

Report Property Damage as a Result of Catastrophe

If your home has suffered catastrophic damage, there are provisions in Florida law that relate to your property tax assessment and how it is affected when your home is destroyed by a hurricane, tornado, fire or other disaster.

- Contact our office as soon as possible to discuss how any storm-related damage may affect our property tax assessment with your Area Appraiser
 - [For your convenience, we have created a storm damage assessment form](#) to report structural damage to your home and improvements (not fence damage or downed trees)
- Please provide photos of the damage, insurance adjusters' reports, repair receipts and any other related documentation to the structural damage of your home and improvements (not fence damage or downed trees)
- Our appraisers will document the property's condition and then return for a field visit before the end of the year to determine if repairs/rebuild have been completed
 - If incomplete on January 1 after the damage occurred, appraisers will reduce your market and capped values accordingly as of January 1 for the new tax year
 - The reduced value will affect the property tax bill you receive **next** November (e.g., if your home suffered extensive damaged in September 2024 and repairs are complete in February 2025, your November 2024 tax bill **will not** include any property tax reduction. The reduction will appear on your November 2025 tax bill and the value of repaired/replaced property won't be taxed until November 2026.
- Homeowners may continue to receive the homestead exemption and the Save-Our-Homes cap if they do not claim a new homestead exemption on a different home while they rebuild or repair the damages. [Section 193.155 4\(b\), Florida Statutes](#)
- **Residential Property revaluation once rebuild, or repairs are complete:**
 - If the repaired or replaced building is no larger than 110% of the former damaged building, your property tax value will not increase as a result of the repairs or replacements. No value is added over the capped value that existed at the time the damage occurred.
 - If the rebuilt square footage is greater than 110% of the building's original size, the value attributed to excess square footage will increase the property tax value.is added above the 3% Save-Our-Homes cap or 10% non-homestead cap.
 - If the original home was less than 1,500 SF, a maximum of 1,500 SF or 110% of the original, whichever is greater, may be added without effecting your property tax value.

Commercial Property revaluation once rebuild, or repairs are complete:

- If the repaired or replaced building is no larger than 110% of the former damaged building, your property tax value will not increase as a result of the repairs or replacements. No value is added over the capped value that existed at the time the damage occurred.

Property Tax Refund – Residential Property Only

You may be eligible for a property tax refund for 2024 due to damage associated with the catastrophic event. The following conditions apply for **residential property only** (Florida Statute 197.319):

- The property must have been rendered uninhabitable for at least 30 days from damage associated with a hurricane or other catastrophic event.
- The owner must provide our office a completed [DR-465 Application for Catastrophic Event Tax Refund](#) (Section 197.319, Florida Statutes).
- The form must be accompanied by supporting documentation showing the real property could not be inhabited following the date of the catastrophic event.
 - This includes utility bills, insurance claims, contractor statements, permit applications, or certificates of occupancy.
- The taxpayer is still responsible for paying property taxes owed. If eligible, a refund will be issued to the taxpayer after timely payment of the taxes.
- The deadline to file for the refund is no later than **March 1** of 2025.

Repair or Replacement of Damaged or Destroyed Property due to a Calamity

Under Florida Law, if a property is damaged or destroyed by misfortune or calamity after the damage or destruction occurs, the property owner may continue the homestead exemption, even though the property has been vacated. The owner must notify the Property Appraiser's Office that they intend to repair or rebuild the property and use the property as the primary residence following the completion of repairs.

Review the scenarios below to better understand how this may impact your property taxes:

- **Elect not to rebuild:** The exemption will be removed on the January 1 following the damage and the property owner will have the 3-tax year statutory window to port (transfer) any assessment differential to a new homestead.
- **Repair:** Property owner makes necessary repairs and reoccupies the property within 5 years. No impact to the assessed value cap.
- **Rebuild:** If the property owner chooses to rebuild (up to 110% of original improvement or 1,500 SF, whichever is greater) then the Save Our Homes (SOH) cap or non-homestead cap will continue upon completion of the new building as if no damage occurred. The homestead exemption will remain on the vacant land during construction. However, if the

owner chooses not to rebuild after notifying the HCPA that they wish to, the SOH cap will most likely be severely reduced. The affected property owner has 5 years from the January 1 following the damage or destruction of the property to commence the changes, additions or improvements.

Additional Resources

The State of Florida, Dept of Revenue has published two informative guides to help inform Florida homeowner's who have suffered property damage:

- [**A Florida Homeowner's Guide: Catastrophic Event Property Damage**](#)
- [**A Florida Homeowner's Guide: Property Tax Relief for Catastrophic Events in 2023**](#)

The loss or damage to your home due to a calamity (hurricane, storm or otherwise) is a devastating experience. The revaluation of your home is possibly the last thing on your mind; but please let us know as soon as you are able so we can help make the process easier.