



DAN SOWELL, CFA
Bay County Property Appraiser
860 West 11th Street
Panama City, Florida 32401



Dear Property Owner:

It is an honor to serve as your property appraiser. Recent amendment provisions may benefit you. The Florida residency requirement at the time of enlistment for the combat-related veteran's disability exemption for those 65 or older has been dropped. There is a 100% property tax exemption for homesteaded property of total and permanently disabled first responders who were injured on duty while employed in Florida and spouses of deceased first responders and veterans who died from service-connected causes while on active duty provided the veteran or first responder and their surviving spouse were Florida residents on January 1st of the year the veteran or first responder died. And senior citizens 65 or older who meet income eligibility requirements and who have lived in their home at least 25 years now have a 100% property tax exemption providing one's home's just value does not exceed \$250,000. This exemption applies only to those tax districts whose taxing authority has approved its implementation; currently Bay County and Lynn Haven have implemented it. ***This exemption does not apply to school taxes.***

The timely filing period for Homestead Exemption for 2023 is **March 2, 2022 through March 2, 2023**. However, due to a 2009 change in state law, you may late file with property appraiser approval for 2023 exemptions including agricultural classifications until the petition filing deadline stated at the bottom of your TRIM (Truth In Millage) notice. There is no additional paperwork required to late file for Homestead and other exemptions so long as you do so by the September deadline. One only needs to file for the homestead exemption once.

I'm happy to tell you that we offer online filing of the homestead exemption. Our website details all the necessary instructions. We also have a full-service branch on Panama City Beach. Our branch is located inside Panhandle Credit Union located at 301 R. Jackson Blvd. Our branch hours are 8:30 – 4:30; phone 850-248-8470.

Please note that one's homesteaded property's assessed value can increase despite the fact its market value declined. This is because the Save Our Homes law requires homestead property to increase by 3% or the CPI, whichever is less until the assessed value and just value are the same. **For 2023, the assessment increase is 3%.** Also, if one has added an addition or other improvement to their homestead, this can cause its assessment to increase more than 3% because the improvement is required to be outside the homestead cap the first year.

Florida law requires me to send the enclosed Notice of Proposed Property Taxes or TRIM notice to property owners notifying them of their property's proposed assessment for 2023. **This assessment is based on values as of January 1, 2023.** If you feel your assessment is not appropriate, please contact us and discuss your assessment with one of our appraisers. If you still feel your assessment is not appropriate, you have twenty-five (25) days after the notices are mailed to file a petition with the Value Adjustment Board (VAB). It is imperative to me that your assessment be both fair and equitable. While assessments cannot be changed based on one's opinion of value; if a documented, negative characteristic exists on your land that may affect its value or if a material mistake has been made on your building, we want to know about it. I would add the 2020 legislature adopted a provision that extends from three to five years the time period whereby "changes, additions, or improvements that replace all or a portion of" property damaged by hurricane Michael shall not increase the assessed value of the property prior to the storm, subject to certain conditions set forth in the Save Our Homes and 10 percent assessment capping statutes.

Your Notice also provides the date, time and location of the budget hearings of the various Bay County taxing authorities. **If you feel your property is not fairly valued, please give us a call. However, if you feel your taxes are too high or have questions about Special Assessments not based on value, i.e. Fire Tax, please contact your Taxing Authority. A Contact List of taxing authorities is on our website; www.baypa.net under Helpful Links.** The Property Appraiser does not set your tax rates; taxing authorities do. A detailed explanation of this Notice is provided on your tax notice. Please visit www.baypa.net for detailed information on property tax exemptions and deadlines. You will also find on our site under “local links” the phone numbers for the various taxing authorities.

Attention Service Members: If you were deployed in 2022 outside the U.S., Alaska or Hawaii in support of the following military operations you may be eligible for a property tax exemption based on the number days deployed in addition to your homestead exemption. *Please call us for details.* We support our troops and law enforcement officers.

- (a) Operation Joint Task Force Bravo, which began in 1995.
- (b) Operation Joint Guardian, which began on June 12, 1999.
- (c) Operation Noble Eagle, which began on September 15, 2001.
- (d) Operations in the Balkans, which began in 2004.
- (e) Operation Nomad Shadow, which began in 2007.
- (f) Operation U.S. Airstrikes Al Qaeda in Somalia, which began in January 2007.
- (g) Operation Copper Dune, which began in 2009.
- (h) Operation Georgia Deployment Program, which began in August 2009.
- (i) Operation Spartan Shield, which began in June 2011.
- (j) Operation Inherent Resolve, which began on August 8, 2014.
- (k) Operation Atlantic Resolve, which began in April 2014.
- (l) Operation Freedom’s Sentinel, which began on January 1, 2015.
- (m) Operation Resolute Support, which began in January 2015.
- (n) Operation Juniper Shield, which began in February 2007.
- (o) Operation Pacific Eagle, which began in September 2017.
- (p) Operation Martillo, which began in January 2012.
- (q) Operation Enduring Freedom – Horn of Africa, which began in January 2015.
- (r) European Reassurance Initiative/European Deterrence Initiative, which began in 2014.

NEW! Because of the ever-increasing concern about property fraud, you can now sign up for notifications of any activity involving your property. Go to www.baypa.net to register.

Again, our telephone lines are limited, so we strongly encourage you to email us at justask@baypa.net. They will be answered promptly. Once again, I am honored to serve you as your property appraiser. If I can ever be of service to you, anytime, please give me a call at the office; 850-248-8401 or on my cell; 850-832-2668 or email me at dsowell@baypa.net or stop by for a visit.