

**MACK BUSBEE, CFA**  
**Okaloosa County Property Appraiser**

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Homestead exemption provides a tax exemption up to \$50,000 for persons who are permanent residents of the State of Florida, who hold legal or equitable title to the real property, and who occupy the property as their **permanent** residence. The first \$25,000 applies to all property taxes, including school district taxes. The additional exemption up to \$25,000 applies to the assessed value between \$50,000 and \$75,000, but only to non-school taxes.

In addition to the reduction of taxes, the exemption provides a limit on the annual increase of your assessment value. This limit will be the lower of either the CPI (Consumer Price Index) or 3%. This limitation is automatically applied beginning the second year you qualify for the homestead exemption.

*Please review the Eligibility Requirements & Important Information below to ensure that you are eligible. On the following pages you will find a checklist. This checklist is designed to aid you in ensuring that you have all documentation required prior to applying for any exemption(s). Incomplete applications cannot be taken.*

## **HOMESTEAD EXEMPTION ELIGIBILITY REQUIREMENTS**

(Must meet ALL requirements listed below)

1. You must own AND occupy the home as your PERMANENT residence on or before January 1<sup>st</sup> of the year for which you are applying.
2. You must be a Florida resident as of January 1<sup>st</sup> for the year in which you are applying
3. You (nor your spouse, if married) can be claiming / receiving **any type** of residency based property tax exemption, benefit, credit or discount on any other property, nationwide.
4. You must complete an exemption application, either online or in office, by the March 1 statutory deadline.

## **IMPORTANT INFORMATION**

- Statutory filing deadline is March 1<sup>st</sup>. Please contact our office PRIOR to applying if you have any questions or concerns.
- Originals or copies of all documentation will be acceptable.
- **ALL documentation** must reflect the address for which you are applying prior to application approval.
- Vehicle registrations include all cars, trucks, motorcycles; RV's, campers (utility trailer registrations can be used, if needed) in the name of the applicant and/or co-applicant (if any).
- Only one signature is required for married couples, but documentation will be needed for both.
- All non-married applicants must have all required documents and sign the application.
- Copy of Power of Attorney will be required if application is being completed by the owner's designated Power of Attorney.
- **MOBILE HOME OWNERS** – If you own the land and the mobile home, you will need to complete a Real Property ("RP") Decal application in our office, pursuant to *Florida Statute 193.075*. To apply for an RP Decal, the deed and the title(s)/registration(s) for the mobile home will be required.
- **TRUST PROPERTIES** – Properties owned by a TRUST must meet specific requirements prior to being eligible for any exemptions, pursuant to *F.S. 196.041*. A copy of the trust will be required to verify that it meets the statutory requirements for exemption eligibility.

# EXEMPTIONS CHECKLIST

Please review this checklist to ensure you meet all requirements and have the necessary documentation before applying for any exemption. Additional exemptions you may be eligible for are listed on the following pages. If you have any questions or concerns, please contact our office. Our contact information is located at the top of page 1.

**NOTE: If you are having a designated representative complete an exemption application on your behalf, a copy of your completed Power of Attorney documentation will also be required.**

## HOMESTEAD EXEMPTION

**VERIFICATION OF OWNERSHIP** (Can be any ONE of the following)

- Copy of Warranty or Quit-Claim Deed
- Most recent County tax bill
- Closing documents
- Printout of your property from our website ([www.okaloosapa.com](http://www.okaloosapa.com))
- Other documentation proving ownership

**VERIFICATION OF SOCIAL SECURITY NUMBERS** for ALL applicants (per F.S. 196.011(1)).

**Examples:**

- Valid Social Security Card
- W-2 or 1099, etc.
- Copy of Tax Return
- Military Orders, L.E.S., etc.
- Any other document that reflects the full SSN

**VALID FLORIDA DRIVER'S LICENSE(s) for each applicant**

- MUST reflect address for which you are applying for an exemption
- Current Florida driver's license is required for ALL applicants.
- FL ID cards are acceptable for those unable to drive.

**ALL VEHICLE REGISTRATIONS** (Titles cannot be accepted)

*"Vehicles" includes ALL cars, trucks, RV's, Campers, motorcycles, trailers, etc.*

- All registrations must reflect the address for which you are applying for an exemption.
- Vehicles titled in a different state MUST be changed and titled in Florida PRIOR to approval of application.
- **MILITARY MEMBERS** – All military "**non-resident**" registrations must be changed to FL resident registrations. **Non-resident tags cannot be accepted.** Please contact the Tax Collector's office (850-651-7300) PRIOR to applying to ensure you have resident tags.



**IMPORTANT!** For any applicant whose name does **NOT** appear on at least one vehicle registration (as owner or co-owner), that applicant must also provide one of the following:

- ✓ Voter's registration card reflecting **CURRENT** address
- OR**
- ✓ Declaration of Domicile (obtained from the Clerk of Court's office)

**ADDITIONAL PROPERTIES** (if any) – nationwide.

- Address (if applicable), city, state & county/parish/municipality for any other properties that are owned by either the applicant, co-applicant (or both), will be required.

**VERIFICATION OF U.S. RESIDENCY (for NON US Citizens)**

- A valid Permanent Resident Card.
- If you are a Naturalized Citizen, a copy of your Naturalization Certificate may be required.

## **ADDITIONAL EXEMPTIONS AVAILABLE FOR THOSE WHO QUALIFY**

The exemptions below may require other documentation in addition to the Homestead Exemption requirements found on page one.

### **WIDOW / WIDOWER (\$5,000.00 reduction of assessment value)**

*\*This exemption can apply to a property without Homestead Exemption, but cannot be applied to multiple properties.*

- Copy of the death certificate
- All documentation for applicant as listed on this checklist under "Homestead Exemption".

### **DISABLED or BLIND PERSON – CIVILIAN (\$5,000.00 reduction of assessment value):**

*\*This exemption can apply to a property without Homestead Exemption, but cannot be applied to multiple properties. Disabled person, next of kin, or POA (copy of POA required at signing) can sign the application.*

- All documentation for applicant as listed on this checklist under "Homestead Exemption".
  - Social Security letter stating applicant is disabled
- OR**
- Physician's Certification of Disability - may be obtained from our office or [www.okaloosapa.com](http://www.okaloosapa.com)
    - Must be completed and signed by licensed **Florida** physician/optometrist

### **DISABLED VETERAN (\$5,000 reduction of assessment value)**

*\*This exemption can apply to a property without Homestead Exemption, but cannot be applied to multiple properties. Disabled veteran, next of kin, or POA (copy of POA is required at signing) can sign the application.*

- VA letter stating the percentage of service connected disability (10%-99%).
- All documentation for applicant as listed on this checklist under "Homestead Exemption".

### **VETERANS - TOTAL & PERMANENT DISABILITY**

*\*Disabled veteran, next of kin, or POA (copy of POA required at signing) can sign the application.*

- VA letter stating "Totally & Permanently Disabled"
- All documentation for applicant as listed on this checklist under "Homestead Exemption".

### **FIRST RESPONDER – TOTAL & PERMANENT**

*\*First Responder packets are available in office and provides details as to all requirements, as well as additional forms you may need. Please contact our office for any questions or if you need further information.*

- Must be FL resident & currently receiving Homestead Exemption
- Proof of Disability – 2 Physician's Certification Forms (obtained from our office) OR award letter from Social Security Disability (not letter showing monetary award monthly payment amount).
- Employer Certificate / Letter – must contain ALL of the following: title of person signing the certificate; name & address of the employing entity; description, date & location of incident; statement that first responder's injury/injuries were in the line of duty, without willful negligence on the part of first responder and that the injury is sole cause of first responders' total disability.
- Accident / Incident Report

### **SURVIVING SPOUSE OF:**

- **TOTALLY & PERMANENTLY DISABLED VETERAN OR**
- **"FALLEN HERO" - ACTIVE DUTY MEMBER / FIRST RESPONDER (KILLED IN ACTION)**

- Surviving Spouse's driver's license and all vehicle registrations
- Proof of Social Security Number
- Copy of Death Certificate
- If Active Duty Member or First Responder killed in action: A Report of Casualty / Letter from the qualifying agency written to surviving spouse stating "Death occurred in the line of duty".

## Additional Exemptions (continued)

### CIVILIAN - TOTAL & PERMANENT DISABILITY

Applicant must be wheelchair bound or bed-ridden & have limited **household\*** income. Please call our office for the statutory income limitation OR view the income limit on our website ([www.okaloosapa.com](http://www.okaloosapa.com)).

- All documentation for applicant as listed on this checklist under "Homestead Exemption".
- 2 Physician's Certification of Disability (from our office or downloaded from [www.okaloosapa.com](http://www.okaloosapa.com)). Each form must be filled out by **separate Florida physicians**.
- Statement of Total Household\* Income – Obtained from our office or from our website
- Verification of **total household** ADJUSTED GROSS income.

\* "**Household**" income includes ALL occupants of the home, even if they are not listed as an owner.

### EXEMPTION FOR SENIOR CITIZENS WITH LOW INCOME

Must be over 65 as of January 1<sup>st</sup> & have limited total **household\*** income. Please call our office for the current year's statutory income limitation OR by visiting our website.

**NOTE:** Any NEW applicant must complete an application no later than March 1<sup>st</sup>. However, the income must be received no later than May 1<sup>st</sup>.

- Current Florida Driver's License or ID card (used for ID of applicant and for proof of age) **Reflecting your Florida residence property address on or before January 1<sup>st</sup>**, we do not accept expired cards.
- Verification of total **household\*** adjusted gross income.

\* "**Household**" income includes ALL occupants of the home, even if they are not listed as an owner.

### DEPLOYED MILITARY DISCOUNT (for approved operations only)

Owner(s) must be CURRENTLY receiving Homestead Exemption or have applied for Homestead Exemption for the current year. Please contact our office or visit our website for the most updated list of the approved operations.

- Completed application (Form DR501M) - obtained directly from our office or our website
- Copy of Deployment Orders (CED Orders OR DD Form 1610)
- OCPA MFR – Must use most recent revision obtained from our office or from our website.  
**NOTE:** Previous OCPA MFR revisions **CANNOT** be accepted due to operation changes. So, be sure to ALWAYS get the most recent one either directly from our office or through our website.

### DISABLED VETERAN'S PREFERENCE DISCOUNT

- Must meet all criteria:**
  - Be a Florida resident & currently receiving Homestead Exemption
  - Applicant must be 65 years of age or older as of January 1st,
  - Received honorable discharge,
  - Currently receiving **combat-related VA disability rating from 10%-100%**.
- DD214 or other document to verify "Honorable Discharge"
- Copy of Florida driver's license
- VA Letter showing percentage of **combat-related** disability.
- VA Letter showing percentage of **service-connected** disability.

**STATUTORY FILING DEADLINE FOR ANY  
NEW EXEMPTION IS MARCH 1ST**