



Martin County Property Appraiser  
Jenny Fields, CFA



Martin County Estate Planning Council

# DEEDS

- Safe Transfer of Property
  - How tenancy affects your homestead exemption
  - Final Judgements of Marriage
  - Historical Sales Recorded at a later date
  - Liens on Homestead Property
- Mistakes to Avoid
  - Multi-County property deeds
  - Tenancy Issues
  - Life Estates and Homestead
  - Missing Tenancy
  - Deeding Homestead Rights



## TRUSTS

- Beneficial Interest on Homestead Properties
- Qualified Personal Residence Trusts
- Personal Property Clauses
- Trust Certificate





From the office of Jenny Fields, CFA  
Martin County Property Appraiser

### Certificate of Trust

I \_\_\_\_\_,  
(Attorney's Name)

HEREBY CERTIFIED THAT \_\_\_\_\_  
percent eligible % \_\_\_\_\_ (Beneficiary Names)

is/are entitled to the use and occupancy as to an equitable life estate in Real Property under the terms  
of the:

\_\_\_\_\_  
(Name Of Trust)

trust dated \_\_\_\_\_; therefore, having sufficient title to claim Homestead exemption in compliance  
with Rules of the State of Florida, Department of Revenue, Division of Ad Valorem Tax, Chapter 12D-7.011  
(AGO 94-50 and AGO 90-70).

Is this a Qualified Personal Residence Trust?  Yes  No. If Yes, what is the expiration year? \_\_\_\_\_

Is there a Personal Property Clause contained in the Deed or Trust?  Yes  No.

**Parcel Identification Number:** \_\_\_\_\_

**Legal Description:** \_\_\_\_\_

**Signature of Attorney** \_\_\_\_\_ **Print Name** \_\_\_\_\_

**Beneficiary Signature** \_\_\_\_\_ **Print Name** \_\_\_\_\_

**Beneficiary Signature** \_\_\_\_\_ **Print Name** \_\_\_\_\_

State of \_\_\_\_\_

County of \_\_\_\_\_

SWORN TO and subscribed before me by means of physical presence or online notarization, this date of \_\_\_\_\_  
by \_\_\_\_\_ who: is/are ( ) personally known  
to me or ( ) has/have produced a driver's license as identification.

Notary Signature \_\_\_\_\_

(Notary Seal)

Printed Notary Name \_\_\_\_\_

**Website: [pa.martin.fl.us](http://pa.martin.fl.us)**

**Hobe Sound Office**  
11726 SE Federal Highway  
Hobe Sound, FL 33455  
(772) 546-1309

**Stuart Main Office**  
3473 SE Willoughby Blvd. Suite 101  
Stuart, FL 34994  
(772) 288-5608

**Indiantown Office**  
16550 Warfield Blvd.  
Indiantown, FL 34956  
Call for office hours (772) 288-5608

NEW  
HOMEOWNER  
ANNUAL  
TIMELINE



# PROPERTY TAX ESTIMATOR TOOL

## PLAN AHEAD & BE

## PREPARED

Looking to buy a home

- Help you estimate your taxes

New Owners

- Help you plan your mortgage & tax payments

The screenshot shows the website for the Martin County Property Appraiser, Jenny Fields, CFA. The header includes navigation links for HOME, CONTACT, and a search bar. The main navigation menu contains: Searches, Homestead Exemption, Tools & Downloads, Forms, Learn More, News & Announcements, and Our Office. The 'REAL PROPERTY SEARCH' section includes a search form with a 'SEARCH' button and a 'REAL PROPERTY SALES SEARCH' link. The 'QUICK LINKS' section lists: File Online for Homestead Exemption, 2021 Real Property TRIM Notices, 2021 Tangible Personal Property TRIM Notices, Property Tax Estimator (circled in red), Change your Mailing Address, and Data Downloads. A portrait of Jenny Fields is shown on the right, with a commitment statement below it.

HOME CONTACT 3473 SE Willoughby Blvd., Suite 101, Stuart, FL 34994 (772) 288-5608 Information Requests WEBSITE CONTENT SEARCH

MARTIN COUNTY PROPERTY APPRAISER Jenny Fields, CFA

Searches Homestead Exemption Tools & Downloads Forms Learn More News & Announcements Our Office

**REAL PROPERTY SEARCH**

Real Property records can be found using the Parcel ID, Account Number, Address, or Owner Last Name.

TIP: When searching by address, enter street number and street name only. (Enter 555 Main when trying to locate the property at 555 SE Main Street, Stuart, FL. 34994)

Owner, Address, Parcel ID, Account

SEARCH

REAL PROPERTY SALES SEARCH >

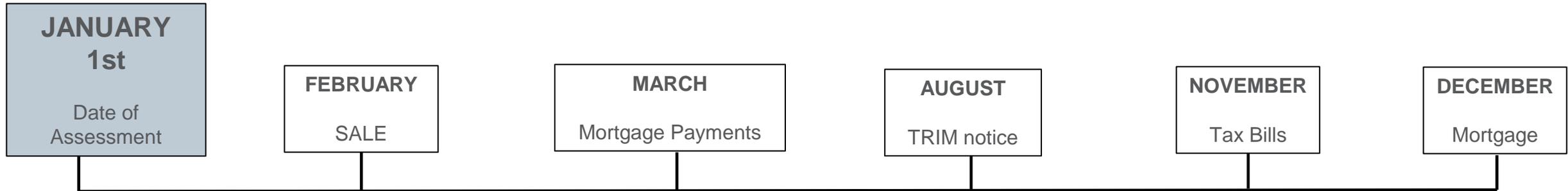
**QUICK LINKS**

- File Online for Homestead Exemption
- 2021 Real Property TRIM Notices
- 2021 Tangible Personal Property TRIM Notices
- Property Tax Estimator
- Change your Mailing Address
- Data Downloads

We are committed to helping you understand the valuation process and will take whatever time is needed to explain our procedures. We want to ensure you know who we are and what benefits are available to you. We promise to treat you with respect and understanding, and to deliver the outstanding customer service you deserve and expect.

# DATE OF ASSESSMENT

YEAR 2021



## JANUARY 1ST

The 2021 taxes will be based on property status as of January 1st.  
Status means:

**Substantially Complete  
New Construction**

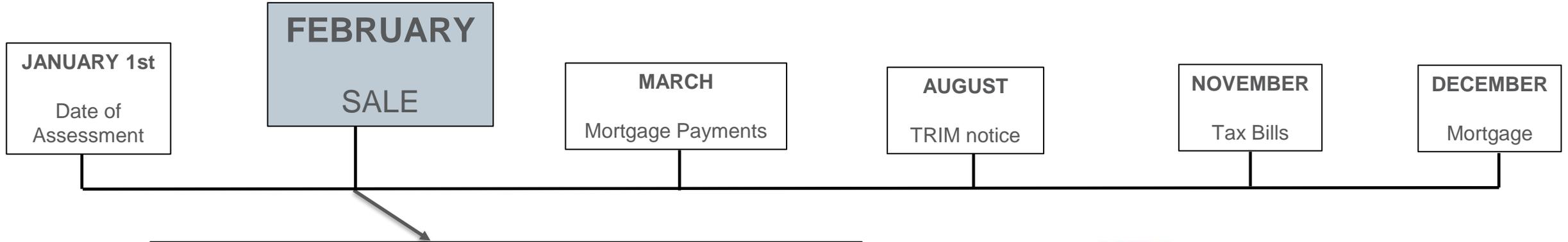
**2020 Market Sale Data**

**Property Condition**

**Homestead Exemption  
Qualifications**

# DATE OF SALE

YEAR 2021



**FEBRUARY**

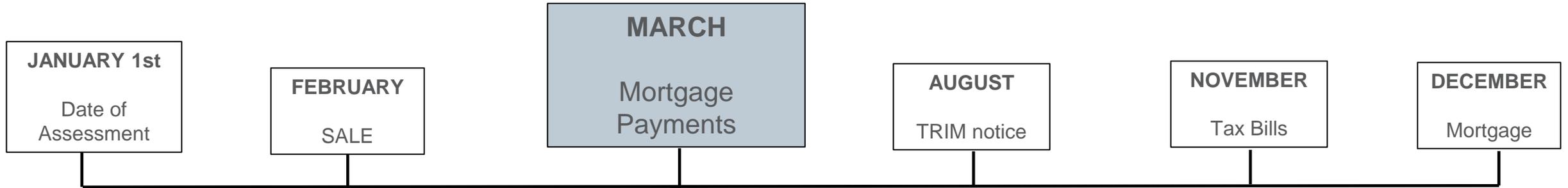
**SALE**

Existing owner sells their home to new buyer. Seller pays prorated 2021 taxes at closing



# MORTGAGE PAYMENT

YEAR 2021



**MARCH**  
New owner begins mortgage payments



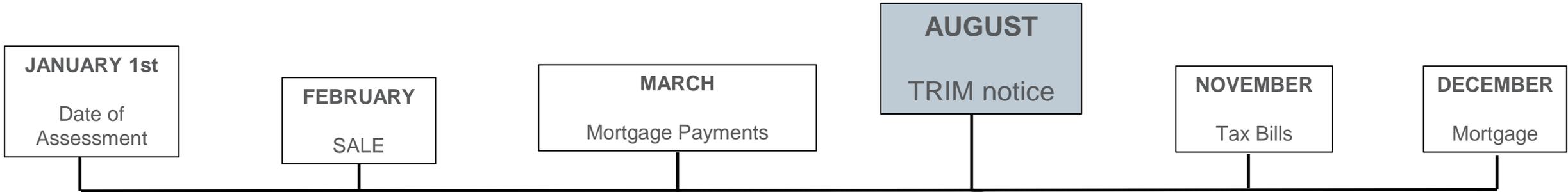
Payments are based off the 2020 tax bill

Which reflect the seller's exemptions & value limitations.

Buyer typically pre-files for their homestead exemption

# TRIM NOTICE

## YEAR 2021



Displays seller's exemptions & value limitations

Displays new market values using 2020 sales

New owner may assume exemptions are their own

NOTICE OF PROPOSED PROPERTY TAXES  
 MARTIN COUNTY TAXING AUTHORITY  
 3470 SE WILLOWHAY BLVD., SUITE 101  
 STUART, FL 34986  
 (772) 225-0025

**DO NOT PAY**  
 THIS IS NOT A BILL

2021 REAL PROPERTY  
 Parcel # 01-02-03-004-000-05678-0  
 Situs: 129 SW Swale Drive  
 Legal Description:  
 Swale Drive Homesite, S 07 W 88 SW 101 BLK 4

Account # 123456  
 Owners: JACK & JANE SMITH  
 129 SW SWALE DR  
 STUART, FL 34987

**1** JACK & JANE SMITH  
 129 SW SWALE DR  
 STUART, FL 34987

**2**

**SAMPLE**

TAXING AUTHORITY	TAXING AUTHORITY TAX INFORMATION					
	2020 SALE PRICE	2020 MARKET VALUE	2020 MARKET VALUE ADJUSTED	2021 MARKET VALUE	2021 MARKET VALUE ADJUSTED	2021 MARKET VALUE ADJUSTED
Martin County	370,000	370,000	370,000	375,800	375,800	375,800
State of Florida	370,000	370,000	370,000	375,800	375,800	375,800
County of Brevard	370,000	370,000	370,000	375,800	375,800	375,800
City of Stuart	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Public Schools	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Fire Department	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Police Department	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Water Utility	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Sewer Utility	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Electric Utility	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Gas Utility	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Telephone Utility	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Cable Utility	370,000	370,000	370,000	375,800	375,800	375,800
Stuart Internet Utility	370,000	370,000	370,000	375,800	375,800	375,800
<b>TOTAL AD VALOREM PROPERTY TAXES</b>				<b>6,165.26</b>		<b>6,047.40</b>

**PROPERTY APPRAISER VALUE INFORMATION**

PROPERTY VALUE	AD VALOREM VALUE	AD VALOREM VALUE
2020 MARKET VALUE	370,000	370,000
2021 MARKET VALUE	375,800	375,800
2021 MARKET VALUE ADJUSTED	375,800	375,800

**3**

PROPERTY VALUE	AD VALOREM VALUE	AD VALOREM VALUE
2020 MARKET VALUE	370,000	370,000
2021 MARKET VALUE	375,800	375,800
2021 MARKET VALUE ADJUSTED	375,800	375,800

**4**

PROPERTY VALUE	AD VALOREM VALUE	AD VALOREM VALUE
2020 MARKET VALUE	370,000	370,000
2021 MARKET VALUE	375,800	375,800
2021 MARKET VALUE ADJUSTED	375,800	375,800

**5**

**6** **7** **8** **9**

SEE REVERSE SIDE FOR HIGH AD VALOREM ASSESSMENTS AND EXPLANATIONS OF THE COLUMNS ABOVE.

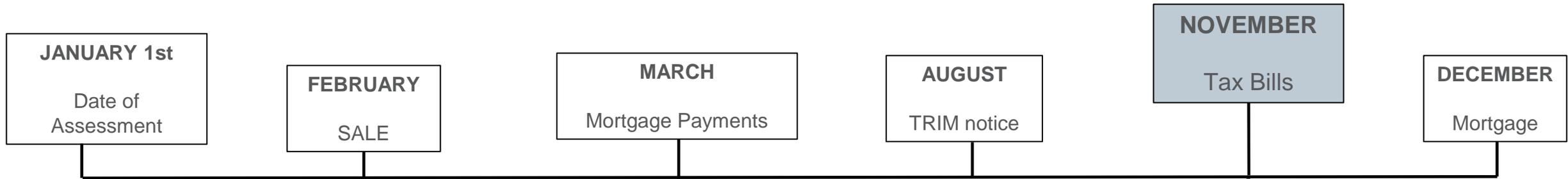
SEPTEMBER 13, 2021

**AUGUST**

The Notice of Proposed Property Taxes (TRIM) is mailed to the new owner.

# TAX BILL

## YEAR 2021



Tax bill shows seller's exemptions & value limitations

New owner responsible for 2021 taxes

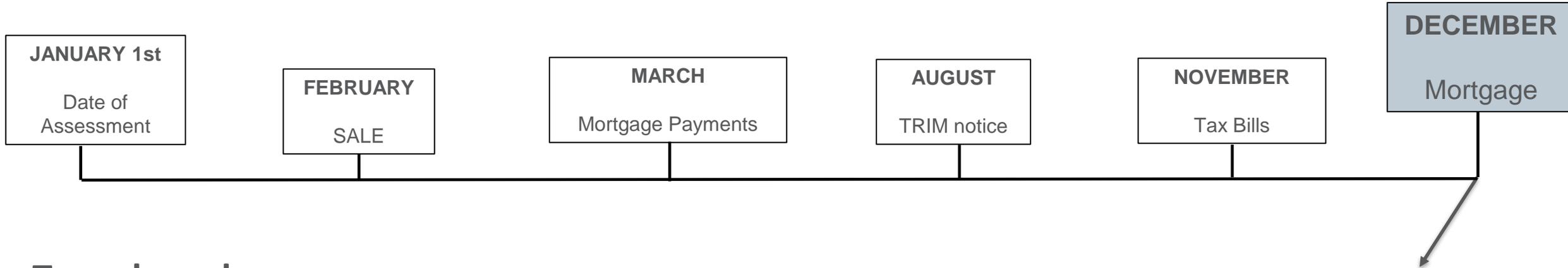


### NOVEMBER

Tax Bills are mailed to the new owner & mortgage company.

# ESCROW ADJUSTMENTS

## YEAR 2021



Taxes based on  
seller's exemptions &  
value limitations

Therefore minimal  
mortgage payment  
changes if any

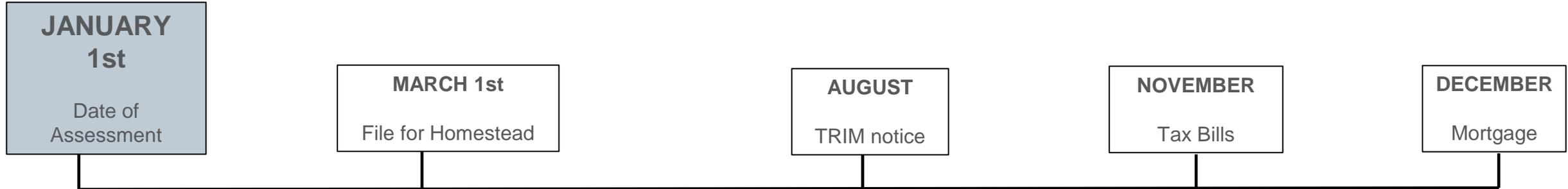


## DECEMBER

Mortgage company  
begins escrow review  
of 2021 tax bill

# DATE OF ASSESSMENT

YEAR 2022



## JANUARY 1st

The 2022 taxes will be based on property status as of January 1st.  
Status means:

**Substantially Complete  
New Construction**

**2021 Market Sale Data**

**Property Condition**

**Homestead Exemption  
Qualifications**

# DEADLINE FOR HOMESTEAD

## YEAR 2022



**MARCH 1st**

Deadline for new owner  
to file for their  
homestead exemption



### ORIGINAL APPLICATION FOR HOMESTEAD AND RELATED TAX EXEMPTIONS

DR-501  
R. 01/21  
Rule 12D-16.002, F.A.C.  
Page 1 of 4  
Provisional

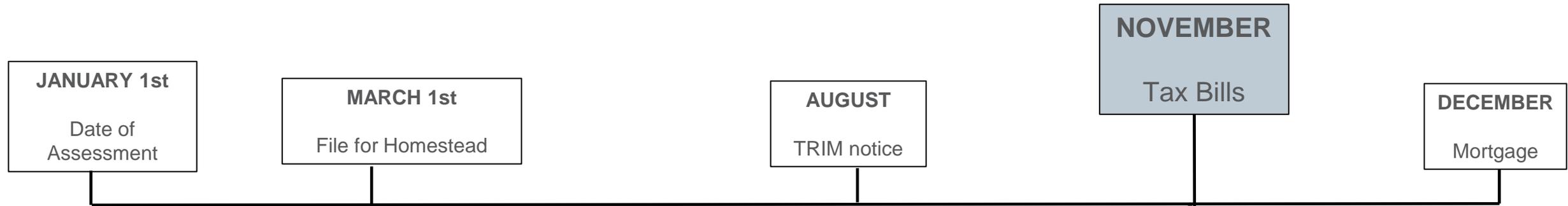
Permanent Florida residency required on January 1.  
Application due to property appraiser by March 1.

County Martin	Tax Year	Parcel ID
I am applying for homestead exemption, \$25,000 to \$50,000 <input type="checkbox"/> New <input type="checkbox"/> Change		
Do you claim residency in another county or state? Applicant? <input type="checkbox"/> Yes <input type="checkbox"/> No Co-applicant? <input type="checkbox"/> Yes <input type="checkbox"/> No		
	<b>Applicant</b>	<b>Co-applicant/Spouse</b>
Name		
*Social Security #		
Immigration #		
Date of birth		
% of ownership		
Date of permanent residency		
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
Homestead address	Mailing address, if different	



# TAX BILL

YEAR 2022



Tax Bill NOW reflects new owner's values, exemptions & portability

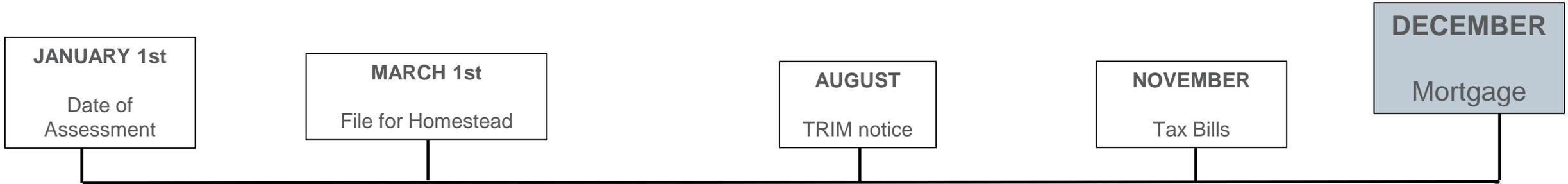


**NOVEMBER**

The 2022 Tax Bill is mailed to the new owner & mortgage company.

# ESCROW ADJUSTMENTS

## YEAR 2022



Mortgage company may now increase the monthly payments to make up for:

- The time since the sale (March 2021-Dec 2022) that they were not getting enough in escrow to cover the 2022 tax bill.
- Enough to cover the subsequent year (Jan 2023 – Nov 2023) to cover the 2023 tax bill

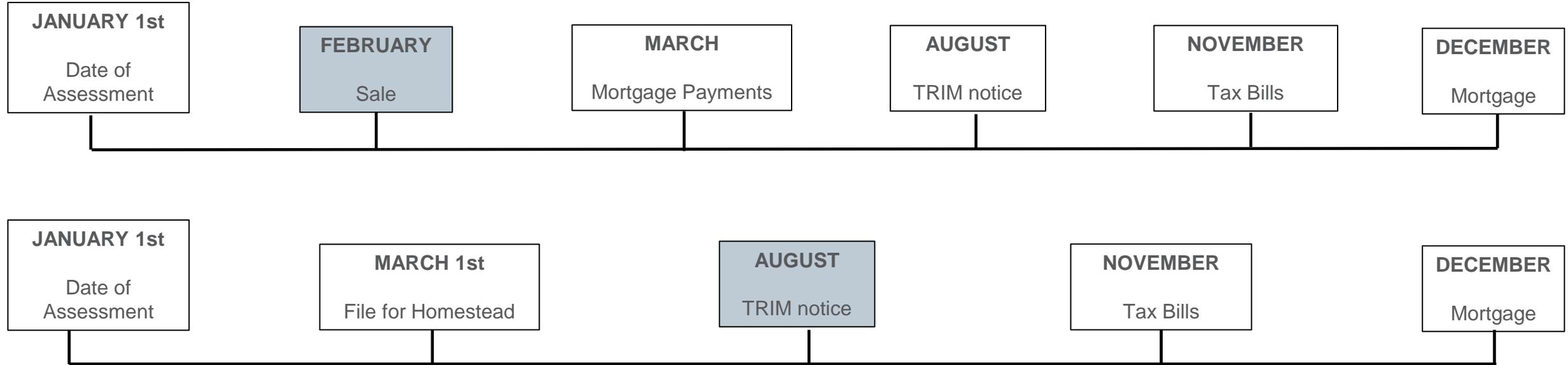


**DECEMBER**

Mortgage company begins escrow review of 2022 tax bill

# BE PREPARED PLAN AHEAD

## YEARS 2021 - 2022



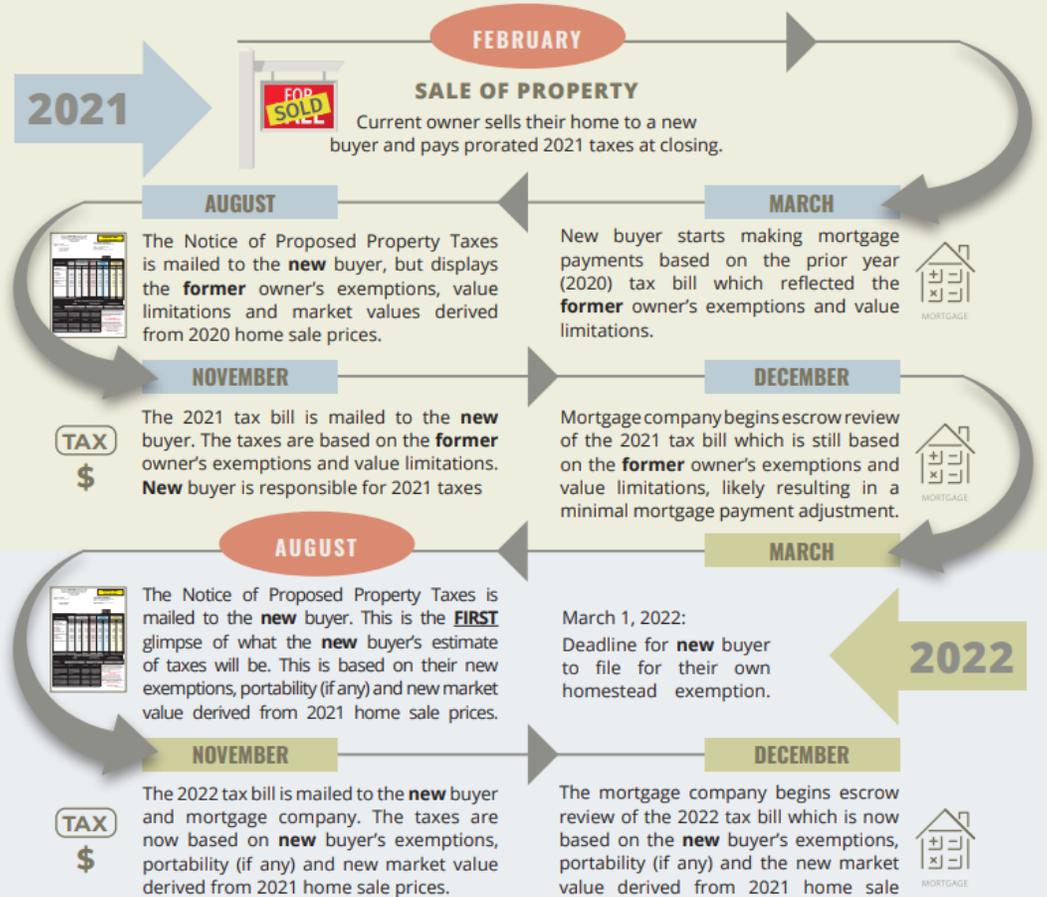
It may be a year & a half before a new buyer sees what their taxes will be.

Using the property tax estimator helps prepare you for upcoming mortgage & tax payments.

Communicate this with your mortgage company

# NEW HOME BUYER TIMELINE - PLAN AHEAD!!

When buying a home, you should not assume that the property taxes will remain the same. Whenever there is a change in ownership, the assessed value of the property may reset to full market value, which may result in higher property taxes. This flowchart illustrates the purchase cycle in relation to when a new buyer may first see a glimpse of their proposed taxes-- they are MONTHS apart! Please **PLAN AHEAD** for the financial impact.



## HELPFUL TOOL!



Why wait until August in the year following your sale to see your estimated property taxes. Plan ahead and be prepared by using our Property Tax Estimator tool found on our website.

([www.pa.martin.fl.us](http://www.pa.martin.fl.us))

1. having insufficient funds for the elapsed time since the sale that they were not collecting enough in escrow to pay the 2022 bill, and
2. planning ahead for the next year's monthly payments to ensure they have sufficient funds collected to pay the 2023 bill.

# PRINTABLE HANDOUTS

## Printable Handouts

**2021 Informational Supplement to Notice of Proposed Property Taxes**

**A MESSAGE FROM YOUR PROPERTY APPRAISER**

**Dear Valuing Property Owners**

**MARTIN**

2021 TRIM Informational Supplement

**HOMESTEAD & OTHER EXEMPTIONS**

**HOMESTEAD EXEMPTION**

**OTHER EXEMPTIONS AVAILABLE FOR HOMESTEADED PROPERTY OWNERS**

2021 TRIM Informational Supplement

**TANGIBLE PERSONAL PROPERTY**

**What is Tangible Personal Property?**

**What is it after the 2017 Amendment?**

2021 TRIM Informational Supplement

**AGRICULTURAL CLASSIFICATION**

**When is a property eligible for Agricultural Classification?**

**When does a property lose its Agricultural Classification?**

2021 TRIM Informational Supplement

**FREE DATA REPORTS**

**What are the available reports?**

2021 TRIM Informational Supplement

**NEW HOME BUYER TIMELINE - PLAN AHEAD!!**

**2021**

**2022**

2021 TRIM Informational Supplement

**PROPERTY OWNERSHIP 101**

**Save Our Homes (SOH) Benefit**

**Market Value to Assessed Value Spread**

2021 TRIM Informational Supplement

**PROPERTY OWNERSHIP 101**

**Porting the Save Our Homes (SOH) Benefit**

**SPENDING CALCULATOR**

2021 TRIM Informational Supplement

**PROPERTY OWNERSHIP 101**

**Truth in Millage (TRIM) Notice**

**SAMPLE**

2021 TRIM Informational Supplement

← → ↻ 🏠 https://www.pa.martin.fl.us

HOME CONTACT 3473 SE Willoughby Blvd., Suite 101, Stuart, FL 34994 (772) 288-5608 Information Requests WEBSITE CONTENT SEARCH



- Searches
- Homestead Exemption
- Tools & Downloads
- Forms**
- Learn More
- News & Announcements
- Our Office

- Printable Handouts
- Address Change Request
- Property Exemption
- Trust Certificate
- Value Adjustment Board
- Agricultural / Conservation
- Splits and Combines



### REAL PROPERTY SEARCH

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**TIP:** When searching by address, enter street number and street name only. (Enter 555 Main when trying to locate the property at 555 SE Main Street, Stuart, FL 34994)

- File Online for
- 2021 Real Prop
- 2021 Taneible

# COMMUNITY OUTREACH PROGRAM

## SOCIAL MEDIA



## PRESENTATIONS & PUBLICATIONS

## ADVERTISING & DIRECT MARKETING

## COMMUNITY SERVICE

## EVERYTHING IN BETWEEN

*“We are committed to getting you  
the information you need”*



**Mission:**

The Martin County Property Appraiser is your local government agency responsible for locating, identifying, and valuing real and tangible personal property located in our County. We establish fair and equitable market values, maintain ownership records, and administer exemptions for property tax revenue. Our goal is to accomplish this in a manner that assures public confidence in our accuracy, productivity and fairness.

**Vision:**

We are committed to helping you understand the valuation process and will take whatever time is needed to explain our procedures. We want to ensure you know who we are and what benefits are available to you. We promise to treat you with respect and understanding, and to deliver the outstanding customer service you deserve and expect.

**Our  
Guiding  
Principles:**

# MARTIN

**MAKE**

our  
customers  
feel like  
family.

**ALWAYS**

give our  
customers  
the time  
they need.

**RESPECT**

our  
customers  
through  
kindness  
and  
understanding.

**TEAMWORK**

through  
cooperation,  
not  
competition.

**INNOVATIVE**

and  
continually  
seeking  
efficiency.

**NEVER-ENDING**

commitment  
to  
process  
improvement.