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## Police task force on homestead fraud reaps results

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Deploying police detectives from nine local cities to bolster homestead fraud investigations in Miami-Dade County is reaping fast results, according to the property appraiser.

Miami-Dade Property Appraiser Carlos Lopez-Cantera said with the extra police muscle, \$6.2 million in violations were identified across Miami-Dade for September and October, compared with \$3 million during June and July before the task force got started.

In July, nine cities each committed one detective to the effort initiated by Lopez-Cantera, with a goal of nailing property owners who were receiving tax breaks they didn't qualify for, thus eventually generating additional property-tax revenue for their city coffers.

The cities are Coral Gables, Hialeah, Key Biscayne, Miami, Miami Gardens, Pinecrest, South Miami, Sweetwater and West Miami. City detectives trained for the effort for a week during August. They joined the county's ongoing investigative team, which includes six detectives and a sergeant at Miami-Dade Police Department and seven investigators and four others staffers in the Property Appraiser's Office.

"There is clearly an increase in productivity we attribute to the increase in manpower," Lopez-Cantera said. "The numbers are showing results."

Lopez-Cantera, who ran for office last year on a pledge to crack down on homestead-exemption violations, is continuing to urge other municipalities to participate and intends to tout the early results to the Miami-Dade League of Cities "at the next opportunity provided."

Miami Commissioner Francis Suarez, an executive board member of the local League of Cities, said the board is expected soon to consider a resolution encouraging other municipalities to join the effort. "It's a no-brainer for each city to commit a police officer at a cost of \$50,000 to \$100,000 a year," Suarez said.

The property appraiser also made it easier for the public to report homestead fraud by adding an online form front and center on its website at <http://www.miamidade.gov/pa/>. "It can be anonymous. It's up to the person," Lopez-Cantera said.

Major Ariel Artime, who runs the economic crime bureau at Miami-Dade Police Department, said the website option is generating leads. "I think it's people that are fed up. They have a reporting platform, and they're utilizing it," Artime said. "It's not for people who are disgruntled to get back at their neighbors. It's everyone working together."

While police conduct investigations, the cases are typically handled as civil matters in which homeowners face the loss of homestead status, back taxes, penalties and interest. When violations are identified, the property appraiser sends homeowners a notice of intent to lien. Obligations must be paid within 30 days to avoid a lien against the property.

A homestead exemption excludes \$50,000 from the taxable value of a property used to calculate property taxes (except on school taxes where the exemption is \$25,000). But that is small beer compared with the tax savings many people get under the Save Our Homes cap.

Under the Save Our Homes state constitutional amendment, which took effect in 1995, the taxable value of homestead property can rise no more than 3 percent a year, no matter how much the market value goes up.

Over the years, the cap has created large tax disparities between similar residences, with some homeowners facing double or triple the tax bill as a neighbor with a similar home who locked in the Save Our Homes cap at a low level.

That disparity has motivated many homeowners to obtain homestead status on properties when they aren't eligible, for example on rental properties or second homes that aren't a primary residence.

"We go above and beyond to make sure people who deserve exemptions get them, but we need to make sure those cheating the system are dealt with," Lopez-Cantera said.

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