

GALT MILE

NEWS

THE OFFICIAL PUBLICATION OF THE GMCA

*Happy
New Year!*

JANUARY 2015

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Assisted Living Facility #7172

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Assisted Living Facility #4416

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South Point



South Point



South Point



South Point



South Point

1450 S.W. 10th Street Suite 8 Delray Beach, FL 33444

HOMESTEAD EXEMPTIONS MADE EASY 2015

By Eric Berkowitz

If you are new to the Galt Mile neighborhood, ran through 62 to 65 candles on your last birthday cake or plan to cash out your suburban Pyongyang chalet for a South Florida canal-front pied-a-terre, perusing your tax exemptions can brighten your bank account. How will downsizing your empty nest and locking up that sweet little beach-front condo inflate your tax bill? How can you homestead a Florida home while your spouse homesteads another in New York? Although investment properties are supposedly ineligible for Homestead protection, carefully timed lease agreements enabled Florida residents to rent their properties without losing their exemptions – until 2013. That's when a St. Augustine lawmaker delivered a patronage perk to his constituents – and consequently obliterated a constitutional right of Homesteaded Florida homeowners to rent their properties for more than 30 days every other year. Welcome to our annual foray into the land of Ad Valorem ambiguity.

Nearly 80 years in the making, Florida's first Homestead Exemption was proposed in 1933 by Fort Lauderdale Statehouse Representative Dwight Laing Rogers Sr. in response to widespread economic turmoil (including massive statewide property tax defaults) during the post-1929 Great Depression. Later serving as Fort Lauderdale's first Congressman from 1944 until he passed in 1954, in 1925 Rogers founded Rogers, Morris & Zeigler (Broward's oldest law firm), which is currently managed by his grandson, City Commissioner Romney C. Rogers.

The original constitutional amendment was approved by the Florida electorate in 1934 and provided for a \$5000 homestead exemption (comparable to shielding property valued at \$88,950 in 2014 dollars). A Statutory increase to \$10,000 was enacted by lawmakers in the 1960s. Following a 1968 revision of the Florida Constitution, when condo owners launched a Constitutional challenge against former Broward Tax Assessor William Markham for denying their 1969 Homestead Exemptions (*Ammerman v. Markham*, 222 So.2d 423 (Fla. 1969)), the court reversed a lower court decision supporting Markham – thereby extending the exemption to individual condominium units. Landslide voter approval of a 1980 constitutional amendment raised the exemption to \$25,000. On January 29, 2008, voters approved Constitutional Amendment #1, which shielded a second \$25,000 from taxation, expanding the exemption's total value to \$50,000.

As amended in 2008, the Florida Constitution (VII)(6), provides legal Florida residents with a Homestead Exemption on their homes, condominiums, co-op apartments, and certain mobile home lots – if they qualify. Capped at \$50,000, this substantial exemption is applicable to the first and third \$25,000 of the assessed value of an owner/occupied residence. While the first \$25,000 applies to all property taxes, the second \$25,000 does NOT offset taxes assessed by the Broward County School Board, a historically corrupt taxing authority that nourished the careers of myriad Federal and State prosecutors. Even so, Broward County property owners shielded by the Homestead Exemption in 2014 averaged savings of \$646 to \$1,114 (depending upon their respective municipal millage rates) for homes

valued at \$75,000 or more. A Homestead Exemption added benefit, the "Save Our Homes" tax cap, enabled the average Broward homesteaded homeowner in 2014 to blot out another \$1,074 in taxes. As property values edge up, this residency sweetener should continue to ripen.

You are entitled to a Homestead Exemption if, as of January 1st, you have made the property your permanent home or the permanent home of a person who is legally or naturally dependent on you. As defined in Florida Statute § 196.012(17), "Permanent residence" means that place where a person has his or her true, fixed, and permanent home and principal establishment to which, whenever absent, he or she has the intention of returning. A person may have only one permanent residence at a time; and, once a permanent residence is established in a foreign state or country, it is presumed to continue until the person shows that a change has occurred." Each year, your permanent residence is determined by where you live on January 1st.

The regular filing period for a 2015 homestead exemption is March 2, 2014 to March 2, 2015. For those of us who sleep through this soft deadline, Section 196.011(8), Florida Statutes, provides a second bite at the apple by allowing the Property Appraiser to extend the filing deadline to September 18, 2015 for applicants who demonstrate that extenuating circumstances precluded timely applications for the 2015 exemption (our magnanimous Ms. Parrish will accept "OOPs, I forgot!"). However, once that "hard" late filing deadline closes, the property appraiser will no longer accept exemption applications for the year, and sob stories will fall on deaf ears.

When applying for a Homestead Exemption, you must provide the documents listed below, dated prior to January 1, 2015. To claim the full exemption, all owners occupying the property as Tenants in Common (i.e., proportional share co-owners) must file in person on jointly held property. In the case of a husband/wife ("Tenants by the Entirety") or Joint Tenants with Right of Survivorship ("JTRS"), any one owner may qualify for 100% coverage – although it is highly advisable for all eligible owner-occupants to file. If a Deed lists different last names for married owners, a marriage certificate must be presented if the deed does not specify that the co-owners are married.

- **Proof of Ownership:** In general, the recorded Deed or Co-op Proprietary Lease must be held in the name(s) of the individuals applying for Homestead. You do not need to bring a copy of the deed or co-op lease if the document has already been recorded in the Official Records of Broward County. If the property is held in a trust, either a Notarized Certificate of Trust OR a complete copy of the Trust Agreement is required. Note: Broward Property Appraiser Lori Parrish recommends using the simple Certificate of Trust form instead of submitting the entire trust agreement for review, as it prevents nosy bureaucrats from noodling through your estate planning finances.
- **Proof of Permanent Florida Residence (preferably dated prior to January 1, 2015)** Acceptable forms of proof are as follows:

Continued on page 6

o **FOR ALL APPLICANTS:** *Florida Driver's License ("Valid in Florida Only" driver license is not acceptable) or Florida Identification Card (for non-drivers only) is required IN ADDITION TO ONE OF THE FOLLOWING:

- Florida Voter's Registration; or
- Recorded Declaration of Domicile.

o **FOR NON-US CITIZENS:** In addition to the items listed above, you must have proof of permanent residency, resident immigrant status (such as a "Green Card"), asylum/parolee status (or some other **PRUCOL status) or proof that you parented a US-born minor child (US Citizen) who shares your residence.

***Note:** it is generally against the law for a Florida resident to drive in Florida with an out-of-state license or tag if he/she claims Homestead Exemption (Sections 320.37 and 322.08 of the Florida Statutes). Since "Valid in Florida Only" driver licenses were issued to snowbirds who didn't want to relinquish a driver license from a different jurisdiction where they maintained a permanent residence, their very existence is anathema to claiming a Florida permanent residence. Discontinued in 2009 due to a conflict with federal identification law, they are no longer issued or renewed – and will wink out of existence in 2017.

**** PRUCOL** is an acronym for "Permanent Residence (in the United States) Under Color of Law." Leached from the 1978 case "Holley vs. Lavine" in the United States Court of Appeals for the Second Circuit that casually evolved into doctrine for determining local or State benefits eligibility, PRUCOL applies to individuals who are neither U.S. citizens nor aliens lawfully admitted for permanent residence (i.e. lawful temporary residents, refugees, political parolees, asylum grantees, deferred deportation, etc.). Essentially, it includes aliens living in the U.S. with the knowledge and permission (express or implied) of the USCIS (United States Citizenship and Immigration Services) and whose departure that agency does not contemplate enforcing.

Following the September 11, 2001 tragedy, the Homeland Security Act of 2002 dissolved the Immigration and Naturalization Service (INS) on March 1, 2003. Its operations were separated into three component agencies - United States Citizenship and Immigration Services (USCIS), Immigration and Customs Enforcement (ICE) and Customs and Border Protection (CBP) – and transferred from the Justice Department to the newly formed Department of Homeland Security. The USCIS focuses exclusively on the administration of benefit applications.

Pursuant to Rule 12D-7.007(3), Florida Administrative Code, anyone residing in the U.S. under what is considered a "temporary" visa (E-, F-, H-, J-, L-, M-, N-, O-, P-, TC- or R-class visa) is ineligible for a Homestead Exemption. Regardless of how long they've owned homes or lived/worked in Florida – or the number of times their visas were legally renewed, those living here under "Temporary Protected Status" (TPS) are also ineligible.

• The Florida Department of Revenue application form (DR-501) requests the following information for all owners living on the premises and filing (if applicable). Most of the requested information is extraneous (bureaucratic flotsam), and will only be reviewed if the county property appraiser determines that the eligibility documentation provided is inconclusive.

- o Each owner's current employer
- o Date of each owner's last Florida permanent residency
- o Date of each owner's previous residency outside Florida and date terminated
- o Date of occupancy for each property owner
- o Social Security numbers of all owners filing, including the Social Security numbers of any married spouses – even if not filing or named in the Deed (as per Section 196.011(1)(b), F.S.) – are required*
- o Florida Voter Registration number (U.S. citizen) or Immigration number (if not U.S. citizen)
- o Florida Drivers License, Florida I.D. and/or Vehicle Tag numbers (if applicable)
- o Percentage of Ownership
- o Declaration of Domicile w/residency date
- o School Location of Dependent Children
- o Bank Statement and Checking Account Mailing Address
- o Addresses listed on last I.R.S. income tax returns
- o Name and Address of any owners not residing on the property

* As per section 196.011(1)(b), Florida Statutes, the mandated Social Security numbers are used by Property Appraisers for regulatory housekeeping – to verify taxpayer identity and help sort property owners accounts.

• Florida Statute 196.011(9) (a) requires the owner to notify the Property Appraiser whenever the use of the property or the status or condition of the owner(s) changes so as to change the exempt status of the property. If the status of the property or the

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owner(s) alters Homestead eligibility, the law requires notification of the Property Appraiser's office by March 1st. Failure to so notify the property appraiser exposes the property owner to 10 years of retroactive tax indebtedness plus 15 percent interest per annum and a penalty of 50 percent of the taxes fraudulently exempted. If a scofflaw moves to a subsequently purchased Florida property, the local Property Appraiser will record a notice of lien in the county or counties wherein the deadbeat's new property or properties are located.

The amount of the homestead exemption granted to an owner residing on a particular property is applied against the proportional amount of that person's interest in the property. For example, assuming a property valued at \$40,000, with the residing owner's interest in the property being \$20,000, only \$20,000 of the homestead exemption can be applied to that property. If there are multiple owners, all as joint tenants with rights of survivorship, the owner living at property filing can take the full \$25,000 exemption.

If you (or your spouse) have a Homestead Exemption in any other county, state or country (or an equivalent permanent residency-based exemption or tax credit, such as New York's "S.T.A.R." exemption) on another property you also currently own, you will not be eligible for a homestead in Broward until you surrender the exemption in that other jurisdiction. However, there are largely unpublicized exceptions to this rule that may benefit thousands of Floridians in snake-bit marriages.

In the 2010 Florida case *Wells v. Haldeos* – 48 So. 3d 85 (Fla. 2d DCA 2010) – a separated husband and wife (James Haldeos and Rosa Accomando) each had their own homesteads (Accomando lived and worked in New York). On separating, they never spoke and other than the homes, shared nothing. When Pasco County property appraiser Mike Wells denied Haldeos a homestead exemption because his wife had one in New York, they headed to the courthouse.

The Homestead Exemption provision in the Florida Constitution – Article VII, Section 6(b) – provides that "Not more than one exemption shall be allowed any individual or family unit or with respect to any residential unit." Since the Florida Department of Revenue is charged with establishing rules and regulations for assessing and collecting taxes, it had previously addressed this issue by adding Rule 12D-7.007(7) to the Florida Administrative Code (FAC). It states:

"A married woman and her husband may establish separate permanent residences without showing 'impelling reasons' or 'just ground' for doing so. If it is determined by the property appraiser that separate permanent residences and separate 'family units' have been established by the husband and wife, and they are otherwise qualified, each may be granted homestead exemption from ad valorem taxation under Article VII, Section 6, 1968 State Constitution. The fact that both residences may be owned by both husband and wife as tenants by the entireties will not defeat the grant of homestead ad valorem tax exemption to the permanent residence of each."

Finding for Mr. Haldeos and against the Pasco County Property Appraiser, the Fourth District Court of Appeal held that in circumstances when a husband and wife have established two separate permanent residences in good faith and have no financial connection with and do not provide benefits, income, or support to each other, each may be granted a homestead exemption if they otherwise qualify. Despite his wife's New York residency exemption, Haldeos was granted a Homestead Exemption on his Pasco County home.

Although successfully tested in Court; this exception protocol is far from a cakewalk. When Fort Lauderdale resident Robert Brklacic was nailed by Lori Parrish for having annually claimed a homestead exemption on his Oakland Park home since 1979 while his wife of 13 years was also claiming a residency exemption for her Palm Beach home, the Fourth District Court of Appeal upheld a Circuit Court decision to drop the hammer on Brklacic.

Continued on page 10

INJURED?

- AUTO ACCIDENTS
- WRONGFUL DEATH
- SLIP & FALL
- WORKERS COMP.
- MEDICAL MALPRACTICE
- NURSING HOME NEGLECT



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MON

TUE

WED

11 Las Olas Outdoor Green Market
333 E Las Olas Blvd. & SE 4th Ave.
9 a.m. to 2 p.m.
Info.: 954-426-8436

7th Annual Jazz Picnic in the Park
Performer: Sound of Vision
Ilene Lieberman Botanical Gardens
10:30 a.m. to 2:30 p.m.
Info.: 954-730-3000

12

The Lion King
(Through 2/1)
Broward Center for the Performing Arts
Tix.: 954-462-0222

13 BINGO
Galt Towers Social Room
(4250 Galt Ocean Drive)
7:30 p.m.
Info.: Cyndi Sanger: 954-563-7268

14 BINGO
Regency South Party Room
7 p.m.
Info.: Bob Pearlman: 954-547-4063

18 Las Olas Outdoor Green Market
333 E Las Olas Blvd. & SE 4th Ave.
9 a.m. to 2 p.m.
Info.: 954-426-8436

3rd Annual Sunshine Music & Blues Festival - Boca
Mizner Park Amphitheatre, 11 a.m. to 3 p.m.
Tix. & Info.: 1-800-745-3000

19

Commissioner Bruce Roberts:
Pre-Agenda Meeting
Beach Community Center, 6 p.m.

20 BINGO
Galt Towers Social Room
(4250 Galt Ocean Drive)
7:30 p.m.
Info.: Cyndi Sanger: 954-563-7268

High Tea & Trivia
Broward Health Imperial Point Cafeteria
3 to 4:30 p.m.
RSVP: 954-759-7400

21 BINGO
Regency South Party Room
7 p.m.
Info.: Bob Pearlman: 954-547-4063

Tri-County Business Expo
Sheraton Fort Lauderdale Airport Hotel
Empire Ballroom
5 to 8 p.m.
Info.: 954-838-9644

25 Las Olas Outdoor Green Market
333 E Las Olas Blvd. & SE 4th Ave.
9 a.m. to 2 p.m.
Info.: 954-426-8436

26

Commissioner Bruce Roberts:
Pre-Agenda Meeting
Beach Community Center, 6 p.m.

27 BINGO
Galt Towers Social Room
(4250 Galt Ocean Drive)
7:30 p.m.
Info.: Cyndi Sanger: 954-563-7268

28 BINGO
Regency South Party Room
7 p.m.
Info.: Bob Pearlman: 954-547-4063

1 Las Olas Outdoor Green Market
333 E Las Olas Blvd. & SE 4th Ave.
9 a.m. to 2 p.m.
Info.: 954-426-8436

Sunday Jazz Brunch
Riverwalk, Downtown FL
11 a.m. to 2 p.m.
Info.: 954-828-5985

2

Commissioner Bruce Roberts:
Pre-Agenda Meeting
Beach Community Center, 6 p.m.

3 BINGO
Galt Towers Social Room
(4250 Galt Ocean Drive)
7:30 p.m.
Info.: Cyndi Sanger: 954-563-7268

4 BINGO
Regency South Party Room
7 p.m.
Info.: Bob Pearlman: 954-547-4063

Alton Brown Live! The Edible Inevitable Tour
Coral Springs Center for the Arts
Tix.: 954-344-5990

8 Las Olas Outdoor Green Market
333 E Las Olas Blvd. & SE 4th Ave.
9 a.m. to 2 p.m.
Info.: 954-426-8436

Reflections In Glass XXXII
Annual Open Car Show
AutoNation (1300 N Federal Highway)
10 a.m. to 3 p.m.
Info.: 954-778-1455

9

Commissioner Bruce Roberts:
Pre-Agenda Meeting
Beach Community Center, 6 p.m.

10 BINGO
Galt Towers Social Room
(4250 Galt Ocean Drive)
7:30 p.m.
Info.: Cyndi Sanger: 954-563-7268

11 BINGO
Regency South Party Room
7 p.m.
Info.: Bob Pearlman: 954-547-4063

JANUARY 11: Oshogatsu New Year Celebration 2015, Morikami Museum and Japanese Gardens, 10 a.m. to 5 p.m., Info.: 561-495-0233

JANUARY 11: 2015 Florida Fast Expo Car Show, Miami Airport Convention Center, 10 a.m. to 4 p.m., Info.: 954-647-6610

JANUARY 17-18: Gun and Knife Show, War Memorial Auditorium, Info.: 954-828-5380

JANUARY 17-18: 21st Annual South Florida Folk Festival, Hugh Taylor Birch State Park, Info.: (email) SoFlFolkFest@gmail.com

JANUARY 17-18: Flamingo Fest, Flamingo Gardens, 9:30 a.m. to 4:30 p.m., Info.: www.flamingogardens.org/Events

JANUARY 17-18: 26th Annual Downtown Delray Beach Festival of the Arts, 1111 East Atlantic Ave., 10 a.m. to 5 p.m., Info.: 954-472-3755

JANUARY 24-26: 38th Annual Miami National Antiques Show & Sale, Miami Airport Convention Center, Info.: 239-732-6642

FEBRUARY 6-8: 36th Annual Fort Lauderdale Greek Festival, St. Demetrios Greek Orthodox Church of Fort Lauderdale (815 NE 15th Ave.), Info.: 954-761-FEST

FEBRUARY 8: Gala in the Gardens, Flamingo Gardens, 9:30 a.m. to 5 p.m., Info.: 954-473-2955

THU

FRI

SAT

UPCOMING EVENTS IN OUR AREA

February 15

9th Annual Fort Lauderdale A1A Marathon
401 SW 2nd St. at NW 5th Ave., Ft. Lauderdale, 6 a.m. to Noon
Info.: www.a1amarathon.com/contacts/

February 19 - 22

14th Annual South Beach Wine & Food Festival
South Beach, Miami
Info.: www.sobefest.com/
Tickets: 877-762-3933

February 21

2015 Secret Garden Tour
Tour private gardens at several of Ft. Lauderdale's most
prestigious homes
Tix.: www.FLGC.org

February 21 - 22

8th Annual Ocean Adventure Expo 2015
Broward County Convention Center, 10 a.m. to 7 p.m.
Info.: 561-715-0247

February 28

25th Annual Walk For The Animals
Huizenga Plaza, 8 a.m. to Noon
Info.: 954-266-6817

February 28 - March 1

38th Annual Pridefest - 2015
War Memorial Auditorium & Holiday Park
Info.: 954-561-2020

March 7

3rd Annual Galt Mile Wine & Food Festival
3351-3531 Galt Ocean Dr. & NE 35th St., 4 to 8 p.m.
Info./Tix.: 561-338-7594 or
www.galtmilewineandfoodfestival.com/tickets.html

March 13-15

Fairchild's 13th Annual International Orchid Festival
Fairchild Tropical Botanic Garden, 9:30 a.m. to 4:30 p.m.
Info.: www.fairchildgarden.org

March 21

The 31st Annual SE Florida Scottish Festival & Highland Games
Snyder Park, 9 a.m. to 5 p.m.
Info./Tix.: 954-460-5000 or www.sassf.org

**FOR A COMPLETE
LISTING OF EVENTS,
GO TO THE
CALENDAR AT
WWW.GALTMILE.COM**

15

G.M.C.A. Advisory Board Meeting
Nick's Italian Restaurant, 11 a.m.

22

Concerts Under the Stars
(Young Artist Music Series)
Bonnet House, 7 to 9 p.m.
Info.: 954-703-2614

29

Senior Life Safety Program
Broward Health Imperial Point Cafeteria
3 to 4 p.m.
RSVP: 954-759-7400

12

27th Annual Miami Yacht and Brokerage Show
(Through 2/16)
Indian Creek Waterway at Collins Avenue, Miami
Info.: 305-532-0692

16

Art Deco Weekend
(Through 1/18)
Art Deco Historic District
(1001 Ocean Drive, Miami)
Info.: 305-672-2014

23

9th Annual Chocolate Festival
(Through 1/25)
Fairchild Tropical Botanic Garden
Info.: 305-667-1651

30

2014 International Orchid Show
(Through 1/25)
War Memorial Auditorium
Info.: 954-764-1239

13

Florida Winter Stamp Show
(Through 2/15)
War Memorial Auditorium
Info.: 800-369-8207 X 4

14

Public Health & Fitness Expo
(Through 2/14)
Broward County Convention Center
Info.: 561-241-3801

17

Stone Crab & Seafood Festival
Esplanade Park
11 a.m. to 5 p.m.
Info.: 954-468-1541 X 205

24

JA World Uncorked!
JA World Huizenga Center
(1130 Coconut Creek Blvd)
6:30 to 10:30 p.m.
Info.: 954-979-7120

31

Household Hazardous Waste & Electronics Drop-off
Mill Pond Park, 9 a.m. to 2 p.m.
Info.: 954-828-8000 (24 hours)

7

Outdoor Juried Art Festival
(Through 2/8)
The Boca Raton Museum of Art
10 a.m. to 5 p.m.

14

Riverwalk Blues & Music Festival
(Through 2/15)
Esplanade Park
Info./Tix.: www.riverwalkblues.com/store.html

14

23rd Annual Florida Renaissance Festival
(Through 2/15)
10 a.m. to Sundown
Quiet Waters Park
Info.: 1-800-3-RENFES

Tuesdays/Saturdays: Sunrise Paddleboard Bonnet House Eco Tour, 928 NE 20 Ave., 10 a.m., Info.: 954-440-4562

Fridays: Aruba Beach Café's Friday Fun Fest Pig Roast, 4 to 7 p.m.

First Saturday of Every Month: Beach Cleanup, Commercial Blvd. & the Beach LBTS (Meet at Pavilion), 9 to 9:30 a.m., Info.: 954-776-1000

First Saturday of Every Month: North Beach Art Walk, 3280 NE 32nd St, 7 to 11 p.m., Info.: 954-537-3370

Second Saturday of Every Month: Beach Sweep, 9 a.m. to 12 p.m., Info.: 954-474-1835

Mondays: Food Trucks at ArtsPark, 5:30 to 10 p.m., Youngs Circle in Hollywood

Sundays: Tour-the River Ghost Tour, Stranahan House & Water Taxi, 7:30 p.m., Tix.: 954-524-4736

Saturdays: Saturday Night Under the South Florida Stars, Fox Astronomical Observatory at Markham Park, Sunset to Midnight, Info.: 954-384-0442

Daily: Yoga on the Beach, Ocean Manor Resort (4040 Galt Ocean Dr.), 9:30 a.m. (weather permitting), Mats supplied, \$10 donation, Info.: 754-779-7519 or 516-840-1455

Despite living in separate homes "for personal and professional convenience," Brklacic acknowledged having stayed together on weekends and holidays when they traveled together, stayed with his wife in her Palm Beach home and "continue to maintain a predominantly congenial marriage." Recognizing that "No constitutional or statutory definition for 'family unit' exists," the court illuminated a critical eligibility distinction for married couples claiming separate exemptions.

On September 3, 2014, the court observed "The foregoing law and persuasive authority favor finding that a married couple constitutes a single family unit when the marriage is intact, as opposed to the couple being separated or estranged. A single family unit would thus exist where spouses (even though living in separate primary residences or even separate permanent residences) live together at different periods of time, support each other in some financial or emotional way, and/or present themselves as a married couple (as opposed to estranged individuals who are just technically still married)."

In short, if a husband and wife who are living in separate residences are friendly and supportive, they are considered a "family unit" (and ineligible for multiple homesteads); but if they are convincingly estranged and ignore one another, they are not an intact family unit (and merit respective exemptions). If you are considering this route, unless your ducks are in a row (and can palpably demonstrate estrangement), expect a judicial haircut. For insight into Parrish's resolve, among the exhibits she logged into evidence was a photograph of the married scofflaws holding hands (an added benefit of having former BSO Detective Ron Cacciatore juicing her hyperactive BCPA fraud unit).

The Homestead Exemption does not transfer from property to property. If you had this exemption on another property and moved, you must file a new application for your new residence. Notify the Property Appraiser to cancel the exemptions on your former home. Property purchased during last year may show qualified exemptions of the seller. The sellers' exemptions will not carry past the year of the sale; you must apply for your own exemptions! **Note:** An adult child who inherits a home from a deceased parent does not inherit the Homestead.

Once the Homestead Exemption is initially granted, a Homestead Renewal Receipt is mailed annually to property owners in early January to verify that the property's status, use and ownership has not changed. **Please Note:** If this renewal receipt is not received by March 1, failure to contact the Property Appraiser's office may result in the loss of the Homestead Exemption for the year.

Portability: Dodging the Tax Cap Trap

Fearful of losing their homes to the fast growing tax bite from exploding home prices, on November 3, 1992 Florida voters amended the State Constitution with the Save Our Homes tax cap, which lawmakers implemented on January 1, 1995 (section 193.155(1), Florida Statutes). As the overheated housing market

saw double digit growth, the annual increase in assessed valuations for homes protected by the Save Our Homes tax cap were limited to the percentage change in the Consumer Price Index (as annually set by the Bureau of Labor Statistics - BLS) or 3% (whichever is less). As disparate valuations for protected and unprotected identical properties continued to widen, longtime property owners exploring relocation were stricken by "tax shock" from the loss of their accrued Save Our Homes protection - and were often forced to remain in their current homes.

This unanticipated "moving penalty" trapped both empty nesters seeking smaller, less expensive homes and growing families longing for larger quarters. Into the mix were tens of thousands of homeowners drowning under fairy tale mortgages and facing foreclosure while lenders took refuge under the nearest rock. The enormous number of properties suspended in Save Our Homes "limbo" eviscerated local housing inventories.

In hopes of crawling out of the recession by partially priming the glacial housing market, in January 2008, Florida voters overwhelmingly approved Constitutional Amendment 1, which added a second \$25,000 Homestead Exemption, capped the annual tax bite for non-homesteaded properties at 10% and enabled homesteaded owners to transfer (or "port") some or all of their Save Our Homes benefits to a new homesteaded property.

If you are applying for a new Homestead Exemption AND you held a Homestead exemption on a previous property within the last 2 tax-years anywhere in Florida, you should also submit a Portability application with your Homestead application. Again - although portability benefits are transferable, the underlying Homestead Exemption prerequisite for the "Save Our Homes" tax cap is not. You must apply for a new Homestead Exemption to be eligible for portability benefits.

Although Homestead Exemptions aren't heritable, Section 193.155 (3), Florida Statutes, provides for two circumstances under which Save Our Homes protection can be passed on. As long as he or she subsequently files for a Homestead Exemption, a surviving spouse can inherit the accrued Save Our Homes benefits, even if not on the title. Also, a decedent's dependent, if residing on the property at the time of death, whether an inheritor, a life estate grantee, or a trust rights beneficiary, can inherit the Save Our Homes value.

In times of inflating property values, Florida's 1992 "Save Our Homes" (SOH) Constitutional Amendment caps annually assessed valuations of Homesteaded properties by the lesser of 3% or the percentage increase of the consumer price index (CPI). However, when property values decline, a homestead "recapture" provision (Section 193.155, F.S. and 12D-8.0062, Florida Administrative Code) causes taxable values to annually rise by 3% (or the percentage change in the CPI - if less) until the assessed value finally equals the market value. As a result, even when their property values drop, certain taxpayers face modest tax increases. Since the provision drives taxpayers crazy and yields minimal revenues, Property Appraisers, Tax Collectors and taxpayers favor mothballing this Constitutional crabapple.

Continued on page 11



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New Exemptions – Separating the Wheat from the Chaff

After decades of gerrymandering election districts to benefit whatever party currently ruled the roost, the November 2010 voter-approved redistricting reforms delivered by Ballot Amendments 5 and 6 finally precluded legislative and Congressional incumbents from preselecting who could vote in the districts where they planned to run, forcing them to leave election outcomes to voters – a novel concept for Florida politicians. Outraged by a process that allowed ordinary voters to mess with their career paths by leveling long-twisted playing fields, vengeful Republican legislative leaders sought to give the arrogant public a taste of its own medicine. Overnight, a truckload of junk amendments were nested in the November 2012 ballot.

At the October 18, 2012 GMCA Advisory Board meeting, Government and Media Relations Deputy Bob Wolfe of the Property Appraiser's Office warned neighborhood officials that these amendments cloaked poison pills designed to explode the tax impact on Homesteaded property owners. Anticipating that few voters would actually read the skewed Ballot Language, sponsors fitted them with deliberately misleading Ballot Titles. To further blur their actual impact, tricky lawmakers peppered several reasonable provisions into amendments otherwise back-loaded with regressive partisan privileges and huge tax increases. Although marketed by Republican lawmakers as a vehicle that would enable the legislature to eliminate the Save our Homes recapture rule – an objective long-supported by taxpayers and Property Appraisers alike – also buried in Constitutional Amendment 4 was a \$1.7 billion tax hike for Homesteaded property owners. When voters wisely rejected 8 of the 11 largely screwball amendments – including the ridiculously expensive Amendment 4 – the unpopular recapture rule dodged a bullet.

Three reasonable amendments approved by the 2012 Florida electorate all affect property owners. Amendment 2 extended an existing exemption for combat-disabled seniors from Florida to all combat-disabled veterans, regardless of where they resided upon entering the military. Amendment 9 entitles the surviving spouses of first responders who die in the line of duty (volunteer law enforcement officers, correctional officers, firefighters, emergency medical technicians and paramedics) to the same total homestead property tax exemption currently available to surviving spouses of Florida military veterans who die from service-related causes while on active duty. Amendment 11 authorizes cities and counties to grant full homestead property tax relief to low-income seniors who lived in a home valued at up to \$250,000 for at least 25 years. Since the relief is contingent on supermajority approval by the local City and County boards, its anticipated cost to local governments of \$27.8 million over 3 years may have been overstated.

Political Payola Throttles Rental Rights

"Can I still receive a Homestead Exemption if I rent my property?" It depends on the local Property Appraiser. Florida Statute § 196.061 historically provided "The rental of an entire dwelling previously claimed to be a homestead for tax purposes shall constitute the abandonment of said dwelling as a homestead, and said abandonment shall continue until such dwelling is physically occupied by the owner thereof. However, such abandonment of such homestead after January 1 of any year shall not affect the homestead exemption for tax purposes for that particular year so long as this provision is not used for 2 consecutive years."

Since Florida's Constitution determines if a property is a "Permanent Residence" by its status on January 1st, what happens before or after that bellwether date is technically irrelevant. For decades, if a lease began after January 1st and terminated by December 31st in the same year, nothing in Florida law required surrender of the Homestead Exemption. This implied safe harbor disappeared if the property was leased again during the following (second consecutive) year. As a result, tens of thousands of snowbirds added their units to the rental market every other year, moderating rental costs and bolstering the availability of affordable housing.

Because Florida law (Florida Statute § 196.015) empowers the local Property Appraiser with broad discretion in juggling eligibility, relevant policies vary by jurisdiction. At the onset of her tenure, Broward County Property Appraiser Lori Parrish had adopted a "once in a lifetime policy" policy for rentals with lease terms that wholly fall within a calendar year, allowing each homeowner a single opportunity to rent their Homesteaded property without sacrificing the exemption. While far less generous than property appraisers who allowed unlimited alternate year leasing, it was certainly preferable to getting hit in the eye with a sharp stick. Unfortunately, this statewide safe harbor rental policy (AKA "Two Year Rule") was spitooned by a patronage bill for Golf Groupies during the 2013 legislative session.

St. Johns County Tax Collector Dennis W. Hollingsworth told Senator John Thrasher (R-St. Augustine) that constituent homeowners who live near the Ponte Vedra Beach headquarters of the PGA Tour wanted to rent their homes to golf enthusiasts, links groupies and media personnel who haunt The Players Championship and other PGA events for a few weeks each year – without endangering their Homestead Exemptions. A former Chairman of the Republican Party of Florida and a close ally of Senate President Don Gaetz, Thrasher elbowed Senate Bill 342 into law over the objections of Property Appraisers and residents across the State. The new law changed Florida Statute § 196.061(1), asserting that a Homesteaded property will not be considered abandoned "unless the property is rented for more than 30 days per calendar year for 2 consecutive years."

While virtually useless for the purposes that most owners (or tenants) lease a property, the 30-day lease terms are perfect for siphoning a few bucks from the golf tournament. Although it will facilitate

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"At the October 18, 2012 GMCA Advisory Board meeting, Government and Media Relations Deputy Bob Wolfe of the Property Appraiser's Office warned neighborhood officials that these amendments cloaked poison pills designed to explode the tax impact on Homesteaded property owners."



BCPA Media Relations Deputy, Bob Wolfe

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Homestead...Continued

lucrative month-long rentals for two dozen St. Johns homeowners, by delimiting an annual statutory maximum lease term of 30 days, thousands of longer leases that were regularly granted safe harbor by local property appraisers are now at risk. Enacting this local patronage porker threatens tens of thousands of leases between unit owners and their annual or seasonal tenants in Florida community associations.

Property Appraisers, the natural beneficiaries of exemption restrictions, opposed the bill as geocentric and unenforceable. Testifying before vetting committees, they warned that the bill would "wipe out entire tracts of affordable housing" while undermining survival income for cash-strapped homeowners all over the State - except in St. Johns County. Pat Poston, director of exemption services for Palm Beach County Property Appraiser Gary Nikolits, said the bill would adversely affect seasonal rentals in Wellington for polo season and disrupt winter rentals throughout the County.

Like scores of property appraisers across Florida, Poston objects to specifically tailoring a statewide exemption to facilitate tip money for a handful of St. Johns homeowners at the expense of homeowners in every other jurisdiction. Leery of the potential confusion, Broward Property Appraiser Lori Parrish strongly suggests that her office be consulted prior to executing any leases - spin for **do it or else!**

The TRIM Notice - Read it and Weep

In 1980, lawmakers passed legislation requiring taxing authorities to provide local taxpayers with a "Truth in Millage" statement (TRIM notice). By the end of the second week in August, the Property Appraiser mails "Notices of Proposed Taxes" (AKA "TRIM" notices) to all Broward County property owners. Once you receive the TRIM notice, you must act expeditiously if you intend to challenge the assessment or proposed tax rates. Unfortunately, many property owners ignore the TRIM Notice and wait until they receive their tax bills in November - after the 2015 September 18th deadline - when it will be too late to file an appeal.

The TRIM Notice contains proposed tax rates as set by local taxing authorities (i.e., Broward School Board, Broward County Commission, City of Fort Lauderdale, South Florida Water Management District, North Broward Hospital Board, Children's Services Council of Broward County and the Florida Inland Navigation District). During the past two years, Broward properties realized average countywide jumps in June 1st taxable values of 4.46% in 2013 (when 30 of 31 cities and towns registered increases) and 6.41% in 2014 (when every Broward jurisdiction realized increased property values). The "DR-420 Certification of Tax Roll Value for 2014", released by Lori Parrish on May 28, 2014, observes that the constitutional exemptions approved in 2012 are reflected in the new valuations.

Taxable values for the Galt Mile's "Big Three" taxing authorities in 2014 (as indicated in the final July 1st Taxable Value Report) realized increases of 8.51% (the School Board), 7.24% (the County Commission) and 6.85% (the City of Fort Lauderdale). Each taxing authority holds two public hearings from August through September, where taxpayers may question proposed millage rates, non-ad valorem fees and special assessments, or comment on services being cut from local budgets. Your TRIM Notice lists the hearing dates, locations and contact phone numbers for each taxing authority. While these hearings provide flustered taxpayers with an opportunity to vent, prospects for successfully engineering a lower millage rate are statistically comparable to spontaneously growing wings.

Tax calculations are based upon a simple mathematical formula: **TAXABLE VALUE x TAX MILLAGE RATES + SPECIAL ASSESSMENTS = TAX BILL**. The TRIM notice reminds property owners that they can save money by paying early. Paying in November earns a 4% discount. The discount drops to 3% in December, 2% in January, 1% in February and full price in March.

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V.A.B. – The Last Chance Saloon

While the Property Appraiser's Office exerts no influence over tax rates, if the market value as shown in the box "Your Property Value This Year" is higher than the market value of your property as of this past January 1, a Deputy Property Appraiser will discuss your market value and how it was calculated on request. Similarly, the Property Appraiser's office will review any exemptions that were denied. If still dissatisfied, you can file a petition with the Value Adjustment Board (VAB) to reconsider the assessment and/or any denied exemptions.

The Broward County Value Adjustment Board (VAB) is the independent appeals board that has initial jurisdiction over challenges to any property valuations (the "assessed value"), denials of exemptions, denials of classifications, and other similar matters. When HB 909 amended Florida Statute 194.015 in June of 2008, the 5-member VAB's composition was changed to include two Broward County Commissioners, one School Board member and two layperson taxpayers (a homesteaded property owner selected by the County Commission and a commercial property owner selected by the School Board).

The Board is completely independent of the Property Appraiser's office. As per Florida Statute 194.035, the Value Adjustment Board appoints Special Magistrates - who are all qualified, professionally designated real estate appraisers (for valuation cases) and/or attorneys (for exemption cases) - to conduct the hearings. The only question the Special Magistrates can determine is whether the market value of a property as shown on the TRIM Notice was higher than the property's market value as of last January 1st.

The process is triggered by filing an appeal application form (DR 486) and a nonrefundable \$15 statutory filing fee with the VAB by the September 18, 2015 deadline. The fully completed petition must be filed with the Value Adjustment Board at Broward Government Center, 115 South Andrews Avenue, Room 120, Fort Lauderdale, Florida 33301 (or filed online using a credit card) - BEFORE THE DEADLINE. While the Property Appraiser is immutably prohibited from processing an appeal after September 18th, a taxpayer who misses the deadline due to extraordinary circumstances can still petition the VAB to consider a valuation appeal. Since "good cause" late-filings are vetted on a case by case basis by the VAB attorney, the applicant must contact the VAB directly to assess an appeal's merit.

In accord with the provisions of Florida Statute 194.034 (d), petitioners are required to furnish the VAB Appeals office with all the information or documentation that will be used to support their conclusions of value. Failure to provide information previously requested by the Property Appraiser at least 15 days before the hearing precludes its use before the VAB.

To best prepare a case, documentary evidence supportive of a claim should be compiled with the assistance of the Property Appraiser staff, VAB staff and/or an attorney. To request the VAB's help, a petitioner can visit the VAB office in Room 120 at Government Center (115 South Andrews Avenue), call 954-357-7205 or 954-357-5367 or send an email to VAB@broward.org. To elicit assistance from the Property Appraiser's Office, visit their headquarters at 115 South Andrews Avenue, Room 111 in Governmental Center (954-357-6830) or email Manager Kelly Brown at kbrown@bcpa.net. Any person representing you at the hearing must have a letter of authorization or power of attorney attesting to that fact. This applies to anyone whose name is not on the deed. If a late-filing petitioner is denied "Good Cause" by the VAB or if the Board finds against the applicant after a hearing, the petitioner is entitled by law to file an action in Circuit Court within 60 days of the date on the final decision letter, pursuant to Sec. 194.171, Florida Statutes.

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CAVEAT EMPTOR! As you are doubtless aware, this appeal is a lawsuit. Such actions are considered de novo, or original actions, rather than an appeal of the VAB decision. Lawsuits cost thousands of dollars in legal fees (retainers can run \$250 to \$500 per hour) and court costs. If unsuccessful, these costs would be incremental to the possible doubling or trebling of property taxes implicit in losing the homestead exemption. Therefore, it behooves appellants to realistically estimate the cost/benefit prior to "rolling the dice" in court.

Additional Low-Income Senior Exemption

Pursuant to Section 196.075, F.S., residents 65 years or older as of January 1, 2015, may qualify for the additional \$25,000 "Senior Exemption". In 2014, qualified seniors had to demonstrate a total 2013 household adjusted gross income of not more than \$27,994 (adjusted annually for inflation by the Department of Revenue) to be eligible for the additional exemption. Since income eligibility is recalculated every January to reflect changes in the cost-of-living index, this exemption must be applied for annually. While the exemption applies to the county portion of every Broward resident's taxes, only those residents living in cities that approved the exemption (such as Fort Lauderdale) may also apply it to their municipal tax bite (the enabling legislation requires municipalities to adopt a "local option" before the incremental exemption can be applied against City taxes).

To qualify for the huge Long-Term Residency Senior Exemption passed in 2012, an applicant must maintain permanent residence on the property for 25 years, meet the age and income requirements for the regular Senior Exemption (see above) and the property's Just Value must be less than \$250,000. To insure a proper filing, follow the steps below:

If You File An Income Tax Return:

1. Complete Part (A), Part (C), and Part (D) of the Sworn Statement of Adjusted Gross Income of Household
2. Submit the Sworn Statement of Adjusted Gross Income of Household to the Property Appraiser on or before March 2, 2015.
3. Submit a copy of your 2014 Income Tax Return Form 1040 and W-2 for all persons residing in your home (excluding renters and boarders) to the Property Appraiser no later than June 1.

If You Do Not File An Income Tax Return:

1. Complete Part (A), Part (B), Part (D), and Part (E) of the Sworn Statement of Adjusted Gross Income of Household
2. Complete Lines 1 through 4 of the IRS Form 4506 and sign the form. There is no fee for verification of non-filing.
3. Submit the Sworn Statement of Adjusted Gross Income of Household, proof of age, and the IRS Form 4506 to the Property Appraiser on or before March 2, 2015.
4. Submit a copy of your Social Security Statement (SSA 1099) to the Property Appraiser no later than June 1, 2015. The Social Security Administration will send you your SSA-1099 by February 1

If you miss the March 2nd "soft" filing deadline for the 2015 Senior Exemption, and believe that you have "Good Cause" for not having timely filed the application, you can still call the Property Appraiser's office at 954-357-6830 before September 18, 2015 (the hard deadline) or email Customer Service & Exemptions Division Manager Kelly Brown at kbrown@bcpa.net and ask if and how you can still file for the 2015 Senior Exemption. As per State law (Section 196.011(8), Florida Statutes), applicant material submitted after the September 18th "hard deadline" will not be considered.

Other Exemptions

With the exception of the \$5,000 Veteran's Disability Exemption and the Historic Property Exemption, a Homestead Exemption is a legal eligibility prerequisite for a buffet of other tax-saving vehicles. While helping property owners with Homestead Exemptions and Low-Income Senior Additional Exemptions, Property Appraiser personnel also facilitate applications for the following exemptions:

Continued on page 15

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- **WIDOW/WIDOWER EXEMPTION:** Any widow or widower who is a Florida resident may claim a \$500 exemption. If you remarry, you are no longer eligible for the exemption. If you were divorced before the death of your ex-spouse, you do not qualify as a widow or widower. To qualify, provide a copy of spouse's death certificate, newspaper obituary, or memorial card. See section 196.202, Florida Statutes.
- **DISABILITY/BLINDNESS:** Florida residents who are totally and permanently disabled or blind may qualify for a \$500 exemption. Additionally, properties homesteaded by a quadriplegic are exempt from all ad valorem taxation. If homesteaded by a paraplegic, hemiplegic, or other totally and permanently disabled person, who must use a wheelchair for mobility or who is legally blind, the property is exempt from taxation if the gross household income (total income of all persons residing in the homestead, including veterans' and social security benefits) is below the current gross income limit (based on CPI index from BLS - \$27,289 in 2014). Since interpreting the impact of disabilities can subjectively vary, ask local Property Appraiser about filing requirements for partial versions of these exemptions. The initial filing requires a certificate of total and permanent disability (Form DR-416) from two (2) licensed Florida doctors or from the United States Department of Veterans Affairs. For the legally blind, one of the two may be a certificate from a Florida-licensed optometrist (Form DR-416B).
- **VETERANS DISABILITY EXEMPTIONS:**
 - **\$5,000 VETERAN'S DISABILITY EXEMPTION:** An ex-service member Florida resident disabled at least 10% in war or by service-connected events may be entitled to a \$5,000 property tax exemption. Requires copy of Certificate of Disability from the U.S. Government or the U.S. Department of Veterans Affairs (or its predecessor agency). See section 196.24, Florida Statutes.
 - **FULL EXEMPTION FOR VETERAN'S SERVICE-CONNECTED TOTAL AND PERMANENT DISABILITY:** An honorably discharged veteran who is totally and permanently disabled or requires a wheelchair for mobility resulting from their military service may qualify for total exemption of their homestead. The surviving spouses of Florida residents who were US Armed Forces veterans and died from service-connected causes while on active duty are also entitled to the exemption. An evidentiary cer-

tificate is required from the US Government or US Department of Veterans Affairs. See sections 196.081 and 196.091, Florida Statutes.

- **DEPLOYED MILITARY EXEMPTION:** Homesteaded members or former members of any branch of the United States military, Coast Guard, military reserves or the Florida National Guard deployed during the last calendar year outside the United States in support of specific military operations designated annually by the Florida legislature (in 2014 - Operation Enduring Freedom and Operation Noble Eagle). Requires submitting completed Form DR-501M and US military documentation delimiting the applicant's dates of active duty military service and deployment in an eligible military operation. The percentage of the assessed value exempted is based upon the percent of the prior year deployed overseas in support of one of the specified military operations. See section 196.173, Florida Statutes.

- **ADDITIONAL EXEMPTION FOR COMBAT-WOUNDED FLORIDA DISABLED VETERANS:** A disabled homesteaded veteran who is 65 or older may qualify for a property tax discount based on their percentage of disability. Needs documented proof that disability was combat related (i.e., copy of Purple Heart Medal award paperwork), and a certificate from the US Government or US Department of Veterans Affairs attesting to the percentage of permanent disability. See section 196.082, Florida Statutes.

- **"GRANNY FLAT" EXEMPTION:** Taxpayers who build additions or perform extensive renovations on an existing Homestead to provide living quarters for a parent or grandparent who is at least 62-year old may be entitled to a special exemption equal to the amount of the new construction (up to 20% of the homestead value). Bring permits, Certificate of Occupancy and construction plans used to house 62-year old "Granny Flat" occupant (as of January 1st of the year for which the exemption is requested).

- **SURVIVING SPOUSE OF MILITARY VETERAN OR FIRST RESPONDER:** Grants full homestead property tax relief to the surviving spouses of military veterans who die from service-connected causes while on active duty, and to the surviving spouses of first responders.

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Are you tired of resetting your air-conditioner thermostat? Are you being told to shut it off at one time and turn it back on at another? Are you paying someone monthly to do this for you? There's a solution.

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(i.e. law enforcement officers, correctional officers, firefighters, emergency medical technicians and paramedics) who die in the line of duty and were permanent Florida residents as of January 1st in the year of their death. Applicants must provide a copy of the first responder's death certificate as well as an obituary, news article, statement from employing agency or other verification of line of duty death. See section 196.081, Florida Statutes.

- **HISTORIC PROPERTY EXEMPTION:** Properties on the National or Florida Registers of Historic Properties may be entitled to some special exemptions related to their assessed value and whether or not the historic property is open to the public. Submit a fully completed application, evidence of its designation status and documentation demonstrating the percentage of the property eligible for its historic designation. See sections 196.1997 (for historic properties in general) and 196.1998, Florida Statutes (for historic properties open to the public).
- **NON-PROFIT, RELIGIOUS, EDUCATIONAL & GOVERNMENTAL EXEMPTIONS:** In addition to proof of ownership by an eligible organization, eliciting Institutional & Non-Profit Exemptions also requires documentation demonstrating that it is currently "predominantly used" for an eligible purpose.

Broward County Property Appraiser

The Broward County Property Appraiser's Office is located in Broward County Governmental Center at 115 South Andrews Avenue, Room 111, in downtown Fort Lauderdale (just south of Broward Boulevard). The Office is ordinarily open weekdays from 7 am until 6 pm. and - with exceptions - closed on weekends and Holidays. In 2015, the office will be open on "Special" Saturdays (i.e. February 21, May 2, May 16, August 29, and September 12) from 8:30 a.m. to 5 p.m. and hours are extended during "TRIM season" to address the heavier traffic. The telephone number is 954-357-6830. The Broward County Property Appraiser maintains a web site at "http://www.bcpa.net". Maureen Morrison is the Broward County Property Appraiser's condo and co-op supervisor in the Real Property Office. Maureen can be reached at (954) 357-6832 or by email at mmorrison@bcpa.net.

The Broward County Property Appraiser's Office conducts taxpayer outreach sessions at City Halls, Condos, Co-ops, Community Centers, Homeowners, Civic and Community Associations and a variety of other venues where Deputy Property Appraisers provide local residents with property tax information and help with filing exemptions. On the last Friday of most months, BCPA staffers assist Galt Mile residents at the Beach Community Center (3351 NE 33rd Street) from 10 a.m. to 11:30 a.m. For more information about these events, contact Customer Service & Exemptions Division Manager Kelly Brown - who oversees Community & Homebound Outreach - at 954-357-6830 (or 954-357-6035) or by email at kbrown@bcpa.net.

The Property Appraiser's office has instituted an Online Homestead Filing Program. While the Property Appraiser's Outreach Program is remarkably convenient for new filers, the internet-based program is even easier. You can save time, gas-money and avoid lines and crowds that assemble at the Broward office or the outreach venues. Two web-based vehicles are available to facilitate applications for 2015 exemptions. An interactive Homestead Exemption application form can be completed and filed online. To apply for other exemptions, after printing the appropriate form from the Download Forms page, submit the completed application by mail or in person. Interactive versions available for certain exemptions enable applicants to print and forward fully completed forms.

Note: Homebound persons and other qualified individuals with disabilities who cannot readily leave their home may also file for a Homestead Exemption by calling (954) 357-6035 to arrange for a visit from the Property Appraiser's Homebound Outreach Program.

Facing off with a Force of Nature

Upon reviewing the resources inherited from her predecessor following her 2005 installation as Property Appraiser, Lori Parrish learned that the fraud unit was comprised of a file cabinet attended by two secretaries on a part-time basis. During her first 17 days, Parrish developed 131 cases. Her first 60 days yielded \$12 million in fraud related recoveries. She tossed the antique computer system - mothballing archaic software originally developed by Atari as a precursor to their "Pong" platform.

Today's cell phones offer exponentially greater computing power. Having replaced the window dressing fraud program with a fully functional unit, by 2010 Parrish recaptured \$3 billion in assessed valuations from properties fraudulently exempted from the tax rolls, raking in \$20 million annually in "found" revenues. Information Systems honcho Erik Reed has since provided the fraud unit with statewide search capabilities and a nationwide reach.

Broward residents who scam the County by fraudulently claiming exemptions for which they are clearly ineligible outrage Parrish. In 2010, she pleaded with Galt Mile Advisory Board members to rat out snowbirds claiming Homestead Exemptions. Despite having informed Ms. Parrish that Advisory Board members wouldn't violate the confidentiality of their residents' information, they were understandably conflicted about passively enabling these thieves. We agree with Ms. Parrish that scammers increase the burden on every other taxpayer in the County and applaud her efforts to smoke them out and hold them accountable. **Note:** I suggest that scofflaws forgo any solace taken from their association's refusal to cooperate with Parrish's ever-intensifying crusade. If you are sitting on a residency exemption in another jurisdiction, it's posted of the local property appraiser's website, where any online device can out your secret. In short, it's only a matter of time before Parrish's IT bloodhounds ruin your day.

THE BOTTOM LINE: Since 2010, Ms. Parrish has substantially enhanced her fraud-busting operations. When BCPA fraud watchdog Ron Gunzburger left the Property Appraiser's office in 2012 to serve as General Counsel for newly elected Broward Sheriff Scott Israel, the unit was seamlessly managed by Director Ron Cacciatore of Professional Standards and Compliance, a former BSO Detective with a nose for fraud. In 2013, Bob Wolfe informed the GMCA Advisory Board that Parrish is annually adding \$millions in taxes recovered from fraudulent exemptions to the County coffers. He repeated his thinly cloaked admonition in 2014. If you have been claiming a Disability Exemption while playing tennis every Thursday or a Homestead Exemption while continuously renting your unit for the past six years, you're in trouble. If you turn yourself in, you may forgo the 50% penalty on the money you ripped off from the County. Alternatively, if she nails you, you're goose is cooked. Moving won't help. Since 2012, Parrish has cultivated the capability to file liens in any Florida county with the push of a button.

For linked access to this article's source material, visit the center column of the Galt Mile Community Association web site (www.galt-mile.com) home page, click the Headline entitled "Homestead Express - 2015". To apply online for a Homestead Exemption, scroll down to the links near the bottom of the article to access the "Online Homestead Filing Program" or click on any of the "File Online" graphics. Also, Broward County Property Appraiser Lori Parrish personally answers questions from Broward residents about every issue relevant to property taxes in her "Ask Lori" segment of the web site's Broward County Property Appraiser Page. If you have a question that isn't there, ask the Galt Mile's unofficial "liaison" with the Property Appraiser's Office - contact Bob Wolfe of Media and Government Relations at (954) 445-5732 or by email at media@bcpa.net for further information. Unit owners can also contact the BCPA condo and co-op honcho Maureen Morrison at (954) 357-6832 or by email at mmorrison@bcpa.net. •



Broward County Property Appraiser, Lori Nance Parrish



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September 25 • Fire Safety
October 23 • Medication Safety
November 20 • Safety Around the Holidays
December 18 • Electrical Safety

2015 Schedule

January 22 • Fire & Burn Safety
February 26 • Slip & Fall Safety
March 26 • Food Safety
April 23 • General Health & Fitness Safety
May 28 • Internet & Drug Scams:
Safety in the 21st Century
June 25 • Kitchen Safety

Location

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Fort Lauderdale, FL 33308
Cafeteria – 1st Floor

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