

**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 2016 with the Homestead Exemption and an assessed value of \$75,000 or higher saved anywhere from \$627 to \$1,053 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 annual increase in assessed value for properties receiving the Homestead Exemption to the lesser of 3% 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 2016, the SOH maximum increase was 0.7%. 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 taxable assessed value by 10%, excluding School Board assessments. Similar to the SOH cap, the 10% maximum taxable assessment cap is applied AUTOMATICALLY and does not require an 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 taxable assessed value for non-Homesteaded residential properties to no more than 10% maximum regardless of 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 after 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 taxable assessed value 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 after 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.

### EXTENDED OFFICE HOURS

Our office is located in the Governmental Center at 115 South Andrews Avenue, Room 111, in downtown Fort Lauderdale. Regular office hours are Monday-Friday from 7am until 6pm. To better serve working families, our office will be open on Saturday, February 25, 2017 from 8:30 am to 5:00 pm prior to the Homestead Exemption filing deadline of March 1, 2017.



*Marty Kiar*

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Broward County Property Appraiser



Visit us online >>> [WWW.BCPA.NET](http://WWW.BCPA.NET)

### A MESSAGE FROM MARTY KIAR YOUR PROPERTY APPRAISER:

As your newly elected Property Appraiser I would like to tell you a bit about myself, my family and my steadfast commitment to Broward County and its residents. From 2006 to 2012, I served in the Florida House of Representatives and took a special interest in improving K-12 Education. After leaving the House, I served as Broward County Commissioner District 1 from 2012 to 2016 and was Mayor of Broward County from 2015 to 2016. While serving on the Commission, I focused on keeping property taxes low, improving services for seniors and children, and protecting animals -among other priorities. On January 3, 2017, I was sworn in as your Property Appraiser and look forward to continuing the exceptional service and accessibility this office is so well known for.

I am a lifelong Broward County resident, a local lawyer and an avid softball and ping pong player. I am married to my wife Kelly who is a proud University of Florida Gator. We have two daughters, Brianne and Camryn, a dog named Cooper and a cat named Rocky. To learn more about me, please visit the “Meet Marty” page on our website [www.bcpa.net](http://www.bcpa.net).



The Kiar Family

### NEW CONSTITUTIONAL AMENDMENTS ON PROPERTY TAX EXEMPTIONS

**LOW-INCOME SENIORS WHO MAINTAIN LONG-TERM RESIDENCY:** In 2012, voters approved Amendment 11 which authorized cities and the county to grant full homestead property tax relief to low-income seniors who have permanently resided in their home for at least 25 years. In short, it would eliminate the entire ad valorem property tax bill for the city and/or county portion for qualifying seniors. Homeowners who meet **ALL** of the following requirements would be eligible: (1) aged 65 and older on January 1; (2) have a household income of less than \$28,482 (based on 2016 income limitation) (adjusted annually); (3) own a home with a market value of less than \$250,000; and (4) have made the home his/her permanent residence for at least 25 years. Unfortunately, many seniors originally eligible for this exemption lost the exemption once the market value of their home exceeded \$250,000 in the years after this exemption was granted. Amendment 5, approved by voters in the 2016 general election, changes section 196.075(2), Florida Statutes to correct this problem. The market value determination, for purposes of the exemption, **shall be determined in the first tax year the owner applies for and is granted the exemption**. Individuals who were granted the exemption in prior years but became ineligible for the exemption in a subsequent year because the just value of the individual’s homestead exceeded \$250,000 may regain the exemption if they are otherwise still qualified. The law applies retroactively to the 2013 tax roll for any person who received the exemption before January 1, 2017. The amendment takes effect January 1, 2017. Property owners who were granted the exemption before January 1, 2017 but later became ineligible for the exemption as a result of an increase in their property value exceeding \$250,000 will receive a refund. If you fall into this category and have not received a refund by April 1, 2017, please contact our office at (954) 357-6830.

**Important Note:** The law requires your city commission and county commission to each pass the exemption by a supermajority vote before this exemption can be offered. **Cooper City, Dania Beach, Miramar, Oakland Park, Pembroke Pines, Pompano Beach, and Sunrise** have approved this additional exemption which applies to the city portion of the ad valorem property tax bill for qualified seniors for the 2017 tax year. To apply for this exemption, please visit our office or meet with a representative at one of our many outreach events in your area.

**TAX EXEMPTION FOR TOTALLY AND PERMANENTLY DISABLED FIRST RESPONDERS:** Ad valorem tax relief will be provided to a first responder who is totally and permanently disabled because of an injury sustained in the line of duty on homesteaded property as a result of the approval of Amendment 3 by the voters in the November 8, 2016 general election. This amendment created changes to section 6, Article VII, and Article XII, of the Florida Constitution but is not self-executing. **The Legislature must pass implementing legislation before tax relief is available.**



# Guide to Homestead and Other Tax-Saving Exemptions

## 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 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” (married couple). 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 other 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. **If you are named in the deed as a grantee and the property is your permanent residence, you should apply for the Homestead Exemption on the property to receive the Homestead Exemption protection if the other Homestead Exemption recipient passes away.**

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](http://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 County 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, other documents from Immigration and Customs Enforcement showing your permanent residency in 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 2017 exemption is March 1, 2017. The deadline to LATE FILE for any 2017 exemption is September 18, 2017. Florida law does not permit our office to accept exemption applications after September 18, 2017 regardless of the reason for missing the late filing deadline.

## REPORT EXEMPTION FRAUD

Property owners who file false applications to obtain the property tax exemptions 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.



Have you visited [WWW.BCPA.NET](http://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.

## FOR A COMPLETE LIST OF EXEMPTIONS, PLEASE VISIT OUR WEBSITE AT [WWW.BCPA.NET](http://WWW.BCPA.NET)

Florida law grants tax-saving exemptions to qualified homeowners. **IMPORTANT:** A Homestead Exemption is required as a pre-condition for most of the additional exemptions. Please call [954.357.6830](tel: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 \$28,482 (note: based on last year’s 2016 limit; 2017 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 1, 2017 and provide us with a copy of your 2016 IRS tax return **or** proof of non-filing and 2016 SSA 1099 Form by June 1, 2017. **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 2017, please contact our office. This exemption saves eligible seniors roughly \$300 (or more) per year in taxes.

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, by February 27, 2017, please contact our office at [954.357.6830](tel: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 above.

**New for Tax Year 2017:** The Broward County Commission recently passed an ordinance increasing the Low-Income Senior’s Additional Homestead Exemption from \$25,000 to \$50,000 for the County portion of the property tax bill effective beginning in the 2017 tax year.

**\$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 approximately \$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: (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 combined gross income of all persons residing in the homestead must not exceed \$27,765 (based on the 2016 income limitation, 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.

**DEPLOYED MILITARY EXEMPTION:** Provide military documentation showing applicant’s dates of active duty military service outside the continental United States, Alaska, or Hawaii in support of: Operation Noble Eagle; Operation Enduring Freedom; Operation Iraqi Freedom; Operation New Dawn; Operation Odyssey Dawn or in support of a subordinate operation. 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, provided the spouse has not remarried. This exemption requires the applicant be a Florida resident. It will save you about \$100 each year in taxes.

**COMBAT-DISABLED VETERAN:** Significant additional savings are available if you have a combat-related disability as determined by the VA, 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.

**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.

Our Office: [115 South Andrews Avenue, Room 111, Fort Lauderdale, Florida 33301](http://115%20South%20Andrews%20Avenue%2C%20Room%20111%2C%20Fort%20Lauderdale%2C%20Florida%2033301)

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