



Martin County Property Appraiser
Jenny Fields, CFA



EDUCATIONAL OUTREACH

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"We VALUE Martin!"

We are committed to helping you understand the valuation process by delivering the outstanding customer service you deserve and expect.

A handwritten signature in black ink that reads "Jenny".

Jenny Fields, CFA

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Date of Assessment

We are required by law to reassess property values every year at market value (considering allowable costs of sale) based on conditions as of January 1st of the tax year.

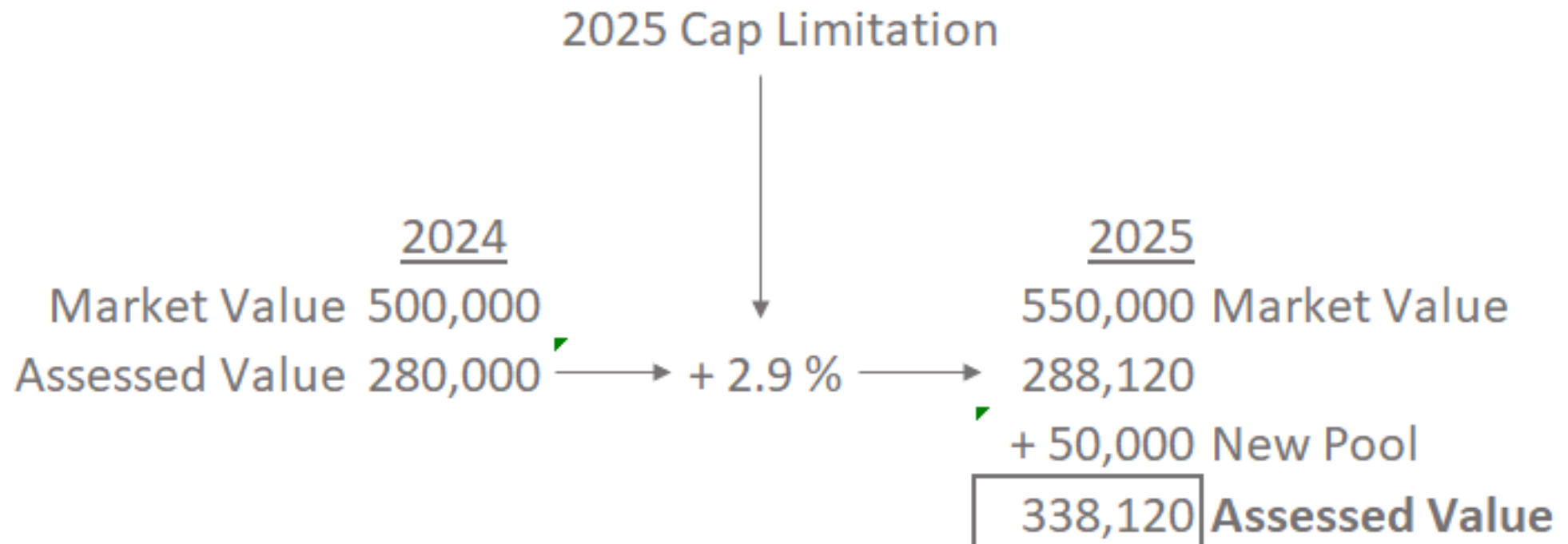
DATE OF ASSESSMENT

The illustration below shows this sequence, where 2025 property valuation and billing tie back to **January 1**, and in essence market activity taking place in 2024.



NEW CONSTRUCTION CALCULATION

In the State of Florida, homesteaded properties assessed values are capped from increasing no more than 3% and for non-homesteaded/nonresidential properties, it is 10%. This limitation applies only to property value, not property taxes, and does not apply to new construction such as a new pool.





Catastrophic Property Damage

WHAT IS A CATASTROPHIC EVENT

Per Florida Statutes, a “catastrophic event” means an event of misfortune or calamity that renders improvements uninhabitable.

- Examples of Catastrophic Weather events typically affecting multiple properties:
 - Hurricane
 - Tornado
 - Wildfire
 - Flooding

WHAT IS A CATASTROPHIC EVENT

- **Examples of Catastrophic Non-weather events typically affecting individual properties:**
 - **Unintentional Fire**
 - **Water Damage**
 - **Structural Failure**

How Does a Calamity Affect My Value?

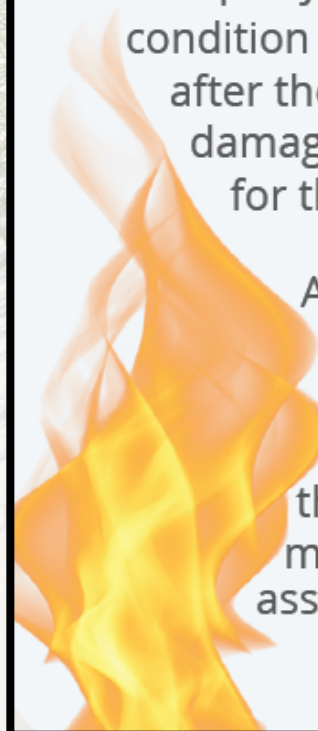
- The value will be adjusted based on condition on January 1 the following year.
- Affidavit of Intent (if Homesteaded)
- 110% Rebuild Rule

How Does a Calamity Affect My Property Value?

When a calamity occurs, it is the responsibility of the property owner to notify the Office of the Property Appraiser as soon as possible. Any change in value as a result of the calamity will be reflected in the following tax roll year.

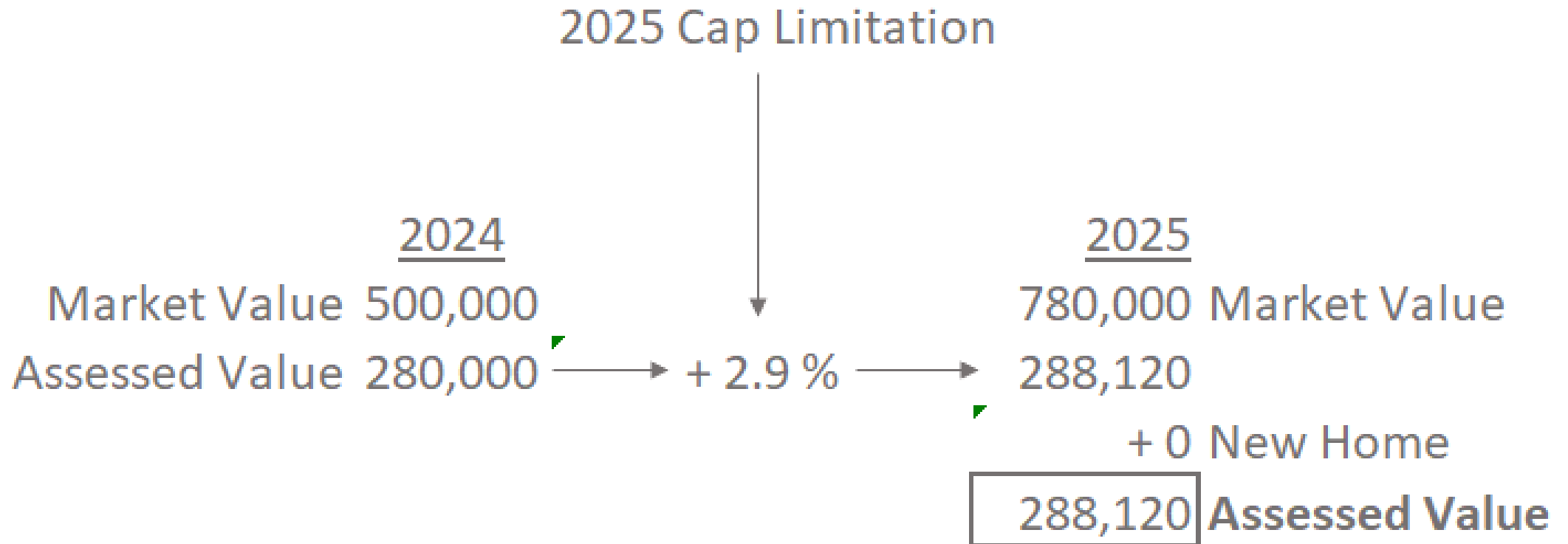
The Property Appraiser will consider the condition of the property as of January 1 after the event and any remaining damage will be taken into account for the next years value.

Any changes, additions or improvements, commenced within 5 years that replace all or a portion of the property, that was damaged or destroyed may not increase your assessed value.



NEW CONSTRUCTION CALCULATION

When construction is completed under the 110% rebuild rule, this is what the calculation would look like:



How Does a Calamity Affect My Taxes?

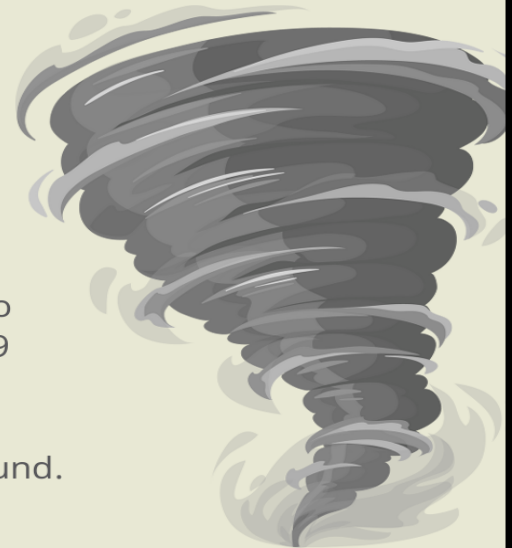
- Refund on Residential Only
- Must be uninhabitable for 30 days
- Living Area only (not pool or land)
- Application by March 1st after calamity

How Does a Calamity Affect My Property Taxes?

If your residential improvements are rendered uninhabitable for at least 30 days, the property owner may request a refund of taxes for the portion of the year in which the home was deemed uninhabitable. This does not include structures that are not essential to the use and occupancy of the residential dwelling, such as a detached garage, pool, or land.

An application for refund needs to be filed with the Property Appraiser by March 1 in the year following the calamity. The Property Appraiser will review all information submitted. If they determine the applicant is eligible, then they will complete the DR-465 and submit it to the Martin County Tax Collector within 30 days after the determination, but no later than April 1st.

The Tax Collector shall calculate the damage differential pursuant to Florida Statute 197.319 and process a refund in an amount equal to catastrophic event refund.



CATASTROPHIC EVENT TAX REFUND



Application for Catastrophic Event Tax Refund

Section 197.319, Florida Statutes

DR-465
R. 11/23
Rule 12D-16.002
F.A.C.
Effective 11/23
Page 1 of 2

This completed application, must be filed with the county property appraiser on or before March 1 of the year immediately following the catastrophic event.

COMPLETED BY APPLICANT	
Applicant name	County Select County
Mailing address	Property address (if different from mailing)
Phone	Parcel identification number, if available
1. Date the catastrophic event occurred in your county	
2. Number of days property was uninhabitable during the calendar year that the catastrophic event occurred (must be uninhabitable for at least 30 days):	
3. Describe the catastrophic event	
4. Has the property been restored to a habitable condition? Yes ☐ No ☐ If so, when was the property habitable?	
Florida law requires property appraisers to determine if you are entitled to a refund of taxes. Supporting documentation is required for purposes of determining the conditions of uninhabitability, such as utility bills, insurance information, contractors' statements, building permit applications, or building inspection certificates of occupancy.	
Under penalties of perjury, I declare that I have read this application and that the facts stated in it are true to the best of my knowledge and belief.	
Signature of property owner	Date
Complete and provide to the county property appraiser.	
COMPLETED BY PROPERTY APPRAISER	
1. Just value of residential parcel as of January 1 of the year the catastrophic event occurred:	
2. Number of days property was uninhabitable (must be uninhabitable for at least 30 days):	
3. Postcatastrophic event just value:	
4. Percent change in value:	0.00%
The property appraiser has determined that the applicant's entitlement to the refund is based on the above factors.	
Signature, property appraiser or designee	Date
Provide a copy to the property owner.	
For approved applications, forward to the county tax collector on or before April 1.	

Instructions

DR-465
R. 11/23
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Section 197.319, Florida Statutes (F.S.), provides a refund of property taxes paid for residential improved property rendered uninhabitable for at least 30 days due to a catastrophic event. To be eligible for refund, the property must be determined "uninhabitable," that is the property could not be used or occupied for the purpose for which it was constructed for a period of at least 30 days due to damage to, destruction of, or a condition that compromises the structural integrity of the residential improvement which was caused by a catastrophic event. The owner of the property must file a sworn application and supporting documentation with the property appraiser's office by March 1, of the year immediately following the catastrophic event.

Completed by Applicant:

- If available, provide the parcel identification number for the damaged or destroyed property.
- Supporting documentation is required. Attach any documentation supporting the claim that the property was uninhabitable during the specified period. Supporting documentation includes utility bills, insurance information, contractors' statements, building permit applications, or building inspection certificates of occupancy.
- Submit the signed, dated, and completed application with the supporting documentation to the property appraiser's office in the county where the property is located.
- If approved, the county tax collector will issue a refund to the applicant.

The property appraiser will notify the property owner of the determination no later than April 1 of the year following the date on which the catastrophic event occurred. If your application for tax refund under section 197.319, F.S., is not determined satisfactorily, the Florida Property Taxpayer's Bill of Rights recognizes your right to an informal conference with the local property appraiser. You may also file a petition with the value adjustment board clerk, pursuant to section 194.011(3), Florida Statutes, on or before the 30th day following issuance of notice by the property appraiser. Regardless of a scheduled informal conference with the property appraiser, petitions involving determinations on refund of taxes for catastrophic event may be submitted to the value adjustment board. Complete and file Form DR-465, *Petition to the Value Adjustment Board – Request for Hearing*, with the value adjustment board clerk (Form DR-465 is incorporated by reference in Rule 12D-16.002, F.A.C.).

Completed by Property Appraiser:

- The property appraiser must review the application and any supporting documentation submitted by the applicant to determine if the applicant is entitled to a refund of taxes.
- If the applicant is eligible for the refund and the application was timely filed, complete, sign, and date the application. Forward a copy of the application and an official written statement of determination to the tax collector and the applicant within 30 days after the determination and no later than April 1, of the year following the date on which the catastrophic event occurred, providing:
 - The just value of the residential improved property as of January 1 of the year the catastrophic event occurred
 - The total number of days the residential improved property was uninhabitable
 - The postcatastrophic event just value
 - The percent change in value applicable to the residential improved property
- If the applicant is ineligible for the refund, provide a copy of this application, and include an official written statement of the property appraiser's determination no later than April 1 to the applicant.



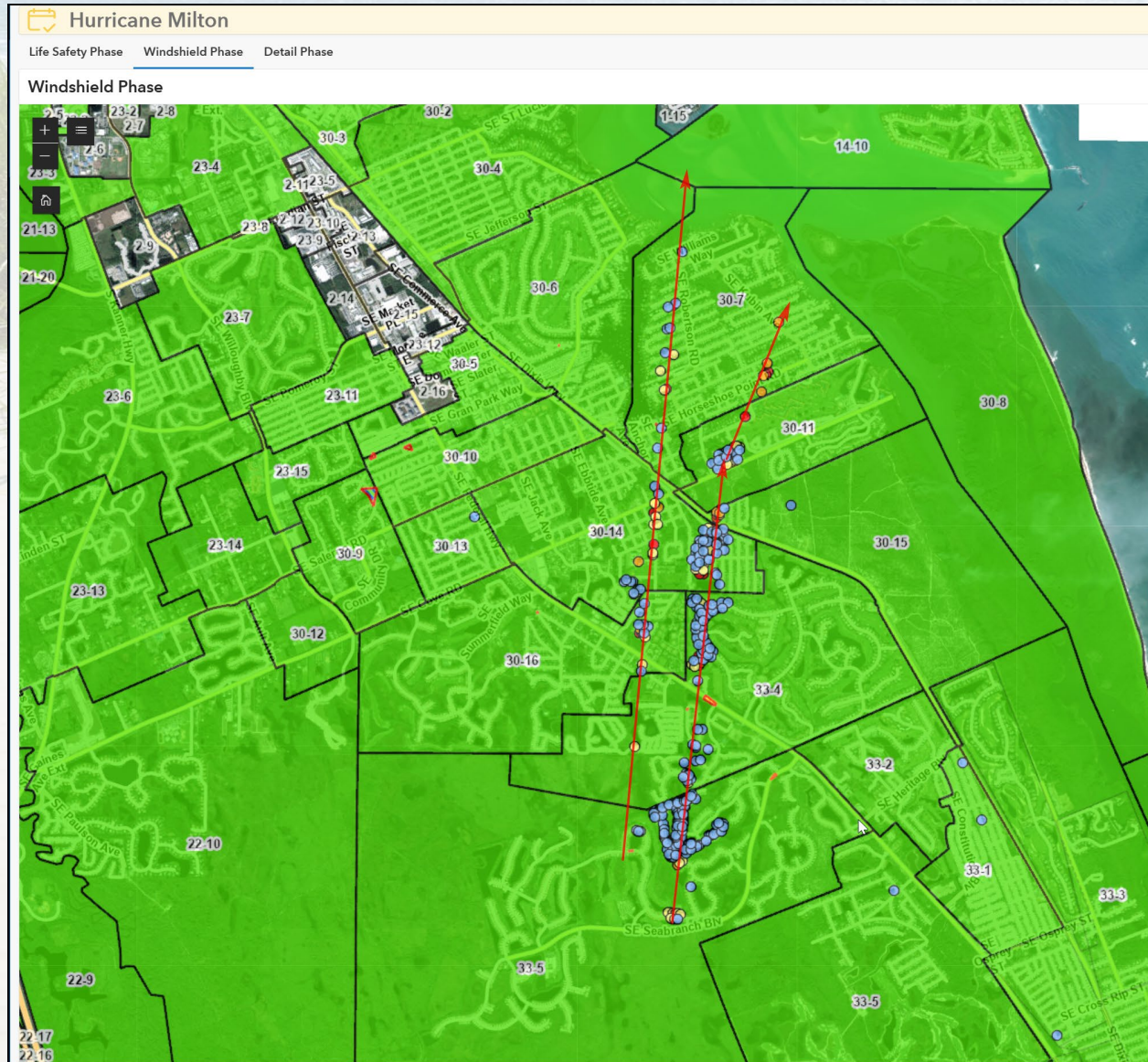
Hurricane Milton Tornado Damage 10-9-24

Hurricane Milton

Life Safety Phase **Windshield Phase** Detail Phase

Windshield Phase

Damage Type	Count
DESTROYED	30
MAJOR	31
MINOR	92
AFFECTED	285
NO DAMAGE	17
Grand Total	455



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PROPERTY APPRAISER **ROLE**

- **Assists with County Damage Assessment Response by:**
 - **Staff report to Building Dept. to help with windshield phase**
 - **Desktop review of all damage points & photos to ensure category matches FEMA damage guidelines**
 - **Export damage data to use for updating valuations/assessments & sending informational letters about new Tax Refund Process.**

PROPERTY APPRAISER **RESPONSE**

- **Follow up on Damaged Properties:**
 - **Export all Damage Assessment Data to Import into CAMA**
 - **Linked windshield phase pictures into PAO GIS System**
 - **Beginning week of 10-14 returned to Major and Destroyed categories to thoroughly field inspect and document damage**

PROPERTY APPRAISER RESPONSE

- **Letters to Damaged Properties (November 1st):**
 - Mailed 49 total letters (40 Homestead / 9 Non-homestead)
 - **Homestead Letter:**
 - Explain how damage may impact 2024 and 2025 tax bill
 - Explain how to qualify and apply for new Tax Refund (DR-465)
 - Explain how to maintain Homestead Exemption in the event the home is uninhabitable on 1/1/25 (Date of Assessment)
 - Explain how 110% Calamity Rebuilt Rule works

PROPERTY APPRAISER RESPONSE

- **(Cont'd) Letters to Damaged Properties (November 1st):**
 - **Non-Homestead Letter:**
 - **Explain how damage may impact 2024 and 2025 tax bill**
 - **Explain how to qualify and apply for new Tax Refund (DR-465)**
 - **Explain how 110% Calamity Rebuilt Rule works**

PROPERTY APPRAISER RESPONSE

- **Response from Letters & Additional Actions:**
 - From November to February: 21 Tax Refund Applications were submitted as a result of letters, emails, phone calls, and meetings with property owners.
 - Follow up field inspections were performed in early January to document property status around 1/1 date of assessment
 - Mailed 26 reminder letters on February 24th
 - (20 Homestead / 6 Non-homestead)

PROPERTY APPRAISER **RESPONSE**

- **Latest Ad Valorem Tax Refund Amounts:**
 - **27 Total Refund Applications Processed Totaling \$15,783.97**
 - **22 - Homestead Totaling \$11,248.65**
 - **5 – Non-Homestead Totaling \$4,535.32**

197.319 – TAX REFUND EXAMPLE

The following example is for a residential property that was rendered uninhabitable for 95 days by a hypothetical catastrophic event. The following information is used to calculate the refund:

- January 1 **pre-catastrophic event** just value of the parcel: **\$300,000**
- January 1 **pre-catastrophic event** just value of the residential improvement (the house, attached garage, and attached porches only): **\$225,000**
- **Post-catastrophic event** just value of the parcel (January 1 parcel just value *less* residential improvement just value): **\$75,000**
- Number of days the property was uninhabitable: **95 days**
- Total annual property taxes paid: **\$2,250**

The first step is to find the percent change in value by subtracting the parcel's post-catastrophic event just value from the pre-catastrophic event just value using the following calculations:

Change in value:	$\$300,000 \text{ less } \$75,000 =$	\$225,000
Percent change in value:	$\$225,000 \text{ divided by } \$300,000 =$	.75 or 75%

The second step is to find the percent of days the residence was uninhabitable by dividing the number of days the residential improvement was uninhabitable by the number of days in the year using the following calculation:

Percent of uninhabitable days:	$95 \text{ days divided by } 365 \text{ days} =$	.26 or 26%
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The third step is to find the damage differential by applying the percent change in value to the percent of uninhabitable days using the following calculation:

Damage differential calculation:	$.75 \text{ multiplied by } .26 =$	.195
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Finally, the refund amount is calculated by applying the damage differential to the total property annual taxes paid:

Refund calculation:	$\$2,250 \text{ multiplied by } .195 =$	\$438.75 refund due
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