Where May I File for a Homestead Exemption?

File online* at **www.pcpao.gov** or in person at any office:

County Courthouse
315 Court St, 2nd Floor
Clearwater, FL 33756

Mid County
13025 Starkey Road
Largo, FL 33773

North County
29269 US Hwy 19 N
Clearwater, FL 33761

South County
2500 34th St N, 2nd Floor
St. Petersburg, FL 33713

Phone: (727) 464-3207
Hours: 8am - 5pm, Monday - Friday

When You Apply:

Please provide the following evidence of residency and qualifications for all owners and their spouses:

- Florida Automobile Registration and Driver's License*
- Pinellas County Voter Registration
- Permanent Resident Card (For non-US citizens)
- A death certificate or obituary notice for widow(er) exemption
- Social security numbers for all applicants and spouses

If you do not have all of this information or are unsure whether you qualify for the exemption, please call (727) 464-3207.

Please Note: Disclosure of your social security number is mandatory. It is required by section 196.011(1), Florida Statutes. The social security number is used to verify taxpayer information and homestead exemption information submitted to property appraisers and is kept confidential.

* Online filing requires a Florida driver's license.

01/26

Mike Twitty, MAI, CFA
Pinellas County
Property Appraiser

Homestead Exemption
Assessment Caps
Portability

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Office: (727) 464-3207
Fax: (727) 464-3448
TTY: (727) 464-4062

Hours: 8am - 5pm, Monday - Friday

Important Information About Homestead Exemption

What is Homestead Exemption?

This is an exemption from the property's assessed value that is granted to applicants with legal or beneficial title to real property as recorded in official records, who are bona fide Florida residents living in a dwelling and making it their permanent residence as of January 1.

The first $25,000 of value is exempted from all millage rates assessed against the property. A second exemption of value is exempted from all millage rates except school taxes, and applies only to the assessed value above $50,000.

Effective Jan 1, 2025, the second exemption amount changes annually based upon the Consumer Price Index (CPI). Please visit www.pcpao.gov/homestead-exemption for the current amount.

If the assessed value is greater than $50,000 but does not exceed the upper limit of the second exemption, which increases annually by the CPI, a pro-rated exemption amount applies.

The homestead exemption reduces the property tax bill by approximately $500-$1,000.

If your permanent residence has changed, your homestead exemption will not automatically transfer from your former home.

You must make a NEW application on your new home by March 1 in the year after your purchase.

Any exemptions held by the prior owner will be removed at the end of the year you purchased.

Attention New Homeowners: File New Applications by March 1

In addition, if changes in your situation mean you may qualify for additional exemptions (such as widow/widower, low-income senior, or disability exemptions), you must also file an application for those new exemptions by March 1.

All owners must apply for their own individual exemptions. Exemptions are not shared by or transferrable between co-owners. You can, however, apply on behalf of your spouse.

You Qualify For Homestead If You:

- Own and occupy your Pinellas County home on January 1;
- Make the home your permanent residence;
- Relinquish your prior permanent residence by January 1;
- File for the exemption by March 1;
- Record legal or beneficial title to the property (this includes a recorded deed or other conveyance).

As long as you own and occupy the home as your permanent residence, your homestead exemption will automatically renew each year. A notice verifying your exemptions will be sent to you each January. The exemptions will also be listed on your Notice of Proposed Property Taxes sent in August.

You No Longer Qualify For Your Exemption If You:

- Move from the property.
- Rent the property for more than 30 days per calendar year for 2 consecutive years.
- Establish a new permanent residence elsewhere.
- Marry and your spouse claims an exemption on a different home.
- If you or your spouse apply for or receive a homestead exemption or any other residency based property tax benefit in another county, state or country.

Please notify this office if you determine that you no longer qualify for an exemption. It is especially helpful if this is done by January 1 of the following year. However, our January notice includes a response card which can be marked and returned to indicate the disqualification.

Please Note: This document is intended to provide information about specific personal exemptions. It does not constitute legal advice or a comprehensive review of exemption law. Please contact our office if you have any questions about exemptions.

Save-Our-Homes (3%) Cap

The Florida Constitution limits annual increases in assessed value of homestead property to no more than 3% or the percent change in the Consumer Price Index, whichever is lower. This is commonly known as the Save-Our-Homes (SOH) cap. The first year you qualify for a new homestead exemption, your market value equals your assessed value, unless you had a reduction in your assessed value due to 'portability' from another Florida homestead property. The assessment limitation begins in the second year of a new homestead exemption and continues until the property transfers, is no longer the permanent residence of the applicant, or the applicant no longer qualifies for the exemption. The homestead exemption and accumulated deferred amount are removed as of December 31 of the year the property is no longer the applicant's homestead.

If you own a duplex, live in one half, and rent the other half to a tenant, the homesteaded half of your property value will be capped by the Save-Our-Homes cap, the other half will be capped by the 10% non-homestead cap (see below) for all but school millage.

Homestead property owners may transfer their accumulated SOH benefit to a new homestead within 3 **tax** years of relinquishing their previous homestead exemption. This is always calculated from the January 1 preceding the sale date (when a sale is involved). This is commonly called "portability". For example, if you moved from your homestead during 2023, you have until January 1, 2026 to own and occupy your next home and be eligible to transfer your SOH benefit. You must apply by March 1 of the year (March 1, 2026 in prior example).

Note: This transfer window increased from 2 to 3 tax years with an effective date of January 1, 2021 per Florida law (See Portability).

Non-Homestead (10%) Cap

Non-homestead property assessments are limited to a maximum increase of 10% per year (10% cap) when no ownership change has occurred. This assessment limitation took effect for the 2009 tax roll. This cap does not apply to school millage.

No application is required to receive the benefit of the 10% cap. It will automatically be applied by our office. The cap is removed when a property changes ownership or changes use. This cap is also removed effective the first January 1 you qualify for a new homestead exemption on a property.

When a property changes ownership through any means other than a recorded deed, the owner must file a Change of Ownership or Control Form (DR-430), which is available on the DOR's website.

Value Added Above a Cap

If additions or improvements are made to a capped property, the value of those improvements will be added to the assessed value above the cap. For example, if a pool is added to a homestead property, the assessed value can increase no more than 3% plus the value of the pool.

Portability

Homestead property owners are able to port, or transfer, the accumulated SOH difference between assessed value and the just/market value from one property to another.

- Upsizing - if the just value of the new homestead is equal to or more than the previous home's just value, the entire SOH benefit value can be transferred, subject to the $500,000 limit.
- Downsizing - if the just value of the new homestead is less than the previous home's just value, a percentage of the accumulated SOH benefit can be transferred, subject to the $500,000 limit.

Time limit to port the SOH benefit to a new property is 3 tax years from January 1 of the last qualified homestead exemption, **not** 3 years from the date of sale. Only 2 tax years with no homestead exemption is permitted in order to transfer your SOH benefit. Be sure to apply before March 1st.

Additional Personal Exemptions You May Be Eligible For: File by March 1

Please call, visit or go online for more information and learn about the specific qualifications.

- Low-Income Senior, 65+
- Low-Income Senior, 65+, 25-Year Residency
- Widow/Widower
- Blind Persons
- Totally and Permanently Disabled Persons
- Disability Exemption
- Veteran's Disability*
- Total and Permanent Service-Connected Disability*
- First Responder Totally & Permanently Disabled in the Line of Duty*
- Tax Benefit for Veterans Aged 65+ with a Combat-Related Disability*
- Veterans Confined to a Wheelchair*
- Deployed Military Servicemembers
- Surviving Spouse of Veteran Who Died in the Line of Duty

This benefit may pass on to the surviving spouse under certain conditions.

Frequently Asked Questions / Common Missteps

I'm married, but my spouse does not live with me. Can we each have a homestead exemption?

Married couples qualify for one homestead exemption, even if only one spouse is named on the deed. Under limited circumstances, married couples who live apart, are not in an intact marriage, and are financially independent from one another, may qualify for two exemptions. This determination is made on a case-by-case basis.

What if I add new owners to my deed?

New non-spouse owners (like parents or children) may affect your exemption or the Save-Our-Homes cap. When a new non-spouse owner applies for homestead exemption, your capped value will be reset to market value. The cap will begin again based on that new market value the following year. Adding a spouse to your deed will not impact your exemptions. However, information about a new spouse, including their social security number, must be provided to the Property Appraiser's office even if they are not on the deed.

I just moved, does my homestead exemption automatically transfer?

No, you must apply for homestead exemption related to the new home as it doesn't automatically transfer when ownership changes in any manner. If the new home already has an exemption, it belongs to the previous owner and will be removed at the end of the tax year, so be sure to apply before March 1 in the year after your purchase. Be sure to also apply for Portability at the same time if you've moved from another homesteaded Florida residence.

I want to rent out a portion (or all) of my home to a tenant. What will happen to my homestead exemption?

You may rent your homesteaded property for 30 days or less per calendar year and maintain a homestead exemption. Rental for more than 30 days for two consecutive years constitutes abandonment of a homestead exemption.

Property rented after January 1 of any year does not affect the homestead exemption for that particular year but may jeopardize it in the following year.

Please contact our office to discuss the particulars of your situation so you can be fully informed.

How can I transfer my property for estate planning that will not disturb my Homestead Exemption or Save-Our-Homes (SOH) Cap?

Two methods of transferring your property will, in most cases, keep your Homestead Exemption and SOH intact:

1) Reserve a Life Estate for yourself, or

2) Transfer your property to your trust.

Please consult your attorney or estate planning professional before attempting either option.

If you transfer your property to a trust, your attorney should know that 3 criteria are required in order for your Homestead Exemption and SOH cap to remain intact:

1) You as the homestead owner must have beneficial or equitable title to real property. In other words you must be the trustee or beneficiary of the trust. If you are the beneficiary but not the trustee, your interest must be in REAL property, not PERSONAL property.
2) You must have the present possessory interest in the property. Simply, you must have the right to live there.
3) The deed that transfers the property into the trust must be recorded.

When do I have to update your office about my status?

- If your marital status has changed;
- If one of the owners recently deceased;
- Property is no longer your primary residence;
- If you are renting a portion of the property.

What are the consequences of an improperly claimed homestead exemption?

Since homestead exemptions are automatically renewed in Pinellas County, it is the taxpayer's responsibility to notify the Property Appraiser when either ownership or use of the property changes. If a property owner fails to notify the Property Appraiser when they no longer qualify for the exemption, a lien may be placed on the property for the amount of the taxes exempted, plus 15% interest per year and a penalty of 50% of the taxes exempted for up to ten (10) years.

We Are Here to Help!

Our friendly and knowledgeable customer service representatives are ready to answer your questions and assist in the application process.

Please visit us online, in person or call (727) 464-3207.