



**CITY OF TAVARES  
FIRE PROTECTION SPECIAL ASSESSMENT PROGRAM  
FREQUENTLY ASKED QUESTIONS  
FISCAL YEAR 2009-2010**

**Q. What is the purpose of the fire protection services special assessment?**

A. The fire protection assessment will be used to pay for a portion of the costs and improvements of fire protection services to properties in the City.

**Q. Why is the city considering the creation of a Fire Protection Special Assessment Program?**

A. To provide a more equitable and fairer cost sharing system. Currently many structures in the city receive the benefit of fire protection services but do not pay for that service. For example, all homesteaded mobile homes assessed at \$50,000 or less receive fire protection services but pay little or nothing for that fire protection service. All non-profits like the hospital and churches receive fire protection services but do not pay for that fire protection service. All government buildings like the courthouse and schools receive fire protection services but do not pay for fire protection service. So who pays for the service? City taxpayers pay for this service and are essentially subsidizing fire protection service for the non-payers. When an assessment is created then each building is assessed for the service they receive. This provides for a more equitable cost sharing of fire service where everyone is asked to contribute their share of the cost.

**Q. Do other governments have a "Fire Assessment Program" to fund fire service?**

A. Yes. Lake County has a Fire Assessment program, as do some other cities and counties in Florida.

**Q. How much will the Fire Assessment be for a residential unit?**

A. The maximum residential rate is \$153.00 per unit per year. A unit is a house, mobile home or an apartment.

**Q. How much will the fire assessment be for a commercial building?**

A. The maximum commercial rate is \$.28 per square foot.

**Q. How much will the fire assessment be for a non-for-profit like a hospital or church?**

A. The maximum institutional rate is \$.45 per square foot. Note: The County provides a 50% exemption in the assessment rate for non-profits. This exemption is funded by another revenue source, which means the county taxpayer subsidizes the exemption. The city may do the same. That decision will be made by the City Council at the Fire Assessment Public Hearing.

**Q. How much will the Fire Assessment be for County Government Buildings like the courthouse and schools?**

A. The maximum rate for government buildings is \$.57 per square foot. However, government owners and schools do not pay the assessment as there is no way to enforce the governments to pay. Although the City cannot force governments to pay the assessment, a positive result of the program is that the City knows the impact that these government properties make on the City's fire services. This information may be valuable in future negotiations with the County and other governments on other issues.

**Q. What benefits will the program provide to property owners in the City of Tavares?**

A. You will continue to receive the excellent service you have come to expect. The fire protection assessment program provides a cost-effective and financially stable means of funding fire protection services and facilities for years to come, stability in insurance rates, protection of public safety, enhancement of property value and better service to property and its occupants.

**Q. Will my taxes go down in equally proportion to the assessment?**

A. Not necessarily. It depends upon the tax rate that is adopted by the city and the value of your home.

**Q. What period of time does the assessment cover and when will the assessment be payable?**

A. The fire protection assessment is re-imposed annually and will cover October 1 – September 30 of each fiscal year. It is payable, as part of your tax bill, each year between November 1 and March 31.

**Q. Why use special assessments to fund fire protection services and not taxes? What is the difference between the fire protection assessment and the property taxes I pay the City?**

A. The use of special assessments requires the City to meet the Florida case law requirements for a valid special assessment including fair and reasonable apportionment. This means that unlike taxes, which can be used for any general purpose, fire protection special assessments must be developed to recover each property's proportionate share of the costs of providing fire protection services. Under the City's approach, this means the owner of each improved property will pay their proportionate share of the costs of making these fire protection services available regardless of their tax-exempt status.

**Q. Why is the City using the tax bill collection method to collect the assessments?**

A. "Piggy-backing" the collection method on the annual property tax bill (1) saves money for everyone by reducing the administrative costs of the program, (2) results in a stable revenue source to fund fire protection services, and (3) is more fair to property owners who pay on time as well as those who may be delinquent in their payments.

**Q. What will happen if I do not pay the assessment?**

A. Because the City is using the tax bill collection method, Florida law requires that all ad valorem taxes and the accompanying fire protection assessments be paid at the same time. If you do not pay your taxes and the fire protection assessments, a lien will be placed against your property equal in rank and dignity with the liens of all state, county and municipal taxes and special assessments.

**Q. I don't pay taxes now due to homestead exemption. Will I have to pay the special assessments?**

A. Yes. Special assessments are different than taxes and the fire protection special assessment applies to all residential property uses regardless of homestead exemption.

**Q. What if I am concerned that I cannot pay the full assessment amount at one time?**

A. If you make monthly mortgage payments, it is likely that this amount will be escrowed by your mortgage holder much like property taxes and your monthly payment will include this assessment. Alternatively, if you would like to make installment payments, you might wish to contact the Lake County Tax Collector at (352) 343-9622 to arrange to participate in the quarterly installment program for the payment of taxes and assessments.

**Q. I received a discount for early payment of my taxes. Will I receive the same discount for my special assessment?**

A. Yes. The same discounts and penalties applicable to ad valorem taxes have been addressed in the fire protection budget and will also apply to special assessments collected on the tax bill.

**Q. I currently claim a deduction for property taxes on my income tax return each year; can I claim a deduction for the fire protection special assessment?**

A. This is a question for your tax adviser. However, generally a special assessment against your residence is not a valid income tax deduction. However, if you own rental property or a business, the special assessment may be deductible when computing your income taxes. Please contact your accountant or income tax preparer for information regarding your specific situation.

**Q. I have a tenant in my house. Should the tenant pay the assessment or will I have to pay it as property owner?**

A. Like property taxes, special assessments are billed to property owners only; each property owner or landlord will have to determine how the tenant should share in the assessment costs.

**Q. Is the assessment notice a bill?**

A. No, this is preliminary notice of the fire protection assessment that will appear as an additional line item on your property tax bill in November.

**Q. What if the information contained on the assessment notice is incorrect? How do I get it corrected?**

A. If information on the notice is incorrect, City staff will process the appropriate forms and research the issue. The corrections will be made to the assessment roll before certifying it to the Tax Collector for placement on the tax bill.

**Q. What if I am billed incorrectly for assessments on the tax bill in November? How do I get it corrected?**

A. If information on the tax bill is incorrect, please contact the Lake County Tax Collector at (352) 343-9622.

**Q. What will happen at the public hearing scheduled for July 15, 2009?**

A. At the public hearing on July 15, 2009, the City Council will hear comments from the public regarding the preliminary rates established for this revenue source. After receiving comments, the City Council will finalize its decision regarding the rates of assessment.

**Q. Where can I get more information?**

A. If you have a question regarding the fire protection assessment, you may contact the City of Tavares at (352) 742-6423, Monday – Friday between 9:00 a.m. – 5:00 p.m.