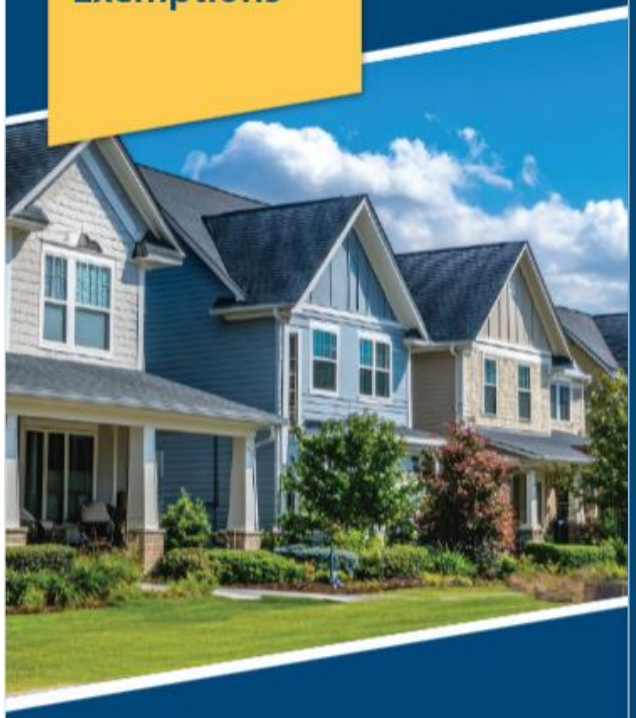
Property Tax
Homeowners Exemptions



Gary "Bubba" Peters, CFA, MBA
Escambia County Property Appraiser
221 Palafox Place • Suite 300 • Pensacola, FL 32502
Office (850) 434-2735

www.escpa.org

Dear Property Owner:

This brochure contains facts about exemptions and filing dates for homeowners. Our mission is to place the public first, while providing prompt, efficient service in a friendly, professional manner.



Please call the Property Appraiser's Office should you have any questions or require additional information. We welcome your visit to either of our locations:

Downtown: 8 am – 5 pm
221 Palafox Place • Suite 300 • Pensacola, FL 32502
Office: 850-434-2735

Molino: 8 am – 4:30 pm
6440 Highway 95-A N • Suite B • Molino, FL 32577
Office: 850-434-2735

Our website is a valuable resource for FAQs, Florida Statute references, ownership searches, mapping needs, and exemption details. Please visit our website at: www.escpa.org.



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Property Appraiser

IMPORTANT DATES TO REMEMBER

January 1 ..... Annual effective date of assessment
March 1 ..... Exemption filing deadline for tax year
August ..... Appraiser's Office mails proposed tax notices
November 1 ..... Tax Collector's Office mails annual tax bills

All applicants will need the following documents to apply:

- Florida Driver's License or Florida ID showing permanent residence address
- Florida Voter Registration (if you vote) showing permanent residence address
- Florida Vehicle Registration
- Social Security number for each applicant
- Other documents related to Florida residency may be requested if some of the above documents are not available.
- If your home is in a Trust, we will need you to bring a copy of the Trust as well.

A person/family unit may have only one permanent residence at a time. Please call the office for additional information.

Homestead Exemption [F.S. 196.031] – Every person who, on January 1, has legal title or beneficial title in equity to real property and in good faith makes it his/her permanent residence or the permanent residence of others, legally, or naturally dependent upon him/her, is entitled.

Homestead Exemption Application [F.S. 196.011] – An initial exemption application must be made in person or online by March 1.

Exemption Renewal [F.S. 196.011] – Automatic renewal notices are mailed each January. Income based exemptions must be renewed each year after January 1. Also, see Military Homestead.

SOH Benefit (Save Our Homes) [F.S. 193.155] – SOH benefit caps the increase in the homestead assessed value at 3% or the percent of change in the CPI from the prior year, whichever is less. Loss of homestead will result in a reassessment at market value.

For more information, visit www.escpa.org or scan QR Code link to website.

Additional Homestead Annual CPI Adjustment [F.S. 196.031(1)(b)] – Starting January 1, 2025, the value of the additional homestead exemption may be adjusted based on the CPI.

Portability [F.S. 193.155(8)] – Portability is the difference between the market value and assessed value, transferrable from one Florida homestead to another homestead in Florida.

Military Homestead Exemption [F.S. 196.071 & 196.061(2)] Florida residents away from home on active duty must renew their exemption annually by providing current active-duty orders and proof of Florida residency.

Widow/Widower Exemption [F.S. 196.202] – Exemption value of $5,000, and the surviving spouse must be a Florida resident.

Medical Disability [F.S. 196.202] – Any permanent Florida resident who is totally and permanently disabled or blind qualifies for this exemption. Proof of disability is required from a licensed Florida physician, optometrist, or a letter from the Social Security Administration or Disabled Veteran's Association.

Total Disability Exemption [F.S. 196.101] – The homestead of a permanently disabled person, who uses a wheelchair for mobility or is legally blind, is eligible for an exemption. Proof of disability is required from two licensed Florida physicians, and the applicant must meet an annual household gross income cap. A quadriplegic is not required to meet an income cap.

Seniors Over 65 Exemption [F.S. 196.075] – This is an additional homestead exemption based on age and previous year's combined household adjusted gross income.

Senior Long-Term Residency [F.S. 196.075(2)(B)] – An exemption may be granted for seniors who are age 65+ and have maintained their permanent residence on the property for at least 25 years, with a just value of $250,000 or less, at the time of application, and meet an income limit as defined by general law.

Veteran Partial Disability [F.S. 196.24] – Any permanent Florida resident who is an honorably discharged veteran, disabled to a degree of 10% or more is entitled to this exemption. The exemption may benefit the veteran's surviving spouse.

Veteran's Total Disability [F.S. 196.081] – Any honorably discharged veteran with a VA letter certifying his/her service-connected total and permanent disability is entitled to an exemption on real estate owned and used as a homestead. The exemption may benefit the veteran's surviving spouse.

Veteran's Discount [F.S. 196.082] – Real estate owned and used as a homestead by an honorably discharged veteran who is 65+ and has a documented combat-related disability may be eligible for the Veteran's discount. The property tax discount is equal to the percentage of their service-connected disability. Please provide proof of Florida residency and evidence of disability from the Veteran's Administration. The exemption may benefit the veteran's surviving spouse.

Deployed Military Exemption [F. S. 196.173] – Military homestead applicants may receive an additional exemption based on the number of days deployed outside the continental US, Alaska, or Hawaii, during the previous calendar year, in support of specific military operations.

Fallen Heroes Family Tax Relief [F.S. 196.081(6)] – Provides property tax relief on homestead property to the surviving spouse of a first responder who died in the line of duty, or the surviving spouse of a veteran who died from service-connected causes while on active duty. The amendment allows a first responder, who is totally and permanently disabled because of an injury sustained in the line of duty, to receive relief from ad valorem taxes on homestead property.

Agricultural Classification [F.S. 193.461] – Any landowner who in good faith utilizes their property for a bona fide commercial, agricultural operation may be eligible for this classification. The property owner should file an initial application before March 1 of the assessment year.

Conservation Easement [F.S. 193.501 & 196.26] – This is a voluntary, legally binding recorded agreement between the landowner and a conservation organization which will protect the property. It may yield tax benefits by land exemption or classified use value. Annual renewal is not required until the use of the property no longer complies with requirements of a conservation easement.

Parent/Grandparent Reduction [F.S. 193.703] – Any owner with an existing homestead may qualify for a property tax reduction if they constructed or re-constructed living quarters for a parent or grandparent (over 62 years of age) through proper permitting and compliance with local regulations.

10% Cap [F.S. 193.1554 & 193.1555] – Increases in non-homestead property assessed values are capped at 10% unless a qualified improvement or change in ownership/control occurs. The 10% cap does not apply to school district taxes. Please visit our website for details.

11 Commandments for the Public Servant

1. Taxpayers are the most important people in the community.
2. Taxpayers are not dependent upon you; you are dependent upon them.
3. Taxpayers are not an interruption of work; they are the purpose of your work.
4. Taxpayers do you a favor when they call or come into the office. You are not doing them a favor by waiting on them.
5. Taxpayers are part of your work; they are not outsiders.
6. Taxpayers are not cold statistics; they are human beings with feelings and emotions just like yourself.
7. Taxpayers are not people to argue with, match wits with, or ridicule.
8. Taxpayers are people who need your assistance, and it is your job to provide professional quality service.
9. Taxpayers are deserving of the most courteous and attentive treatment that you can give them.
10. Taxpayers are the people who make it possible for your salary to be paid.
11. Taxpayers are a vital part of this government and every division thereof.

Gary "Bubba" Peters
Property Appraiser

June 20, 2025