



# A Florida Homeowner's Guide: Hurricanes Ian and Nicole



## My home was completely destroyed or rendered uninhabitable by Hurricane Ian or Nicole. Must I 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 and Nicole. However, [section 197.3182, Florida Statutes](#) (F.S.) signed December 16, 2022, suspends and extends property tax payment deadlines for some property owners while [s. 197.3181, F.S.](#), provides for partial refunds of 2022 property taxes to some owners of residential improvements. For additional information on s. 197.3181, F.S., please see our [Property Tax Relief for Hurricanes Ian and Nicole](#) homeowner's guide. 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. **\*For property owners whose property was completely destroyed or otherwise rendered uninhabitable by Hurricane Ian or Nicole, s. 197.3182, F.S., extends the delinquency and discount dates:**

	Standard pay by dates	*Extended pay by dates
4% discount	November 30, 2022	January 31, 2023
3% discount	December 31, 2022	February 28, 2023
2% discount	January 31, 2023	March 31, 2023
1% discount	February 28, 2023	April 30, 2023
Delinquency date (no discount)	<b>April 1, 2023</b>	<b>June 1, 2023</b>

## My home was damaged or rendered uninhabitable by Hurricane Ian or Nicole. 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 and Nicole. A homeowner may be eligible for a **partial refund of 2022 property taxes if a residential improvement was rendered uninhabitable for at least 30 days** due to Hurricane Ian or Nicole. Please see our [Property Tax Relief for Hurricanes Ian and Nicole](#) homeowner's guide for more details.

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 or Nicole and completed repairs.

## My home was damaged by Hurricane Ian or Nicole. 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 and Nicole. Contact information for all property appraisers is available at:



[floridarevenue.com/CountyOfficials](http://floridarevenue.com/CountyOfficials).

## My home was rendered uninhabitable by Hurricane Ian or Nicole. How do I report it?

**If your residence was rendered uninhabitable for at least 30 days, you may report the damage by applying for a partial refund of property taxes.** Please see our [Property Tax Relief for Hurricanes Ian and Nicole](#) homeowner's guide for more details.

**PLEASE NOTE: The homeowner must apply and provide documentation by April 3, 2023.** A homeowner who fails to file an application by April 3, 2023, waives their claim for a tax refund under s. 197.3181 F.S. The [refund application](#) may be submitted before or after 2022 property taxes are remitted. Homeowners are encouraged to submit the application as soon as possible regardless of the status of payment.

## I have been displaced. 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](http://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.

## 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 or Nicole. 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](http://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](#)

