A Florida Homeowner's Guide: Catastrophic Event Property Damage

My residence was recently destroyed or damaged. Do I have to pay property taxes?

Yes, however, you may be eligible for a refund if the residence was uninhabitable for 30 days or longer. Section 192.042, Florida Statutes (F.S.) requires that real and tangible personal property be assessed according to its just/market value as of January 1 each year. Property taxes for the year are calculated based on the assessment of property as of January 1, prior to the catastrophic event.



The property appraiser will assess the property as of January 1 after the catastrophic event. That assessment will reflect the change in value due to catastrophic event damage. Property taxes are still due by March 31.

When are property taxes due?

Tax collectors generally send tax bills in November. Payment instructions are included, and full payment is due by March 31. **Property owners may receive a discount of up to 4% for early payment**:

- 4 percent discount if paid in November
- 3 percent discount if paid in December
- 2 percent discount if paid in January
- 1 percent discount if paid in February

How do I report destruction or damage to my residence?



Report property damage to the property appraiser as soon as possible. If your home was destroyed or damaged, inform the property appraiser's office for the county in which the property is located.

Reporting damage is important for future valuation and assessment. Some property appraisers have online forms and instructions for reporting the status of property due to natural disasters like hurricanes or other catastrophic events. Contact information for all property appraisers is available at: floridarevenue.com/CountyOfficials.

I have been displaced. How will I receive my property tax notice?

Contact the property appraiser's office and the tax collector's office for the county in which the property is located to **update your mailing address** for tax notices and other important mailings. Contact information for all property appraisers and tax collectors is available at: floridarevenue.com/CountyOfficials.



Most tax collectors provide a copy of the tax bill on their websites, and many property appraisers provide a link to the tax bill on their websites.

My residence was destroyed or damaged. How do I apply for property tax relief?

Section 197.319, F.S., provides for a **refund of a portion of property taxes for residential improvements rendered uninhabitable for at least 30 days due to a catastrophic event**. The event may be caused by a weather event typically affecting multiple properties (for example, a hurricane, tornado, wildfire, flooding) or a non-weather event typically affecting individual properties (for example, an unintentional fire, water damage, structural failure).

To apply, a homeowner must submit an ***Application for Catastrophic Event Tax Refund*** (Form DR-465) to the county property appraiser where the property is located. For the purposes of determining uninhabitability, **the property appraiser may request supporting documentation**, such as utility bills, insurance information, contractors' statements, building permit applications, building inspection certificates of occupancy, or photos. **The homeowner must apply by March 1 of the year immediately following the catastrophic event**.

Property taxes must be timely paid on or before March 31 of the year following the event. If not paid, property taxes are considered delinquent, and the applicant would be ineligible for the catastrophic event refund.

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My homestead residence was destroyed or damaged. Will my property taxes go down?

Property taxes will not decrease for the tax year in which the catastrophic event occurred but may decrease for the next tax year. Property is assessed January 1. Regarding property with an approved homestead exemption, s. 193.155(4)(b), F.S., states in part, "Changes, additions, or improvements that replace all or a portion of homestead property, including ancillary improvements, damaged or destroyed by misfortune or calamity shall be assessed upon substantial completion as provided in this paragraph. Such assessment must be calculated using the homestead property's assessed value as of the January 1 immediately before the date on which the damage or destruction was sustained."

Section 193.155(4)(c), F.S., states "Changes, additions, or improvements that replace all or a portion of real property that was damaged or destroyed by misfortune or calamity shall be assessed upon substantial completion as if such damage or destruction had not occurred and in accordance with paragraph (b) if the owner of such property:

1. Was permanently residing on such property when the damage or destruction occurred;
2. Was not entitled to receive homestead exemption on such property as of January 1 of that year; and
3. Applies for and receives homestead exemption on such property the following year."

My non-homestead residence was destroyed or damaged. Will my property taxes go down?

Property taxes will not decrease for the tax year in which the catastrophic event occurred but may decrease for the next tax year. Property is assessed January 1. Regarding property without an approved homestead exemption, s. 193.1554(6)(b), F.S., states, in part, "Changes, additions, or improvements that replace all or a portion of non-homestead residential property, including ancillary improvements, damaged or destroyed by misfortune or calamity must be assessed upon substantial completion as provided in this paragraph. Such assessment must be calculated using the non-homestead property's assessed value as of the January 1 immediately before the date on which the damage or destruction was sustained, subject to the assessment limitations in subsections (3) and (4), …."

Please review the specifics of s. 193.1554(6)(b), F.S., related to the assessment of non-homestead residential property.

My home was destroyed or damaged. What happens with my mortgage?

Even if your home is destroyed or uninhabitable, you may still be required to pay your mortgage. **Please contact your mortgage company** or review your mortgage contract regarding what happens in the event of natural disasters and the options that may be available to you.

Also contact your insurance company for details regarding what damages are covered based on your policy.



Is financial help available for property taxes?

Assistance may be available. Here is a list of organizations that may assist with property tax payments:

- Local United Way
- Urban League
- Salvation Army
- County Housing Authority
- County Community Action Agency
- U.S. Department of Housing and Urban Development

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FLORIDA DEPARTMENT OF REVENUE