

Exemptions

The Property Appraiser's Office administers all property tax exemptions. Brief summaries of available exemptions are listed here. For more information or to apply, call us at (386) 313-4150 or visit us at the Government Services Building located at 1769 E. Moody Blvd. Building #2 Suite 201 in Bunnell. You may also see the State of Florida Eligibility Criteria on this website under forms to download.

➤ **\$50,000 Homestead Exemption**

Every person who on January 1 of the current year has legal title or beneficial title in equity to real property in this state and who in good faith makes the property his or her permanent residence or the permanent residence of another or others legally or naturally dependent upon him or her, qualifies for this exemption. You may apply in person at any time through the year, but the deadline is March 1 of the qualifying year.

First time applicants must come to our office in person. Spouses information is required if property is jointly owned. You will need to bring:

- 1) Florida Drivers License or ID with correct mailing address.
- 2) Florida vehicle registration with correct mailing address.(If you own a vehicle)
- 3) Flagler County Voter's Registration with correct mailing address. (If you vote)
- 4) Social Security Numbers for all applicants and spouse.
- 5) If you were not born in the US, we will need to see proof of citizenship or permanent residency.
- 6) If the property is in a Trust, we will need to see a copy of the entire Trust.
- 7) Copy of recorded deed or tax bill.
- 8) Copy of Mobile Home Registration or Titles if you live in a mobile home.

➤ **\$500 Widow/Widower Exemption**

A widow or widower who is a legal and permanent resident of Florida qualifies for this exemption. If the surviving spouse remarries, they are no longer eligible. If the husband and wife were divorced before their spouse's death, the survivor is not eligible. You need to produce a copy of the death certificate when filing for the first time.

➤ **\$500 Disability Exemption**

People who are permanently disabled are eligible for this exemption. If applying for the first time, please provide a Physician's Certificate from a licensed Florida physician.

➤ **\$500 Blind Exemption**

Every Florida resident who is blind qualifies for this exemption. If filing for the first time, please bring a certificate from the Division of Blind Services or an Optometrist's Certificate verifying the applicant to be legally blind. The Optometrist's Certificate can be found on our web site in the Forms to download section.

➤ **Total Exemptions**

Honorably discharged veterans who are totally and permanently Disabled due to service connected disability qualify for this exemption. If filing for the first time, please provide a letter from the Department of Veterans Affairs that verifies your disability. If you are a paraplegic, hemiplegic or other totally and permanently disabled person who must use a wheelchair for mobility or who is legally blind, you may also be exempt from taxation. Please read the State of Florida Eligibility Criteria sheet in our forms to download section for further instructions.

➤ **Florida First Responder Total and Permanent Exemption**

Florida Statutes 196.102 was created providing an exemption for a totally and permanently disabled first responder injured in the line of duty. This exemption is for Florida First Responders only and follow the same definitions as Florida Statutes 196.081(6) stating, "Injuries sustained in the line of duty while serving as a first responder in this state or during an operation in another state or country authorized by this state or a political subdivision of this state"

Items required:

- A certificate of disability from two licensed doctors of this state, **or**,
- Documentation from SSA stating that the applicant is totally and permanently disabled and one certificate of disability from a licensed doctor of this state, or
- A statement of ineligibility from SSA, if ineligible, and two physician's certificates

And:

An "Employer Certificate" from the employer with the following:

- The title of the person signing the certificate
- The name and address of the employing entity
- A description of the incident that caused the injuries
- The date and location of the incident
- A statement that the first responder's injuries were (I) directly and proximately caused by service in the line of duty. (II) without willful negligence on the part of the first responder (III) the sole cause of the first responder's T and P disability.
- Additional documentation of the incident, such as an accident or incident report
- Current income tax return proving applicant is not "gainfully employed"

➤ **Florida First Responder Exemption for Surviving Spouse**

The surviving spouse of a first responder, who died in the line of duty while employed by the state or any political subdivision of the state, is totally exempt from paying taxes on their homestead property. A letter from the state or appropriate entity is required which legally recognizes and certifies that the first responder died in the line of duty while employed as a first responder. The first responder and spouse must be a resident of this state on January 1 of the year in which the first responder died.

For information on Senior Homestead Exemption and Veteran/Service member Exemptions, please refer to the Exemption tab.

It is very important to remember that if you sell your home and buy another home in Flagler County, you must come in to the office to make new application. The homestead exemption DOES NOT automatically follow you to your new home.

!!! NEW HOMEBUYER BEWARE!!!

Be aware that there could be significant changes in the property taxes on the home you are buying.

In Florida, state law limits the annual increase in the assessed value, not market value, of homesteaded property to 3% or the Consumer Price Index (CPI) whichever is less. This is also called Save Our Homes. When homesteaded property is sold, that limitation is removed and the property is reassessed. This results in a new assessed value.

If you purchase homesteaded property, the taxable value of the property can and probably will, increase the first year after sale, especially if it has been owned and homesteaded for several years by the same owner.

Assessed Value – Any Exemptions = Taxable Value

This information is very important to understand because if your taxes are paid by your mortgage company, you may be surprised by the increase in your monthly payment, due to the increase in your assessed value, which means a higher taxable value.

When there is a change in ownership, the assessed value will be brought up to the market value. This may include a name change on your deed. According to Section 193.155(3) Florida Statutes, except as provided therein, property shall be assessed at just value as of January 1 of the year following a change of ownership. Therefore, adding or removing the name of an individual as a joint owner of the property can require the property's

assessed value to be reassessed at market value as of January 1 following the change of ownership if the new owner files for Homestead Exemption.