

2020 TRIM Information

Lee County Property Appraiser

2020

Lee County Property Appraiser's TRIM INFORMATION



A Few Words from Ken

It is that time of year again to provide taxpayers with their TRIM (Truth in Millage) Notice. This Notice reflects the property's proposed taxes for 2020 and its valuation as of January 1, 2020.

After reviewing the information provided, if the taxpayer agrees that the fair market value of their property is at least as much as shown in the Notice, and that any exemptions or classifications are in order, they do not have to do anything. However, if they have questions regarding the value, exemptions or classifications, please ask them to contact our office.

Please keep in mind the Property Appraiser does not determine the amount of tax that is paid. The Taxing Authorities determine the tax rate based on money needed to fund their budgets. Should there be a question regarding the amount of taxes, please refer the taxpayer to the appropriate authority listed on the front page of the Notice.

Please note the many services available on our

website at www.leepa.org:

- View, save or print the TRIM Notice
- Change a mailing address
- Apply for property tax exemptions
- Reaffirm institutional exemptions
- File a tangible personal property tax return
- Complete a sales verifier or commercial income and expense questionnaire
- Review property details including sales, exemptions, maps and photos
- Chat with a customer service representative
- Set an appointment for a call-back or office visit

As always, my staff and I are available to assist with any questions. While our contact methods may have changed, our "door" remains open.

With gratitude and appreciation for the last 40 years of service to you,

Kenneth M. Wilkinson, CFA
Lee County Property Appraiser



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2020 General Information Page

Homestead Exemption can be up to \$ 50,000

Senior's Homestead Exemption can be up to \$250,000

2020 Senior's Homestead Exemption income limitation **\$30,721**

Total & Permanent Disabled Exemption

2020 income limitation **\$29,948**

2020 "Save Our Homes" Cap

Assessment Limitation for Homestead Properties 2.3%

(Based on the Consumer Price Index (CPI)—Assessed Values for most Homestead properties may not increase more than 3% or the current CPI whichever is less)

Non-Homestead Property Assessment Limitation 10.0%

(Enacted in 2008 with Amendment 1—Assessed Values for most Non-Homestead or non-special use properties may not increase more than 10%)

Recapture

Regardless of market value changes, an increase can still occur if or when the assessed value is lower than the market value. The Recapture Rule requires the Property Appraiser to increase the assessed value based on the type of property.

Recapture for Homestead Properties 2.3%

Recapture for Non-Homestead Properties 10.0%

Tangible Personal Property Exemption up to \$25,000

(The TPP Exemption is granted with a timely filing of a DR-405 tax return)

Municipalities and Other Government Agencies:

Tax Collector	(239) 533-6000	www.leetc.com
Lee County Government	(239) 533-2111	www.leegov.com
Clerk of Courts	(239) 533-5007	www.leeclerk.org
School District	(239) 334-1102	www.leeschools.net
Supervisor of Elections	(239) 533-8683	www.lee.vote
City of Bonita Springs	(239) 949-6262	www.cityofbonitasprings.org
City of Cape Coral	(239) 574-0401	www.capecoral.net
City of Fort Myers	(239) 321-7000	www.cityftmyers.com
Town of Fort Myers Beach	(239) 765-0202	www.fortmyersbeachfl.gov
City of Sanibel	(239) 472-3700	www.mysanibel.com
Village of Estero	(239) 221-5035	www.estero-fl.gov

SIX FACTORS THAT INCREASE TAXES

- 1. Tax Rate** – When an individual Authority has a higher Proposed Tax Rate than the Rolled-back Tax Rate this is an increase in taxes, especially when sale prices in the real estate market are increasing, which is known as an appreciating market.
- 2. Ownership Change** – If there was an ownership change prior to January 1, the benefits from the Save Our Homes program and/or the 10% Assessment Limitation may have been removed. This means that the Assessed Value has been reset to the Market Value as per Florida Statutes and the current year becomes the base year moving forward.
- 3. Improvements** – New construction or improvements not previously assessed may cause the Market and Assessed Values to increase. Next year the value for those improvements will be capped depending on the homestead or non-homestead use.
- 4. Exemptions** – An Exemption change, addition or removal may affect the Assessed and Taxable Values. Homestead Exemption changes can also create Save Our Home benefit changes.
- 5. Change in Use** – The removal of a classification such as agriculture can cause the Assessed and Taxable Values to increase. The removal of the benefit means the Assessed Value has been reset to Market, just like in an ownership change.
- 6. Recapture** – Regardless of changes in the Market Value, if the Market Value remains higher than the Assessed Value, the Assessed Value may continue to increase up to 3% for homestead and up to 10% for non-homestead properties. The Assessed Value may never exceed the Market Value.

ANSWER TO THE MOST COMMON QUESTION

Why are my taxes higher than my neighbor's when our houses are the same?

"My neighbor and I have identical homes. Both houses were built in the same year and sit on identical lots. My neighbor bought his house six years ago and I just purchased my home last year. My estimated tax bill for this year is \$11,470, but my neighbor's bill is only \$5,460. There must be a mistake!"

No mistake. The intent of the "Save Our Homes" Amendment was to prevent Homestead property owners from being taxed out of their homes in the face of rapidly increasing real estate sale prices by allowing for the accumulation of a "capped difference" over time.

This accumulation of non-taxed value, also known as the "Save Our Homes Benefit", causes the disparity. This is the scenario impacting your neighbor's property, mainly due to the fact that they have owned their home for 10 years and you just purchased yours last year. They have received the benefit of an increasing "cap difference" over time.

During a real estate downturn, many homestead properties would have decreased in value. So, both you and your neighbor may have seen your market value decrease, possibly making you and your neighbor's property value and taxes more similar. And as the market continues to grow again, you and your neighbor enjoy a similar benefit of the "Save Our Homes" cap.

MARKET AND ASSESSED VALUE RELATIONSHIP

Florida Statutes, which govern Save Our Homes, require that all county Property Appraisers increase the assessed value of your homestead property annually by the lesser of 3% or the percent change in the Consumer Price Index (CPI) if the assessed value is less than the market value.

In 2020 that increase was 2.3%. So even if the market value of the property decreased as of January 1, 2020, under Florida Law, the assessed value could still increase a full 2.3% this year. This is referred to as "recapture". Because of the "recapture" rule, it is possible for the assessed value to rise even though the property is declining in market value.

Tax Year	CPI (Cap)	Market Value	Assessed Value
2009	0.10%	\$112,000	\$112,000
2010	2.70%	\$123,000	\$115,024
2011*	1.50%	\$110,000	\$110,000
2012	3.00%	\$115,000	\$113,300
2013	1.70%	\$119,000	\$115,226
2014	1.50%	\$126,000	\$116,954

*The Market Value dropped below the 2011 calculated assessed value of \$116,749 (\$115,024 from 2010 x 1.015). The Assessed Value is then reset to the Market Value for that year.



The area between the blue line (Market Value) and the orange line (Assessed Value) is the difference or the calculated benefit displayed in the Assessment Limitation of the TRIM Notice.

The Market Value less the Assessed Value = SOH Benefit.

CALCULATING THE ROLLED BACK RATE

Column 2: “Your Tax Rate This Year if NO Budget Change is made”

Rolled-Back Rate is the millage or levy necessary to raise the same amount of property tax dollars as the previous year (new construction is not included in the calculation).

Rolled-Back Rate Calculations:

2020 Tax Year

2019 Budget \$38,247,576

Total 2020 Value in district: \$4,444,845,339 (not including new construction values)

(Budget/Value = Rate)

Rolled-back rate equals: **8.6049 mills**

Section 200.065(1), F.S., describes the “rolled-back rate” as the millage rate which, exclusive of new construction, additions to structures, deletions, increase in the value of improvements that have undergone substantial rehabilitation which increased the assessed value by at least 100 percent, and property added due to geographic boundary changes, will yield the same ad valorem tax revenue for each taxing authority as was levied during the prior year.

WEBSITE TAX ESTIMATOR

www.leepa.org

Database Search

Property Data Search

Enter property information then click search

Parcel Details

Tax Estimator (top right) then click ok

Enter Estimated Sale Price

Check box for Save Our Homes Portability *if applicable*

Enter the prior property’s Assessed Value

Enter the prior property’s Market Value

Click “Calculate”

All values and taxes are estimates only. For portability calculations, all values for the prior homestead properties will be verified by the Property Appraiser for the county in which the homestead was granted.

2020 Average Taxes

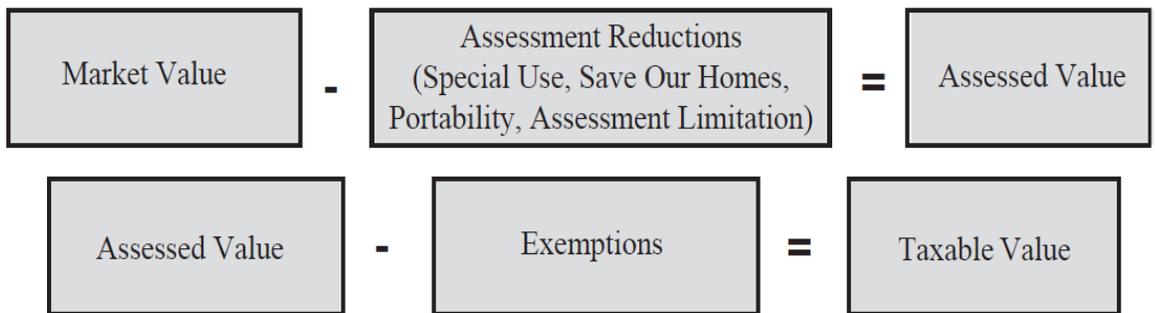
AVERAGE TAXES

Taxes based on location and taxable value

	Unincorporated Lee County	City of Cape Coral	City of Fort Myers	City of Sanibel	Town of Fort Myers Beach	City of Bonita Springs	Village of Estero
Average Millage*	15.5862	18.2120	19.1414	14.4122	14.7762	14.2544	14.0797
Taxable Value	Millage multiplied by Taxable Value divided by 1,000 = Tax Dollars						
\$100,000	1558.62	1821.20	1914.14	1441.22	1477.62	1425.44	1407.97
\$150,000	2337.93	2731.80	2871.21	2161.83	2216.43	2138.16	2111.96
\$200,000	3117.24	3762.40	3828.28	2882.44	2955.24	2850.88	2815.94
\$300,000	4675.86	5643.60	5742.42	4323.66	4432.86	4276.32	4223.91
\$400,000	6234.48	7524.80	7656.56	5764.88	5910.48	5701.76	5631.88
\$500,000	7793.10	9406.00	9570.70	7206.10	7388.10	7127.20	7039.85

*Millage rate is only representative of one district within the municipality.

Calculating Taxable Value



2020 Preliminary Values

LEE COUNTY TAX ROLL VALUES - 2020 Preliminary

	Post VAB Final 2019	Preliminary 2020	Value change 2019 Post VAB Final to 2020 Preliminary	% Change 2019 Post VAB Final to 2020 Preliminary
Lee County Unincorporated				
Total Just:	115,661,448,809	121,875,948,326	6,214,499,517	5.37%
Total Assessed:	99,296,083,403	105,985,437,955	6,689,354,552	6.74%
School Taxable:	90,712,289,961	96,587,103,127	5,874,813,166	6.48%
Total Taxable:	83,530,395,050	89,340,953,413	5,810,558,363	6.96%
New Construction Just	2,259,256,078	1,991,253,404		
New Construction Taxable	2,100,551,153	1,907,382,905		
City of Cape Coral				
Total Just:	22,653,086,214	23,869,946,614	1,216,860,400	5.37%
Total Assessed:	19,008,271,974	20,355,020,867	1,346,748,893	7.09%
Total Taxable:	15,416,015,928	16,589,959,372	1,173,943,444	7.62%
New Construction Just	485,166,615	504,058,055		
New Construction Taxable	473,609,026	494,819,588		
City of Fort Myers				
Total Just:	10,251,894,924	11,104,013,080	852,118,156	8.31%
Total Assessed:	8,945,886,939	9,761,318,440	815,431,501	9.12%
Total Taxable:	7,104,946,482	7,792,082,870	687,136,388	9.67%
New Construction Just	245,795,532	351,995,397		
New Construction Taxable	234,494,334	346,629,503		
City of Sanibel				
Total Just:	6,087,115,973	6,180,334,190	93,218,217	1.53%
Total Assessed:	5,575,536,385	5,725,097,694	149,561,309	2.68%
Total Taxable:	5,277,861,635	5,417,871,020	140,009,385	2.65%
New Construction Just	20,468,008	21,120,113		
New Construction Taxable	19,639,434	21,057,207		
Town of Fort Myers Beach				
Total Just:	4,130,994,032	4,284,367,216	153,373,184	3.71%
Total Assessed:	3,767,914,326	3,927,511,490	159,597,164	4.24%
Total Taxable:	3,560,752,377	3,716,753,191	156,000,814	4.38%
New Construction Just	25,708,180	20,079,610		
New Construction Taxable	25,431,639	20,079,610		
City of Bonita Springs				
Total Just:	13,721,289,090	14,126,802,583	405,513,493	2.96%
Total Assessed:	12,392,371,747	12,933,962,388	541,590,641	4.37%
Total Taxable:	11,292,473,193	11,788,144,518	495,671,325	4.39%
New Construction Just	470,716,372	262,813,579		
New Construction Taxable	425,796,644	254,381,576		
Village of Estero				
Total Just:	8,284,006,502	8,377,009,038	93,002,536	1.12%
Total Assessed:	7,634,750,731	7,786,445,703	151,694,972	1.99%
Total Taxable:	6,808,708,418	6,913,761,445	105,053,027	1.54%
New Construction Just	121,157,800	62,728,714		
New Construction Taxable	61,310,556	61,800,480		

2020 Preliminary Values

LEE COUNTY TAX ROLL VALUES - 2020 Preliminary

Fire Districts	Post VAB Final 2019	Preliminary 2020	Value change 2019 Post VAB Final to 2020 Preliminary	% Change 2019 Post VAB Final to 2020 Prelimi- nary
Alva Fire District	348,725,157	363,824,698	15,099,541	4.33%
Bayshore Fire District	430,940,726	461,698,899	30,758,173	7.14%
Boca Grande Fire District	2,329,431,352	2,507,772,536	178,341,184	7.66%
Bonita Springs Fire District	11,842,568,804	12,354,807,617	512,238,813	4.33%
Captiva Fire District	1,486,576,545	1,508,437,106	21,860,561	1.47%
Estero Fire District	7,566,969,120	7,817,239,593	250,270,473	3.31%
Ft Myers Beach Fire District	4,251,706,765	4,434,591,446	182,884,681	4.30%
Ft Myers Shores Fire District	1,936,163,406	2,731,426,141	795,262,735	41.07%
Iona Mcgregor Fire District	8,406,471,462	8,702,866,732	296,395,270	3.53%
Lehigh Acres Fire District	4,536,984,825	5,046,874,229	509,889,404	11.24%
Matlacha-Pine Island Fire District	1,696,964,172	1,791,625,048	94,660,876	5.58%
North Ft Myers Fire District	2,920,591,522	3,084,540,827	163,949,305	5.61%
San Carlos Fire District	4,617,561,343	5,026,008,171	408,446,828	8.85%
Sanibel Fire District	5,397,709,837	5,538,332,100	140,622,263	2.61%
South Trail Fire District	6,795,159,248	7,182,577,918	387,418,670	5.70%
Tice Fire District	1,004,527,307	1,102,151,339	97,624,032	9.72%
Upper Captiva Fire District	225,357,489	227,728,294	2,370,805	1.05%

2020 Rates by Authority

Taxing Authority Name	2019 Final Rate	2020 Rolled-back Rate	2020 Proposed Rate	2020 Proposed Rate compared to 2019 Final Rate	2020 Proposed Rate compared to 2020 Rolled-back Rate
Alabama Groves Light MSTU	0.7088	0.6467	0.5150	-27.34%	-20.36%
Alva Fire District	3.0000	2.9252	3.0000	0.00%	2.56%
Bayshore Estates Light MSTU	1.5830	1.4810	1.2000	-24.19%	-18.97%
Bayshore Fire & Rescue District	3.5000	3.3086	3.5000	0.00%	5.78%
Billy Creek Comm Ctr Light MSTU	0.2936	0.2717	0.2355	-19.79%	-13.32%
Boca Grande Fire District	1.4450	1.3600	1.4760	2.15%	8.53%
Bonita Springs Fire District	2.2600	2.2153	2.2600	0.00%	2.02%
Burnt Store Fire MSTU	2.3000	2.2019	2.0000	-13.04%	-9.17%
Public School - By Local Board	2.2480	2.1638	2.2480	0.00%	3.89%
Public School - By State Law	3.8990	3.7530	3.8100	-2.28%	1.52%
City of Cape Coral	6.4903	6.2497	6.4903	0.00%	3.85%
Captiva Erosion General Fund	0.4291	0.4258	0.5006	16.66%	17.57%
Captiva Island Fire Control District	1.7540	1.7405	1.7540	0.00%	0.78%
Charleston Park Light MSTU	1.6450	1.4705	1.5500	-5.78%	5.41%
Lee County Unincorporated MSTU	0.8398	0.7962	0.8398	0.00%	5.48%
Cypress Lake Light MSTU	0.4110	0.3856	0.3650	-11.19%	-5.34%
Daughtrey Creek Light MSTU	0.7750	0.7226	0.6200	-20.00%	-14.20%
Estero Fire & Rescue District	2.1300	2.1040	2.1300	0.00%	1.24%
Flamingo Bay Light MSTU	0.3585	0.3460	0.3015	-15.90%	-12.86%
City of Fort Myers	8.2500	7.9643	7.9643	-3.46%	0.00%
Fort Myers Beach Fire District	2.9851	2.8787	2.9851	0.00%	3.70%
Fort Myers Beach Library	0.3020	0.2912	0.2912	-3.58%	0.00%
San Carlos Island Lighting Unit MSTU	0.0661	0.0631	0.0471	-28.74%	-25.36%
Fort Myers Beach Mosquito	0.0999	0.0963	0.1123	12.41%	16.61%
Fort Myers Shores Fire District	2.0000	1.8249	2.0000	0.00%	9.60%
Fort Myers Shores Light MSTU	0.2350	0.2157	0.1936	-17.62%	-10.25%
Fort Myers Villas Light MSTU	0.2570	0.2417	0.2365	-7.98%	-2.15%
Lee County General Revenue	4.0506	3.8934	4.0506	0.00%	4.04%
Harlem Heights Light MSTU	1.2184	1.0902	0.7000	-42.55%	-35.79%
Hendry Creek Light MSTU	0.3678	0.3589	0.3310	-10.01%	-7.77%
Iona Gardens Light MSTU	0.8580	0.7934	0.5550	-35.31%	-30.05%
Iona Mcgregor Fire District	2.4358	2.3775	2.5000	2.64%	5.15%
Lee County Hyacinth Control	0.0230	0.0221	0.0221	-3.91%	0.00%
Lee County Library Fund	0.4956	0.4753	0.4956	0.00%	4.27%
Lee County Mosquito Control	0.2539	0.2439	0.2439	-3.94%	0.00%
Lehigh Acres Fire District	0.0000	0.0000	0.0000	0.00%	0.00%
Lehigh Acres Light MSTU	0.7460	0.6952	0.7460	0.00%	7.31%
Lochmoor Village Light MSTU	0.5720	0.5382	0.5000	-12.59%	-7.10%
Maravilla Fire District MSTU	3.8000	3.5313	3.6000	-5.26%	1.95%
Matlacha-Pine Island Fire	3.7500	3.6085	3.6000	-4.00%	-0.24%
Mobile Haven Light MSTU	0.7000	0.6293	0.5050	-27.86%	-19.75%
Morse Shores Light MSTU	0.3850	0.3511	0.3080	-20.00%	-12.28%
North Fort Myers Fire District	3.5000	3.3374	3.5000	0.00%	4.87%
North Fort Myers Light MSTU	0.2030	0.1965	0.1700	-16.26%	-13.49%

2020 Rates by Authority

Taxing Authority Name	2019 Final Rate	2020 Rolled-back Rate	2020 Proposed Rate	2020 Proposed Rate compared to 2019 Final Rate	2020 Proposed Rate compared to 2020 Rolled-back Rate
Page Park Light MSTU	0.4375	0.3654	0.2750	-37.14%	-24.74%
Palmetto Point Light MSTU	0.3858	0.4045	0.3858	0.00%	-4.62%
Palmona Park Light MSTU	1.2045	1.0567	1.2550	4.19%	18.77%
Pine Manor Light MSTU	0.6955	0.6179	0.5900	-15.17%	-4.52%
Port Edison Light MSTU	0.4750	0.4320	0.4000	-15.79%	-7.41%
Riverdale Shores Improv MSTU	1.1907	2.8289	1.6500	38.57%	-41.67%
Russell Park Light MSTU	0.8300	0.7600	0.6305	-24.04%	-17.04%
San Carlos Park Fire District	2.8000	2.6633	2.8000	0.00%	5.13%
San Carlos Improvement MSTU	0.2725	0.2608	0.2725	0.00%	4.49%
City of Sanibel	1.8922	1.8515	1.8922	0.00%	2.20%
Sanibel Fire & Rescue District	1.1089	1.0854	1.1089	0.00%	2.17%
Skyline Light MSTU	0.1420	0.1353	0.1132	-20.28%	-16.33%
SFWMD-Everglade Const	0.0397	0.0380	0.0380	-4.28%	0.00%
South Trail Fire District	2.5000	2.3866	2.5000	0.00%	4.75%
St Jude Harbor Light MSTU	0.2635	0.2527	0.2060	-21.82%	-18.48%
Tanglewood Improvement MSTU	1.0000	0.9428	1.0000	0.00%	6.07%
Tice Fire Protection & Rescue District	3.6500	3.3700	3.7500	2.74%	11.28%
Town & River Improvement MSTU	0.2870	0.2879	0.2870	0.00%	-0.31%
Trailwinds Light MSTU	0.5900	0.5467	0.5159	-12.56%	-5.63%
Tropic Isles Light MSTU	0.6450	0.5789	0.4962	-23.07%	-14.29%
Upper Captiva Fire District	3.3120	3.3563	3.5000	5.68%	4.28%
Useppa Island Fire MSTU	2.7500	2.7337	2.7100	-1.45%	-0.87%
Villa Palms Light MSTU	0.7000	0.6430	0.5990	-14.43%	-6.84%
Villa Pines Light MSTU	0.2456	0.2430	0.2500	1.79%	2.88%
Waterway Estates Light MSTU	0.3450	0.3206	0.2548	-26.14%	-20.52%
Waterway Shores Light MSTU	0.7300	0.6862	0.6300	-13.70%	-8.19%
West Coast Inland Navigation District	0.0394	0.0380	0.0394	0.00%	3.68%
Whiskey Creek Improvement MSTU	0.9999	0.9720	0.9999	0.00%	2.87%
Lee County All Hazards - Unincorporated	0.0693	0.0659	0.0693	0.00%	5.16%
SFWMD-District Levy	0.1152	0.1103	0.1103	-4.25%	0.00%
Birkdale Street Light MSTU	0.2945	0.2788	0.2550	-13.41%	-8.54%
Heiman/Apollo St Lt Unit MSTU	1.7800	1.4813	1.2000	-32.58%	-18.99%
Municipal Solid Waste MSTU	0.1523	0.1465	0.1753	15.10%	19.66%
Town of Fort Myers Beach	0.9500	0.9151	0.9500	0.00%	3.81%
City of Sanibel Sewer Voted Debt Svc	0.1373	0.1351	0.1351	-1.60%	0.00%
City of Bonita Springs	0.8173	0.8015	0.8173	0.00%	1.97%
City of Sanibel Land Acq Voted Debt	0.0500	0.0500	0.0500	0.00%	0.00%
NE Hurricane Bay MSTU	0.8000	0.7874	1.0000	25.00%	27.00%
City of Sanibel Rec Ctr Voted Debt Svc	0.1060	0.1045	0.1045	-1.42%	0.00%
Sanibel Public Library District	0.4350	0.4256	0.4400	1.15%	3.38%
SFWMD-Okeechobee Levy	0.1246	0.1192	0.1192	-4.33%	0.00%
McGregor Isles O&M Special Imp Unit	0.3406	0.3258	0.3406	0.00%	4.54%
Village of Estero	0.7726	0.7681	0.7726	0.00%	0.59%
City of Cape Coral Parks Voted Debt Svc	0.0600	0.3000	0.3000	400.00%	0.00%
Gasparilla Island MSTU	0.0000	0.0000	0.0520	0.00%	0.00%