

WHY DID MY TAXES GO UP??

Your tax bill may increase for a variety of reasons. Some of the most common reasons are:

- Loss of homestead exemption or other change in exemption status
- Increase in assessed property value due to increase in market value or due to the sale of a homestead property
- Increase in millage rate by one or more taxing authorities

Clay County has proposed a 2009 millage rate of 7.4492. Although the millage rate for 2008 was lower at 7.0000 mills, the 2009 rate will bring in the same exact dollar amount of tax revenue due to the fall in housing values and the lower taxable assessment of many properties. Even with the same dollars in taxes, the county has had to cut 52.5 full time positions in addition to reducing operating and capital budgets for nearly all departments including the Sheriff's office.

If you own a homestead property it is likely that your home will have an artificially low assessed value, especially if you have owned it for a number of years. The Save our Homes (SOH) amendment allows your annual property assessment to increase up to 3% or by the percentage increase in the Consumer Price Index (whichever is lower). For 2009 this increase is just one tenth of 1%. If you have owned your homestead property for many years and have a large spread in your taxable vs. market value assessment, you will see an increase in your taxes due to this increase in the taxable assessment of one tenth of 1% and the increase in the millage from 7.0000 to 7.4492.

SO WHOSE TAXES WENT DOWN AS A RESULT OF THE FALL IN MARKET VALUES??

Non-homestead properties and homestead properties purchased recently may see a decrease in their taxes. If the market value has decreased significantly and there was a small spread between the market value and the taxable value then the fall in the market value may result in a decrease in the taxable value. This could result in lower taxes for 2009.

WHAT FACTORS AFFECT MY COUNTY TAXES??

Besides a lower market value for your home in 2009, the amount you will pay in county taxes for the 2009 year will vary based on three factors: the Property Tax Homestead Exemption, the "Save Our Homes" amendment and whether you live in an incorporated or an unincorporated area of the county.

Property Tax Homestead Exemption

Under the homestead exemption, all legal residents of Florida can deduct \$25,000 from the assessed value of their primary residence. This essentially reduces the taxable value of the property, and reduces how much eligible Florida residents pay in property tax. Certain groups of homeowners, such as senior citizens, veterans, and the blind, may qualify for other exemptions.

The \$25,000 homestead exemption is not granted automatically, however. To be eligible in any given year you must take possession of the homestead by December 31, and then apply for exemption no later than March 1 of the next year.

Since January 29, 2008, eligible Florida homeowners can gain a further \$25,000 exemption under Amendment 1. This exemption is received automatically by any homeowner who applies and is approved for the original homestead exemption.

The second exemption is calculated as follows:

- The first \$25,000 value of the home is the original exemption.
- The second \$25,000 is fully taxable. This is necessary to allow Florida towns and cities where assessed property values are low to continue collecting the revenue they need to run local government.
- The third \$25,000 is the new Amendment 1 exemption. It is exempt from all taxes except for school tax. This allows schools to continue receiving the funding they need (if this third portion was totally exempt, schools wouldn't receive enough funding for their schools).

The "Save Our Homes" Amendment

- The Save our Homes (SOH) amendment prevents annual property assessments increasing more than 3% or the percentage increase in the Consumer Price Index (whichever is lower). This guarantees any homeowner who receives a homestead exemption that the assessed (taxable) value of their property will not increase more than 3% per year.
- SOH protects existing Florida homeowners, but if you're buying Florida property and you are not a Florida resident and it is not your primary residence, SOH won't apply to your purchase. The assessed value cap is lifted automatically when the property changes hands. It is important for new home buyers to rely on the current market value and not on the previous owners tax assessment as it is likely that the home will have an artificially low assessed value, especially if it's been owned by the same person for a number of years.

Incorporated vs. Unincorporated

The amount of tax you will pay to the county will also vary depending on where you live in the county. This is because within a county, some regions are incorporated and some are unincorporated. The unincorporated areas will be subject to the full taxing authority of the county. Incorporated municipalities will only be subject to the taxing authorities that serve their area. However, in addition to the county tax they will also be subject to a tax from their municipality.

Clay County has four incorporated municipalities and county taxes will be assessed as follows within each municipality:

Green Cove Springs, Florida

BCC-Other County Services	0.6451
BCC-EMS	1.0609
BCC-Law Enforcement	3.0558
MSTU-8 - Fire Control	0.3752
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	5.1370

Keystone Heights, Florida

BCC-Other County Services	0.6451
BCC-EMS	1.0609
BCC-Law Enforcement	3.0558
MSTU-4 - 50% of Patrol Services	2.1315
MSTU-8 - Fire Control	0.3752
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	7.2685

Orange Park, Florida

BCC-Other County Services	0.6451
BCC-EMS	1.0609
BCC-Law Enforcement	3.0558
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	4.7618

Penney Farms, Florida

BCC-Other County Services	0.6451
BCC-EMS	1.0609
BCC-Law Enforcement	3.0558
MSTU-4 - 50% of Patrol Services	2.1315
MSTU-8 - Fire Control	0.3752
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	7.2685

All other areas will see the full 7.4492 millage rate as follows:

BCC-Other County Services	0.6451
BCC-EMS	1.0609
BCC-Law Enforcement	3.0558
Unincorporated Services MSTU	0.1807
MSTU-4 - 50% of Patrol Services	2.1315
MSTU-8 - Fire Control	0.3752
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	7.4492

**CLAY COUNTY
SIX YEAR COMPARISON OF MILLAGE
FY 2003/04 TO FY 2009/10**

FUND`	FY 03/04	FY 04/05	FY 05/06	FY 06/07	FY 07/08	FY 08/09	TENTATIVE FY 09/10
GENERAL FUND	2.1397	2.2074	2.2074	3.1971	2.1000	1.9100	1.7060
FINE & FORFEITURE FUND	6.7139	6.6462	6.6462	5.5565	2.2000	2.7500	3.0558
UNINCORPORATED SVC MSTU FUND	0.0000	0.0000	0.0000	0.0000	0.2000	0.1700	0.1807
LAW ENFORCEMENT MSTU-4 FUND	0.0000	0.0000	0.0000	0.0000	2.0500	1.8500	2.1315
FIRE CONTROL MSTU-8 FUND	0.0000	0.0000	0.0000	0.0000	0.4500	0.3200	0.3752
TOTAL MILLAGE	8.8536	8.8536	8.8536	8.7536	7.0000	7.0000	7.4492

SERVICES BY TAXING AUTHORITY

COUNTYWIDE SERVICES

001 - General Fund Emergency Medical Services

This Taxing Authority supports the Emergency Medical Services countywide which includes ambulance services and EMT personnel.

001 - General Fund - Other County Services

This Taxing Authority supports all countywide operations except Emergency Medical Services and Patrol Services. This includes the County Commissioners, the County Manager, Human Recourses, Risk Management, Telecommunications, Information Technology, GIS-Geographic Information, County Auditor, Country Comptroller, Legal, Budget, Purchasing, Property Appraiser's office, Tax Collector's Office, Clerk of Court and related offices, Supervisor of Elections office, Historical Commission, Veterans Services, Economic Development, Aid to public assistance and other private organizations servicing the citizens of Clay County, Aid to Clay County Health Department, Parks & Recreation, Animal Center, Library System, Agriculture, Fairgrounds & Special Events, Fleet management, Building Maintenance , Emergency Management & Disaster Relief Services.

102 - Fine & Forfeiture Fund - Law Enforcement

This taxing authority supports 50% of the Sheriff's patrol services for the entire county and 100% of Detention, Judicial and Buildings for the Jail and Law Enforcement.

MSTU SERVICES (Non Countywide)

Effective in Fiscal Year 07-08, The Municipal Fund Service Units (MSTUs) shown below were created to better align the ad valorem assessments (property taxes) with the geographical districts that rely 100% on the services provided.

131 - Unincorporated Services MSTU Engineering, Planning, Zoning

This taxing authority provides funding for Planning, Zoning, Engineering and Code Enforcement Services for Unincorporated communities in the county.

140 - Law Enforcement MSTU-4 Fund - 50% of Patrol Services

This taxing authority supports 50% of the Sheriff's patrol services for unincorporated portions of the county and the cities of Keystone Heights and Penney Farms. The cities of Green Cove Springs and Orange Park have their own patrol service.

142 - Fire Control MSTU-8 Fund - Fire Control Services

This taxing authority provides fire control services within the unincorporated areas of the county along with Green Cove Springs, Keystone Heights and Penney Farms. The town of Orange Park has its own Fire Department and therefore residents of the town do not pay for this service.

MILLAGE RATE COMPARISON FY08/09 to FY09/10

	FY08/09	FY09/10	% Inc(Dec)
Green Cove Springs, Florida			
County			
BCC-Other County Services	0.9100	0.6451	-29.11%
BCC-EMS	1.0000	1.0609	6.09%
BCC-Law Enforcement	2.7500	3.0558	11.12%
MSTU-8 - Fire Control	0.3200	0.3752	17.25%
County Total	<u>4.9800</u>	<u>5.1370</u>	<u>3.15%</u>
Green Cove Springs	<u>2.5700</u>	<u>2.5700</u>	<u>0.00%</u>
School Board			
Local Required Effort	5.1610	5.2350	1.43%
Discretionary	2.4980	2.4980	0.00%
School Board Total	<u>7.6590</u>	<u>7.7330</u>	<u>0.97%</u>
St. Johns River Water Management.	<u>0.4158</u>	<u>0.4158</u>	<u>0.00%</u>
Grand Total - Green Cove Springs	<u>15.6248</u>	<u>15.8558</u>	<u>1.48%</u>
Keystone Heights, Florida			
BCC-Other County Services	0.9100	0.6451	-29.11%
BCC-EMS	1.0000	1.0609	6.09%
BCC-Law Enforcement	2.7500	3.0558	11.12%
MSTU-4 - 50% of Patrol Services	1.8500	2.1315	15.22%
MSTU-8 - Fire Control	0.3200	0.3752	17.25%
County Total	<u>6.8300</u>	<u>7.2685</u>	<u>6.42%</u>
Keystone Heights	<u>2.0000</u>	<u>5.0000</u>	<u>150.00%</u>
School Board			
Local Required Effort	5.1610	5.2350	1.43%
Discretionary	2.4980	2.4980	0.00%
School Board Total	<u>7.6590</u>	<u>7.7330</u>	<u>0.97%</u>
St. Johns River Water Management.	<u>0.4158</u>	<u>0.4158</u>	<u>0.00%</u>
Grand Total - Keystone Heights	<u>16.9048</u>	<u>20.4173</u>	<u>20.78%</u>

Orange Park, Florida

BCC-Other County Services	0.9100	0.6451	-29.11%
BCC-EMS	1.0000	1.0609	6.09%
BCC-Law Enforcement	2.7500	3.0558	11.12%
County Total	<u>4.6600</u>	<u>4.7618</u>	<u>2.18%</u>
Orange Park	<u>5.8000</u>	<u>7.6000</u>	<u>31.03%</u>
School Board			
Local Required Effort	5.1610	5.2350	1.43%
Discretionary	2.4980	2.4980	0.00%
School Board Total	<u>7.6590</u>	<u>7.7330</u>	<u>0.97%</u>
St. Johns River Water Management.	<u>0.4158</u>	<u>0.4158</u>	<u>0.00%</u>
Grand Total - Orange Park	<u>18.5348</u>	<u>20.5106</u>	<u>10.66%</u>

Penney Farms, Florida

BCC-Other County Services	0.9100	0.6451	-29.11%
BCC-EMS	1.0000	1.0609	6.09%
BCC-Law Enforcement	2.7500	3.0558	11.12%
MSTU-4 - 50% of Patrol Services	1.8500	2.1315	15.22%
MSTU-8 - Fire Control	0.3200	0.3752	17.25%
County Total	<u>6.8300</u>	<u>7.2685</u>	<u>6.42%</u>
School Board			
Local Required Effort	5.1610	5.2350	1.43%
Discretionary	2.4980	2.4980	0.00%
School Board Total	<u>7.6590</u>	<u>7.7330</u>	<u>0.97%</u>
St. Johns River Water Management.	<u>0.4158</u>	<u>0.4158</u>	<u>0.00%</u>
Grand Total - Penney Farms	<u>14.9048</u>	<u>15.4173</u>	<u>3.44%</u>

Unincorporated Areas

BCC-Other County Services	0.9100	0.6451	-29.11%
BCC-EMS	1.0000	1.0609	6.09%
BCC-Law Enforcement	2.7500	3.0558	11.12%
Unincorporated Services MSTU	0.1700	0.1807	6.29%
MSTU-4 - 50% of Patrol Services	1.8500	2.1315	15.22%
MSTU-8 - Fire Control	0.3200	0.3752	17.25%
County Total	<u>7.0000</u>	<u>7.4492</u>	<u>6.42%</u>
School Board			
Local Required Effort	5.1610	5.2350	1.43%
Discretionary	2.4980	2.4980	0.00%
School Board Total	<u>7.6590</u>	<u>7.7330</u>	<u>0.97%</u>
St. Johns River Water Management.	<u>0.4158</u>	<u>0.4158</u>	<u>0.00%</u>
Grand Total - Unincorporated Areas	<u>15.0748</u>	<u>15.5980</u>	<u>3.47%</u>

Where Your Tax \$1.00 Goes



Sheriff



Law Enforcement
Detention
Judicial
Buildings/Jail

Fire & Rescue



Emergency Medical Services
Fire Control

Other Government Services



County Commissioners
County Manager
Legal
Information & Communication Technology
Geographical Information System (GIS)
Human Resources
Insurance
County Auditor
Finance & Budget
Juvenile Detention
Purchasing
Library
Parks & Recreation
Tax Collector
Clerk of Court
Supervisor of Elections
Property Appraiser
Building Maintenance
Emergency Management & Public Safety
Public Assistance Service & Aid
Grants In Aid
Fleet/Fuel Management
Animal Control & Code Enforcement