

OWNER



A Florida Homeowner's Guide: Hurricane Ian

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

Yes. 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 2022 were calculated based on the assessment of property as of January 1, 2022.



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.

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

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. 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 homestead property was destroyed or damaged by Hurricane Ian. Will my property taxes go down?

Not for 2022 but possibly for 2023. Property is assessed January 1. Regarding property with an approved homestead exemption, section [193.155\(4\)\(b\)](#), 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."

My non-homestead property was destroyed or damaged by Hurricane Ian. Will my property taxes go down?

Not for 2022 but possibly for 2023. Property is assessed January 1. Regarding property without an approved homestead exemption, section [193.1554\(6\)\(b\)](#), F.S., states, in part, "Changes, additions, or improvements that replace all or a portion of nonhomestead 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 nonhomestead 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 nonhomestead residential property.

PLEASE NOTE: There is a November 2022 ballot measure which, if passed, will revise this section of statute and become effective for assessments on January 1, 2023 and beyond.



I have been displaced by Hurricane Ian. 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 home was destroyed or damaged by Hurricane Ian. What happens with my mortgage?

Even if your home is destroyed or uninhabitable, you may still be required to pay your 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/HurricaneIan.

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

When are 2022 property taxes due?

Tax collectors generally send tax bills in November. Payment instructions are included, and **full payment is due by March 31**. A lienholder who has collected estimated property taxes from the property owner and held the funds in an escrow account will receive and pay the bill. Otherwise, the property owner must pay the property taxes owed directly to the tax collector.

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 amounts are calculated for you on your bill.

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



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

floridarevenue.com/HurricaneIan