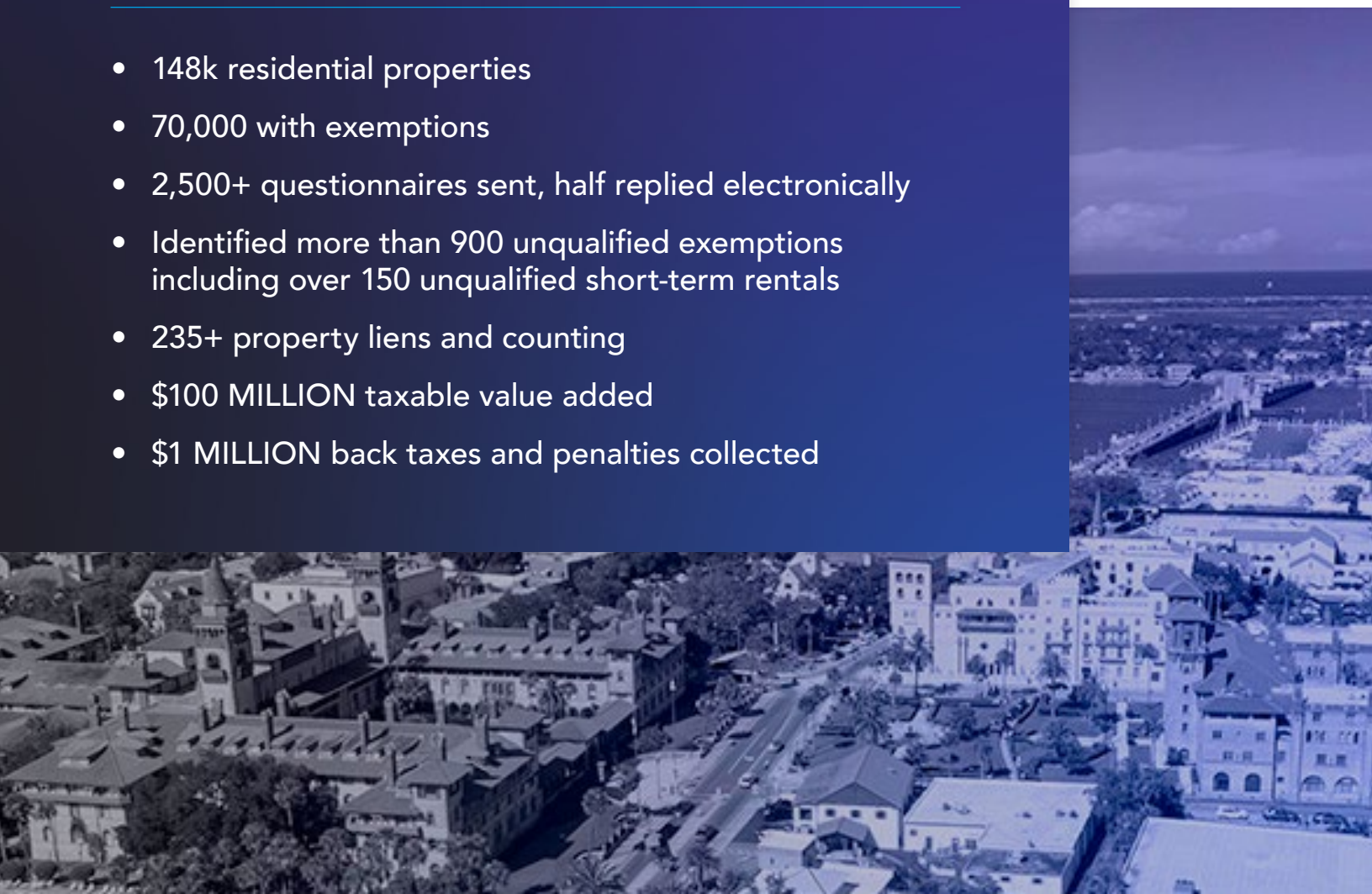


# \$100 Million in Taxable Value Added Through Novel Approach to Homestead Administration

Using proactive homestead monitoring, St. Johns County identified unqualified exemptions, increased the county's taxable value, recovered ~\$1,000,000 in back taxes, and maximized taxation equality in real time.

## Highlights

- 148k residential properties
- 70,000 with exemptions
- 2,500+ questionnaires sent, half replied electronically
- Identified more than 900 unqualified exemptions including over 150 unqualified short-term rentals
- 235+ property liens and counting
- \$100 MILLION taxable value added
- \$1 MILLION back taxes and penalties collected



# St. Johns Auditor Seeks Fresh Approach

Meet Property Appraiser Eddie Creamer—St. Johns County’s entire exemption administration team. Though he collaborates with other county staff from time to time, the St. Johns’ 148,000 residential parcels and 70,000 homestead exempt parcels have kept Creamer working overtime.



His number one goal? To ensure fair distribution of the county’s revenue burden. “It was quite a workload for one man,” says Creamer.

Seeking a more efficient way to address his workload, Creamer decided to partner with The Exemption Project and deploy TrueRoll™ monitoring software.

Not only did TrueRoll help

Creamer proactively monitor all parcels receiving homestead exemptions and enable him to perform a historical audit on the entire jurisdiction, he uncovered significant, unrealized taxable value for St. Johns.

## A Focus on Vacation Rentals

St. Johns is home to popular beach destinations like St. Augustine and Ponte Vedra Beach, each with thousands of short-term rental listings on sites like AirBnB and Vacation Rental by Owner (VRBO). Creamer knew there was a significant amount of taxable value missing from their annual tax roll based on Florida’s statutory homestead eligibility requirements.

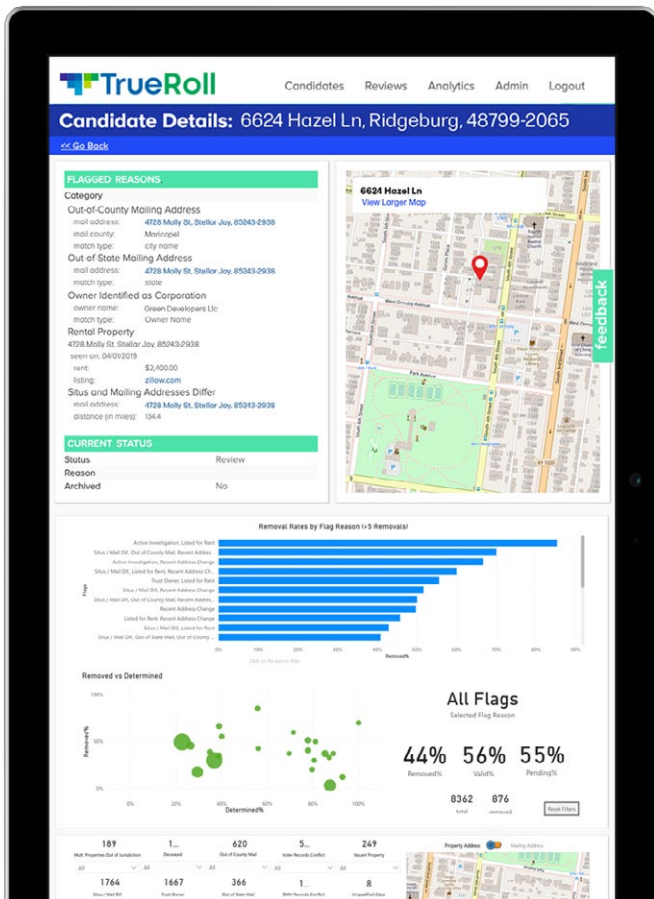
TrueRoll tuned its algorithms to leverage 1,000+ data sources to spot these unqualified exemptions by leveraging their access to national datasets and matching algorithms that determine the eligibility of the county’s properties for exemption. These include:

- proprietary datasets of national deed registrations
- rental observations from hundreds of local and national rental sites (updated weekly)
- data from the short-term rental addresses and host contact resolution service Host Compliance
- dozens of Departments of Motor Vehicles datasets
- national voter registration database
- thousands of other reference datasets aimed at determining eligibility in real time

## Automated Review Leads to Success

TrueRoll automated the review of all 70,000 exempt properties and identified a few thousand exemptions that were potentially unqualified based on the various eligibility flags.

The results were ranked and assigned a confidence score using artificial intelligence. TrueRoll’s Citizen Engagement module allowed St. Johns to quickly mail 2,500+ questionnaire affidavits based on the reason(s) they were flagged for review (rental listings, additional homesteads, etc.). Homeowners could respond via mail or electronically, and St. Johns used TrueRoll’s case management system to make a final decision on each candidate, track the history of each parcel, and generate reports on the results.



## Why St. Johns Picked TrueRoll

Before learning about The Exemption Project, St. Johns was planning for a typical, single-point-in-time homestead audit. Says Creamer of the process, “[To monitor homestead exemptions in-house] I would probably have to assign three staff internally, full-time, or hire three new staff, and subscribe to LexisNexis or some service like that, and then go through the process.” Once The Exemption Project’s proposal entered the equation, Creamer noticed it solved several issues St. Johns had with the contract for a one-time audit, including:

- contingency terms, fees, definitions, and calculation methods that are inflexible and “one-size-fits-all”
- no partnerships with short term rental address identification companies like Host Compliance, nor a national registry of rental observations, which was a core focus for vacation-ready St. Johns
- no scope for identifying unclaimed exemptions—homeowners qualified for but not receiving homestead exemptions
- no solution for the ongoing need to maintain an accurate exemption roll. As the industry saying goes, “People move, buy, and rent their homes, pass away, and get divorced in the community every month; only a proactive monitoring solution solves for that.”

## What’s Next for St. Johns

The proactive, machine learning-based monitoring of TrueRoll continues to provide St. Johns with a confidence-sorted list of candidates to review. This list changes daily based on signals arising in real time, such as:

- properties offered for rent
- funerals
- changes of address
- changes in voter data

St. Johns has also worked with The Exemption Project to combine and integrate their existing NCOA (change of address) process into TrueRoll, consolidating investigation data within a centralized hub.

St. Johns intends to continue using TrueRoll to monitor existing data and to adjudicate new homestead exemption applications. St. Johns has integrated their Custom CAMA solution (by Thomson Reuters) with TrueRoll so their customer service agents have access to all information from both systems at each workstation. Additionally, workflows initiated in CAMA requiring investigation are synced with the data found by TrueRoll to make managing investigations in one place more user-friendly.



HEADLINES

**The St. Augustine Record**

### Startup Aims to Modernize the Property Tax Exemption Audit

Read the story from [Government Technology](#)

### St. Johns County audit finds hundreds of improper tax exemptions

Read the story from [The St. Augustine Record](#)

#### 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.