

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

FINANCE AND TAX
Senator Avila, Chair
Senator Gruters, Vice Chair

MEETING DATE: Wednesday, February 19, 2025
TIME: 11:00 a.m.—1:00 p.m.
PLACE: 301 Senate Building

MEMBERS: Senator Avila, Chair; Senator Gruters, Vice Chair; Senators Bernard, Gaetz, Jones, and Passidomo

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	Presentation - Property Tax Relief for Catastrophic Events		Discussed

Other Related Meeting Documents

Property Tax Relief for Catastrophic Events

Presented by
Lizette Kelly
Research and Analysis
Property Tax Oversight



Overview

Brief History

Relief to Residential Property Owners - Homestead and Non Homestead

Relief to Commercial and Agricultural Property Owners

Catastrophic Refund Process Overview

Recent Catastrophic Refunds – Hurricanes Ian, Nicole, and Idalia

History

Legislative actions prior to the catastrophic event refund program:

Sales Tax Refunds or Relief for Mobile Home Replacements

Tangible Personal Property Tax Relief for Specific Industries and Storms

Refunds to Homestead Property Owners in Specific Counties

Extending the Start Time for Rebuilding in Specific Counties

Abatement of Taxes Following Destruction Caused by a Sudden and Unforeseen Collapse

Protecting Residential Property Tax Caps and Homestead Exemptions

Statutory Changes to Homestead Property:

- Section 193.155(4)(b), F.S., extends the timeframe to five years for the start of rebuilding activity on a damaged homestead property and preserves the right to the assessment cap under certain conditions.
- Section 196.031(7), F.S., preserves the rights to homestead exemption for homestead owners unless they establish a new homestead.

Protecting Residential and Non- Residential Property Tax Caps

Statutory Changes to 193.155(4)(b), F.S.,
193.1554(6)(b), F.S., and 193.1555(6)(b), F.S.:

- Rebuilding activity on damaged property, including ancillary improvements, assessed upon substantial completion
- Assessment calculated using the property's assessed value as of January 1 immediately prior to the damage or destruction

Protecting Agricultural Classification

Statutory Changes to 193.461(7)(c), F.S.:

- Creates a timeframe and preserves the right to the agricultural classification and assessment limitation under certain conditions
- Creates a five-year agricultural classification protection to cover damage from natural disasters retroactive to July 2017

Catastrophic Events Tax Refunds

In response to Hurricanes Ian and Nicole, section 197.3181, F.S.:

- Provided a refund for a portion of property taxes paid in 2022 for uninhabitable residential improvements
- Applied to homestead and non homestead property
- Section 50, Chapter 2023-157 appropriated \$35 million to reimburse affected taxing jurisdictions
- Expired January 1, 2024

Catastrophic Events Tax Refunds

The “Catastrophic Event Refund” (section 197.319, F.S.) from 2022:

- Provides a refund of a portion of property taxes for uninhabitable residential improvements
- Applies to homestead and non homestead property
- Section 62, chapter 2024-158 appropriated \$200,000 to reimburse affected taxing jurisdictions in fiscally constrained counties from 2023 refunds

Property Appraiser Responsibilities

By March 1

1. Receive and review taxpayer applications DR-465

By April 1

2. Notify taxpayer of approval or denial of tax refund

3. Submit a copy of the approved refund application to the tax collector

Tax Collector Responsibilities

After April 1

1. Review payment status of taxpayer requesting refund
2. Refund taxpayer if taxes were timely paid
3. Notify taxpayer of denial if taxes not timely paid

By September 1

4. Submit DR-522 report to Department and taxing authorities

Taxing Authority Responsibilities

By October 1

1. Register with the state's Vendor Information Portal to receive funds
2. Complete application Form DR-5005
3. Submit application to
PTOResearchAnalysis@floridarevenue.com
4. Include a copy of Form DR-522 as reported by county tax collector

Department Responsibilities



After October 1

1. Review all applications and contact taxing authorities for missing information
2. Summarize application information
3. Determine if sufficient funds are available to pay all claims or prorate as needed
4. Submit taxing authority summary information for fund distribution by Department to taxing authorities

Refunds for Hurricanes Ian and Nicole

County	Taxing Jurisdictions Reduced	Total Amount of Reduction in Ad Valorem Tax Revenue	Number of Parcels Refunded
Alachua	6	\$ 68.94	1
Brevard	5	\$ 521.37	2
Charlotte	7	\$ 1,962,989.24	2,757
Collier	10	\$ 8,170,809.42	4,285
Desoto	5	\$ 67,829.73	212
Duval	4	\$ 1,770.25	4
Flagler	6	\$ 1,714.77	7
Hardee	6	\$ 7,932.47	52
Highlands	4	\$ 90.31	2
Hillsborough	8	\$ 1,096.65	3
Lake	6	\$ 633.43	3
Lee	31	\$ 21,809,302.98	18,681
Manatee	12	\$ 2,583.02	12
Monroe	8	\$ 3,216.34	12
Orange	12	\$ 45,225.30	77
Osceola	4	\$ 15,031.91	31
Palm Beach	8	\$ 5,613.05	28
Polk	7	\$ 2,809.47	9
Putnam	4	\$ 370.75	2
Saint Johns	10	\$ 9,388.17	18
Sarasota	9	\$ 87,018.27	295
Seminole	7	\$ 45,754.54	100
Volusia	18	\$ 405,198.05	765
Statewide Total	197	\$ 32,646,968.43	27,358
Refund applications from taxing authorities		\$ 32,525,159.91	
Number of Counties Reporting to date		23	

Refunds for Hurricane Idalia

County	Taxing Jurisdictions Reduced	Total Amount of Reduction in Ad Valorem Tax Revenue	Number of Parcels Refunded
Alachua	6	\$ 647.61	1
Dixie	4	\$ 22,359.66	85
Hamilton	4	\$ 457.51	5
Lafayette	4	\$ 1,607.04	4
Levy	9	\$ 31,456.81	36
Madison	5	\$ 4,717.25	17
Manatee	17	\$ 13,053.10	5
Pasco	6	\$ 17,449.59	18
Putnam	7	\$ 132.01	1
Seminole	6	\$ 622.45	1
Pinellas	31	\$ 230,531.32	380
Taylor	5	\$ 8,966.77	47
Statewide Total	104	\$ 332,001.12	600
Reimbursed to Fiscally Constrained Counties	20	\$ 69,013.09	195

Contact

Lizette Kelly



lizette.kelly@floridarevenue.com



(850) 617-8865





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?

Section [197.319](#), F.S., 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.**

My homestead residence was destroyed or damaged. Will my property taxes go down?

Property taxes will not decrease for the tax year in which the catastrophic event occurred but may decrease for the next tax year. Property is assessed January 1. Regarding property with an approved homestead exemption, s. [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 residence was destroyed or damaged. Will my property taxes go down?

Property taxes will not decrease for the tax year in which the catastrophic event occurred but may decrease for the next tax year. Property is assessed January 1. 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 review the specifics of s. [193.1554\(6\)\(b\)](#), F.S., related to the assessment of non-homestead residential property.

My home was destroyed or damaged. 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 are covered based on your policy.



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



THE FLORIDA SENATE

Tallahassee, Florida 32399-1100

COMMITTEES:

Rules, *Vice Chair*
Appropriations Committee on Pre-K - 12 Education
Community Affairs
Education Postsecondary
Finance and Tax
Fiscal Policy
Transportation

SENATOR SHEVRIN D. "SHEV" JONES
34th District

February 6, 2025

The Honorable Senator Bryan Avila
Chairman, Finance & Tax Committee
309 Senate Building
404 South Monroe Street
Tallahassee, FL 32399

Dear Chairman Avila,

I respectfully request an excused absence from the Wednesday, February 19, 2025, Finance & Tax Committee at 11:00 a.m. due to a work conflict.

Thank you in advance for considering this request. If you have any questions, comments, or concerns, please do not hesitate to contact me or my office.

Sincerely,

A handwritten signature in blue ink, appearing to read "Shev Jones".

Shevrin D. "Shev" Jones
Florida State Senator – Senate District 34

REPLY TO:

- 606 NW 183rd Street, Miami Gardens, Florida 33169 (305) 493-6022
- 214 Senate Building, 404 South Monroe Street, Tallahassee, Florida 32399-1100 (850) 487-5034

Senate's Website: www.flsenate.gov

BEN ALBRITTON/JASON BRODEUR
President of the Senate/President Pro Tempore

CourtSmart Tag Report

Room: SB 301

Case No.:

Type:

Caption: Senate Committee on Finance and Tax

Judge:

Started: 2/19/2025 11:01:08 AM

Ends: 2/19/2025 11:25:11 AM

Length: 00:24:04

11:01:08 AM Chair Avila calls meeting to order
11:01:12 AM Roll call
11:01:28 AM Chair Avila makes opening remarks
11:01:51 AM Tab 1, Presentation--Property Tax Relief for Catastrophic Events
11:02:52 AM Lizette Kelly, Department of Revenue
11:17:25 AM Chair Avila
11:18:26 AM Questions:
11:18:29 AM Senator Bernard
11:18:49 AM Lizette Kelly
11:19:36 AM Senator Bernard
11:19:53 AM Lizette Kelly
11:21:51 AM Senator Bernard
11:22:03 AM Lizette Kelly
11:22:05 AM Senator Bernard
11:22:09 AM Lizette Kelly
11:22:31 AM Chair Avila
11:22:50 AM Lizette Kelly
11:23:05 AM Chair Avila
11:23:31 AM Chair Avila makes closing remarks
11:24:57 AM Senator Gruters moves to adjourn
11:25:01 AM Meeting adjourned