# *FLORIDA HOMESTEAD EXEMPTION INFORMATION*

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| **When to File** | Generally, initial application for property tax exemption must be made between January 1 and March 1 of the year for which the exemption is sought. Initial application should be made in person at the property appraiser's office. |
| **$25,000 Homestead Exemption** | Every person who has legal or equitable title to real property in the State of Florida and who resides on the property on January 1 and in good faith makes it his or her permanent home is eligible for a homestead exemption. If title is held by the husband alone, a wife may file for him, with his consent, and vice-versa. If property is held by the entireties, one spouse may file as agent for the other.<br><br>If filing for the first time, be prepared to answer these questions:<br><br>1. In whose name or names was the title to the dwelling recorded as of January 1?<br>2. What is the street address of the property?<br>3. How long have you been a legal resident of the State of Florida? (A Declaration of Domicile or Voter's Registration will be proof of date before January 1.)<br>4. Do you have a Florida license plate on your car and a Florida driver's license?<br>5. Were you living in the dwelling on January 1? |
| **$500 Widow's and Widower's Exemption** | Any widow or widower who is a bona fide Florida resident may claim this exemption. On remarriage, the widow or widower is ineligible for the exemption. A person who is divorced before the spouse's death is not considered a widow or widower. |
| **$500 Disability Exemption** | A Florida resident who is totally and permanently disabled may qualify for this exemption. |
| **$5,000 Disability Exemption for Ex-service member** | An ex-service member disabled at least 10% in war or by service-connected misfortune may be entitled to a $5000 exemption on any property owned by the ex-service member. |
| **$500 Exemption for Blind Persons** | A Florida resident who is blind may qualify for this exemption. If claiming exemption based on blindness, the applicant must have a certificate of blindness issued by the Division of Blind Services of the Department of Education, the Federal Social Security Administration, or the Veteran's Administration. |
| **Service Connected Total and Permanent Disability Exemption** | An honorably discharged veteran with service-connected total and permanent disability may qualify for total exemption of homesteaded real estate used and owned as a homestead, less any portion used for commercial purposes. An existing exemption can be transferred to a new qualifying residence.Application must be made on the new residence and all other criteria met for the continued homestead exemption.<br><br>Under certain circumstances the benefit of this exemption can |

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| | carry over to the surviving spouse.<br><br>If filing for the first time, bring proof of your service connected disability: such as, a letter from the United States Veterans' Administration. |
| **Exemption for Totally and Permanently Disabled Persons** | 1.Real estate used and owned as a homestead by a quadriplegic, less any portion used for commercial purposes, is exempt from taxation.<br><br>2.Real estate used and owned as a homestead, less any portion used for commercial purposes, by a paraplegic, hemiplegic, or other totally and permanently disabled person, who must use a wheelchair for mobility or who is legally blind, is exempt from taxation.<br><br>A person seeking exemption under number 2 above must meet gross income limitations. Gross income includes veterans' and social security benefits. The gross income of all persons residing in the homestead for the prior year cannot exceed $14,500. However, beginning January 1, 1991, the $14,500 limitation will be adjusted annually. The adjustment will be based on the percentage change in the average cost-of-living index of the immediate year compared with the prior year.<br><br>If filing for the first time, a certificate of total and permanent disability from two licensed doctors of this state or from the Veterans' Administration is required. |
| **Additional homestead exemption for persons 65 and older** | In accordance with s. 6(f), Art. VII of the State Constitution, the board of county commissioners of any county or the governing authority of any municipality may adopt an ordinance to allow an additional homestead exemption of up to $25,000 for any person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner, who has attained age 65, and whose household income does not exceed $20,000.<br><br>Beginning January 1, 2001, the $20,000 income limitation shall be adjusted annually, on January 1, by the percentage change in the average cost-of-living index in the period January 1 through December 31 of the immediate prior year compared with the same period for the year prior to that. The index is the average of the monthly consumer-price-index figures for the stated 12-month period, relative to the United States as a whole, issued by the United States Department of Labor.<br><br>Counties and municipalities offering the additional homestead |

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| | [exemption for persons 65 and older] |
| **Homestead Tax Deferral** | A person who is entitled to claim homestead tax exemption may elect to defer payment of part of the combined total taxes. The combined total includes ad valorem taxes and any non- ad valorem assessments that would be covered by a tax certificate sold by the tax collector. An annual application for tax deferral should be filed with the county tax collector on or before January 31, following the year in which the taxes and non-ad valorem assessments are assessed. Approval of an application for tax deferral will defer the portion of property tax that exceeds 5 percent of the applicant's household income for the prior year. If household income for the prior year is less than $10,000, all ad valorem taxes plus non-ad valorem assessments will be deferred.<br><br>A permanent resident of Florida 65 years old or older may defer that portion of the tax that exceeds 3 percent of the applicant's household income for the previous year. The property taxes may also be deferred entirely for persons between 65 and 69 years of age, whose household income for the previous year was less than $10,000. Or, the taxes may be deferred for persons 70 years old or older whose household income was less than $12,000 for the previous year.<br><br>For additional information as to the number of years, total amounts that may be deferred, and interest on deferred taxes, contact the local tax collector. |
| **Installment Payment of Property Taxes** | Taxpayers who want to prepay property taxes on the installment plan should file an application with the tax collector by May 1 of the year in which the taxes are assessed. After submission of an initial application, a taxpayer is not required to submit annual applications as long as he continues to elect to prepay taxes by installments. For additional information as to discounts and payment dates, contact the local county tax collector. Effective January 1, 1993, county tax collectors may accept an installment payment of property tax on the next business day following the due date, if the last day for payment falls on a Saturday, Sunday, or holiday. |

**Personal Property**

For purposes of property taxation, personal property is divided into these categories:

1. Tangible Personal Property - All goods, chattels, and other articles of value capable of manual possession whose chief value is intrinsic to the article itself. "Inventory" and "Household Goods" are expressly excluded from this definition.
2. Household Goods - Apparel, furniture, appliances, and other items usually found in the home and used for the comfort of the owner and family. Household goods are exempt from property taxation.
3. Inventory - Items of inventory are exempt from property taxation. Inventory generally means goods, wares, and merchandise held by a business for sale.

Some items of personal property are not taxable, for example, licensed motor vehicles, boats, airplanes, trailers, trailer coaches, and certain mobile homes as defined by law.

Taxable items are assessed at just value based on an annual return that must be filed by April 1 with the county property appraiser. The year of purchase, original cost, and the taxpayer's estimate of just value is required on the return. The property appraiser has the duty to discover omissions and to place value upon personal property.

The amount of tax due is calculated by multiplying the value of the property by the tax rate set by the taxing authorities. The tax bill is mailed to the taxpayer, usually by November 1.

The payment must be made to the tax collector by April 1 of the following year. There are specific discounts allowed for early payment and penalties for delinquency, failure to file, and for unlisted property.

**For more information about property taxes, contact your county property appraiser or tax collector.**