

## Frequently Asked Questions

### Does homestead exemption automatically transfer when you move to a new home?

In order to receive homestead exemption on your new home you must file a new application (*Form DR-501*) by March 1.

### If my neighbor's house is just like mine and we both receive homestead exemption, why is my tax bill so much higher?

Most likely, your neighbor's property has been protected by Save Our Homes for a longer period of time. There may be other variables involved as well. For questions concerning your value, please contact our office and speak to one of our representatives.

### If I rent a portion or all of my home to a tenant, can I still qualify to receive homestead exemption?

Renting your homestead property could jeopardize the exemption. Please contact our office to discuss your specific situation in order to be fully informed.

### Will my homestead or 3% SOH cap be affected if I add a new owner to my deed?

Yes and No. Adding a spouse to your deed will not impact the exemption or the SOH cap. However, if you add a new non-spouse owner, (e.g., parents, or children) AND they file for homestead exemption, your cap will reset to full market value. This new value assessment will then be capped on January 1.

### Can I receive homestead exemption on my duplex?

Yes, the half you claim as your permanent residence will receive the 3% SOH cap and the rented half will receive the 10% non-homestead cap (for all but school millage). If there is no rental use, both sides may receive the benefit of the 3% SOH cap.

### Can married couples who are not living together qualify for two homestead exemptions?

Generally, no. Married couples can only qualify for one homestead exemption, even if only one spouse is listed on the deed. Under certain circumstances, married couples who provide documentation showing that they live apart as separate family units and are financially independent of each other may qualify for two exemptions. This determination is made on a case-by-case basis.

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## Frequently Asked Questions (Continued)

### Why is homestead exemption only partially applied to school districts?

According to Florida Statutes, the school district does not recognize the second \$25,000 exemption.

## Additional Personal Exemptions

Additional personal exemptions and discounts are also available to those who are eligible. To learn more, please visit our website, [www.leepa.org](http://www.leepa.org), or contact our office.

## TRIM Notice

In mid-August, Lee County property owners receive an annual Notice of Proposed Property Taxes. This very important notice is also called the TRIM (Truth in Millage) Notice. It lists your property's market, assessed and taxable values and any exemptions that are applied to the property. The Notice also includes the amount of ad valorem taxes you can expect to pay and the taxing authorities that are responsible for the taxes levied. **If an exemption you applied for is not reflected on your TRIM Notice**, or if you disagree with the values shown, please contact our office right away.

## Navigating the Process

### How do I apply for Homestead or Portability?

- ✓ Online: [www.leepa.org](http://www.leepa.org)
- ✓ Email: [exemptions@leepa.org](mailto:exemptions@leepa.org)
- ✓ Phone: (239) 533-6100
- ✓ In person: 2480 Thompson St., Fort Myers, FL, 33901
- ✓ US Mail: Public Service Department  
P.O. Box 1546, Fort Myers, FL 33902-1546

### When is the filing deadline?

- ✓ The application filing deadline is **March 1st**.

### How do I check the status of my application?

- ✓ Visit our website, [www.leepa.org](http://www.leepa.org)
- ✓ Call our office at (239) 533-6100.
- ✓ Review your Notice of Proposed Property Taxes (TRIM Notice) mailed in mid-August.

Our public service team will be glad to answer any questions you may have, or walk you through the filing process. Chat with us online, via email, or by phone, or visit the office in person.

# Lee County Property Appraiser

Matthew H. Caldwell



## Homestead Exemption Save Our Homes Portability

Melvin Morgan Constitutional Complex  
2480 Thompson St., 4th Floor  
Fort Myers, FL 33901-3074

Mailing Address:

P.O. Box 1546

Fort Myers, FL 33902-1546

[www.leepa.org](http://www.leepa.org)

Telephone: (239) 533-6100

Office Hours: Monday-Friday  
8:30 a.m. to 5:00 p.m.

Downtown Fort Myers on the corner of  
Dr. Martin Luther King, Jr. Blvd. & Fowler St.

## What Is Homestead Exemption

If you own property in Lee County and use it as your permanent residence, you could be eligible for significant tax savings by filing for homestead exemption. If granted, the exemption applies a deduction to the assessed value of your property up to \$50,000.

The first \$25,000 of assessed value is exempted from all property taxes. The additional \$25,000 applies to the assessed value greater than \$50,000 for all levies other than school taxes.

## Documentation Used to Establish Florida Residency

All exemptions require application<sup>1</sup> and proof of Florida residency. Here is a list of documents that may be required or helpful in the filing process:

- ✓ Florida driver license or a Florida identification card.
- ✓ Florida vehicle registration (license tag).
- ✓ Voter registration card, or a declaration of domicile if you are not a registered voter.
- ✓ Dependent children's school location(s).
- ✓ If you are not a US citizen, a permanent resident alien card or proof of asylum is required.
- ✓ Documentation regarding qualified dependent children.
- ✓ Place of employment.
- ✓ The address listed on federal income tax returns filed.
- ✓ Proof that you do not receive a residency based exemption/tax credit in another jurisdiction.
- ✓ Proof of payment for utilities.
- ✓ Bank statement mailing address.
- ✓ Additional information may be requested.

<sup>1</sup> See Navigating the Process.

## Exemptions Must Be Qualified For Individually

Exemptions cannot be shared by or transferred between co-owners, but you may apply on behalf of your spouse.

## Homestead Qualifications

### In Order to Qualify for Homestead Exemption

- ✓ You must own the home on January 1.
- ✓ You must relinquish any residency-based property tax benefit that you or your spouse may receive elsewhere as of January 1.
- ✓ You must file an application (*Form DR-501*) with the Property Appraiser's office by March 1.
- ✓ You must list your Social Security number<sup>2</sup> and date of birth on the homestead application for both yourself and your spouse (if you are married), even if your spouse is not an owner of the property.

### Changes that Disqualify You for the Exemption

- ✓ You move from the property or establish a new permanent residence somewhere else.
- ✓ You rent the property for more than 30 days per calendar year for two consecutive years.
- ✓ You get married and your spouse claims a residency-based exemption on another home.
- ✓ You or your spouse apply for or receive a homestead or residency-based property tax benefit in another county, state, or country.

<sup>2</sup> Disclosure of the applicant's Social Security number is required by 196.011(1), F.S. It is used to verify taxpayer information and it is kept confidential.

## Exemption Renewal

Once granted, homestead exemption automatically renews each year on January 1, as long as there are no changes in ownership, residency, or property use. Homestead property owners are responsible for notifying the Property Appraiser's office if a status change occurs, for example:

- ✓ The property is no longer your primary residence.
- ✓ You rent the property.
- ✓ Your marital status changes.
- ✓ An owner passes away.

In late January, homestead property owners receive an annual Automatic Renewal Exemption Receipt and response card. If you are no longer eligible to receive the exemption, the response card can be marked to report your status change and returned to us by US mail. Instructions are also included for updating your exemption information online.

## Additional Benefits of Homestead Exemption

### Save Our Homes

Florida homestead properties automatically receive the constitutional benefit of Save Our Homes (SOH), which limits annual increases in assessed value (not the taxes) to 3% or the Consumer Price Index (CPI), whichever is less. The 3% SOH cap goes into effect the year after homestead exemption is granted and it remains effective until a change in ownership or residency occurs. When ownership of the property transfers, the homestead exemption and 3% SOH cap are removed on December 31 and the assessed value returns to full market value on January 1.

Homestead property owners may transfer some or all of their accumulated assessment difference to a new homestead property. Learn how to transfer your SOH benefit in the Portability Section below.

When an addition or new improvement is made to a capped property, the value of the new improvement must be added to the assessed value. For instance: if a new pool is added to a homestead property, the assessed value will increase no more than 3%, plus the value of the new pool.

Non-homestead properties are limited to a maximum increase of 10%<sup>3</sup> per year until a change in ownership or use occurs. You do not have to apply to receive this benefit. It is automatically applied.

### "Portability" (or) Transfer of Assessment Difference

Portability allows homestead property owners to transfer up to \$500,000 of their SOH benefit from an existing or previous Florida homestead to a new one. In order to be eligible, you must establish your new Florida homestead within three years of January 1 of the year you abandoned your previous homestead (not from the date of sale). January 1 is used to determine the property owner's three-year portability window, because it is the annual date of assessment for all properties in Florida.

In order to qualify for portability, you must:

- ✓ Apply to receive homestead exemption for your new primary residence by March 1.
- ✓ Apply for portability within three years from January 1st of the year you abandoned your old homestead. The application deadline is March 1.

<sup>3</sup> The 10% cap does not apply to school taxes.