

Veteran's Disability Exemption - \$5,000

In addition to Florida residency, you must provide proof of 10% or more war-time disability from Veteran's Administration. This exemption can also pass on to the surviving spouse under certain conditions.

Disabled Veteran's Property Tax Discount on Homestead Property

If you are age 65, honorably discharged from military service, with a permanent service connected combat disability, you may qualify for this additional discount.

Total Exemption of Homestead Property from Ad Valorem Taxation

Section 196.101, F.S. provides that real estate qualifying for the homestead exemption on January 1, owned by quadriplegic, paraplegic, hemiplegic, or other totally and permanently disabled persons, who must use a wheel chair for mobility, or are legally blind and produce certification of that fact from two (2) professionally unrelated licensed Florida physicians or the U. S. Veteran's Administration, shall be exempt from ad valorem taxation. Except for quadriplegics, there is also a gross income limitation for this exemption, covering all persons residing upon the homestead, which is adjusted annually.

Section 196.081, F.S., provides that real estate qualifying for the homestead exemption on January 1, owned by veterans honorably discharged with a service connected total and permanent disability, shall be exempt from ad valorem taxation.

Confirmation of the disability from the U.S. Veteran's Administration is required for this exemption. A surviving spouse could enjoy the benefit of this exemption if the veteran was a permanent resident of Florida on January 1 of the year he or she died.

Section 196.081 provides that real estate qualifying for the Homestead Exemption, owned by the surviving spouse of a Veteran who dies from service-connected causes while on active duty, is exempt if the veteran was a permanent resident of Florida on January 1 of the year he or she died. This section also applies to the surviving spouses of a first responder who dies in the line of duty.

Save Our Homes (SOH) and its Effect on Assessed Value

Section 193.155, F.S., limits annual increases in assessed value on property receiving homestead exemption. Accordingly, "assessed value" and "just (market) value" can differ substantially on homestead properties.

In years following the year in which a property first receives homestead exemption, any increase in assessed value, absent new construction, is limited to three (3) percent, or the percentage change in the Consumer Price Index, whichever is lower. **Ownership changes, except those noted in Section 193.155, erase any "SOH" limitation received and assessed value must be restored to full market (just) value the following January 1.** Consequently, prospective purchasers of homestead properties should base their estimate of future property taxes on current just (market) value, not assessed value. **Properties not receiving homestead exemption are not eligible for this limitation. Contiguous property may be combined with your homestead property, but some restrictions apply.**

Save Our Homes Portability

Every Florida resident receiving homestead exemption in Florida who gives up that homestead and wishes to transfer a Save Our Home assessment difference from the previous homestead, must reestablish a homestead exemption within three (3) years of January 1 of the year in which the person left the prior homestead.

Loss of Homestead

Rental of an entire dwelling which has received a homestead exemption, for more than 30 days per calendar year for two (2) consecutive years, constitutes abandonment of the dwelling until once again occupied by the owner. Abandonment after January 1 of any year will not affect the homestead exemption for that year. However, if abandonment occurs for a second consecutive year, the homestead exemption will be lost.

Other Properties Entitled to Tax Exemption

Property owned by a "not for profit" entity and used exclusively or predominantly for charitable, religious, educational, governmental, literary or scientific purposes, as defined by Florida Law, may be wholly or partially exempt from ad valorem taxation.

Property used exclusively for exempt purposes is totally exempt. Property used predominantly for exempt purposes is exempt to the extent of the ratio that such predominant use bears to the non-exempt use.

Application for these exemptions must be filed with the Property Appraiser's office between **January 1 and March 1**. No exemption may be granted until the applicant is found by the Property Appraiser, or Value Adjustment Board, to be non-profit as defined in Section 196.195, F.S.

www.ccapraiser.com

PROPERTY EXEMPTIONS



Paul L. Polk, CFA, AAS, RES Charlotte County Property Appraiser

MURDOCK OFFICE

Charlotte County
Administration Building
Third Floor
18500 Murdock Circle
Port Charlotte, FL
33948-1076

Agricultural:
(941) 743-1353

Real Property:
(941) 743-1498

rp@charlottecountyfl.gov

Exemptions:
(941) 743-1593

exemptions@charlottecountyfl.gov

Tangible Personal Property:
(941) 743-1476

tpp@charlottecountyfl.gov

FAX (941) 743-1499

Office Hours:
8:00 a.m. – 5:00 p.m.

PUNTA GORDA OFFICE

South County Annex
410 Taylor St.
Punta Gorda, FL

Office Hours:
8:00 a.m. – 5:00 p.m.

ENGLEWOOD OFFICE

West County Annex
6868 San Casa Drive
Englewood, FL

Toll Free from Englewood
to Murdock Office
(941) 681-3748

Office Hours:
8:00 a.m. – 5:00 p.m.
(Closed 12:00-1:00 p.m.
for lunch)



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Who Is Eligible for the Homestead Exemption?

Every person who holds legal or equitable title to real property, occupies it as his/her permanent residence, and is a legal resident of Florida as of January 1, of any year, can qualify for the exemption for that year.

What is a Homestead Exemption?

Florida's constitution provides a \$25,000 exemption, for qualified owners, which is deducted from a property's assessed value. **If you have homestead exemption and move, you must reapply on your new residence. In addition, there is no minimum physical presence required to qualify. You must own and occupy as of January 1. The filing deadline is March 1.**

Homestead exemption applications can now be filed online at www.ccappraiser.com.

Additional \$25,000 Homestead Exemption

All persons receiving the standard homestead exemption, automatically qualify for the additional homestead exemption. No application is necessary. However, the additional exemption applies only to taxable value greater than \$50,000 for all tax levies except school district levies.

IF YOUR ASSESSED VALUE IS...	YOUR HOMESTEAD EXEMPTION IS...
\$75,000 and up	\$25,000 Homestead Exemption plus full additional \$25,000 exemption from non-School taxes
\$50,000 - \$74,999	\$25,000 Homestead Exemption plus portion of additional \$25,000 exemption from non-School taxes
\$1 - \$50,000	\$25,000 Homestead Exemption only

How Do I Qualify for Homestead, Widow's, Widower's, or Disability Exemption?

You must have legal or equitable title to the property and permanently reside thereon as of **January 1**. You should bring your deed, or instrument conveying title to the land, when filing for the exemption.

Section 196.031 (1), F.S., requires that the deed or instrument be recorded in Charlotte County's

official records before a homestead exemption may be granted. Section 196.011(1)(b), F.S., requires applicants and their spouses, if any, to provide their social security numbers.

You must be a legal, permanent resident of Florida and occupy the dwelling as of January 1 in order to qualify for a personal exemption.

Suggestions for proof of legal residence:

- Voter registration or, if not a United States Citizen or you do not wish to register to Vote, a Declaration of Domicile.
- Declaration of Domicile filed with the Clerk of the Circuit Court. (There is a nominal charge for recording.)
- Florida driver's license (a "Valid in Florida Only" license is not acceptable).
- Florida vehicle registration for all vehicles.
- If property is owned by both husband and wife, Florida residency information should be provided for both.

Additional information Necessary to Qualify For Exemptions:

- If not a U.S. citizen, a resident alien "green" card.
- If property is held in trust, a copy of the trust agreement or an "Affidavit As To Terms of Trust" as it applies to the homestead property.
- If residence is a mobile home, the real property decal number and a copy of the mobile home's registration or title.
- Social Security numbers for applicants. If married, you must also provide spouse's social security number.
- Your most recent paid tax bill with parcel identification number or recorded deed, or recorded contract for deed.

Penalty

Any person who knowingly and willfully gives false information for the purpose of claiming homestead exemption is guilty of a misdemeanor punishable by up to one (1) year in prison and/or a \$5,000 fine. 196.131, F.S.

How to File for a Property Tax Exemption

Homestead exemption applications can now be filed online at www.ccappraiser.com.

To better serve residents of Charlotte County, applications for personal exemptions (homestead, widow's, widower's, disability) are now accepted

by mail. The instruction sheet and application form may be obtained at the Property Appraiser's website, www.ccappraiser.com, or by visiting one of the office locations listed below. If you prefer to apply in person you may do so at: Charlotte County Administration Center (Third Floor), 18500 Murdock Circle, Port Charlotte; South County Annex, 410 Taylor Street, Punta Gorda; West Charlotte Annex, 6868 San Casa Drive, Englewood.

Exemptions do not transfer. Reapplication is required on a new home. If you have any questions regarding Homestead Exemption applications or filing, please contact us at exemptions@charlottecountyfl.gov or (941) 743-1593.

Additional Exemption, Up to \$50,000, for Limited-Income Seniors

Charlotte County residents, 65 years or older, that qualify for homestead exemption, whose annual income does not exceed the annual mandated income limit adjusted annually, may apply, and annually submit DR-501SC by March 1. Applies only to taxes levied by Charlotte County.

10% Non-Homestead CAP

Similar to SOH protection, any increase in a non-homestead property's "assessed" value is limited to 10% and assessed value cannot exceed market value. This applies to all levies other than school district levies.

Widow's/Widower's Exemption - \$5,000

To file for this exemption, in addition to providing proof of Florida residency, you must be a widow or widower prior to January 1 of the tax year and bring proof of your spouse's death. Divorced persons do not qualify for this exemption.

Disability Exemption - \$5,000

In addition to Florida residency, you must provide one of the following:

- Proof of total and permanent disability from one (1) licensed Florida physician, the U. S. Veterans' Administration or the Social Security Administration.
- Proof of legal blindness.