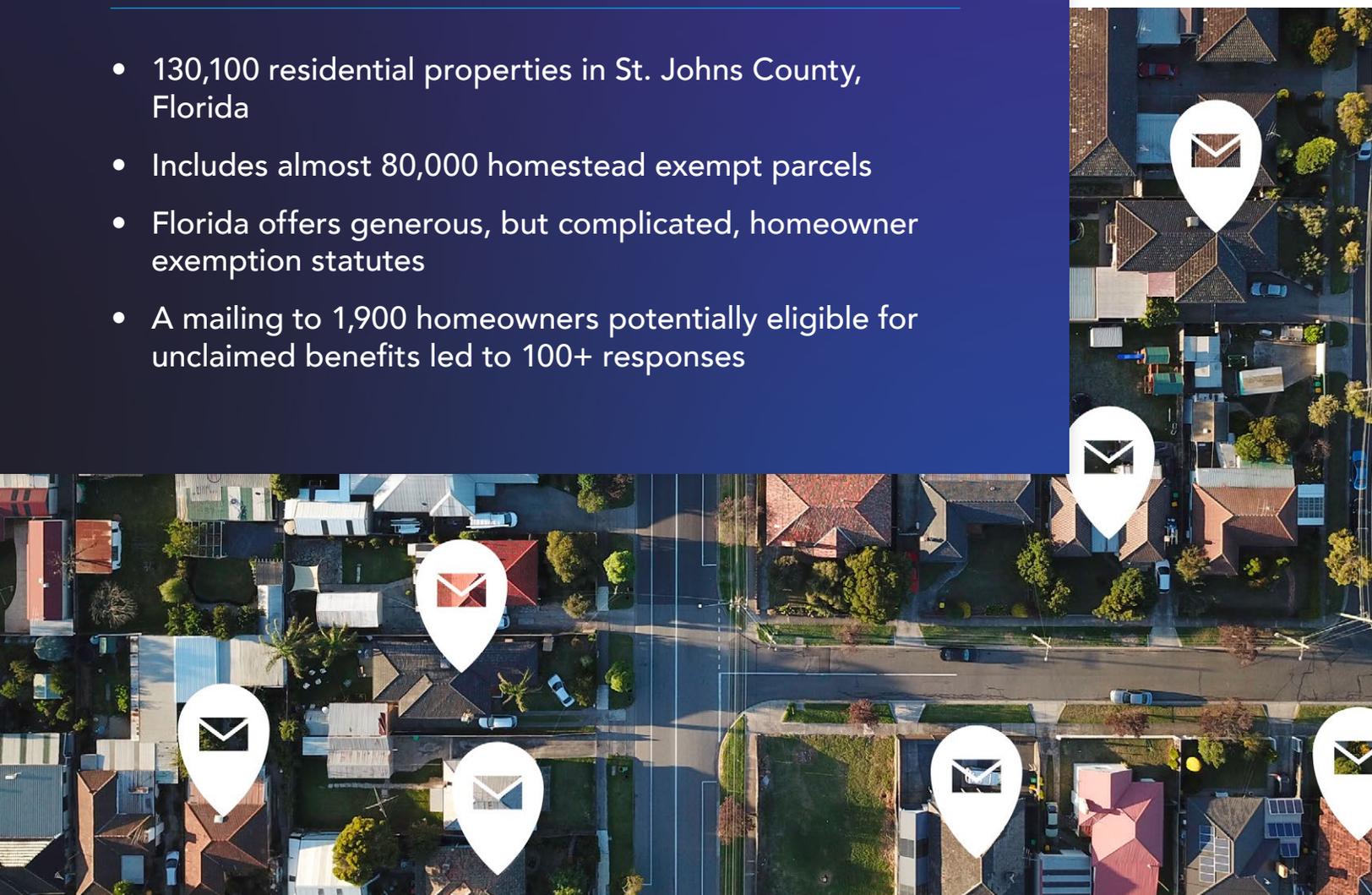


# Over 100 St. Johns County Residents Claim Homestead Exemptions Thanks to a Data-Driven Outreach Program

In partnership with TrueRoll, the St. Johns county property appraiser leveraged mountains of data to generate a list of residents who potentially qualified for a homestead exemption.

## Highlights

- 130,100 residential properties in St. Johns County, Florida
- Includes almost 80,000 homestead exempt parcels
- Florida offers generous, but complicated, homeowner exemption statutes
- A mailing to 1,900 homeowners potentially eligible for unclaimed benefits led to 100+ responses



# A Two-Part Constitutional Mandate

In his role as property appraiser for Florida's St. Johns County, Eddie Creamer is constitutionally mandated to oversee the county's homestead exemptions, which reduce a homeowner's property taxes.

It's a two-part role: Creamer must ensure that residents do not receive unqualified exemptions (whether due to unawareness or fraud) and also that residents who are eligible for benefits receive them.

"When everyone pays their fair share of taxes, everyone pays less. I want to make sure that every taxpayer pays their fair share and not a penny more," Creamer said.

For some residents, such as low-income seniors, deployed members of the military, and veterans, Florida offers generous homestead exemptions, capable of significantly reducing a homeowner's tax payment. Take a senior whose property has a taxable value of \$150,000. If this homeowner receives a \$50,000 exemption, the property will be taxed as though it was valued at \$100,000.

More importantly, the statute puts a three percent cap on the amount a tax assessment can go up annually. In a state where property values have increased by eleven percent each year, that's huge.

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But no matter how generous an exemption may be, it's only meaningful if residents are aware it exists and can apply to receive the benefit. As Creamer entered his second term as property appraiser for St. Johns County, he partnered with TrueRoll to launch an outreach campaign aimed at these individuals.

## Reaching Out to Potentially Qualified Residents

When's the last time you read the print edition of your local newspaper cover to cover?

In St. Johns County—located in a state where one in five residents speak Spanish at home—the only legally required mandate to inform residents about homestead exemptions is publishing that information in an English-language newspaper.

"The state laws in how we communicate are antiquated," Creamer said.

The county's expectation has been that residents would reach out and apply for exemptions. But many residents move to Florida from other states and might be unaware of exemptions, or might not have the resources to know they qualify, Creamer said.

Creamer was eager to take a more proactive approach: His team visited senior community centers, realtors' offices, and other spots where they were likely to find people eligible for homestead exemptions. But in-person outreach has its limitations, Creamer noted—the county population is 265,000, and field visits can only reach a minute fraction of residents.

In most jurisdictions, property appraisers struggle to identify unclaimed exemptions as it is a manual and tedious process—they simply don't have the staffing or resources to take on the project. So it doesn't get done.

## A Pivot to Postcards

Instead of in-person reach-out, St. Johns County took advantage of data.

The county partnered with TrueRoll, which leveraged hundreds of data sources—including census information, postal service data, residency data, voter registration, data elements that might indicate an individual's senior status, and more—to identify 1,900 homeowners who could be eligible for a property tax exemption.

"To be able to use data to find people that qualify for these exemptions was important to me," Creamer said.

The county's next step with the list was a targeted mailing: "With the help of TrueRoll, we created an oversized postcard," Creamer said—one side was personalized, with the individual's name and details on which exemptions, in particular, the homeowner might be entitled to. The other side offered follow-up steps for how residents could reach out to the county appraiser's office.

Creamer describes the eye-catching mailing as impactful. "We were very pleased with the results," he said. A little over a week after the oversized postcards went out, the office phone lines were ringing with inquiries.

"Out of the folks who received a postcard, we've had to date an over 5 percent conversion rate," Creamer said. As a result of the mailing, the county has granted near 100 exemptions to eligible residents who hadn't previously been aware they were entitled to the benefit.

## What's Next

Thanks to the data-driven outreach, Creamer can reliably target people with a high likelihood of being eligible for an unclaimed homestead exemption. It's a more effective, efficient strategy than in-person visits.

"Most everyone has a mailbox and gets mail," Creamer points out. "We're targeting the people who need the exemption most."

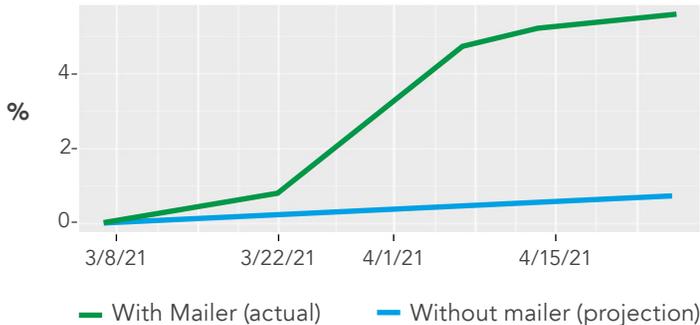
*"We're targeting the people who need the exemption most."*

"If we grant one long-term, low-income senior an exemption, I consider [the mailing] successful because we've helped someone out who needs it," Creamer said. And they did. Within a week of the mailing, an 82-year-old homeowner applied and was accepted for a long-term, low-income exemption.

His next step? Sending out another round of postcards in the mail. On TrueRoll's side of the equation, all responses will be fed into the algorithm, helping refine its ability to pinpoint eligible residents.

"My plan is to continue to seek out those who deserve the benefits but haven't applied," Creamer said. This will be made possible by the ongoing partnership with TrueRoll.

**Incremental % of Homeowners Approved for Exemption**



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#### About TrueRoll



TrueRoll empowers governments to proactively maintain accurate property tax rolls by identifying both unqualified and unclaimed homestead exemptions using 1000s of focused data sources, data science, and workflow automation. It's the only homestead analysis solution built specifically to make appraisers' and auditors' jobs easier and outcomes more accurate and equitable.