

MACK BUSBEE, CFA
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Homestead exemption provides a tax exemption up to \$50,000 for persons who are permanent residents of the State of Florida, who hold legal or equitable title to the real property, and who occupy the property as their **permanent** residence. The first \$25,000 applies to all property taxes, including school district taxes. The additional exemption up to \$25,000 applies to the assessed value between \$50,000 and \$75,000, but only to non-school taxes.

In addition to the reduction of taxes, the exemption provides a limit on the annual increase of your assessment value. This limit will be the lower of either the CPI (Consumer Price Index) or 3%. This limitation is automatically applied beginning the second year you qualify for the homestead exemption.

Please review the Eligibility Requirements & Important Information below to ensure that you are eligible. On the following pages you will find a checklist. This checklist is designed to aid you in ensuring that you have all documentation required prior to applying for any exemption(s). Incomplete applications cannot be taken.

HOMESTEAD EXEMPTION ELIGIBILITY REQUIREMENTS

(Must meet ALL requirements listed below)

1. You must own AND occupy the home as your PERMANENT residence on or before January 1st of the year for which you are applying
2. You must be a Florida resident as of January 1st for the year in which you are applying
3. You cannot be claiming or receiving **any type** of residency based property tax exemption, benefit or discount on any other property, nationwide.
4. You must complete an exemption application, in office, by the statutory deadline of March 1st.
5. **Originals or copies of ALL documentation MUST be presented at time of applying.**

IMPORTANT INFORMATION

- Statutory filing deadline is March 1st. Please contact our office PRIOR to applying if you have any questions or concerns.
- **ALL documents** must reflect your current Florida residence address prior to applying.
- Vehicle registrations include motorcycles; RV's and trailers of any kind.
- Only one signature is required on the application for married couples. However, the person applying must present both parties' information; no partial exemptions will be applied. Must have verification of spouse's social security number.
- Married couples filing as separate households (a "Separate Family Unit") will have to meet certain criteria to qualify. **Please call our office at (850) 651-7240 or (850) 689-5900 before coming in to file.**
- All non-married applicants must personally appear, sign application and have all required documents.
- *Application must be signed by person receiving the exemption being applied for, or individual with the applicant's Power of Attorney (must provide a signed copy of POA document at time of application)*
- **MOBILE HOME OWNERS** – If you own the land and the mobile home, you MUST complete a Real Property ("RP") Decal application prior to applying for any exemptions, pursuant to *Florida Statute 193.075*. To apply for an RP Decal, the deed and the title(s)/registration(s) for the mobile home will be required.
- **TRUST PROPERTIES** – Properties owned by a TRUST must meet specific requirements prior to being eligible for any exemptions, pursuant to *Florida Statute 196.041*. A copy of the FIRST page, the page showing the successor AND the page showing the statutorily required verbiage will be required.

EXEMPTIONS CHECKLIST

Please utilize this checklist to ensure you meet all requirements & have all necessary documentation **PRIOR** to applying for any exemptions listed. This information may also need to be provided if filing for one of the additional exemptions listed on the following pages.

NOTE: Anyone filing for the HOMESTEAD EXEMPTION ONLY on the owner's behalf (excluding spouses) **MUST** present a current Power of Attorney, along with all documentation listed below, at the time of making the application. Only one signature is required for a married couple when applying **ONLY** for the Homestead Exemption, **IF TITLE WAS TAKEN AS "TENANTS BY ENTIRETIES"**.


HOMESTEAD EXEMPTION

Listed below are the main documents needed to apply for Homestead Exemption. Please be sure to contact our office **PRIOR** to filing if you should have any questions.

- VERIFICATION OF OWNERSHIP:** Can be any one of the following:
- Copy of your Warranty or Quit-Claim Deed
 - Most recent County tax bill
 - Closing documents
 - Printout of your property from our website (www.okaloosapa.com)
 - Other documentation proving ownership

- SOCIAL SECURITY NUMBERS** for all owners (Florida Statute 196.011(1)).
Examples of some of the acceptable forms include:
- Valid Social Security Card
 - Medicare Card
 - W-2 or 1099, etc.
 - Most recently filed Tax Return

- FLORIDA DRIVER'S LICENSE(S)** (*Temporary, or Expired licenses are not accepted*)
- MUST reflect current address at time of applying
 - Current Florida driver's license is required for ALL applicants.
 - FL ID cards are acceptable for those unable to drive.

- ALL VEHICLE REGISTRATIONS** (*Titles cannot be accepted*)
"Vehicles" includes ALL cars, trucks, RV's, Campers, motorcycles, trailers of any kind, etc.
-  **For any applicant whose name does NOT appear on at least one of the vehicle registrations (as owner or co-owner), that owner must also provide one of the following (in addition to all other required documents listed on this checklist):**
- ✓ Voter's registration card reflecting CURRENT address
- OR**
- ✓ Declaration of Domicile (obtained from the Clerk of Court's office)
 - Vehicles titled in a different state MUST be changed and titled in Florida **PRIOR** to applying.
 - **MILITARY MEMBERS** – All "**non-resident**" registrations must be changed to FL resident registrations prior to applying for any exemption.

- ADDITIONAL PROPERTIES** (if any) – nationwide.
- Address (if applicable), city & county for all properties will be needed.

- NATURALIZED US CITIZEN**
- If you have become a naturalized US Citizen, a copy of your Naturalization Certificate from the Department of Immigration Services may be needed.

- VERIFICATION OF U.S. RESIDENCY (needed ONLY for those who are NOT US Citizens)**
- A valid Permanent Resident Alien Card.
 - Social Security card

ADDITIONAL EXEMPTIONS AVAILABLE FOR THOSE WHO QUALIFY

Please utilize this checklist to ensure you meet all requirements & have all necessary documentation **PRIOR** to applying for any exemptions listed. ***All documentation detailed beneath the exemption(s) for which you are applying must be presented at the time your application is being made.*** The statutory filing deadline for any additional exemption is March 1st.

NOTE: Anyone filing for any additional exemptions listed below on the owner's behalf (*including spouses*) **MUST** present a current Power of Attorney in addition to any documentation listed below, at the time applying.

WIDOW / WIDOWER (\$500.00 reduction of assessment value)

** This exemption can apply to a property without Homestead Exemption, but cannot be applied to multiple properties.*

- Copy of the death certificate (no substitutions accepted)
- All documentation for applicant as listed on this checklist under "Homestead Exemption".

DISABLED or BLIND PERSON – CIVILIAN (\$500.00 reduction of assessment value):

** This exemption can apply to a property without Homestead Exemption, but cannot be applied to multiple properties. Disabled person or POA (must have the POA present at time of application) must be the one making the application.*

- All documentation for applicant as listed on this checklist under "Homestead Exemption".
 - Social Security letter stating disabled
- OR**
- Physician's Certification of Disability - may be obtained from our office or www.okaloosapa.com
 - Must be completed and signed by licensed **Florida** physician/optometrist

DISABLED VETERAN (\$5,000 reduction of assessment value)

** This exemption can apply to a property without Homestead Exemption, but cannot be applied to multiple properties. Disabled person or POA must be the one making the application (must have the POA present at time of application).*

- VA letter stating the exact percentage of service connected disability (10%-99%).
- All documentation for applicant as listed on this checklist under "Homestead Exemption".

VETERANS - TOTAL & PERMANENT DISABILITY

** Disabled person or POA must be the one making the application (must have the POA present at time of application).*

- VA letter stating "Totally & Permanently Disabled"
- All documentation for applicant as listed on this checklist under "Homestead Exemption".

SURVIVING SPOUSE OF:

- **TOTALLY & PERMANENTLY DISABLED VETERAN OR**
 - **"FALLEN HERO" - ACTIVE DUTY MEMBER / FIRST RESPONDER (KILLED IN ACTION)**
- Surviving Spouse's driver's license and all vehicle registrations
 - Proof of Social Security Number
 - Copy of Death Certificate
 - If Active Duty Member or First Responder killed in action: A Report of Casualty / Letter from the qualifying agency written to surviving spouse stating "Death occurred in the line of duty".

Additional Exemptions (continued)

CIVILIAN - TOTAL & PERMANENT DISABILITY

**Applicant must be wheelchair bound or bed-ridden & have limited household income. Please call our office for the statutory income limitation OR view the income limit on our website (www.okaloosapa.com). Disabled person or POA must be the one making the application (must have the POA present at time of application).*

- All documentation for applicant as listed on this checklist under "Homestead Exemption".
- 2 Physician's Certification of Disability (from our office or downloaded from www.okaloosapa.com). Each form must be filled out by **separate Florida physicians**.
- Sworn Statement of Total Household Income – Obtained from our office or downloaded from www.okaloosapa.com, under the "Forms Download" link).
NOTE: Form must be either signed in front of Property Appraiser Deputy OR signature must be notarized
- Verification of **total** household ADJUSTED GROSS income.

EXEMPTION FOR SENIOR CITIZENS WITH LOW INCOME

Must be over 65 as of January 1st & have limited total household income. Please call our office for the current year's statutory income limitation OR view the income limitation by visiting our website.

NOTE: Any NEW applicant must complete an application no later than March 1st. However, the income must be received no later than May 1st.

- Current Florida Driver's License or ID card (used for ID of applicant and for proof of age) **Reflecting your Florida residence property address on or before January 1st**, we do not accept expired cards.
- Verification of **total** household adjusted gross income.

DEPLOYED MILITARY DISCOUNT (for approved operations only)

Owner(s) must be CURRENTLY receiving Homestead Exemption or have applied for Homestead Exemption for the current year. Please contact our office for a listing of the approved operations.

- Current Military ID card or Florida Driver's License (used for ID of applicant) **reflecting your physical Florida residence property address on or before January 1st**, we do not accept expired cards
- Completed application (Form DR501M) (obtained from our office or downloaded from www.okaloosapa.com or <http://dor.myflorida.com/dor/property/forms/#3>)
- Copy of Deployment Orders (CED Orders OR DD Form 1610)
- Copy of Travel Voucher relating to provided deployment orders reflecting flight itinerary.
- MFR from your Squadron Commander OR Unit Deployment Manager stating the name of the operation the deployment was in support of. **This is needed ONLY if the orders do NOT reflect the operation name.** **NOTE:** Medal, Citation or Commendation may be provided only if the citation names the specific operation and includes the dates of the full deployment.

DISABLED VETERAN'S PREFERENCE DISCOUNT

**Disabled person or POA must be the one making the application (must have the POA present at time of application).*

- Must meet all criteria:**
 - Be a Florida resident & currently receiving Homestead Exemption
 - Applicant must be 65 years of age or older as of January 1st,
 - Received honorable discharge,
 - Currently receiving **combat-related VA disability rating from 10%-100%**.
- DD-214 showing "Honorable Discharge"
- Copy of Florida driver's license
- VA Letter showing percentage of **combat-related** disability.
- VA Letter showing percentage of **service-connected** disability.