Catastrophic Event Property Tax Refund

What Florida homeowners should know when a residential improvement is uninhabitable after a catastrophic event.

Important: County procedures and annual deadlines can vary. Always confirm the current form, filing method, fee, and due date with the county official responsible for your property.

Basic eligibility

Florida law provides a possible refund of a portion of property taxes for residential improved property rendered uninhabitable for at least 30 days because of a catastrophic event.

“Uninhabitable” generally means the residential improvement could not be used or occupied for the purpose for which it was constructed because of damage, destruction, or a condition that compromised structural integrity.

Application and deadline

- Use Form DR-465, Application for Catastrophic Event Tax Refund.
- File with the county property appraiser where the property is located.
- The standard deadline is March 1 of the year immediately following the event.
- The property appraiser may allow electronic filing.

A late application may be considered only under limited procedures involving an application and VAB petition with proof of qualifying extenuating circumstances.

Supporting documents

- Photos showing damage and repair progress.
- Utility records that help show the period of non-occupancy.
- Insurance claims, adjuster reports, and coverage correspondence.
- Contractor statements, estimates, invoices, and repair timelines.
- Permit applications, inspection records, and certificates of occupancy.
- A clear timeline of the event, the date the property became uninhabitable, and the date it became habitable again.

Taxes must still be paid

The property tax remains due. To qualify for the refund, the taxes must be timely paid. The Department’s FAQ explains that full payment generally must be made by March 31, or the next business day when applicable; delinquent or incomplete payment may make the taxes ineligible for the refund.

Do not withhold the property-tax payment while waiting for the refund decision.

Additional points

- A refund is tied to the taxes initially levied in the year of the catastrophic event; the same event generally does not produce a second-year refund.
- A new owner may be able to apply under the statute, but any refund is payable only to the person or entity that paid the taxes.
- If the property appraiser denies or does not satisfactorily determine the application, review the notice immediately for the VAB appeal deadline.

Official resources

Official DR-465 application

Official catastrophic-event FAQ

Find your county property appraiser

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