

# “My neighbor and I own identical homes, so why are my taxes so much higher?”

“My neighbor and I own identical homes. Both were built in the same year. Both sit on identical sized lots. My neighbor bought her house six years ago and I just purchased my home last year. My estimated tax bill for this year is \$10,530 – but my neighbor’s bill is only \$6,220. There must be a mistake!”

Unfortunately, we hear this story several times a day. A provision in Florida’s Constitution -- the “Save Our Homes” Amendment -- causes this disparity and confusion. Overwhelmingly adopted by Florida voters, Save Our Homes was intended to prevent homeowners from being taxed out of their homes in the face of rapidly rising real estate values. The Save Our Homes cap limits increases in assessed value of homesteaded properties to no more than 3% per year -- regardless of how much more the properties increase in market value.



Because of this, Florida law favors owners who stay in their homesteaded property for many years. The longer you stay and the more your property rises in market value, the more you’ll save. Currently, the average Broward homeowner with homestead saves nearly \$2,000 in taxes because of Save Our Homes (plus approximately \$580 more in tax savings from the \$25,000 Homestead Exemption itself). If you purchased your home last year and obtained Homestead for this year, your new assessed value is based upon your sale price and other recent sales. Thus, the market value and assessed value for your property are identical this year. Next year, you’ll likely see the market value climbing at a rate much higher than your assessed value. Your taxes will never drop to the level of your neighbor because of Save Our Homes -- but, when your neighbor sells her home, you should see the next buyer paying quite a bit more in taxes than you.

**Looking to buy a new home and need an estimate of your taxes for next year? Then try our online Home Buyer’s Tax Estimator at [WWW.BCPA.NET](http://WWW.BCPA.NET) >>>**



### Our Main Office:

Broward County Governmental Center  
115 South Andrews Avenue, Room 111  
Fort Lauderdale, Florida 33301  
954.357.6830 - Fax: 954.357.8474

Our MAIN OFFICE is open  
Monday-Friday from 7:00 am - 6:00 pm

### North Broward Branch Office:

North Regional Courthouse  
1600 West Hillsboro Boulevard, Room 156  
Deerfield Beach, Florida 33442  
954.831.1270

### West Broward Branch Office:

One North University Drive, Room 111-A  
(NW Corner of Broward Blvd. & University)  
Plantation, Florida 33324  
954.370.3700

### South Broward Branch Office:

South Regional Courthouse  
3550 Hollywood Boulevard, Room 110  
Hollywood, Florida 33021  
954.831.0470

All BRANCH OFFICES are open  
Monday-Friday from 8:30 am - 5:00 pm

# Save Money on Property Taxes: File today for a Homestead Exemption and other valuable tax savings.



**File for Homestead Online at [WWW.BCPA.NET](http://WWW.BCPA.NET)**  
or visit any of our four regional offices



Broward Governmental Center  
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Room 111  
Fort Lauderdale, FL 33301  
954.357.6830

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**Avoid the crowds. File online. >>> [WWW.BCPA.NET](http://WWW.BCPA.NET)**

**LOOK INSIDE FOR IMPORTANT INFORMATION ON ALL THESE VALUABLE PROPERTY TAX EXEMPTIONS ...**



**[WWW.BCPA.NET](http://WWW.BCPA.NET)**

**Homestead Exemption & Save Our Homes**  
**Senior’s Additional Exemption**  
**Widow/Widower Exemption**  
**Disabled & Blind Persons Exemptions**  
**Disabled Veterans & Surviving Spouses**  
**Full Exemption for Totally Disabled Veterans**  
**Full Exemption for Totally/Perm. Disabled**  
**“Granny Flat” Exemption**

## A Homestead Exemption and “Save Our Homes” Can Save You Over \$2,500 Each Year in Property Taxes

**REAL TAX SAVINGS:** An eligible Broward County property owner saves approximately \$580 each year due to the Homestead Exemption -- plus an average of \$2,000 more from the “Save Our Homes” 3% tax assessment cap that automatically comes with your Homestead Exemption.

**THE BASICS:** All Florida residents are potentially eligible under state law for a Homestead Exemption on their homes, condominiums, co-op units, and certain mobile home lots. Every person who has legal or equitable title to a residential property and who lives there permanently may be eligible for Homestead. **To be eligible, you:**



- Must permanently reside on the property as of January 1 of the year for which you are applying;
- Must be a US citizen, permanent resident alien, or hold “PRUCOL” asylum/refugee status in the US;
- Cannot have a homestead or other residency-based exemption in any other county, state or country. Florida Statutes allow only one Homestead per “family unit.” This means anyone applying for the Homestead Exemption in Broward is not legally entitled to claim the exemption if either of the spouses is currently receiving a residency-based exemption on property anywhere else.
- Cannot rent out the entire dwelling (unless you are active duty US military).

The property may also qualify for Homestead if it is the permanent home of a person who is **legally dependent** on the owner, even if the owner is not eligible. A **Life Estate** holder is eligible for homestead if he/she meets the other eligibility requirements. Likewise, if the real estate is in a **Trust**, you will need to provide us either a notarized Certificate of Trust form (available on our website) or a copy of the Trust showing you have the necessary ownership interest for Homestead.

**FILING PROCESS:** You may file for Homestead either online at [www.bcpa.net](http://www.bcpa.net) or in person at any time through the year. To file, you must have the following documents showing your address at the property:

- **Broward Voter’s Card** or a recorded **Declaration of Domicile** (forms available at our office or website).
- **Florida Driver’s License** or official **Florida I.D. Card.** Note: “Valid In Florida Only” license does not qualify.
- **For Non-US Citizens: Permanent Resident Card,** proof of **asylum/refugee status,** or documentation from Immigration showing your **intent to be a permanent resident** of the United States.

Note: Holders of work, student, investor and other temporary US visas are not eligible for Homestead under state law.

**FILING PERIOD:** There is no filing fee if you PRE-FILE before the start of the next tax year or TIMELY FILE during the January 1 to March 1 statutory filing period. If you LATE FILE between March 2 and December 31 for any exemption, the Value Adjustment Board will charge you a \$15 fee and require an additional form.

**HOMESTEADS DO NOT TRANSFER:** A Homestead Exemption does not move with an owner from place to place. You **MUST** file for a new Homestead Exemption if you move. Also: If the former owners of your new home had Homestead on the property, their old homestead will automatically expire at the end of the same year you purchased the property.

**RENEWALS:** Once your Homestead Exemption is established, it automatically renews each year unless there is a change of ownership or use of the property. Florida law requires the property owner to inform our office of any change in residency, use or status that would affect the exemption. Failing to report changes of use or ownership -- or wrongfully obtaining an exemption -- may cause an owner to be assessed for back taxes, costly penalties, and 15% interest per year.

**HOMEBOUND & A.D.A. OUTREACH PROGRAM:** Homebound persons and other qualified individuals with disabilities unable to leave their home to visit one of our offices may also file for Homestead and other exemptions. Please call us at 954.357.6910 to arrange for a visit from our Homebound Outreach Program.



## Additional Exemptions for Eligible Seniors, Surviving Spouses, Disabled Veterans, Disabled Persons, and More

Florida Statutes also grant additional tax-saving exemptions to qualified property owners. **IMPORTANT: A Homestead Exemption is required as a pre-condition for obtaining nearly all of the following additional exemptions.** Here is what you must do to claim these additional exemptions:



**Additional \$25,000 Senior Citizen Exemption:** Applicants must be 65 years of age or older as of January 1 of the year for which they are applying and the total household adjusted gross income must not exceed \$23,463 (based on last year’s amount). This amount is adjusted annually for inflation and **this exemption must be applied for annually.** You must complete an initial application between January 1 and March 1 and provide us (by June 1) with a copy of last year’s IRS tax return or proof of non-filing. Late filing is March 2-December 31 (note: the Value Adjustment Board will charge you a \$15 fee and require an additional form). The renewal process is simplified and merely involves signing and returning a postcard, which is mailed to eligible seniors in early February. It will save you approximately \$300 per year in taxes.

**\$500 Widows/Widower’s Exemption:** Provide our office with a copy of your spouse’s death certificate, newspaper obituary clipping, or memorial card. It will save you approximately \$12 each year in taxes.

**\$500 Disability Exemption:** Provide our office with one letter from a Florida physician stating you are “totally and permanently disabled.” It will save you approximately \$12 each year in taxes.

**\$500 Disability Exemption for Blind Persons:** Provide our office with a certificate from the Division of Blind Services or the US Department of Veterans Affairs certifying the applicant to be legally blind. It will save you approximately \$12 each year in taxes.

**\$5,000 Veteran’s Disability Exemption:** Provide us with a copy of your Certificate of Disability from the US Government or the US Department of Veterans Affairs (or predecessor agency). The disability must be military service-related and incurred during a period of wartime service or by misfortune. The service-related disability must be to a degree of at least 10% before January 1 of the year for which you are applying. The **surviving spouse** of a disabled former service member may also claim this exemption, providing the spouse has not remarried. This exemption does not require homestead. It will save you about \$120 each year in taxes.



**Full Exemption for Veteran’s Service-Connected Total and Permanent Disability:** Provide our office with a certificate from the US Government or US Department of Veterans Affairs showing you are an honorably discharged veteran with a service-connected total and permanent disability. Surviving spouses of qualifying veterans or Florida-resident veterans who died from service-connected causes while on active duty are also entitled to the full exemption. It will fully exempt you from paying any and all *ad valorem* property taxes each year.

**Full Exemption for Totally and Permanently Disabled Persons:** Provide our office with certificates from two licensed Florida physicians, or one certificate from the US Department of Veterans Affairs stating you are: (1) quadriplegic OR (2) a paraplegic, hemiplegic or other totally and permanently disabled person who must use a wheelchair for mobility or who is legally blind. For persons entitled to this exemption under the second (non-quadruplegic) category, the prior year gross income of all persons residing in the homestead shall not exceed \$22,872 (based on last year’s amount; adjusted annually for inflation). Statement of gross income must accompany the application. It will fully exempt you from paying any and all *ad valorem* property taxes each year.

**“Granny Flat” Exemption:** Taxpayers who build additions onto an existing home or perform extensive renovations to provide living quarters for a parent or grandparent may be entitled to a special exemption equal to the amount of the new construction (up to 20% of the homestead value). This exemption gets complicated, so please contact us for more details.

**AVOID THE LINES: File for a Homestead Exemption online at [WWW.BCPA.NET](http://WWW.BCPA.NET).** You may also file in person at any of our office locations.

Questions about any exemptions? Please contact us at **954.357.6830** or visit our website.