REAL TALK

**Christine Hansen,** GRI
**President, Realtor Association of Greater Fort Lauderdale**

**Question:** I live here several months each year, so why am I not eligible for a homestead exemption on my Florida home?

**Answer:** The State of Florida offers two different programs to help reduce property taxes for residents. The first, the homestead exemption you mentioned, provides permanent Florida residents a $25,000 homestead property tax exemption. Say your home is worth $225,000; under the exemption, it would be taxed based on $200,000 … or $25,000 less. An amendment to Florida's constitution, "Save Our Homes," offers additional tax relief by capping the annual increase in assessed property values at 3% or the rate of inflation, whichever is lower. In other words, a $200,000 home that increases in value to $225,000 would be assessed at $206,000, or just 3% higher. "Save Our Homes" and the homestead exemption are offered only to permanent Florida residents who use the home as their primary residence. The homestead exemption can only be used once, on that primary home, so business property isn't eligible. Additionally, homestead exemptions and the "Save Our Homes" tax break cannot be transferred. Eligible homeowners who move must re-file for the exemptions. The key to eligibility for both is claiming permanent Florida residency. Currently, there is no requirement for amount of time spent in Florida to claim permanent residency, so you could switch. However, you'll have to submit an affidavit stating that Florida is your permanent state of residence, which means giving up any tax breaks or other benefits you currently enjoy in your home state or country.

**Have a question?**
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# Natasha Guzman receives recognition at GMAC Real Estate's annual business conference

Natasha Guzman of First Service Realty GMAC was recently honored at the GMAC Home Services Annual Business Conference with a special citation for outstanding achievement in production as a Top 5 Debut Individual Producer during 2006 in the country.

Guzman is one of a select group of GMAC Real Estate sales associates to receive a Top 5 Individual Debut Production Award for outstanding achievement in $259,878 in Gross Commission during their first year in the real estate business. "We are proud to honor Natasha Guzman with this award," said John Bearden, President and CEO of GMAC Home Services. "She has demonstrated a commitment to our Premier Service philosophy, utilizing the tools, systems and programs offered by GMAC Real Estate. Her professionalism and dedication assures that the expectations of her customers and clients are exceeded."

First Service Realty GMAC has 11 offices and 400 sales associates serving South Florida. Its main office is located at 13155 SW 42nd Street, Suite 200, Miami. GMAC Real Estate has more than 1,300 locations and 22,000 sales associates throughout North America. To contact Natasha Guzman, please call her directly at 786-222-3806 or call her office at 305-592-0094, ext 317.

# Plotkin-Wites team tops list of Prudential Florida WCI Realty producers

Lea Plotkin and Rubin Wites were ranked as the Number One Sales Agents for Prudential Florida WCI Realty for 2006. The team is based out of the Coral Springs/ Parkland office.

This marks the fourth time in the last five years that they have been the top selling agents for the company in both resale and new construction properties. They have ranked as high as #6 nationwide for Prudential Real Estate affiliates in North America.

"Regardless of the market conditions, Lea and Rubin continue to be among the top 0.5% of all agents in North America," said Colleen Stobinsky, managing broker of the Coral Springs office. "They are the type of agents that are most representative of Prudential Florida WCI and Prudential Real Estate affiliates."

Together they have nine web sites specializing in upscale homes and condos both in Fort Lauderdale and South Palm Beach. Their web sites provide extensive information for both buyers and sellers and help make the process of buying or selling real estate a much simpler process.

In addition to their career as realtors, they are well-educated, professionals with varied backgrounds. Wites has a degree in Finance, was the broker/owner of Prudential Wites Realty, which was the charter Prudential franchise in South Florida. He sold the company to Prudential Florida WCI Realty in May of 2000.

Lea Plotkin has a Master's Degree in Fine Arts, has taught on the college level, previously ran a new construction project, and was also an Information Technology and Training Manager.

They are extremely knowledgeable in the market area they work in and, like all true professionals, they continue their own education so that they can help educate their clients and facilitate the purchase or sale of their home.

To contact Lea Plotkin or Rubin Wites contact 954-802-8451 or visit their website at www.luxuryfloridaliving.com.

Prudential Florida WCI Realty was ranked the fifth largest real estate company in the nation among Prudential affiliates and 22nd in the nation for sales volume according to Realtor magazine. The Company has grown to more than 55 locations serving 15 counties throughout the state of Florida. With approximately 2,300 sales associates, Prudential Florida WCI Realty has the highest average sales price of any statewide company. Visit us at www.prudentialfloridawci.com to view thousand of Florida properties.

**Rubin Wites and Lea Plotkin**


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