My residence was recently destroyed or damaged.  
Do I have to pay property taxes?
Yes, however, you may be eligible for a refund if the residence was uninhabitable for 30 days or longer. Section 192.042, Florida Statutes (F.S.) requires that real and tangible personal property be assessed according to its just/market value as of January 1 each year. Property taxes for the year are calculated based on the assessment of property as of January 1, prior to the catastrophic event.

The property appraiser will assess the property as of January 1 after the catastrophic event. That assessment will reflect the change in value due to catastrophic event damage.

When are property taxes due?
Tax collectors generally send tax bills in November. Payment instructions are included, and full payment is due by March 31. Property owners may receive a discount of up to 4% for early payment:

- 4 percent discount if paid in November
- 3 percent discount if paid in December
- 2 percent discount if paid in January
- 1 percent discount if paid in February

How do I report destruction or damage to my residence?
Report property damage to the property appraiser as soon as possible. If your home was destroyed or damaged, inform the property appraiser’s office for the county in which the property is located.

Reporting damage is important for future valuation and assessment. Some property appraisers have online forms and instructions for reporting the status of property due to natural disasters like hurricanes or other catastrophic events. Contact information for all property appraisers is available at: floridarevenue.com/CountyOfficials.

I have been displaced. How will I receive my property tax notice?
Contact the property appraiser’s office and the tax collector’s office for the county in which the property is located to update your mailing address for tax notices and other important mailings. Contact information for all property appraisers and tax collectors is available at: floridarevenue.com/CountyOfficials.

Most tax collectors provide a copy of the tax bill on their websites, and many property appraisers provide a link to the tax bill on their websites.

My residence was destroyed or damaged.  
How do I apply for property tax relief?
Effective January 1, 2023, section 14 of Chapter 2022-97, Laws of Florida, created s. 197.319, F.S., which provides for a refund of a portion of property taxes for residential improvements rendered uninhabitable for at least 30 days due to a catastrophic event. The event may be caused by a weather event typically affecting multiple properties (for example, a hurricane, tornado, wildfire, flooding) or a non-weather event typically affecting individual properties (for example, an unintentional fire, water damage, structural failure).

To apply, a homeowner must submit an Application for Catastrophic Event Tax Refund (Form DR-465) to the county property appraiser where the property is located. For the purposes of determining uninhabitability, the property appraiser may request supporting documentation, such as utility bills, insurance information, contractors’ statements, building permit applications, or building inspection certificates of occupancy. The homeowner must apply by March 1 of the year immediately following the catastrophic event.

Please see the Department of Revenue publication titled A Florida Homeowner’s Guide: Property Tax Relief for Catastrophic Events in 2023 for more details.
Is financial help available for property taxes?

Assistance may be available. Here is a list of organizations that may assist with property tax payments:

- Local United Way
- Urban League
- Salvation Army
- County Housing Authority
- County Community Action Agency
- U.S. Department of Housing and Urban Development
- Florida Department of Commerce

A Florida Homeowner’s Guide: Catastrophic Event Property Damage