



**Michelle Franklin, CFA**  
*Property Appraiser*

## *Request for Real Property Split Tax Year* \_\_\_\_

List parcel(s) number(s) you wish to split.

\_\_\_\_\_

Please provide a survey, sketch, or legal description clearly defining the new property boundaries.  
**SLCPA will not create or draft new property descriptions.** *Attach additional sheet if necessary.*

**Please confirm and initial the following as accepted and completed.**

- I am the owner of record, legal agent or have power of attorney for the owner of record. *Written proof is required for agents and those with power of attorney.*
- Real Estate taxes are current.
- Parcels are contiguous and in the same jurisdiction.
- Verified with the St. Lucie County Planning and Development Services or other Jurisdictional Agency as to what adverse effects, if any, this split may have on the property.
- Mortgage lender (if applicable) has been notified and approves of this change. ***Splitting mortgaged property could cause a problem with payment of taxes and may violate covenants within the Lenders Security Instrument.***
- I understand splitting parcels **may increase taxes** by affecting existing capped values and/or exemptions.

Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Deputy Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_



## Request for Real Property Combination Tax Year \_\_\_\_\_

List parcel numbers you wish to combine.

\_\_\_\_\_

\_\_\_\_\_

Detailed Instructions

**Please confirm and initial the following as accepted and completed.**

- I am the owner of record, legal agent or have power of attorney for the owner of record. *Written proof is required for agents and those with power of attorney.*
- Real Estate taxes are current.
- Parcels are contiguous and in the same jurisdiction.
- Title (ownership) is the same for each parcel.
- Verified with the St. Lucie County Planning and Development Services or other Jurisdictional Agency as to what adverse effects, if any, this combination may have on the property.
- All mortgage lenders (if applicable) have been notified of this change. ***Combining mortgaged property with un-mortgaged property may create an escrow shortage resulting in a higher mortgage payment and could create significant issues in the case of a foreclosure.***
- I understand combining parcels **may increase taxes** by affecting existing capped values and/or exemptions.
- I **decline Contiguous Homestead**, which was explained and presented as an alternative to a combination.

Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Deputy Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_



**IMPORTANT NOTICE**

A parcel split/combination by the Property Appraiser is for taxation purposes only and does not imply legality of new land description created by owner's request, the legality for such parcel to be conveyed via land title, nor the suitability for such parcel to be developed. Contact the appropriate land development, zoning, and/or planning department of your jurisdiction for questions concerning property development. **Pursuant to Florida Statute 197.192 the Property Appraiser's office shall not split or combine parcels until all taxes due or delinquent have been paid to the Tax Collector.**

**HOMESTEAD PROPERTY:** The land **split** of a homestead property will result in the removal of the Save Our Homes 3% assessment cap limitation from the newly created (split-out) parcel. The new (split-out) parcel will be assessed at market value, generally resulting in an increase in taxable value. If at a future date the property owner desires to re-combine the property, the new (split-out) parcel will be combined back with the homestead parcel at its current market value. The Save Our Homes cap **will not** be restored to its former level. When **combining** any parcel with a homestead parcel, the full market value of the non-homestead parcel will be added to the assessed value of the homestead parcel for the current tax roll. In subsequent tax years, the Save Our Homes assessment cap shall protect that value.

**NON-HOMESTEAD PROPERTY:** The land split or combination of non-homestead property will result in the removal of the 10% assessment cap limitation and the assessment of the parcel(s) at full market value. *Per Florida Statute 193.1554(7) and 193.1555(7)*

Parcel **Contiguous to Homestead** Property. Vacant property contiguous/adjacent to homestead property is eligible to receive the Save Our Homes assessment cap limitation, provided that the contiguous parcel is used in conjunction with homestead property. The contiguous parcel will retain its unique parcel identification number and legal description. *Per Florida Statute 196.031 (1)(a)*

By signing below, whether by the owner or the owner's representative, acknowledges they have read, understand, aforementioned.

Owner

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Representative: \_\_\_\_\_

**TO BE COMPLETED BY REAL ESTATE DEPT 772.460.3315**

This split/combination will be effective for the 20\_\_\_\_ tax year.

Deputy Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Deputy Print Name: \_\_\_\_\_ Phone: \_\_\_\_\_

## *Frequently Asked Questions*

### **Can I split my property if encumbered by a Unity of Title or Restrictive Covenant?**

You must contact the appropriate taxing jurisdiction to obtain, in writing, a "Release of Unity of Title" or "Termination of Restrictive Covenant" before a split is processed.

### **What if one of the parcels to be combined includes a Save Our Homes cap?**

The portion previously under a 10% non-homestead cap will be reassessed at full market value then added to the market and assessed values of the homestead parcel for the current tax roll. In future years, the Save Our Homes cap will apply to the assessed value limiting its annual increase to 3% or less. Combining property may increase taxes by affecting existing capped values. The cap cannot be restored to its former level.

### **What happens to the 10% assessment cap for parcels that participate in a split or combination?**

Per Florida Statute 193.1554(7) and 193.1555(7) the land split or combination of non-homestead property could result in an increase greater than the 10% assessment cap limitation.

### **What if I have a mortgage on one of the parcels involved in the reconfiguration?**

**Combining** mortgaged property with un-mortgaged property may create an escrow shortage resulting in a higher mortgage payment and could create significant issues in the event of a foreclosure. In addition; **splitting** mortgaged property may violate your mortgage agreement and could cause an issue with the payment of taxes.

### **What if I have title insurance on one of the parcels involved in the reconfiguration?**

A parcel split or combination may violate restrictive covenants, including boundary line setbacks or other provisions. This action may also impede the ability to provide a lender with the endorsements they require in Loan Policy Schedule A insuring the mortgage. If you are combining parcels and the title of one property has to be changed to match the title of the other property (single owner vs joint tenants), the change in ownership may invalidate the insurance policy unless title insurance is purchased to cover all owners. Contact your title insurance company for clarification or additional information.

### **Is there a deadline for submitting an application request for parcel splits or combinations?**

Throughout the year, we will suspend parcel splits and combinations in order to submit Tax Rolls to the State. The suspension dates may include up to two (2) weeks in advance of the following periods: June 1, July 1, August 1, and mid-September. The last day to have a split/combo applied to the current Tax Roll is August 15.

### **Will the application I complete be available to the public?**

Yes, any information provided on the application is available upon request unless otherwise protected by state statute.

### **How are new addresses assigned?**

Local jurisdictions determine the proper address assignments for all properties.

### **How long does it take to process my application?**

Upon acceptance by SLCPA applications meeting all requirements are generally processed within 30 days.

### **How is the legal description determined?**

The property owner **MUST** provide a survey, sketch, or legal description clearly defining all property boundaries to SLCPA. SLCPA will not create or draft property descriptions.

### **What is the cost of splitting/combining my parcel?**

There is no cost from the Property Appraiser's office to split or combine property. However, there may be a fee required by the local jurisdiction when obtaining the necessary approval. Requesting prior approval for parcel splits and combinations from the appropriate zoning, planning, or community development agency of your jurisdiction is strongly encouraged.

#### **Jurisdiction Contact Information**

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|--|--------------|--------------------------|-------------------------|
| • St Lucie County Planning Dept:       | 772.462.1558 | 2300 Virginia Ave        | Fort Pierce, FL 34982   |
| • City of Fort Pierce Planning Dept:   | 772.467.3737 | 100 N US Hwy 1           | Fort Pierce, FL 34950   |
| • City of Port St Lucie Planning Dept: | 772.871.5212 | 121SW Port St Lucie Blvd | Port St Lucie, FL 34984 |

**Saint Lucie County Property Appraiser  
Real Estate Department  
2300 Virginia Ave Rm 121  
Fort Pierce FL 34982  
772.460.3315**