

OWNER



A Florida Homeowner's Guide: Hurricane Ian

My home was completely destroyed or rendered uninhabitable by Hurricane Ian. Do I have to pay 2022 property taxes?

Yes, property taxes for 2022 were calculated based on the assessment of property as of January 1, 2022, *prior to Hurricane Ian*. However, [Executive Order \(EO\) 22-242](#), signed October 20, 2022, suspends and extends property tax payment deadlines for some property owners in the 26 counties FEMA designated as eligible for the Individual Assistance Program due to Hurricane Ian. For additional information on EO 22-242, please visit our [EO 22-242 Property Owner's Guide](#) for more details. For 2023, the county property appraiser will assess the property as of January 1, 2023.

When are 2022 property taxes due?

Tax collectors generally send tax bills with payment instructions in November. Full payment is usually due by March 31 and 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

The discounted amounts are calculated on your bill.

PLEASE NOTE: For property owners in an affected county whose property was completely destroyed or otherwise rendered uninhabitable by Hurricane Ian, property tax payment and discount dates for eligible property owners have been extended. See [Executive Order \(EO\) 22-242](#) and our [EO 22-242 Property Owner's Guide](#) for more details.

Many tax collectors accept payments through their websites. Contact information for tax collectors is available at:

floridarevenue.com/CountyOfficials



My home was damaged by Hurricane Ian. How do I report it?

Report property damage to the property appraiser as soon as possible. If your home was 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. Many property appraisers have online forms and instructions for reporting the status of property due



to natural disasters like Hurricane Ian. Contact information for all property appraisers is available at:

floridarevenue.com/CountyOfficials.

My home was damaged by Hurricane Ian. Will my property taxes go down?

No, property taxes for 2022 were calculated based on the assessment of property as of January 1, 2022, *prior to Hurricane Ian*. For 2023, the county property appraiser will assess the property as of January 1, 2023. That assessment will reflect the change in value based on the damage by Hurricane Ian and completed repairs.

I have been displaced by Hurricane Ian. How will I receive my property tax bill?

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 (*or to sign up for email delivery if available*). Contact information for all county property appraiser and tax collector offices 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.

For the most current information, please visit the Department of Revenue's Hurricane Ian resource page:

floridarevenue.com/HurricaneIan



I plan to repair my hurricane-damaged property; how will repairs affect my assessed value?

Regarding property with an approved homestead exemption, section [193.155\(4\)\(b\)](#), Florida Statutes (F.S.), states in part, “Changes, additions, or improvements that replace all or a portion of homestead property, including ancillary improvements, damaged or destroyed by misfortune or calamity shall be assessed upon substantial completion as provided in this paragraph. Such assessment must be calculated using the homestead property’s assessed value as of the January 1 immediately before the date on which the damage or destruction was sustained.”

Section [193.155\(4\)\(c\)](#), F.S., states “Changes, additions, or improvements that replace all or a portion of real property that was damaged or destroyed by misfortune or calamity shall be assessed upon substantial completion as if such damage or destruction had not occurred and in accordance with paragraph (b) if the owner of such property:

1. Was permanently residing on such property when the damage or destruction occurred;
2. Was not entitled to receive homestead exemption on such property as of January 1 of that year; and
3. Applies for and receives homestead exemption on such property the following year.”

Regarding property without an approved homestead exemption, s. [193.1554\(6\)\(b\)](#), F.S., states, in part, “Changes, additions, or improvements that replace all or a portion of non-homestead residential property, including ancillary improvements, damaged or destroyed by misfortune or calamity must be assessed upon substantial completion as provided in this paragraph. Such assessment must be calculated using the non-homestead property’s assessed value as of the January 1 immediately before the date on which the damage or destruction was sustained, subject to the assessment limitations in subsections (3) and (4),”

Please use the link above to review the specifics of the statute related to the assessment of disaster-damaged non-homestead residential property.

My home was damaged by Hurricane Ian. What happens with my mortgage?

Please contact your mortgage company or review your mortgage contract regarding what happens in the event of natural disasters and the options that may be available to you.



Also contact your insurance company for details regarding what damages will be covered based on your policy.

For more information regarding other resources that are available to you, please go to the Department of Revenue’s Hurricane Ian resource webpage at: floridarevenue.com/Hurricanelan.

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 Economic Opportunity Homeowner Assistance Fund](#)