

Additional Exemptions for Seniors, Veterans, and Others

(For a complete list of exemptions please visit our website)

Florida law grants tax-saving exemptions to qualified homeowners. **IMPORTANT: A Homestead Exemption is required as a pre-condition for all of the additional exemptions. Please call 954.357.6830 if you have any questions.**

Low-Income 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 \$27,994 (note: based on last year's 2014 limit; 2015 limit not yet set). The income limit is adjusted annually for inflation. **This exemption must be renewed annually.** You must complete an initial application by March 2, 2015 and provide us with a copy of your 2014 IRS tax return or proof of non-filing (and 2014 SSA 1099 Form) by June 1, 2015. **The renewal process simply requires signing and returning a postcard, which is mailed to eligible seniors in February. If you do not receive the renewal card in February 2015, please contact our office.** This exemption saves eligible seniors roughly \$300 (or more) per year in taxes.

Low-Income Seniors Who Maintain Long-Term Residency: The cities of **Miramar, Oakland Park, and Pompano Beach** have approved this additional exemption which applies to the city portion of the ad valorem property tax bill for qualified seniors for the 2015 tax year which will be reflected on your November 2015 tax bill. This exemption is only available to homeowners who are: (1) age 65 and older on January 1, 2015; (2) have a household income of less than \$27,994 (based on the 2014 cap, adjusted annually for inflation); (3) own a home with a market value less than \$250,000, and (4) lived in the home for at least 25 years. To apply for this exemption, please visit our office or meet with a representative at one of our many outreach events in your area.

\$500 Widow's/Widower's Exemption: Provide a copy of your spouse's death certificate, newspaper obituary, or memorial card. You are not eligible if you remarry. This exemption will save you about \$10 each year in taxes.

\$500 Disability/Blindness Exemption: Provide one letter from a Florida physician stating you are "totally and permanently disabled" or a certificate from the Florida Division of Blind Services or the US Department of Veterans Affairs certifying the applicant to be legally blind. Unlike the Full Exemption (see below), this disability/blindness exemption has no household income requirement. It will save you approximately \$10 each year in taxes.

Full Exemption for Totally and Permanently Disabled Persons: Provide certificates from two licensed Florida physicians, or one certificate from the US Department of Veterans Affairs, stating you are a: (1) quadriplegic OR (2) 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's gross income of all persons residing in the homestead must not exceed \$27,289 (based on the 2014 cap, adjusted annually for inflation). A statement of gross income must accompany the application. This exemption will fully exempt you from paying all *ad valorem* property taxes each year.

Active Duty Military Exemption: Provide military documentation showing applicant's dates of active duty military service outside the US during the immediate prior year in support of Operations Enduring Freedom or Noble Eagle. A new application is needed each year. This grants an additional exemption of your assessed value, based upon the percent of the prior year you were deployed overseas in support of one of the specified military operations.

\$5,000 Veteran's Disability Exemption: Provide 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-connected and have occurred during a period of wartime service or by misfortune. The service-connected disability must be 10% or more as of 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 also requires the applicant be Homesteaded somewhere within Florida. It will save you about \$100 each year in taxes.

Combat-Disabled Veteran: Significant additional savings are available if you were awarded a Purple Heart medal for injury, and you are age 65 or older as of January 1. Note: The combat disability exemption does not extend to surviving spouses.

Surviving Spouses of First Responders Who Died in the Line of Duty: A total exemption also exists for **surviving spouses** of police, firefighters, and other first responders who died in the line of duty while employed as a first responder in the state of Florida. You are not eligible if you remarry.

Full Exemption for Veteran's Service-Connected Total and Permanent Disability: Provide 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 of Florida-resident soldiers who died from service-connected causes while on active duty are also entitled to the full exemption (so long as the spouse has not remarried). This exemption will fully exempt you from paying all *ad valorem* property taxes each year.

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Important Information

After your initial application for the Homestead Exemption has been made and the exemption approved by our office, it automatically renews each year unless there is a change of ownership or eligible use of the property. The Renewal Receipt/Change Order Card, included in this mailing, is mailed to you each year in January to verify the status, use, and ownership of the property have not changed. Florida law requires the property owner to notify our office of any change in permanent residency, use, or status which would affect an exemption. Failing to report these changes -- or wrongfully obtaining a Homestead Exemption -- may cause an owner to be assessed for up to ten years of back taxes, a 50% penalty, and 15% interest per year. If there are **NO** changes to the use and/or ownership of the property, simply keep the card as your receipt verifying you were automatically renewed for another year. However, if there are changes, please mark the Change Card and return it to our office.

HOMESTEAD EXEMPTIONS DO NOT TRANSFER: If you recently purchased or are considering purchasing a new home, be aware a Homestead Exemption does **NOT** automatically move with you from place to place



-- but you may move your valuable Save Our Homes savings under Florida's Portability Amendment. When moving to a new home, you **MUST** first **APPLY** for a new Homestead Exemption and (if eligible) also file a separate Portability application. You may file for Homestead Exemption and obtain the Portability application on our website at www.bcpa.net. Under Florida law, an owner has less than two calendar years (two tax years) to receive a Homestead Exemption on a new homestead or the Portability savings will be lost. Contact us at 954.357.6830 if you have questions about Portability.

If you bought a new home **AFTER** January 1, 2015, you can pre-apply for a Homestead Exemption and Portability on the property for

2016. Florida law requires you to own the property (have legal or equitable title) and the property must be your permanent residence as of January 1, 2015 to be eligible for a 2015 Homestead Exemption. Therefore, you would not be eligible for a Homestead Exemption for 2015 on your new property. [Details about the Homestead Exemption are found on the next page.](#)

Florida law requires all property in the state to be reassessed every year. The assessments are done a year in arrears with January 1 being the statutory date for determining the annual assessment. This means your 2015 assessment (the amount used for your November 2015 tax bill) is based on the qualified sales in your neighborhood (excluding non-arm's length transactions, etc.) between January 2, 2014 and January 1, 2015.

LOW INCOME SENIORS- If you received the Low Income Senior Exemption last year, a postcard will be mailed to you in February. You must sign and return the postcard to our office. If you do not receive the postcard, please contact our office at 954.357.6830. You **MUST** renew your Low Income Senior Exemption annually. If you did not apply for the Low Income Senior Exemption last year but think you may be eligible for this year, please see the eligibility information on the back page.

File for Homestead Exemption Online.

Who is Eligible for a Homestead Exemption?

All Florida permanent residents are potentially eligible for the Homestead Exemption under Florida law on their homes, condominiums, co-op units, and certain mobile home lots.

WHAT'S REQUIRED:

- Must own the property and the property must be your permanent residence 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;
- Cannot have a Homestead or other residency-based exemption or tax credit in any other county, state, or country. Florida Statutes allow only one Homestead Exemption per "family unit." This means you are not legally entitled to claim the exemption in Broward if you or your married spouse is currently receiving a residency-based tax exemption or credit on property anywhere else in the world;
- Cannot rent the property in violation of F.S. §196.061 (unless you are active duty US military).



If you own your property with another person/persons (the deed lists you and another person/persons as the grantees) in order to receive the full benefit of the Homestead Exemption you must own the property as "joint tenants with right of survivorship" or "tenants by the entireties" (husband and wife). If the deed specifies you and the other person/persons own the property as "tenants in common" or does not specify how you and the another person/persons own the property under Florida law, you each own an equal share of the property. You would only be eligible for the Homestead Exemption on the share you own. Similarly, you would only be eligible for the "Save Our Homes" protection on the portion of the property you own.

Life Estate holders are eligible for the Homestead Exemption if they meet the eligibility requirements. If the property is held in a Trust, you must provide us with a notarized Certificate of Trust form (available on the Download Forms page of our website) showing you have the necessary ownership interest for the Homestead Exemption. The property may also qualify for the Homestead Exemption if it is the permanent residence of a person who is legally or naturally dependent upon the owner and the owner does not have a Homestead in Florida.

FILING PROCESS: You may file for the Homestead Exemption either online at www.bcpa.net, in person at our office, or at any of our outreach events. To file, you must have the following documents showing the property is your permanent residence:

- Broward Voter's Card or recorded Declaration of Domicile (form available at our office or on our website).
- Florida Driver's License (or -- for non-drivers only -- an official Florida I.D. Card).
- For Non-US Citizens: Permanent Resident Card, proof of asylum/refugee status, or other documentation from Immigration showing your intent to be a permanent resident of the United States; OR proof the property is the permanent residence of your US-born (US citizen) minor child or person legally dependent on you.

Note: Holders of work, student, investor, NAFTA, TPS, and other temporary US visas are not eligible for the Homestead Exemption under Florida law.

FILING PERIOD: The filing deadline for any 2015 exemption is March 2, 2015. The deadline to LATE FILE for any 2015 exemption is September 18, 2015. Florida law does not permit our office to accept exemption applications after September 18, 2015 regardless of the reason for missing the late filing deadline.

PORTABILITY: Portability allows eligible Homesteaded property owners to move their "Save Our Homes" (SOH) savings (up to \$500,000) from one property to another Florida property where they receive a new Homestead Exemption. To be eligible to move these SOH savings, the new property must receive the Homestead Exemption within two tax years -not calendar years- of the "abandonment" of the Homestead Exemption at the previous property. If you are applying for a new Homestead Exemption you should also submit a Portability application with your Homestead Exemption application.

Note: Portability savings are not applied automatically. You must submit a Portability application.

Portability applies to both upsizing and downsizing in value, based upon specified formulas. Portability does not require you to sell your previous home, but merely for you to no longer receive the Homestead Exemption on it. [Additional information about Portability and a Portability estimator can be found on our website.](#)

REAL TAX SAVINGS: An eligible Broward County homeowner in 2014 with the Homestead Exemption and an assessed value of \$75,000 or higher saved anywhere from \$646 to \$1,114 in taxes depending upon the city's tax millage rate.

"SAVE OUR HOMES": "Save Our Homes" was an amendment to the Florida Constitution passed by Florida voters in 1992 and implemented in 1994. A taxpayer **AUTOMATICALLY** receives the Save Our Homes protection starting the year after first obtaining a Homestead Exemption. This law limits the increase in assessed value for properties receiving the Homestead Exemption to no more than 3% annually or the increase in the Consumer Price Index (CPI), regardless of the increase in just value. The limit does not cover new construction or construction not taxed before the "Save Our Homes" limit applied to a particular property. It also does not apply when a property sells -- because the new owner starts the limitation all over again once he or she qualifies for Homestead Exemption. The Florida Department of Revenue (DOR) makes this statutory determination each January. For 2014, the SOH maximum increase was 1.5%. This is **NOT A CAP ON TAXES**. It is a cap on the assessed value.

NON-HOMESTEADED RESIDENTIAL PROPERTY: For residential property which does not receive the Homestead Exemption, Florida law caps the increase in assessed value by 10%, excluding School Board assessments. Similar to the SOH cap, the 10% maximum assessment cap is applied **AUTOMATICALLY** and does not require application. The 10% cap is removed and the property is reassessed at market value the year after the property is sold or ownership transfers. A property is also reassessed at market value the year Homestead Exemption is removed from the property. Florida law limits the increase in assessed value for non-Homesteaded residential properties to no more than 10% maximum no matter how much greater the market value increases. If you buy a new home, apply for the Homestead Exemption on the new home yet still own the home where you previously received the Homestead Exemption, the previous home will be reassessed at market value as of January 1 the year the Homestead Exemption is removed. The 10% maximum cap will then automatically be applied to the property the following year. Florida law does not allow a property which received the 3% maximum SOH cap to also receive the 10% maximum cap for non-Homesteaded residential property. If you have owned a residential property for several years, the assessed value has not increased by more than a maximum of 10% per year. If you apply for Homestead Exemption on this property, the assessed value will be reset at market value and the 3% maximum SOH cap will apply the following year. The 3% maximum SOH cap will then automatically be applied each subsequent year the property receives the Homestead Exemption.

BOTTOM LINE: If an application is made for Homestead Exemption, regardless of whether it is a new home or one you have owned, the assessed/SOH value is automatically reset to the market value the first year Homestead Exemption is granted. The 3% cap for Homesteaded properties will begin the following year. If the Homestead Exemption is removed, the assessed/SOH value is automatically reset to the market value the year the exemption is removed. The 10% cap for non-Homesteaded properties will begin the following year. If a non-Homesteaded property is sold or ownership transfers, the assessed/SOH value is automatically reset to the market value the year after the sale or transfer. The 10% cap for non-Homesteaded properties will begin the following year.



REPORT HOMESTEAD FRAUD

Property owners who file false applications to obtain the Homestead Exemption are breaking the law and costing all of us more in taxes. If you have reliable information about someone engaging in fraud relating to exemptions or special property classifications, please contact our Fraud Investigation Unit by calling the fraud hotline or by using our online reporting system found on our website.

Our office will be open from 8:30AM to 5:00PM the following Saturdays: February 21, May 2, and May 16 to better assist working families. Look for additional working Saturdays in upcoming newsletters.

Have you visited WWW.BCPA.NET recently? You can file for a Homestead Exemption online, research property records, download forms, view aerial photos and building sketches, use our helpful property tax tools, check our community outreach calendar, find recent neighborhood property sales, and much more.