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ERNESTO FLOPS

Galt Mile EOPs Pass Test

By Eric Berkowitz

Ernesto passes over Galt Mile Beach

After breaking the 74 MPH wind speed criteria required for status as a Category 1 Hurricane, Ernesto quickly deteriorated into a Tropical Storm following its Cuban landfall. As it skimmed over the island, its average wind speed dropped to 45 MPH. Experts at the National Hurricane Center repeatedly explained that as the storm proceeded on its northwesterly course towards Florida, the warm Caribbean waters would again power it into a Hurricane. Instead, Ernesto hit Florida carrying the same 45 MPH winds with which it left Cuba. As if offering a meteorological apology for the damage perpetrated by Katrina exactly one year earlier, a disorganized Tropical Storm Ernesto dribbled across South Florida. Some of the bands aside, the winds were little more than refreshing. According to operations director Bob Howard of the South Florida Water Management District, the 1.5 inches of rain that doused the Broward area was a far cry from the 10 inches predicted by Hurricane Center weather gurus.

Director Max Mayfield of the National Hurricane Center in Miami-Dade County explained, "The simple truth is there are some processes in hurricanes that we don't understand yet, particularly storm intensity. I want people to understand: This is the state of the science." Mayfield was hopeful that some of the newer experimental forecast models would yield more

reliable results. Intimating that significant improvements were at least 10 to 15 years off, Mayfield admonished, "We're headed in the right direction, but I'm not expecting miracles."

Hurricane experts predicted that after deflating over Cuba, Ernesto would intensify again as it passed over the warm Florida Straits on its way to the Florida Keys. Radar evidence showed that the storm was reorganizing, supporting the National Hurricane Center's expectation that the Ernesto would recover Hurricane status by the time it accosted South Florida. After hearing about Ernesto's potentially aggressive nature – businesses, government offices, hospitals, airports and schools instituted emergency disaster procedures – putting a new tape in the answering machine and closing up. Broward County Transit, Schools, Parks as well as Broward County courts and courthouse offices closed. Toll collection on Florida's expressways was suspended. Despite the closure of all Fort Lauderdale Departmental Offices, a skeleton staff of "essential employees" manned their posts. Since the county incinerator was closed, garbage collection was also suspended. Businesses and homeowners boarded up windows and doors, formed the familiar pre-storm gas lines, drained Home Depot and Lowes of emergency supplies and stripped bottled and canned goods from supermarket shelves.

Continued on page 5



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Ernesto..Continued

On Monday, August 28th, Playa del Mar Manager Keith Tannenbaum contacted Regency Tower to put the plan into action. Regency Tower Security Chief Carlos Pereira and Eric Berkowitz visited Playa del Mar where they were escorted to the roof. From that vantage point, it took less than five minutes to identify every balcony on the north side of Regency Tower that was still not cleared. In turn, Playa del Mar Assistant Manager Caren Francis and Security Supervisor John Lombardi performed a similar inspection of Playa del Mar's south side from the Regency Tower roof. Eric and Carlos then visited the Galt Ocean Club roof from which they inspected the south side of Regency Tower for uncleared balconies. Caren and John likewise checked the north side balconies of Playa del Mar from the Ocean Summit roof. Ocean Summit Manager Lee Lowenthal also used this technique to help clear his association's balconies. Manager Herb Santiago from Ocean Club and Galt Ocean Club's Israel Ruiz were invited to participate as well.

The process worked. Ocean Summit, Playa del Mar and Regency Tower all had accurate information reflecting the state of their balconies within 20 minutes instead of hours. During Hurricane Wilma, over 20 balconies on the south side of Playa del Mar were still loaded with furniture upon the storm's arrival and it took almost an entire day for Regency Tower to effectively clear its balconies. In contrast – prior to the arrival of Ernesto – only four Playa del Mar balconies and one Regency Tower balcony remained uncleared two hours subsequent to their mutual review.

Following Hurricane Wilma, debris from unsecured items littered the entire Galt Mile. In addition to eviscerated roofing material and broken building elements such as windows, shutters and chunks of concrete; the block was covered by construction materials, building signs, video & electrical equipment, ladders, traffic cones, pool equipment, beach furnishings and hundreds of chairs, tables, plants, lamps and chaise lounges torn from balconies. A careful review of the Playa del Mar and Regency Tower premises on Tuesday afternoon confirmed that aside from a few balconies, everything was fully secured. Playa del Mar had concrete rehabilitation contractor SPS strap down or remove a wide assortment of construction equipment and materials. Association building personnel did likewise with any remaining items. Regency Tower removed two swing stages and every rooftop vent turbine to their garage. Pool, beach and deck equipment were secured or removed, and every balcony save one was cleared. Ocean Summit and Ocean Club also succeeded in surpassing all previous efforts to preclude unnecessary internal and external debris damage.

If this centrally located section of the Galt Mile neighborhood becomes representative of the balance of the community, future hurricane repair costs will be a fraction of those incurred during the past two years. Insurance premiums for every Association are being increased primarily to offset the carrier's anticipated increase in claims costs. Abating the prospective damage will lower both repair expenses and the accompanying claims costs. Aside from instituting the storm mitigation upgrades demanded by the carrier's reinsurer – as exemplified by QBE insisting on window protection and stable roofing – nothing will exert as much downward pressure on premiums as reining in these repair costs. Cooperative efforts that cost nothing and produce results are a giant step in the right direction. •

The Galt Mile News

The Galt Mile News is the official newsletter of the Galt Mile Community. Published 12 times a year, this publication is designed to educate the Galt residents of neighborhood-oriented current events and issues, and to offer residents Galt-specific discounts from various local merchants.



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Allison Weingard Muss

954-292-6553

galtnews@yahoo.com

Art Director: Gio Castiglione

Distribution: Michael Loomis

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8 Annie Broward Center (Through 10/15) Tix.: 954-462-0222 Urban Outdoor Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 3 p.m.	9	10	11 Panthers vs TBL Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com	12 Columbus Day	13 Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	14 Family Soccer Fun Day Croissant Park 10 a.m. to 2 p.m. Info.: 954-468-1487
15	16 Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	17 Ft. Lauderdale City Commission Meeting City Hall 6 p.m.	18	19 GMCA Advisory Board Meeting Pa DeGennaro's 11 a.m.	20 Ft. Lauderdale Film Fest Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	21 Winetasting Fairchild Tropical Garden 8 to 11 p.m. Info.: www.fairchildgarden.org
22 Fiesta Ft Lauderdale Las Olas Riverfront 11 a.m. to 5 p.m. Info.: 954-527-0627	23 Eric Clapton AA Arena	24 Guns N Roses Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com	25	26 Ft. Lauderdale Boat Show (Through 10/30)	27 Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	28 Barbra Streisand Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com
29 Daylight Savings Time Ends Spooky Halloween Classics Parker Playhouse Tix.: 954-462-0222	30 Barbra Streisand Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com	31 Halloween Nightmare in the Park Stranahan Park 6 to 11 p.m. Info.: 954-828-6686	1	2 Panthers vs TOR Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com	3 Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	4 Turkey Shoot Holiday Park 10 a.m. to 1 p.m. Info.: 954-828-3789 Las Olas Home & Garden Show (Through 11/5) Las Olas Blvd. Info.: 954-563-0714
5 Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985	6 Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	7 Election Day Ft. Lauderdale City Commission Meeting City Hall 6 p.m.	8 Panthers vs NYR Bank Atlantic Center 7:30 p.m. Tix.: ticketmaster.com	9 Columbus Day	10 Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m. Info.: 954-776-5092	11 Fort Lauderdale Antique & Collector Faire (Through 11/12) War Memorial Info.: 954-828-5380

A look ahead

- November 4 & 5 Las Olas Home & Garden Show Las Olas Blvd., Info.: 954-563-0714
- November 11 & 12 Ramble-A Garden Festival Fairchild Tropical Garden, Info.: 305-667-1651
- November 13 Panthers vs WSH Bank Atlantic Center, 7:30, Tix.: ticketmaster.com
- November 16-26 Broward County Fair Fort Lauderdale Stadium Festival Site, Info.: 954-922-2224
- November 19 The Temptations & The Four Tops Broward Center, Info.: 954-462-0222



Thanksgiving is around the corner!

Ernesto...Continued

To everyone's surprise and delight, the plug was pulled on Ernesto. The one-time Hurricane wannabe was infiltrated by dry air and became disorganized. We dodged a bullet. People wavered between feeling gratitude for the reprieve and anger for the threat... and the hassle.

On the bright side, it served as an excellent practice run for Hurricane preparation aficionados in Federal, State, County and Municipal disaster agencies. They all had new pre-storm and post storm emergency plans created after Hurricane Wilma. As if to fulfill some innate compulsion to demonstrate that they are at least consistent, Florida Power & Light somehow managed to zonk over 20,000 South Florida customers for no apparent reason. Aside from FP&L's pathetic service flop and two unfortunate traffic deaths, we escaped unscathed. The bulk of the \$million plus preparation costs (overtime, shelters, etc.) for this "Hurricane Drill" will be absorbed by FEMA (Federal Emergency Management Agency).

In response to legislation passed last year, associations also formulated hurricane emergency operation plans (EOP) that saw their first test. Galt Mile Associations were able to evaluate the effectiveness of their individual EOPs free of the punishing price tag generally triggered by planning failures. Most Galt Mile Associations initiated storm preparations immediately after the area was placed under a declared Hurricane Watch on Monday. Several jumped early, battenning down the hatches on Sunday. Virtually every security and maintenance department in the neighborhood held pre-storm meetings to review emergency procedures. Unlike the 2004 and 2005 debacles, neither Association officials nor unit owners would be able to claim surprise or ignorance if again caught unprepared.

During the past two years, we learned under fire what happens to flimsy windows and shutters, poorly maintained roofs, broken exterior doors secured with rusty hinges and untested back-up power sources. Unit owners and associations also learned that effective protection must have individual and communal components. Wilma left us with dozens of cases wherein unit owners who installed impact windows and/or shutters still suffered imploded walls because some adjacent neighbor refused to do likewise. Unless every wind access is sufficiently protected against pressure and debris, the threat to every unit persists.

In addition to paying for their own failure to adequately prepare, the 2005 storms forced Associations to reluctantly face paying for their neighbor's lack of preparation. For example, many associations nursed non-compliant "grandfathered" roofs legally installed prior to the post-Andrew Building Code upgrades. Failing a subsequent upgrade or substantial security retrofit, some of these woefully inadequate roofs that were ravished by Wilma required an expensive full or majority replacement. Invariably, when hurricane force winds turned the shredded sections of these eviscerated roofs into unguided missiles, they tore through the windows and fences of neighboring buildings. Deck and balcony elements that were partially or wholly unsecured provided another source of contention between Associations. Responsibly securing every scrap of potential debris on its premises didn't protect an Association from an airborne assault by "overlooked" pieces of balcony furniture and/or accessories from adjacent buildings. Associations that failed to prepare often cost their neighbors as much or more in storm-related repair costs as they themselves were burdened with. It became apparent that adequate preparation and protection would require everyone's participation.

Continued on page 9

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Budget...Continued

The new \$308,916,150 General Fund composed by Mr. Gretsas represents a \$40,304,697 increase over the current \$268,611,453 operating budget. Of the \$308.9 million General Fund, the \$140,860,267 collected in Ad Valorem taxes is comprised of two parts. The \$133,430,712 that addresses operations will be raised by dint of a 4.9566 Millage Rate and \$7,429,555 is treated as a separate debt levy.

With the passage of the Save Our Homes Constitutional Amendment in 1992, Fort Lauderdale citizenry started separating into two distinct factions based primarily on their assessment obligations. Half of Fort Lauderdale's property owners are full-time inhabitants occupying their primary residence. They enjoy a \$25,000 deduction and an annual cap which limits increases in the assessed value of their property to the lesser of the percentage change in the CPI (Consumer Price Index) or 3 percent. The other half are taxed based on the market value of their property. Since the assessed value established by the Property Appraiser's Office generally lags behind the market values, the difference in the two classes of tax bills was marginal from 1992 to 1995. With time the discrepancies grew geometrically. The tax bills for two identical properties of equal market value purchased at the same time show widely divergent assessed values. The statutory obligations for commercial, rental, new and seasonal property owners were many multiples of those shielded by homestead protection.

The Property Appraiser estimates that the market value of the average condominium in Fort Lauderdale is currently \$280,781. As compared to FY 2006, the homesteaded owner of that condominium will pay \$6.41 less in FY 2007. A non-homesteaded owner of the same unit will face an increased tax bill of \$221.13. The average single family home has an estimated market value of \$406,365. A homesteaded homeowner would pay \$11.49 less next year compared to \$320.04 more without homestead.

This year, the two budget hearings ordinarily called after the budget proposal to afford constituents an opportunity to make comments and recommendations were scheduled for September 6th and September 19th. At the September 6th meeting, waves of non-homesteaded property owners complained bitterly to City Manager George Gretsas and the City Commission about the disproportionate tax burden they are expected to shoulder. While homesteaded property owners will see a slight reduction in their municipal assessment, their non-homesteaded neighbors will swallow the entire increase. Although expressing sympathy for their predicament, Mr. Gretsas disclaimed responsibility for the State tax structure that foments these huge assessment discrepancies. Caught between the city's fiscal realities and a large audience with a singular grievance, the commissioners agreed to prevail on Mr. Gretsas to further trim his work product. Following a procession of budget-cutting suggestions totaling \$4 million, Commissioner Christine Teel admonished that it would be difficult to make the right cuts without gouging too deeply, intimating that Mr. Gretsas exercise caution and good judgment when considering which items he would trim.

Continued on page 15

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Scott..Continued

Year after year I engage in lengthy debate with my colleagues on the Commission to further rollback property taxes and return more money to Broward County residents. This year some headway was made. The Board agreed to cut the millage rate by no less than 9%.

While this is a good start, I still believe that more has to be done. The value of property in Broward County has continued to escalate over the past five years or more. Property tax roll increases have remained in the record-setting double digits. I believe that increased revenues should be returned to Broward taxpayers, not held onto into a reserve for a rainy day. I just don't think that that is a role that government should play.

I think I'm making progress in that area, but I'd like to see the County budget better analyzed to determine if there are excesses or just a better more efficient way to do business. I remain a strong proponent of zero based budgeting. This demands that every government agency justify it's expenses instead of receiving a pre-determined automatic budget increase every year. Every County department should undergo this rigorous budget process every year.

I'm always interested in hearing your thoughts, ideas and opinions. I can be reached at my office at (954) 357-7004. You can also e-mail me at jimscott@broward.org

Sincerely,
Jim Scott
Broward County Commissioner, District 4

Background – Save Our Homes
A benefit restricted to homeowners claiming a homestead exemption, the 1992 "Save our

Homes" amendment limits increases in the "just value" of a property to the lesser of the percentage change in the CPI (Consumer Price Index) or 3 percent. A 1965 Supreme Court decision defining the "Just Value" of a property as its "market value" provides the basis for our system of "property value-based" assessments. The "Save our Homes" amendment shields us from the tax ramifications of skyrocketing property values. Pensioners who serendipitously experienced a doubling or trebling of their home's market value avoid the crushing tax consequence that would normally place their assessment expense beyond their resources. While this insulation from erratic market surges rescued the homes of thousands of Broward residents who might otherwise have been forced to relocate, it also manifested an unexpected drawback, a trap.

An unintended consequence of the "Save our Homes" amendment arises from its lack of portability. The protection only persists as long as the homestead claimant remains in their existing property. Should an "empty-nester" decide to move to smaller, more affordable, surroundings, the protection evaporates. On January 1st of the following year, the new home is exposed to the full tax consequence of its "just" or market value, often doubling or trebling despite its being half the size, twice as old and much less valuable than the prior residence! Characterized as the "moving penalty", this insufficiency in the amendment has literally trapped thousands of Floridians who would have moved but for the attendant horrific tax abuse.

Annual legislative attempts to correct this inequity have hit brick walls. Several obstacles have consistently undermined portability bills offered by lawmakers in both houses.

Continued on page 13

Ernesto...Continued

Many Galt Mile residents that found a piece of their next door neighbor's building on their balcony under three broken windows and a missing section of balcony railing swallowed hard last year. Associations (and individual unit owners) restrained themselves from leveling accusations at one another for several reasons. 1) Since this ancillary damage occurred without intent, associations opted to preserve long-standing friendships rather than attempt to specifically subrogate liability. 2) The insurance industry considers the damage from these incidents to be largely unassignable (i.e. - an "act of god"). Any viable action would have to include proof that the offender had prior knowledge of the injury's likelihood and failed to take some available mitigating action (good luck!). 3) Although some associations were better prepared than others, most carried some measure of culpability (i.e. - we all live in glass houses... literally and figuratively) 4) Prior to the actual events, no one fully appreciated how their actions (or lack thereof) would ultimately translate into damage expense.

That was then, this is now. None of last year's mitigating "rationales" are still credible. From direct experience, everyone is clearly aware that a chair left on a balcony during a hurricane can damage a window, a fence, a windshield and/or kill. An unsecured piece of construction equipment is tantamount to a runaway train. There are no longer any viable excuses for neglecting to adequately prepare for catastrophic events. There is an unexpressed understanding that if your roof enters my window AGAIN, you will at least owe me a window - period.

To avert the prospect of engaging in sterile conjecture or recriminations borne of alleged injuries, officials in several Galt Mile Associations focused on lessening their exposure to storm damage suffered from inter-building debris. In May, managers and board members from Galt Ocean Club (Pio Ieraci), Regency Tower (Eric Berkowitz), Playa del Mar (Keith Tannenbaum, Betty Cholst, Joe Ernest), Ocean Summit (Lee Lowenthal, Jim Comis) and Ocean Club (Herb Santiago) aspired to find some common standard of preparation designed to minimize future damage. A mutual arrangement to secure every roof and deck and remove all furniture from balconies prior to an event would go a long way to abate future damage repair costs - for everyone.

While securing the various decks and roofs would be the individual responsibility of each association, a plan was developed to facilitate the clearance of participating association balconies. Ordinarily, this task requires sending out personnel to check the balconies from ground level. To monitor the upper floor balconies, a staffer must be sent down the beach with binoculars or make dozens of telephone contacts and/or unit inspections. This critical task consumes hours of valuable staff resources at a time that they are at a premium. How an association utilizes its personnel and organizes their time during an emergency will often dictate whether or not their preparations achieve fruition.

The new strategy afforded two benefits. In addition to being reliably accurate, the balcony review would take minutes instead of hours. Each Association would send representatives to their neighbors on either side. They would be escorted to the roof from which they could easily monitor one side of their building and identify which balconies remain obstructed. By performing this procedure from the roofs of both neighboring buildings, every association could get an accurate accounting of which balconies required clearing.

Continued on page 18

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Continued on page 18

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FY 2006-2007, Ft. Lauderdale BUDGET BATTLE - PART I



Albert Einstein spent his twilight years in a futile search for the cosmic key to the universe. The incompatibility of Quantum Mechanics with his Theory of Relativity became the Holy Grail of modern physics. M Theory – or Membrane Theory – is currently considered to be the long sought missing piece of his cosmic puzzle. The logical offshoot of String Theory, M Theory requires the existence of 11 dimensions. It also supports the prospect of an infinite number of alternate universes. Two of them are right here in Fort Lauderdale.

As theoretically predicted, they occupy the same space at the same time, a state of existence previously considered impossible. Unsuspecting Galt Mile residents who for years lived side by side with one another have recently come to grips with their two distinct states of being. There are those living in Homesteaded properties and, of course, everyone else.

On July 18th, Budget Department Director Alyson Love presented City Manager George Gretsas' new municipal budget designed to run from October 1, 2006 to September 30, 2007. The \$503.5 million budget he proposed is actually a combination of the General Fund, debt service and several self-funded municipal projects like the WaterWorks 2011 sewer and water improvement projects, the Fort Lauderdale Executive Airport, sanitation, stormwater and the parking system. The \$308.9 million General Fund, appropriately known as the Operating Budget, is the meat and potatoes that nourish Police, Fire-Rescue, Parks and other public services. When it comes to funding these spreadsheets, property taxes do the heavy lifting.

The City is only one of several entities that feed at the property taxes trough, chewing up only 22.39% of the

upcoming tax bill. About 77% of our property taxes fund the Broward County School Board (34.47%), Broward County (27.67%), the North Broward Hospital District (9.56%), the South Florida Water Management District (3.06%), the Children's Services Council (1.86%), the Hillsboro Inlet District (0.81%) and the Florida Inland Navigation District (0.17%). After each of these organizations estimates their expected required resources, the individual "sub-totals" are added together to ascertain how much money is needed to keep all of them afloat for another year.

To fill the bill, officials first total the expected income from all available resources. The shortfall is plugged by property taxes. It is precisely at this point that the area is split into two universes. The Broward County Property Appraiser's office totals the property value of all the homesteaded properties and separately calculates the value of all non-homesteaded properties. They are charged with calculating how much money they must collect from each of these two universes to make up the collective shortfall of the entities listed on your tax bill. When performing this Middle School arithmetic, they are constrained by one factor; the increase they consider from the homesteaded properties cannot exceed the larger of last year's Consumer Price Index or 3%. After subtracting the modest revenue expectation from homesteaded properties, whatever liability remains on the table is charged to the non-homesteaded properties. Working backwards, they calculate how many dollars must be charged to each property owner for every thousand dollars of property they own. This is called the Millage Rate. It is often mistakenly presumed to be an indicator of whether taxes are being increased or decreased. It is not. When property values heat up (increased 19.5% this year – from \$23 to \$28 billion), a decrease in

the Millage Rate can still result in a tax increase. To simplify disclosure, Statute requires that a taxing authority admit to an increase if they expect to assess more than they did during the previous year.

To achieve the \$503,505,846 budget proposed by Mr. Gretsas, the FY 2006/2007 combined Millage Rate for operations, debt service, etc. will be 5.2326 or \$5.23 for every \$1,000 in taxable value. This amounts to a 3.8% decrease of the 5.4313 Millage Rate that underwrote the current \$452.4 million budget. Since property values increased dramatically last year, the lower millage will net the City \$140,860,267 in Ad Valorem taxes (property tax dollars), a 14.7% increase over this year's \$122,811,237.

Since the revenues collected from newly constructed buildings and/or annexed land are incremental to the current year's budgetary line items, they provide no basis for drawing fiscal year tax comparisons. When these first-time revenues are excluded as contributing factors, the new budget represents an 11.3% increase over the current year's actual budget. However, the State of Florida makes no such distinction. Since its statutory perspective requires that unprecedented assessments be included when formulating comparisons, it defines the new budget as carrying a 13% increase.

While the proposed \$503.5 million budget is all-inclusive, the Operating Budget or General Fund fuels the Parks, Police, Fire-Rescue, Finance, Building Services, Public Works and other municipal departments that power Fort Lauderdale's daily life support. Other General Fund resources are franchise fees, sales & use taxes, utility taxes, licenses & permits, charges for services, fines & forfeitures, etc. It also includes some interest income, rental income, special assessments and transfers.

Continued on page 14

Scott... Continued

A pernicious disunity has eroded the once powerful South Florida legislative presence in Tallahassee into a political weak sister. The dysfunctional Miami-Dade, Broward and Palm Beach Legislative Delegations no longer set aside disparate ideology and self-serving agendas as did their predecessors when tackling regional issues. North and Central Florida legislators quickly filled the resulting power vacuum.

Many North and Central Florida counties and municipalities represented by these lawmakers have exhibited quasi-paranoid opposition to any perceived threat to their tax base. They are rabidly opposed to sacrificing the immediate boost in individual tax valuations that occur when the Save Our Homes limitations are terminated by relocation.

These same counties and municipalities have become serendipitous beneficiaries of the amendment's "moving penalty". To sidestep a punitive tax consequence, many South Florida residents are moving to north and central Florida localities unaffected by runaway property valuations. Nervous bureaucrats envision Portability as a threat to the new-found economic growth adjunctive to this influx of displaced South Floridians.

Those jurisdictions benefiting from this demographic shift are likely to continue opposing portability. However, by recasting it as a local option, Scott's plan should relieve the concerns expressed by a healthy segment of its historical opposition – perhaps enough to tip the scales.

The same formula was used to overcome what appeared to be insurmountable opposition to slot machines. Fundamentalist anti-gambling opposition in North Florida and capitalist anti-competitive elements in Central Florida vacation Meccas like Orlando and Kissimmee closed the door on slots in South Florida. A strong favorable grass roots showing at the Broward polls changed the political stakes, transmogrifying the issue from gambling into one of home rule. A repeat performance on behalf of portability should yield similar results, enabling thousands of Broward residents to live where they choose instead of where they found themselves when the Real Estate boom sent their property values through the roof!

For additional information about the Save Our Home amendment, click on "Issues" on the GMCA website (www.galtmile.com) atop each page and click on Broward County Property Appraiser on the the Broward County page. Scroll down to "Trapped"; also see many "Ask Lori" entries wherein Property Appraiser Lori Parrish addresses the Homestead Save Our Homes limits. [editor]•



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Scott..Continued

Dear Friends & Neighbors:

I've been a proponent of tax relief and conservative government spending throughout my years of public service. During my twenty-four years as a Florida State Senator, I consistently supported budget reforms including zero based budgeting and performance based budget measures. I continue to practice that same philosophy as a Broward County Commissioner.

Never has property tax relief been more necessary. As property values increase so have property taxes. Cost-of-living expenses such as rent, gasoline and food have escalated. Recent hurricanes have sent homeowners insurance costs skyrocketing. It's clear that Broward County residents need a break!

Recently, I convinced my colleagues on the Board of County Commissioners to support placing a measure on the November ballot that asks voters if they approve of the portability or ability to transfer the Save Our Homes Homestead Valuation Exemption upon sale of their home to a new home in Broward County.

Under the terms of the 1992 Save Our Homes Amendment to Florida's Constitution, the increase in the assessed value of your property for taxing purposes is limited to no more than three percent per year, no matter how much the market value increases. However, once you sell your home and buy a new home, rising property values means a dramatic increase in taxes. The proposal would allow for Broward and other Florida counties, through a local option, to provide portability of the Save Our Homes Homestead Limitation.

Right now many County residents are prisoners in their homes. This includes seniors wanting to downsize and growing families who need bigger homes. Young people trying to buy their first home are also affected. There is also tremendous pressure on the rental market, which affects the availability of affordable rental housing.

I believe that if people are allowed to transfer their Save Our Home homestead exemption, it will provide a great and much needed tax break. I also think it will stimulate home sales and eventually create more affordable housing.

The State Legislature has the authority to change the Florida constitution. In my experience as a State Senator, these types of ballot questions display such a strong expression of support and provide the focus and impetus for action by the Legislature.

I'm hoping that everyone will vote for this in November and the legislature will pay attention to the will of the people of Broward County.

Continued on page 12




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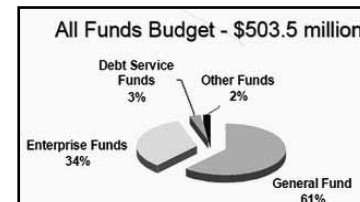
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Budget...Continued

What legislators had in mind when they developed this tax policy is unclear. Evidently, they were attempting to reward the commitment of property owners who were willing to make Florida their primary home. Some simple arithmetic clearly demonstrates that with time, one segment of the population would ultimately have to support the other. The structural mechanics of the "Save Our Homes" protective cap inexorably shifts the overall tax burden from the entire body of property owners to those unprotected by the Homestead Exemption. Whether they neglected to consider how a feverish real estate market would impact this policy or mistakenly anticipated some alternative scenario, the already severe imbalance is destined to perpetuate itself... and grow.



Those residents currently paying the bulk of the City's expenses need the cooperation of their homesteaded counterparts to alter the statutory formula. Relying on the promises of local officials to cut taxes is a dead end. While municipal and county budgets are often rife with overt examples of unnecessary spending, excising every scintilla of waste and abuse will provide negligible relief at best. Since budgets are a zero sum game, lowering anyone's liability means increasing someone else's burden. In this case, the burden would be lifted from a population with a high percentage of people not registered to vote in Florida and fall on a population of eligible voters. As such, it is highly unlikely that a spontaneous political solution will restore some modicum of balance.

Continued on page 17

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COMMISSIONER JIM SCOTT'S PORTABILITY PLAN

Eric Berkowitz

Following through on his May 18th commitment to advance the cause of Homestead portability after it backfired during the legislative session, Broward County Commissioner Jim Scott reported his progress at the September 21st meeting of the Galt Mile Community Association Advisory Board. District 4 Commissioner Scott, the Galt Mile's voice on the Broward Board of County Commissioners, briefly summarized some of his recent efforts to cut taxes, build accountability into the Budget process, preserve the County's Land Use authority to control development, act as the Commission's most viable go-between in Tallahassee and assemble a plan to immunize Broward residents against the disastrous tax penalty adjunctive to relocation.

His plan initiates with the placement of a measure on the November ballot asking voters if they approve of Homestead portability - the right to transfer their Save Our Homes - Homestead Exemption valuation to a new Broward home when they sell their current residence. An overwhelmingly positive response would enable

Broward and other Florida counties, through a local option, to provide portability of the Save Our Homes Homestead tax cap. During the past few years, while South Florida legislators and property appraisers have supported statewide portability legislation, it was successfully opposed by municipal and county officials in central and northern Florida fearful of undermining continued access to recent property tax windfalls. By offering portability as a local option instead of a statewide mandate, Scott's plan allows officials opposed to the measure to preserve existing local tax policy. This targeted implementation will hopefully permit Miami, Broward and/or Palm Beach Counties to assent to portability without threatening North Florida municipal tax rolls.

A few days prior to Scott's Advisory Board update, Administrative Aide Lisa Castillo forwarded to GMCA a letter directed at constituents that expands on the plan's details. It reads as follows: [editor]

Continued on page 6

Budget...Continued

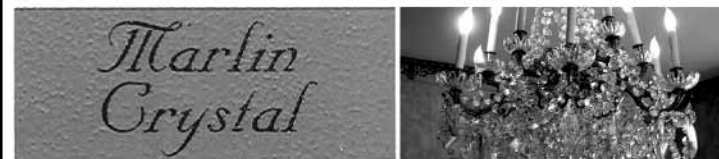
Frustrated residents with commercial, rental or seasonal properties or those who recently purchased a home have been frantically seeking some rationale borne of enlightened self-interest useful for prompting homestead beneficiaries into relinquishing some of their benefits and assume a larger obligation.

Recently, several meritorious arguments useful for encouraging reconsideration of current tax policy have gained momentum. Potentially devastating consequences of this inequitable imbalance are directly threatening economic growth and development. Florida's second home market, a historical fiscal bellwether, is rapidly losing steam. The longstanding attraction of South Florida to the domestic vacation home market is withering under these sizable tax penalties. Although foreign sales continue to benefit from the weak dollar - economists regard this offset as short-lived. Florida's reputation as the ideal retiree destination is facing a more serious threat. A common denominator for retirees at every economic level is stability. By definition, retirement requires the successful marriage of relatively fixed resources to a reliably stable set of expenses. Millions of retirees need the "dream homes" they purchased years before occupying them to be affordable when retirement arrives. The trebling and quadrupling of tax assessments has contributed to a reversal of this trend, forcing retirees to sell their retirement properties while discouraging prospective retirees. The tax penalty, in conjunction with unstable insurance costs and media-enhanced hurricane paranoia has punctured several of South Florida's critical revenue streams.

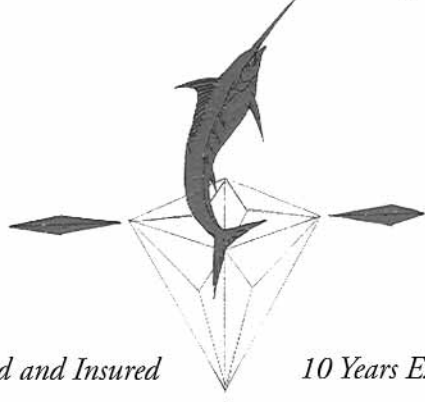
A more direct threat to growth derives from a critical scarcity of workforce housing. On January 19, 2006, Assistant City Manager Kathleen Gunn addressed the Galt Mile Community Association Advisory Board. As the City Manager's primary agent for economic development, she works with the Community and Economic Development Department to attract new employers while addressing the expansion and retention needs of existing companies. She explained, "There are two key components in the selection of a new location or expansion site. The first includes a favorable tax structure, availability of business assistance, accessibility of US and international markets, prime office space, and exceptional dollar values in housing." After identifying the second component as quality of life, she described it as, "a combination of cultural, recreational, and educational amenities that have attracted a highly trained, well-educated, diverse work force."

It is addressed in both of Ms. Gunn's "key components". Small and medium businesses considering relocation options place a large premium on the availability of a significant pool of local employees. Many of those who can afford to purchase homes are forced to pass due to the tax penalty. Since landlords pass their increasing tax expense through to their tenants, affordable rental property has also become "endangered housing". A similar dilemma is undermining recruitment efforts by both the City and the County. Teachers, firefighters, nurses, police officers and other public service employees all require hefty benefit packages as inducements to offset an inconvenient and expensive commute.

While threats to our economic growth are worthy of addressing, few people will directly participate in a voluntary redistribution of wealth to nourish an improved economic climate. Appealing to some collective sense of fair play or Samaritan-like charitable instinct has thus far garnered only token support. At the end of the day, non-homesteaded residents face the seemingly insurmountable task of convincing their neighbors to voluntarily give up some or all of their sizable tax benefits so that they may be more equitably redistributed. Unless some realistic incentive to motivate such a sacrifice gains credibility, this dilemma will continue to defy resolution. Until then, all the City Manager and the City Commission can do to pacify the annual outcry by half the City's population is to swallow hard and apologetically nibble at peripheral line items.



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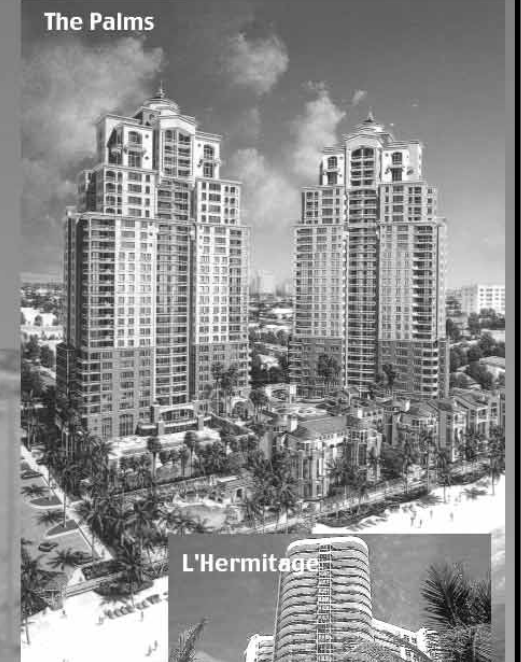
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