

**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 cannot be claiming or receiving **any type** of residency based property tax exemption, benefit or discount on any other property, nationwide. Refer to our website for the Out of State Exemption Removal form. Bring completed form to our office at time of application.
4. You must complete an exemption application, in office, by the statutory deadline of March 1<sup>st</sup>.
5. **Originals or copies of ALL documentation MUST be presented at time of applying.**

### **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.
- **ALL documents** must reflect your current Florida residence address prior to applying.
- Vehicle registrations including **ALL** cars, trucks, RV's, Campers, motorcycles, etc.
- Only one signature is required on the application for married couples. However, the person applying must present both parties' information. Must have verification of spouse's social security number.
- Married couples filing as separate households (a "Separate Family Unit") will have to meet certain criteria to qualify. **Please call our office at (850) 651-7240 or (850) 689-5900 before coming in to file.**
- All non-married applicants must personally appear, sign application, and have all required documents.
- *Application must be signed by person receiving the exemption being applied for, applicant's next of kin, or individual with the applicant's Power of Attorney (copy of POA will be required).*
- **MOBILE HOME OWNERS** – If you own the land and the mobile home, you **MUST** complete a Real Property ("RP") Decal application prior to applying for any exemptions, 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 *Florida Statute 196.041*. A copy of the **FIRST** page, the page showing the successor **AND** the page showing the statutorily required verbiage will be required.

# EXEMPTIONS CHECKLIST

Please utilize this checklist to ensure you meet all requirements & have all necessary documentation **PRIOR** to applying for any exemptions listed. This information may also need to be provided if filing for one of the additional exemptions listed on the following pages.

**NOTE:** Anyone filing for the **HOMESTEAD EXEMPTION** on the owner's behalf (excluding spouses) **MUST** present verification of relationship to applicant or copy of POA, along with all documentation listed below, at the time of making the application. Only one signature is required for a married couple when applying for the Homestead Exemption.


## HOMESTEAD EXEMPTION

Listed below are the main documents needed to apply for Homestead Exemption. Please be sure to contact our office PRIOR to filing if you should have any questions.

- VERIFICATION OF OWNERSHIP:** Can be any one of the following:
- Copy of your 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

- SOCIAL SECURITY NUMBERS** for **all** owners (Florida Statute 196.011(1)).  
**Examples of some of the acceptable forms include:**
- Valid Social Security Card
  - Medicare Card
  - W-2 or 1099, etc.
  - Most recently filed Tax Return

- FLORIDA DRIVER'S LICENSE(S)** (*Temporary, or Expired licenses are not accepted*)
- MUST reflect current address at time of applying.
  - Current Florida driver's license is required for ALL applicants.
  - FL ID cards are acceptable for those unable to drive.

- ALL VEHICLE REGISTRATIONS** (*Titles or insurance cards cannot be accepted*)  
*"Vehicles" includes ALL cars, trucks, RV's, Campers, motorcycles, etc.*
-  **For any applicant whose name does NOT appear on at least one of the vehicle registrations (as owner or co-owner), that owner must also provide one of the following (in addition to all other required documents listed on this checklist):**
- ✓ Voter's registration card reflecting **CURRENT** address
  - OR**
  - ✓ Declaration of Domicile (*obtained from the Clerk of Court's office*)
  - All registrations must reflect the current address.
  - Vehicles titled in a different state **MUST** be changed and titled in Florida **PRIOR** to applying.
  - **MILITARY MEMBERS** – All "**non-resident**" registrations must be changed to FL resident registrations prior to applying for any exemption.

- ADDITIONAL PROPERTIES** (if any) – nationwide.
- Address (if applicable), city & county for all properties will be needed.

- NATURALIZED US CITIZEN**
- If you have become a naturalized US Citizen, a copy of your Naturalization Certificate from the Department of Immigration Services may be needed.

- VERIFICATION OF U.S. RESIDENCY (needed ONLY for those who are NOT US Citizens)**
- A valid Permanent Resident Alien Card
  - Social Security card

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

Please utilize this checklist to ensure you meet all requirements & have all necessary documentation **PRIOR** to applying for any exemptions listed. ***All documentation detailed beneath the exemption(s) for which you are applying must be presented at the time your application is being made.*** The statutory filing deadline for any additional exemption is March 1<sup>st</sup>.

### **WIDOW / WIDOWER (\$500.00 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 (\$500.00 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 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%-100%).
- 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)). Disabled person, next of kin, or POA must be the one making the application (must have the POA present at time of application).*

- 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**.
- Sworn Statement of Total Household Income – Obtained from our office or downloaded from [www.okaloosapa.com](http://www.okaloosapa.com), under the "Forms Download" link).  
**NOTE: Form must be either signed in front of Property Appraiser Deputy OR signature must be Notarized.**
- Verification of **total** household ADJUSTED GROSS income.

### 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 view the income limitation 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.

### 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 for a listing of the approved operations.*

- Current Military ID card or Florida Driver's License (used for ID of applicant) **reflecting your physical Florida residence property address on or before January 1st**, we do not accept expired cards
- Completed application (Form DR501M) (obtained from our office or downloaded from [www.okaloosapa.com](http://www.okaloosapa.com) or <http://dor.myflorida.com/dor/property/forms/#3> )
- Copy of Deployment Orders (CED Orders OR DD Form 1610)
- Copy of Travel Voucher relating to provided deployment orders reflecting flight itinerary.
- Document verifying name of operation. **This is needed ONLY if the orders do NOT reflect the operation name.**

### DISABLED VETERAN'S PREFERENCE DISCOUNT

*\*Disabled person, next of kin, or POA must be the one making the application (must have the POA present at time of application).*

- 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.