



# LES COOK, CFA

## CITRUS COUNTY PROPERTY APPRAISER

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Commitment ~ Innovation ~ Respect ~ Integrity ~ Service

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## Damaged or Destroyed Property

Was your Real Property damaged during Hurricane Irma?

When your property is damaged or destroyed by misfortune or calamity, it is important to understand any property tax law benefit that owners may be entitled to and that may offer some relief going forward.

Our office stands ready to help you through the assessment process when damage occurs, so that you are able to take advantage of any protections due you when making repairs to or replacing your homestead property. We are in communication with and will obtain damage assessment/permit records from County officials as needed.

In 2005, the State Legislature took action to protect your homestead cap when a property owner was repairing or replacing a home which suffered damage by a specific 2004 named storm. The new structure could be rebuilt to a maximum of 110% of its original square footage without the new construction or repairs increasing the homesteads assessed value. Then in 2006, they broadened the protection to structures damaged or destroyed by any misfortune or calamity, as long as the repairs or rebuild started within 3 years from the January 1<sup>st</sup> following the calamity. Current law offers disaster assessment increase protections for both homestead and non-homestead properties.

If you rebuild all or a portion of your damaged structure due to storm damage, it is important to communicate with our office during the rebuilding process to ensure that any rebuilt property that meets the requirements of Florida Statutes 193.155 (4)(b) for homesteads, 193.1554 (6) (b) for non-homesteads and 193.1555 (6)(a) for non-residential property, does not result in an increase to your capped assessed value.

It is also vital that if a Homestead property is uninhabitable on January 1<sup>st</sup> after the damage or destruction by a calamity occurs that the owner notifies our office of their intent to rebuild and live in the property as their primary residence after the rebuild or repairs are complete. As long as no homestead exemptions are claimed on another property and the conditions of Florida Statute 196.031(6) are not violated, the homestead shall not be considered abandoned and the exemption may continue.

Each year just values are based on property conditions as of January 1<sup>st</sup> pursuant to FS 192.042. Any adjustments to a property's just or assessed value for unrepaired damage caused by a prior year disaster would appear on the following years assessment.

When properties have been affected by hurricanes and other disasters our office strives to ensure that all laws and regulations pursuant to property assessments are followed. We will monitor the Governor's office and the state legislature for any actions that provide additional assessment or tax relief for our citizens.

For further information concerning your property values, please either visit one of our office locations or call our customer service number at the addresses and phone numbers listed above.