

OFFICE OF JOE G. TEDDER, CFC

Tax Collector for Polk County, Florida

ANNUAL REPORT

Year Ended September 30, 2025



OUR MISSION

"We are working to earn the public's trust and confidence."

OUR VISION

"To treat our customers with such professionalism and concern that we change their perception of government."



Cover image – Polk County Tax Collector Joe G. Tedder (left) was happy to name Hope Hallock (second from left) as the inaugural 'Kids Tax Art' scholarship contest winner in the Fall of 2025. They are pictured with 'Tax Art' sponsors Austin Evans and Caroline Sharpe of Southern Homes and Polk County School Board members Dr. William Allen and Lisa Miller. Hope, a Lakeland High School senior, received a \$2,500 scholarship for her tax bill envelope design above. Her winning design was featured on the backs of some 400,000 envelopes this property tax season!

Kids Tax Art is an initiative that encourages creativity in art. High school students submit art as part of an annual competition, to have their work featured on the tax bill envelope and receive a scholarship prize. Additionally, the art teacher receives a monetary prize. This comes at no cost to the taxpayers, as the program is funded entirely by the generosity of sponsor Southern Homes of Polk County.



Joe G. Tedder, cfc, Tax Collector
Imperial Polk County & The State of Florida

February 21, 2026

To the Citizens and Taxpayers of Polk County:

Florida's Constitution authorizes the position of Tax Collector as an independent unit of its political subdivisions, which are otherwise known as counties.

The Tax Collector's responsibilities involve the collection of revenue and public funding for a variety of state, regional, and local governmental agencies and taxing authorities; the enforcement against delinquency in payment of such revenues and funds; the distribution of such revenues and funds in a timely manner to various state and local agencies and taxing authorities involved; the investment of public funds pending distribution; the vigilant adherence to procedures designed to promote fairness to the taxpayer and governmental efficiency and accountability in the collection, enforcement, distribution, and investment of funds; and, serve as the most likely contact on a daily basis with and between citizens and taxpayers and the various state, regional, and local governmental agencies and taxing authorities.

As a position established by Florida's Constitution to complete a system of checks and balances, the Tax Collector for Polk County (TCPC) serves the people of Polk County. Therefore, the Tax Collector does not serve as an employee of the state, a state agency, a regional governmental agency, or local government.

The Tax Collector serves the people of Polk County and is elected by its voters to serve a four-year term.

The TCPC is responsible for providing a wide range of services to the citizens and taxpayers of Polk County on behalf of other governmental units. These services consist primarily of the collection and administration of Ad Valorem taxes, Non-Ad Valorem assessments, driver license fees and identification card issuance, motor vehicle taxes and registration/title/plate/decal issuance, county local business taxes and receipt issuance, tourist development taxes, hunting and fishing fees and license issuance, concealed weapon licenses and mail-in payment processing for various governmental agencies. These services are performed on behalf of numerous local governments and agencies of the State of Florida.

Services are provided at the TCPC Service Centers, which are located in Bartow, Lakeland, Davenport, Lake Wales, and Lake Alfred. Motor vehicle registration and title transactions are also authorized to be conducted in First Lakeland Tag Agency, Express Auto Tags of Winter Haven, and Express Auto Tags of North Lakeland.

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Our Mission, Vision, Shared Values and Focus Points

Our Mission

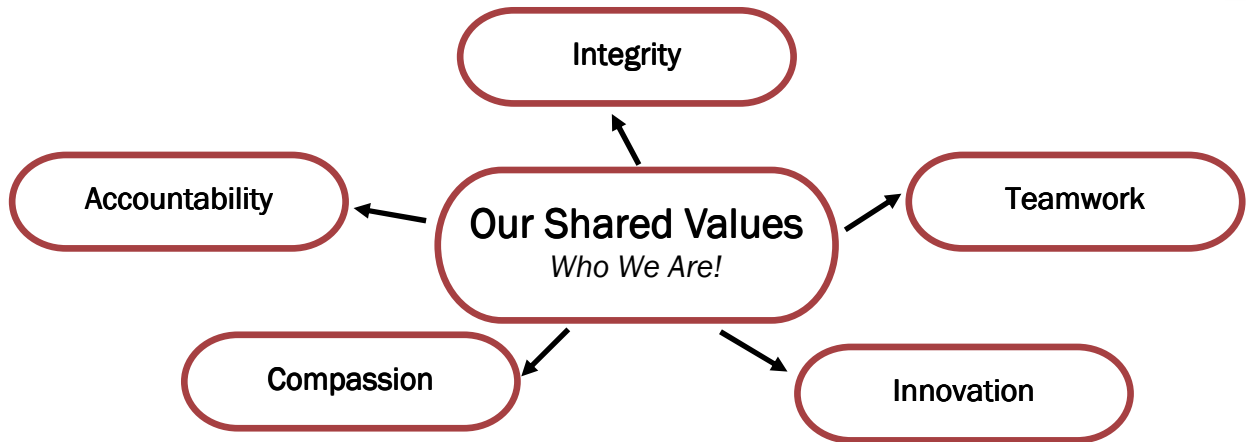
What We Do!

"We are working to earn the public's trust and confidence."

Our Vision

Where we are going!

"To treat our customers with such professionalism and concern that we change their perception of government."



Our Focus Points

How We Do It!

Customer Service

We strive to exceed customers' expectations.

Efficiency

We provide timely services while conserving resources.

Accountability

We hold ourselves to transparency in all we do as stewards of the public's trust.

Employee Well-Being

We foster high job satisfaction through an open and trusting work environment.

Leadership

We demonstrate commitment to the community through the realization of our vision.

A summary of the Status of the Current Tax Roll Report, which was finalized in July 2025. (a)

SUMMARY OF 2024 TAX ROLL REPORT	AMOUNT	PERCENT
Taxes collected including discounts taken	\$1,276,085,359	99.59%
Tax certificates not purchased at sale	\$237,288	0.02%
Delinquent tangible taxes	\$2,432,825	0.19%
Taxes in bankruptcy or litigation	\$304,935	0.02%
Miscellaneous	\$139,753	0.01%
Property Appraiser corrections	\$2,108,670	0.16%
Total 2024 Tax Roll	\$1,281,308,830	100.00%

The last ten certified tax rolls have consisted of the following amounts and parcels:

TAX ROLLS	AMOUNT	PARCELS
2024	\$1,281,308,830	509,035
2023	\$1,154,011,337	498,822
2022	\$ 997,960,779	472,868
2021	\$ 868,353,436	460,312
2020	\$ 795,060,532	461,312
2019	\$ 740,182,574	451,166
2018	\$ 692,899,708	445,358
2017	\$ 634,627,621	439,803
2016	\$ 585,870,443	436,057
2015	\$ 562,706,280	433,199

Tax Certificate Redemptions (b)

On or before June 1 of each year, the TCPC offers for sale tax certificates on properties with unpaid real estate taxes. A tax certificate represents a lien on the property. The purpose of the sale is to collect unpaid real estate taxes on behalf of the numerous taxing authorities. During the 2024/25 fiscal year, 17,433 certificates were redeemed by property owners totaling \$30,572,037.

Tax Certificate Sale (c)

There were 16,533 certificates offered for sale representing taxes of \$27,976,071. As a result of the sale and subsequent sales 15,973 certificates were sold accounting for \$27,793,560 in taxes. Unsold certificates are referred to as "County held" certificates and earn interest at 18% per year.

After the sale of tax certificates this office is responsible for handling the subsequent collections from the property owner and remitting the funds to the certificate holder.



Motor Vehicle Transactions (d) – The TCPC processes motor vehicle and vessel transactions, involving titles and registration, as well as various other transactions on behalf of the Florida Department of Highway Safety and Motor Vehicles. The TCPC also collect sales taxes on sales of motor vehicles and vessels not involving licensed dealers on behalf of the Florida Department of Revenue.

During the 2024/25 fiscal year 189,694 title transactions and 744,086 registration transactions were processed. Registration, sales taxes and title and other fees totaling more than \$61 million were collected in our Service Centers.

Driver Licenses (e) – During the 2024/25 fiscal year, the TCPC issued 265,403 driver licenses and permits, while collecting \$9,045,875. The TCPC provides full driver license services at all 5 locations by appointment only.

Local Business Taxes (f) – The TCPC collects the local business tax imposed by the Board of County Commissioners. This tax is required of various individuals and enterprises doing business in Polk County. During the 2024/25 fiscal year, taxes were collected on 39,197 receipts for a total of \$2,275,439, including a 15% commission retained by this office. Collections are remitted monthly to the BOCC and municipalities in the county, which share these taxes.

Tourist Development Taxes – The TCPC collects the tourist development tax imposed by the Board of County Commissioners. This is a 5% tax on transient or short-term rentals of accommodations. During the 2024/25 fiscal year, this office administered 5,972 accounts from which \$28,002,760 was remitted, including a 3% commission retained by this office.

Hunting and Fishing Licenses (g) – The TCPC issues hunting and fishing licenses on behalf of the Florida Fish and Wildlife Conservation Commission (FWC). These licenses are issued all 5 locations by appointment only. During the 2024/25 fiscal year 1,425 licenses were issued totaling \$69,672 including the fees retained by this office.

Concealed Weapon Licenses – The TCPC issues concealed weapon licenses on behalf of the Florida Department of Agriculture and Human Services. During the 2024/25 fiscal year 4,842 licenses were issued totaling \$350,376, including the fees retained by this office.

Payment Processing Services (h) – The TCPC services include payment processing for local government entities. The Cities of Bartow, Lakeland, and Winter Haven as well as the Polk County Board of County Commissioners have contracted with the TCPC for processing of their mail-in utility payments. During the 2024/25 fiscal year, approximately 372,262 payments totaling \$161,990,426 were processed in our Technical Processing Department for these entities generating \$110,197 in revenues for the TCPC.

Call Center Operations (i) – The TCPC also provides information services via telephone calls, email, and chat. Phone calls answered during the 2024/25 fiscal year totaled 377,508 and chats answered totaled 28,126.

Total cash receipts collected by Tax Collector on behalf of other governmental agencies and tax certificate holders, during year ended September 30, 2025, were as follows:

TOTAL RECEIPTS BY SOURCE	AMOUNT
Ad Valorem Taxes and Non-Ad Valorem Assessments	1,279,200,160
Vehicle and Vessel Taxes	61,004,499
Tourist Development Taxes	28,002,760
Tax Certificate Redemptions	30,572,037
Installments	4,684,404
Driver Licenses	9,045,875
Local Business Taxes	2,275,439
Concealed Weapon Licenses	350,376
Hunting and Fishing License Taxes	69,672
Interest	2,036,128
Other Payables	2,911,232
Total	1,420,152,580

TCPC processes utility payments for various local governmental entities. Total receipts directly remitted to local governments was \$162,105,767. (j)

Total cash receipts distributed by Tax Collector to other governmental agencies and tax certificate holders during the year ended September 30, 2025, were as follows:

CASH RECEIPTS FOR TAXING AUTHORITIES	AMOUNT
Polk County Board of County Commissioners (BoCC)	640,558,978
Polk County Public Schools (PCPS)	407,798,691
Municipalities in Polk County	197,596,701
State of Florida	69,558,978
Special Taxing Districts	71,085,093
Tax Certificate Holders	30,572,037
Other	2,911,232
Total	1,420,152,580

Operating Revenues and Expenditures - The TCPC operates as a “fee office.” This means the TCPC earns fees and commissions for the services rendered. The fees and commissions are established primarily by the Florida Legislature and are contained in the Florida Statutes.

The annual budget of the TCPC is approved by the Department of Revenue. Any subsequent increases in the budget must also be approved by the Department of Revenue.

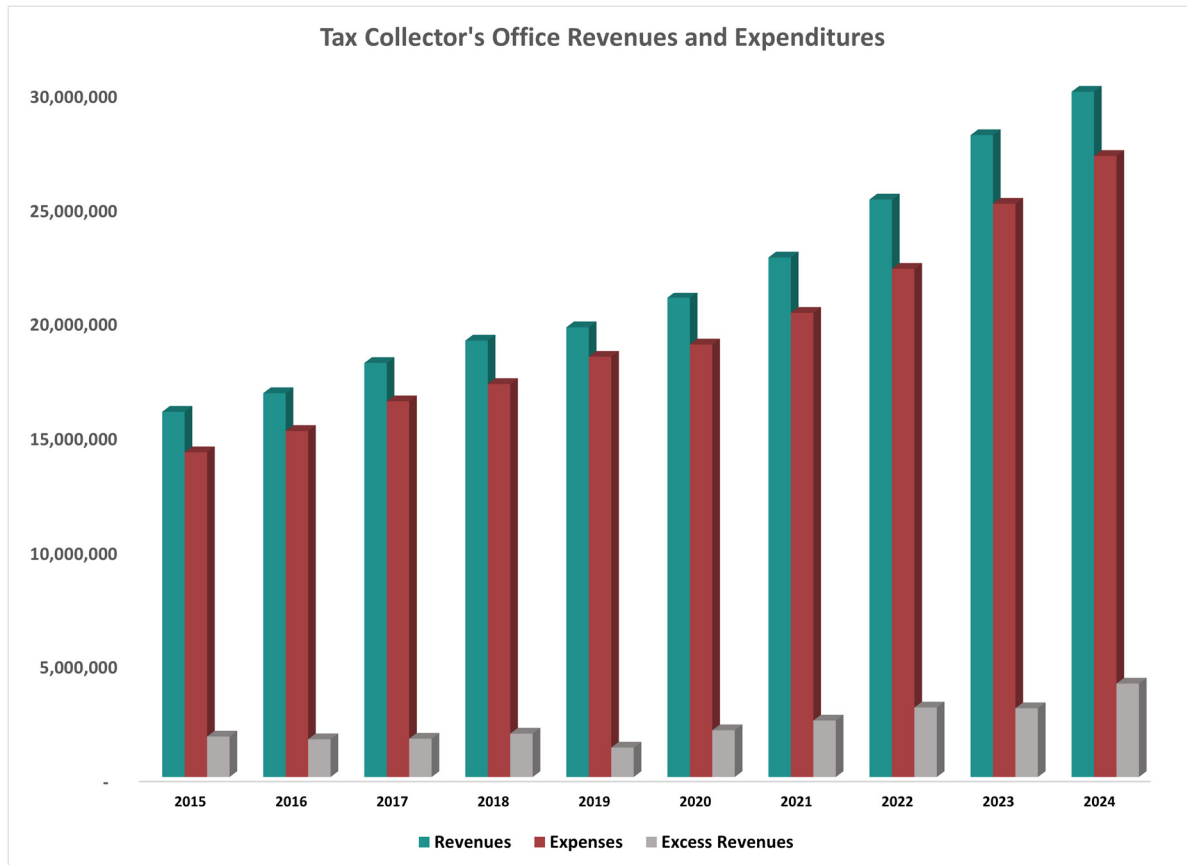
The excess of revenues over expenditures are remitted to each governmental unit that paid fees to our office in the same proportion as the fees paid bear to the total revenues of the office.

REVENUES AND EXPENDITURES

Revenues (including other financing sources) and expenditures (including other financing uses) for the past ten years were:

FISCAL YEAR	REVENUES	EXPENDITURES	EXCESS REVENUES
2024/2025	\$31,268,733	\$27,191,299	\$4,077,434
2023/2024	\$28,101,271	\$25,101,302	\$2,999,969
2022/2023	\$25,286,259	\$22,252,999	\$3,033,260
2021/2022	\$22,750,629	\$20,286,711	\$2,463,918
2020/2021	\$20,947,824	\$18,907,308	\$2,040,516
2019/2020	\$19,657,884	\$18,371,993	\$1,285,891
2018/2019	\$19,078,565	\$17,184,787	\$1,893,778
2017/2018	\$18,100,923	\$16,429,417	\$1,671,506
2016/2017	\$16,785,536	\$15,138,161	\$1,647,375
2015/2016	\$15,973,701	\$14,207,904	\$1,765,797

Revenues (including other financing sources) and expenditures (including other financing uses) for the past ten years were:



Accountability - The Tax Collector and his office are first and foremost accountable to the citizens and taxpayers of Polk County. To ensure the Tax Collector remains primarily accountable to the people, the TCPC has undertaken a mission, whereby it is “working to earn the public’s trust and confidence by providing the best in customer services through assured quality and the efficient use of public funds.”

To succeed in its mission, the TCPC has adopted an “Outline For Success” (OFS), that seeks to measure operational performance, including meaningful public evaluations, so that administrative measures can be taken to improve and maintain efficiencies and/or address opportunities for improvement.

TCPC Outline for Success Performance Scorecard (k)

FOCUS POINT	TAX COLLECTOR EXPECTATION MEASUREMENT	EXPECTATION	FY 2025	FY 2024	FY 2023
Customer Service	Overall Customer Experience (Comment Card Satisfaction: % 4s & 5s)	98%	97.3%	97.7%	97.5%
	Overall Customer Experience (Comment Card Engagement: % 5s)	92%	91.9%	92.4%	91.9%
	Driver License Appointments met Customer Needs	95%	92.4%	94.2%	92.3%
	Customer service wait time met expectation*	85%	77.1%	76.1%	69.1%
	Customer service telephone calls answered within 5 minutes	70%	62.8%	73.8%	59.7%
Employee Well-Being	Employee Satisfaction with Professional Development	85%	83.1%	83.6%	79.6%
	Employee Satisfaction	90%	85.7%	86.7%	83.3%
	Employee Turnover Rate	≤20%	10.5%	13.2%	26.2%
Efficiency	Personnel Budget per Capita	≤\$26	\$28.93	\$28.08	\$25.97
Accountability	Remit tax dollars to appropriate taxing authority by deadlines	100%	100%	100%	100%
	Service Center Transaction Accuracy	99%	99.47%	99.40%	99.61%
	Payment Processing Business Unit Transaction Accuracy	99.97%	100%	100%	100%
Leadership	Customer Trust (biennial customer survey)	84%	81.6%	-	83.6%
	Employee Trust (annual employee survey)	90%	85.1%	88.1%	83.6%

*Wait time expectation is less than 10 minutes for appointments, 20 minutes for other transactions, and 60 minutes for Guest Service Tickets and Drive License Walk-Ins

Closing Statement for Tax Collector for Polk County

I trust that these actions, including the performance of the Tax Collector's Office, as well as the accompanying document meet with your approval. However, if you have any questions or concerns regarding this correspondence or the accompanying information, please do not hesitate to contact us. Your inquiries and comments are welcomed.

Sincerely,



Joe G. Tedder, CFC
Tax Collector

(a) **Summary of 2024 Tax Roll Report** – Revised from prior reporting.

(b) **Tax Certificate Redemptions** – Revised from prior reporting. Starting with FY 2023, redemption counts have decreased as redemption dollars have increased. This reflects the tax roll parcel count increasing marginally while the tax roll dollar amount significantly increases year over year. This indicates property tax valuations are increasing, resulting in higher-value tax certificates being sold, which are subsequently redeemed.

Many of the certificates redeemed in FY 2025 were from the FY 2024 tax certificate sale which had significant increases in certificate counts and dollar amounts sold over FY 2023.

(c) **Tax Certificate Sale** – Revised from prior reporting. There were a higher number of delinquent parcels advertised in FY 2024 compared to FY 2025; this means fewer certificates were offered in the FY 2025 tax sale. Despite that decreased number of certificates, the dollar amount offered and sold was 14% higher than the previous year. This reflects the increased value per certificate, aligning with the higher property tax valuations and the 11% increase in total tax roll dollars from FY 2024 to FY 2025.

(d) **Motor Vehicle Transactions** – The TCPC experienced a proportionate increase in total motor vehicle revenue received (8.94%) to total transactions processed (7.37%) from FY 2024 to FY 2025.

(e) **Driver Licenses** – Revised from prior reporting. In July 2025, the Florida Department of Highway Safety Motor Vehicles (DHSMV) discontinued its legacy reporting system which only considered traditional driver licenses, ID cards, and Permits. It was replaced with a business intelligence platform that includes additional driver license activity, such as road and written tests. For comparative purposes we recalculated the FY 2024 driver license transactions using the new business intelligence platform. With that new calculation the FY 2024 driver license transaction number is 240,815.

(f) **Local Business Taxes** – The number of business tax transactions increased from 36,514 in FY 2024 to 39,197 in FY 2025. Correspondingly, total revenue increased from \$1,881,505 to \$2,275,439. This increase is due to changing enforcement efforts and Polk County's business growth.

(g) **Hunting and Fishing Licenses** – Revised from prior reporting. There was a decrease in license sales from FY 2024 to FY 2025. The promotion available for FY 2024 was Gold Sportsman 1-year and the FY 2025 promotion was Freshwater and Saltwater Fishing 1-year. The promotion for FY 2025 did not increase sales as much as previous promotions.

(h) **Payment Processing Services** – The decrease from FY 2024 to FY 2025 is attributed to a continued decline in utility mail volume as customers increasingly utilize alternative payment options like online services.

(i) **Call Center Operations** – The TCPC call volume increased 18.8% from FY 2024 to FY 2025. We attribute this growth to two items. First, TCPC transitioned to a new phone system on February 28, 2024. During the month-long transition period, our ability to retrieve phone data was limited, resulting in a decrease in call volume for FY 2024. Second, the TCPC Call Center experienced a 20% increase in Driver License appointments in FY 2025, which generated more calls to our office for assistance in scheduling these appointments.

(j) **Total Receipts by Source** – Revised from prior reporting.

(k) **Performance Scorecard** – Revised from prior reporting.