



**MARTIN COUNTY  
PROPERTY APPRAISER**  
Jenny Fields, CFA

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# PROPERTY DAMAGE INFORMATION

## What is a Calamity?

A calamity occurs when a home is physically damaged or destroyed by an event beyond your control. Events such as fire or hurricanes would qualify as calamity. This applies to both homestead and non-homesteaded property.

## How Does a Calamity Affect My Property Value?

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

Under the Florida Statutes, if your improvements are damaged or destroyed by misfortune or calamity, your assessed value may not be increased due to rebuilding/repairing the damages as long as:

- The total square footage of the homestead property after changes does not exceed 1,500 square feet, **or**
- The square footage after changes doesn't exceed 10% more of what it was originally prior to the calamity.

Once repaired or rebuilt and deemed substantially complete, the dwelling will be assessed as if the damage or destruction had not occurred.

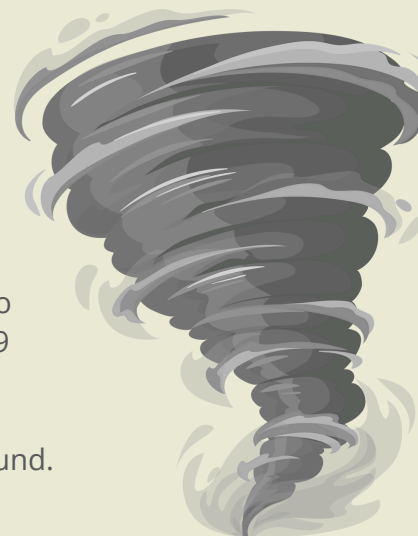
Changes, additions, or improvements that exceed the 10% over the original square feet or that exceed 1,500 square feet, would be assessed at full market value. All changes, additions or improvements must commence within five (5) years after January 1 following the calamity.

## 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.



**Important:** Certain restrictions apply for all scenarios, so please visit the Property Damage Information page, under the "Tool & Resources" section of our website at [www.pa.martin.fl.us](http://www.pa.martin.fl.us) to learn more.



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