- on a square foot basis -- for an addition of the same quality). Thus, if the fair market construction cost of your addition is \$100,000, you would not no more than \$100,000 added to your pre-existing Save Our Homes value. In the future, the combination of your pre-existing Save Our Homes value plus the cost-basis value of the addition would be your new Save Our Homes base value (subject to the 3% increase cap). If you have specific questions, please call our Residential Property Division at 954.557.6831.



"My Neighbor And I Have Identical Homes, So Why Are My Taxes So Much Higher?"

"My neighbor and I own identical homes. Both were built in the same year and at an identical sized lot. My neighbor bought her house six years ago and I just purchased my home last year. My assessed tax bill for this year is \$10,530 -- but my neighbor's bill is only \$6,220. There must be a mistake!"



Unfortunately we hear this story several times a day. A provision in Florida's Constitution -- the "Save Our Homes" Amendment -- causes this disparity and confusion. Overwhelmingly adopted by Florida voters, Save Our Homes was intended to prevent homeowners from being priced out of their homes in the face of rapidly rising real estate values. The Save Our Homes cap limits increases in assessed value of homesteaded properties to no more than 3% per year -- regardless of how much more the properties increase in market value.

Because of this, Florida law favors owners who stay in their homesteaded property for many years. The longer you stay and the more your property rises in market value, the more you'll save. If you purchased your home last year and obtained Homestead for this year, your assessed value is based upon your sale price and other recent sales. Thus, the market value and assessed value of your property are identical this year. Next year you'll likely see the market value climbing 12-14% much higher than your assessed value. Your taxes will never drop to the level of your neighbor because of Save Our Homes -- but, when the sale tax home, you should see the next buyer paying quite a bit more in taxes than you.



Dear Broward Neighbors,
We're constantly working to improve this office -- but I need your help. If you have ideas to make our office even better, please drop me a note, or email me at lp@bcpa.net

Lori Parrish
Lori Parrish
Broward County Property Appraiser

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

APPENDIX 3

Local TRIM Information

Website Information Check

1. Does the county have a website?

Result	Frequency	% (N=64)
Yes	63	98.4%
No	1	1.6%

IF YES:

Does the site contain:

1A. Information on TRIM (process, notice, etc.)?

Result	Frequency	% (N=63)
Yes	33	52.4%
No	30	47.6%

1B. General property tax info (how calculated, etc.)?

Result	Frequency	% (N=63)
Yes	36	57.1%
No	27	42.9%

1C. Definitions of property tax terminology?

Result	Frequency	% (N=63)
Yes	16	25.4%
No	47	74.6%

1D. FAQs about property taxes?

Result	Frequency	% (N=63)
Yes	49	77.8%
No	14	22.2%

TRIM Notification Form

2. Does the county use only the standard form from the State of Florida?

Result	Frequency	% (N=64)
Yes	36	56.3%
No	28	43.8%

IF NO:

Which of the following changes have been made from the standard form?

2A. Grid lines added

Result	Frequency	% (N=28)
Yes	24	14.3%
No	4	85.7%

2B. Column order changed

Result	Frequency	% (N=28)
Yes	16	57.1%
No	12	42.9%

2C. Column headings changed

Result	Frequency	% (N=28)
Yes	2	7.1%
No	26	92.9%

2D. Larger font on basic info at top

Result	Frequency	% (N=28)
Yes	11	39.3%
No	17	60.7%

2E. Larger font on statements at bottom

Result	Frequency	% (N=28)
Yes	5	17.9%
No	23	82.1%

2F. Larger font on explanation on reverse

Result	Frequency	% (N=28)
Yes	10	35.7%
No	18	64.3%

2G. Different text on explanation on reverse

Result	Frequency	% (N=28)
Yes	9	32.1%
No	19	67.9%

2H. Different text in statements at bottom

Result	Frequency	% (N=28)
Yes	4	14.3%
No	24	85.7%

2I. Different text in basic info at top

Result	Frequency	% (N=28)
Yes	8	28.6%
No	20	71.4%

2J. Other

Result	Frequency	% (N=30)
Yes	24	20.0%
No	6	80.0%

For those counties that change the standard form, a score was created that totals the number of changes from the checklist made to the form.

County	Changeform score
Alachua	5
Broward	2
Charlotte	4
Citrus	6
Collier	4
Duval	6
Gulf	1
Hendry	2
Hernando	5
Hillsborough	2
Indian River	3
Leon	4
Manatee	4
Marion	4
Martin	5
Miami-Dade	2
Monroe	5
Orange	4
Osceola	5
Palm Beach	4
Pasco	4

County	Changeform score
Pinellas	5
Polk	6
Sarasota	5
Seminole	4
St. Lucie	6
Taylor	1
Volusia	5

TRIM Notification: Additional Materials

In addition to the TRIM notice, what additional materials does the county send to homeowners?

Does the county send any additional materials to homeowners including an informational letter, flier, brochure or other materials?

Result	Frequency	% (N=64)
0-send no additional info	31	48.4%
1-send 1 type	22	34.4%
2-send 2 types	8	12.5%
3-send 3 types	3	4.7%

If only one type of additional information is sent to homeowners, what type is it?

Result	Frequency	% (N=22)
Informational letter	2	9.0%
Flier	5	22.7%
Brochure	13	59.0%
Other	2	9.0%

4. Does the county send out an *informational letter*?

Result	Frequency	% (N=64)
Yes	8	12.5%
No	56	87.5%

IF YES:

4A. Is it printed in black and white?

Result	Frequency	% (N=8)
Yes	2	25.0%
No	6	75.0%

4B. Is it printed in color?

Result	Frequency	% (N=8)
Yes	6	75.0%
No	2	25.0%

4C. Is it on color paper?

Result	Frequency	% (N=8)
Yes	0	0.0%
No	8	100.0%

4D. What is the total number of pages?

Result	Frequency	% (N=8)
1	5	62.5%
2	2	25.0%
4	1	12.5%

4E. Does it include FAQs?

Result	Frequency	% (N=8)
Yes	0	0.0%
No	8	100.0%

4F. Does it include property taxes, in general?

Result	Frequency	% (N=8)
Yes	4	50.0%
No	4	50.0%

4G. Does it include an explanation of the notice?

Result	Frequency	% (N=8)
Yes	2	25.0%
No	6	75.0%

4H. Does it include a glossary of terms/definitions?

Result	Frequency	% (N=8)
Yes	0	0.0%
No	8	100.0%

4I. Does it include information on Save our Homes?

Result	Frequency	% (N=8)
Yes	2	25.0%
No	6	75.0%

4J. Does it include information on Homestead Exemptions?

Result	Frequency	% (N=8)
Yes	0	0.0%
No	8	100.0%

4K. Does it include information on how to file a grievance?

Result	Frequency	% (N=8)
Yes	2	25.0%
No	6	75.0%

4L. Does it include budget details?

Result	Frequency	% (N=8)
Yes	1	12.5%
No	7	87.5%

4M. Other

Result	Frequency	% (N=8)
Yes	5	62.5%
No	3	37.5%

5. Does the county send out an **information printout or flier**?

Result	Frequency	% (N=64)
Yes	9	14.1%
No	55	85.9%

IF YES:

5A. Is it printed in black and white?

Result	Frequency	% (N=9)
Yes	4	44.4%
No	5	55.6%

5B. Is it printed in color?

Result	Frequency	% (N=9)
Yes	3	33.3%
No	6	66.7%

5C. Is it printed on color paper?

Result	Frequency	% (N=9)
Yes	3	33.3%
No	6	66.7%

5D. What is the total number of pages?

Result	Frequency	% (N=9)
1	3	33.3%
2	5	55.6%
4	1	11.1%

5E. Does it include FAQs?

Result	Frequency	% (N=9)
Yes	0	0.0%
No	9	100.0%

5F. Does it include property taxes, in general?

Result	Frequency	% (N=9)
Yes	3	33.3%
No	6	66.7%

5G. Does it include an explanation of the notice?

Result	Frequency	% (N=9)
Yes	3	33.3%
No	6	66.7%

5H. Does it include a glossary of terms/definitions?

Result	Frequency	% (N=9)
Yes	0	0.0%
No	9	100.0%

5I. Does it include information on Save our Homes?

Result	Frequency	% (N=9)
Yes	3	33.3%
No	6	66.7%

5J. Does it include information on Homestead Exemptions?

Result	Frequency	% (N=9)
Yes	3	33.3%
No	6	66.7%

5K. Does it include information on how to file a grievance?

Result	Frequency	% (N=9)
Yes	3	33.3%
No	6	66.7%

5L. Does it include budget details?

Result	Frequency	% (N=9)
Yes	1	11.1%
No	8	88.9%

5M. Other

Result	Frequency	% (N=9)
Yes	7	77.8%
No	2	22.2%

6. Does the county send out an **informational brochure**?

Result	Frequency	% (N=64)
Yes	23	35.9%
No	41	64.1%

IF YES:

6A. Is it printed in black and white?

Result	Frequency	% (N=23)
Yes	5	21.7%
No	18	78.3%

6B. Is it printed in color?

Result	Frequency	% (N=23)
Yes	19	82.6%
No	4	17.4%

6C. Is it printed on color paper?

Result	Frequency	% (N=23)
Yes	1	4.4%
No	22	95.7%

6D. What is the total number of pages?

Result	Frequency	% (N=23)
1	2	8.7%
2	2	8.7%
4	9	39.1%
6	8	34.8%
8	2	8.7%

6E. Does it include FAQs?

Result	Frequency	% (N=23)
Yes	8	34.8%
No	15	65.2%

6F. Does it include property taxes, in general?

Result	Frequency	% (N=23)
Yes	11	47.8%
No	12	52.2%

6G. Does it include an explanation of the notice?

Result	Frequency	% (N=23)
Yes	8	34.8%
No	15	65.2%

6H. Does it include a glossary of terms/definitions?

Result	Frequency	% (N=23)
Yes	3	13.0%
No	20	87.0%

6I. Does it include information on Save our Homes?

Result	Frequency	% (N=23)
Yes	12	52.2%
No	11	47.8%

6J. Does it include information on Homestead Exemptions?

Result	Frequency	% (N=23)
Yes	8	34.8%
No	15	65.2%

6K. Does it include information on how to file a grievance?

Result	Frequency	% (N=23)
Yes	18	78.3%
No	5	21.7%

6L. Does it include budget details?

Result	Frequency	% (N=23)
Yes	3	13.0%
No	20	87.0%

6M. Other

Result	Frequency	% (N=23)
Yes	20	87.0%
No	3	13.0%

7. Does the county send out *some other additional piece of material*?

Result	Frequency	% (N=64)
Yes	7	10.9%
No	57	89.1%

IF YES:

7A. Is it printed in black and white?

Result	Frequency	% (N=7)
Yes	1	14.3%
No	6	85.7%

7B. Is it printed in color?

Result	Frequency	% (N=7)
Yes	1	14.3%
No	6	85.7%

7C. Is it printed on colored paper?

Result	Frequency	% (N=7)
Yes	5	71.4%
No	2	28.6%

7D. What is the total number of pages?

Result	Frequency	% (N=7)
0 (postcard)	4	57.4%
1	1	14.3%
6	1	14.3%
8	1	14.3%

7E. Does it include FAQs?

Result	Frequency	% (N=7)
Yes	1	14.3%
No	6	85.7%

7F. Does it include property taxes, in general?

Result	Frequency	% (N=7)
Yes	2	28.6%
No	5	71.4%

7G. Does it include an explanation of the notice?

Result	Frequency	% (N=7)
Yes	0	0.0%
No	7	100.0%

7H. Does it include a glossary of terms/definitions?

Result	Frequency	% (N=7)
Yes	0	0.0%
No	7	100.0%

7I. Does it include information on Save our Homes?

Result	Frequency	% (N=7)
Yes	0	0.0%
No	7	100.0%

7J. Does it include information on Homestead Exemptions?

Result	Frequency	% (N=7)
Yes	0	0.0%
No	7	100.0%

7K. Does it include information on how to file a grievance?

Result	Frequency	% (N=7)
Yes	1	14.3%
No	6	85.7%

7L. Does it include budget details?

Result	Frequency	% (N=7)
Yes	0	0.0%
No	7	100.0%

7M. Other

Result	Frequency	% (N=7)
Yes	7	100.0%
No	0	0.0%