

What Your Property Taxes Really Pay For

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In recent months, I've had many conversations with residents, business owners, and civic groups about local government finances—especially the piece property taxes in supporting them. While the topic can feel abstract or confusing, one theme consistently resonates with people: property taxes help pay for the everyday services we as citizens rely on without even thinking about them.



Consider a few simple questions:

- If you've ever had to call 911 because of an emergency at your home or business and the police responded, did they hand you a bill when the situation was resolved?
- If the fire department came to your home for a medical emergency or to extinguish a fire, did anyone pull out an iPad and ask you to "tap to pay"?
- When you backed out of your driveway to go to work, school, or the grocery store, did you stop at a toll booth to cover the cost of the road, traffic signals, or stop signs?
- When you took your children or grandchildren to a neighborhood park, was there an attendant collecting a fee to use the playground?

The answer, of course, is "no".

That is because these services, and many others, are funded collectively through property taxes, rather than charging residents a fee every time they need help, drive on a road, or enjoy a public space. Property taxes ensure these services are available to everyone, all the time.

In practical terms, property tax revenue allows a city to staff and equip its police and fire departments with trained professionals, modern equipment, and adequate resources. It keeps roads maintained and safe. It ensures parks are clean, welcoming, and safe places for children and families. It also allows cities to address the natural wear and tear that comes with daily use of infrastructure and public facilities. When those revenues are reduced, cities don't stop needing roads, parks, or emergency services. Instead, maintenance gets delayed, repairs are deferred, and small problems become larger and more expensive ones. Over time, degradation accelerates.

Compounding the issue, proposals to eliminate or sharply reduce ad valorem taxes would likely make Florida even more attractive to new residents, placing greater demand on local services and infrastructure while simultaneously reducing the revenue needed to support them.

Another reality that deserves attention is that costs associated with providing municipal services are rising, even when cities work hard to control spending. Cities are not immune to increased costs for equipment, fuel, insurance, and construction.

Winter Haven is experiencing one of the lowest crime rates in its history. In 2025, the city opened its fourth fire station and began construction on a fifth. These are not luxuries; they are essential investments that allow us to protect residents, respond quickly to emergencies, and maintain quality of life.

In Winter Haven, the general fund budget is \$78.3 million. Of that, \$31.5 million comes from ad valorem property taxes. Meanwhile, police, fire, and code compliance operations total \$34.7 million—meaning public safety alone costs \$3.2 million more than property tax revenue generates. That balance has to be offset with additional non-property tax revenue sources. That is before expenses for roads, parks, and other services are even considered.

Some current ideas around property tax reform wisely prohibit reductions in public safety services. No one wants to live in an unsafe community. But when tax revenue already falls short of covering those costs, a serious question remains: what gets cut instead?

Do we reduce road maintenance? Park upkeep? Youth and recreation programs?

Ironically, eliminating or underfunding those non-public safety investments often unintentionally increases demand on police and fire services. Children with fewer recreational opportunities are more likely to find trouble. Poorly maintained roads lead to more accidents. Deferred maintenance creates risks that ultimately require emergency response.

Property taxes are not an abstract line item in a budget. They are the mechanism that allows cities like Winter Haven to function smoothly, safely, and reliably every single day—often without residents ever having to think about it. The challenge before us is not simply how to lower taxes, but how to ensure that any changes do not undermine the very services that make our communities safe, livable, and strong.

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