

A GUIDE TO ESTABLISHING FLORIDA RESIDENCY

Compliments of
The SIMMS Team
ALVA International, Inc.



Introduction:

A Guide to Establishing Florida Residency

Congratulations on considering residency in one of the country's most beautiful states!

Since the 1960's Florida has attracted more retirees than any other state in the country. In addition, tens of thousands of families relocate to Florida every year for various reasons including:

- Favorable Climate
- Recreation & Leisure
- Tax Friendliness
- Cost of Living

You too, can become a Floridian and enjoy the rest of your life in paradise!

A Guide to Establishing Florida Residency covers everything that you need to know about establishing residency/domicile in Florida. It also includes a comprehensive list of website resources with links so that you can delve further into specific areas of interest and verify pertinent information.

The information is intended to be general in nature and comes from many sources. Every effort has been made to verify its accuracy and authenticity, but material is subject to change and we do not warrant its accuracy.

Relocating to Florida or across any state line has tax and legal implications. The information herein does not constitute legal advice. Consult with an attorney and/or CPA for full details.

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Fun Florida Facts

Florida's biggest industry:
Tourism

Fraction of America's orange juice supplied by Florida:
80 percent

Florida's population ranking in the United States:
Fourth, behind California, New York and Texas

Fraction of Floridians who are Florida natives:
32.7 percent (according to 2000 census)

Size of the Florida Everglades:
Bigger than the entire state of Delaware, third largest national park in the lower 48 states behind Yellowstone and Death Valley

Most popular word found in Florida city names?
"Beach" (found in the names of 52 towns or cities)

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CHAPTER ONE Calling Florida “Home”

Whether you’re moving to Florida for the winter, or for the rest of your life, you’ll need to answer one big question: whether to call the state your “home.” Learn about the advantages of making Florida your official “domicile,” and the process for making it happen once you arrive.

CHAPTER TWO Tax-friendly Florida

Working or playing, Florida offers a number of tax advantages over other areas of the country. Learn about Florida’s property tax, sales tax, and its (nonexistent!) income, gift and estate taxes, and how they could benefit you, your family or your company.

CHAPTER THREE From Driving to Sky-diving – Registering and Licensing Your Vehicles

With beautiful weather and one of the longest coastlines in the country, Florida is one of the best states for enjoying cars, boats, RVs and other recreational vehicles. Learn about rules and guidelines for registering your vehicles and obtaining valid identification for the state.

CHAPTER FOUR Protecting Your Assets

From insuring your home or condo to estate planning and other asset protection, this chapter provides an overview of the ways that Florida law can help you protect the things you’ve worked so hard for.

CHAPTER FIVE Staying Healthy

Protecting your assets is great – but you also need to protect your health and that of your loved ones. Florida offers a number of state-sponsored health and medical services for children, seniors and families. Learn about them here.

CHAPTER SIX Having Fun

Whether you like to hunt, fish, swim or surf, Florida has lots of activities to enjoy (and lots of 55+ communities where you can enjoy them). Check out rules and regulations regarding specific activities, and other cool ways to have fun in the state.

CHAPTER SEVEN Getting Political

Florida is one of the most populous states in the union. Learn how to play a part in the political system, from registering to vote to getting involved in local politics.

CHAPTER EIGHT Useful Resources & Sample Forms

Check this section for useful links and samples of important forms mentioned throughout the book.

Chapter One: Calling Florida “Home”

Tens of thousands of people throughout the country move to Florida every year. Some come to avoid a snowy winter. Others come for a new job or a new lifestyle. Whatever the reason, once they arrive, they all need to answer one big question: whether they plan to call Florida their official “home.”


While it seems like a simple question, it’s an important one to consider, as the laws that govern one’s home state will also govern his or her tax liabilities, estate planning and other financial concerns. The question is especially important for retirees and others who are planning to live in Florida part time while maintaining a residence in another state or country the rest of the year.

The following chapter discusses the advantages of establishing domicile (i.e. permanent residency) in Florida, and how to go about doing it once you arrive.

To Be, or Not to Be (a Resident): That is the Question

Choosing to own a residence in Florida is much different than choosing to be a resident of the state. The latter requires that one declare “domicile” in Florida. When declaring domicile, you’re stating officially that you wish to make Florida your permanent home.

Why does it matter? More and more, people are discovering that declaring domicile in Florida has many different benefits. For instance, as we’ll discuss in depth in Chapter 2, Florida is an extremely tax-friendly state. It’s one of just a few states in the country with no state income tax, which could save the average tax payer some 10 percent of his or her annual salary each year.

 **Almost 70 percent of Florida’s population is from somewhere else. Why do so many choose to make Florida their permanent home?**

In addition to great weather, beautiful coastline and an overall healthful lifestyle, Florida is an extremely tax-friendly state and features numerous laws to help you protect your assets both while you’re living and after you pass away.

In addition, Florida is much more affordable on a cost-per-living basis than many other states, which means that your retirement dollar will go even further, allowing you to enjoy your retirement years to their fullest.

Additionally, Florida has no estate or gift taxes, meaning that you're better able to protect the assets you've worked so hard for. And once you pass away, your surviving family members will be better protected, too.

How to Declare Domicile in Florida

So: declaring domicile in Florida sounds like a pretty good idea. But how do you do it?

The first step you'll need to make is to file a Declaration of Domicile with your local county clerk.

A Declaration of Domicile is a sworn statement that you intend to make Florida your permanent home. You can file a Declaration of Domicile at any point in time, and **there is no minimum period** you need to live in Florida before doing so. If you're married, both you and your spouse may need to complete the form in order to enjoy all said benefits of being an official Florida resident. (Contact your financial or legal adviser to determine how that could impact you.)

In addition to the above, there may be a minimal fee associated with filing your declaration of domicile, including a recording fee and/or a notary fee. Fees will vary by county, so check with your local authorities to find out how much it costs in your area.

Sounds easy, right? It is – but there are still a few other things to keep in mind. Because your former state will likely experience a loss of tax revenue once you establish Florida residency, it's possible that it could challenge your domicile declaration. For that reason, it's especially important to take further steps to ensure that Florida is recognized as your domicile – not just within Florida, but outside Florida, as well.

Make it official. Once you've made the decision to make Florida your home, make it home for your vehicles and other documents, as well. Obtain a Florida driver's license, vehicle registration and voter registration (See Chapter 3 for details). Use your Florida

Hoping for In-State Tuition?

While those moving to Florida can declare domicile at *any time* after they arrive, the issue of establishing residency for the purpose of in-state education and tuition benefits is a bit more complicated.

If you're moving to Florida from another state for college, don't check the "in-state" tuition box just yet. A Florida "resident for tuition purposes" is someone who has maintained independent legal residency in Florida for at least 12 months prior to starting college (or whose parents have).

Students who are dependents of out-of-state parents who come to Florida for college are generally not eligible to become Florida residents during the time they are in school, as they're considered to be residents of the same state as their parents. If they choose to stay in Florida once they graduate, however, they can declare domicile like any other resident.

address on documents like your passport, driver's license, credit cards, deeds, tax returns, etc. The more legal ties you have to Florida, the better chance that your former state will not be able to claim you as a resident

Be account-able. Establish financial accounts and safety deposit boxes in local Florida banks. The more of your assets that are stored locally in Florida, the better the case for ensuring that you're viewed as a true Floridian.

Get affiliated. Community involvement is more than a great way to meet people. It's also a great way to demonstrate your long-term commitment to your new Florida home. Join a local church, volunteer at the local food bank or participate in other organizations that will help you prove your commitment to the area. (And don't forget to withdraw your affiliation from clubs and organizations in your former home state.)

Live there at least 183 days a year. It may sound funny, but ensuring that you live in Florida more than half of the year can also go a long way in backing up your declaration for domicile. (Chances are, once you see how enjoyable it is to live in Florida, this won't be too challenging.)

Use Florida as home base. When you type your "home" address into your GPS, which address do you use? If you're planning to declare domicile in Florida, make it your Florida address, and use that address as home base for flights, hotel reservations and other travel-related planning you do throughout the year.

Let it be known. In addition to obtaining a driver's license and registering your vehicle, inform Social Security, Medicare, the U.S. Post Office and other agencies of your permanent change in address. The more people who know that Florida is your new home,

Word to the Wise

It can be a difficult decision to give up residency of your former state. For that reason, some married couples consider "splitting" domicile (with one spouse claiming residence in each "home" state). Doing so can offset certain advantages of claiming residence in the state. Consult a specialist before determining if that option is right for you and your family.

the better (and the more likely it is that you'll keep receiving your mail and other benefits.)

Consult the resource section of Chapter 8 for a comprehensive domicile checklist.

Notes for Non-citizens

Non U.S. citizens moving to Florida will need to consider similar issues when determining whether or not to call Florida their domiciliary state. However, different countries apply different standards when determining domicile, and it's possible that their home country could still determine them to be domiciles, subject to estate taxes in their home country. To avoid the possibility of double taxation, plan properly, and contact a legal specialist for full details.

Homestead Matters

Homestead has always been an important concept under Florida law. Once you are a domiciliary and have purchased a home that is your primary residence, keep in mind that there are three main types of homestead benefits available to you.

a. **Estate Issues:** The first type of homestead law affects who your residence can pass to when you pass away. A married person with minor children must pass the homestead property to the surviving spouse and children. A married person with a surviving spouse must pass the home to the surviving spouse.

b. **Creditor Protection:** Homestead property is not generally subject to the claims of creditors in Florida. Therefore, if your property qualifies as homestead property and you are found negligent in an automobile accident, for example, your home cannot be taken away from you. However, homestead property *is* subject to creditors that have a connection to such property, such as workmen that performed work on the property, mortgage lenders to whom you owe money for the property and property taxes.

Making “Census” of It All

Florida is rich in cultural diversity, and people of all backgrounds can be found throughout the state. For a full breakdown cultural populations by county, see the resources section of Chapter 8.

c. **Tax benefits.** The first \$50,000 in value of your home is not subject to real estate *ad valorem* tax, and your property tax increases are limited to 3 percent per year, which we'll discuss in the next chapter.

Sounds great, right? You haven't seen anything yet. Which brings us to Chapter 2.

Chapter Two:

Tax-friendly Florida

If you're thinking of moving to Florida, chances are good that you already know about the great weather and beautiful, seemingly endless coastline. But one of the best reasons to relocate to Florida isn't found in the great outdoors – it's found in the state's tax code. That's because Florida's tax structure provides numerous financial benefits to those permanently living in the state.


Florida taxes: What's Missing

The most unique part of Florida's tax system is actually what's missing from it: a plethora of taxes commonly found in other states that the state of Florida does not impose on its residents. They include:

Income Tax: Florida is one of just nine states nationwide with no state income tax. This means that residents moving to Florida will save an average of 10 percent of their annual salary each year, in addition to other income earned on things like rental properties and other collateral.

Intangible Personal Property Tax: Whereas many states charge tax on things like stocks, bonds and notes, Florida does not. This means that residents are free to invest without concern of impending tax burden.

Estate Tax/Inheritance and/or Gift Tax: In many states, those receiving or inheriting certain gifts are subject to state-level taxes on that gift. In Florida, however, those taxes are nonexistent, ensuring that your beneficiaries

 “Read my lips: no new taxes ... no, seriously!”

- Imposing a state income tax is actually prohibited in the Florida constitution.
- Florida's constitution also requires voter approval for the imposition of a state inheritance of gift tax

will receive the entire gift or estate transferred to them (subject to federal level taxes, of course).

Note: Even though Florida has no estate or gift taxes, any real estate or tangible assets you own in another state (such as a second home, boat, etc.) could be taxed in the other state.

Florida taxes: What Keeps Them in Check


In addition to absence of certain major taxes in Florida, there are numerous laws in place to ensure that the taxes they do have are kept in check for the state's permanent residents.

- **Florida Homestead Exemption**

A major benefit of living in Florida is the Florida Homestead Exemption, which rules that permanent residents cannot be taxed on up to \$50,000 of their primary home's assessed value.

As part of the law, all Florida residents are eligible for a \$25,000 exemption on the assessed value of their home. Those with an assessed value of more than \$50,000 (i.e. \$50,001 and up) are eligible for an *additional* \$25,000 exemption, depending on the value of their home. The exemption can only be applied to non-school taxes, and the property must be worth at least \$75,000 to receive the full \$50,000 exemption amount. (Those 65 and over could be eligible for an additional \$50,000 exemption, making the concept of moving to the state for retirement that much sweeter.)

Florida has been generous in allowing residents to claim this exemption, applying it to homes, condos, co-ops and even some mobile homes. But to receive it, you must be a Florida resident, and the home must be your primary residence.

 **Florida is one of the most business friendly states in the country**

The state was ranked No. 1 for workforce, and ranked in the Top 10 for technology, innovation and access to capital according to Chief Executive Magazine (March 2009)

Four Florida metro areas (Orlando, Miami-Ft. Lauderdale, Cape Coral-Fort Myers and Jacksonville) have been ranked as among the nation's best places to start a small business. (Bizjournals, February 2009)

- **Save Our Homes Amendment:** Technically part of the Florida Homestead Exemption, the Save Our Homes Amendment goes one step further in protecting homeowners by limiting the annual increase in tax assessment to **3 percent** per year for properties that qualify. That means that even if the value of your home suddenly spikes (and hopefully it will) you won't get hit with an unexpectedly large spike in property taxes, as well. (Home construction and other improvements may disqualify you from receiving the 3 percent limit, so discuss the benefits or drawbacks of such projects before you take them on.)

Starting in January 2009, Florida property owners also began receiving this type of protection on their *second* homes when a law went into effect stating that the rate increase on second properties would be capped at an annual rate of 10 percent per year.

Residents aren't the only ones to benefit from the Save Our Homes amendment. The SOH also protects businesses by exempting them from the first \$25,000 in tangible personal assets for their business.

When it comes to the Save Our Homes Benefit, another term you'll hear a lot is "**Portability**." Portability is the ability of a homeowner to retain the benefits they've accrued through SOH, even when they move to another home of greater or lesser value.

For instance, logic says that Florida homeowners benefiting from the Save Our Homes benefit are paying less-than-market value for the property taxes on their homes, as the amount they pay each year is capped (unlike taxes in the open market). As such, it's natural to assume that some residents would be reluctant to move and take on higher property rates, along with a potentially higher mortgage.

To prevent that, Portability allows you receive a similar benefit on your new home, even though it's assessed at current market value. Pretty cool, right? The amount will vary depending on the value of your new home, and whether you are upsizing or downsizing on your move. (If you're **upsizing**, you'll be able to keep the entire benefit. If you're **down-sizing**, you'll receive the same *percentage* of the benefit applied to the new home's value.)

Florida taxes: What's Left?

So, Florida sounds like a virtual tax haven. And it is – but that doesn't mean there are no

taxes in the state. The following is a run-down of the taxes you will still see once making Florida your home:

Sales Tax: In Florida, every sale, admission charge, storage fee or rental is taxable, as well as some other services (although there are a few exemptions). At about 6 percent, the Florida sales tax rate is slightly higher than that of most other states, which average just less than 5 percent.

Discretionary Sales Tax: In addition to its normal sales tax, most counties within Florida also have discretionary sales tax, which ranges from 0.25 to 1 percent and applies to most sales, including motor vehicles and other large purchases. The tax rate is based on the county in which the said goods are delivered.

Before you groan, it's important to note that there is a saving grace: only the first \$5,000 of a single sale of tangible personal property is subject to the discretionary sales tax. Want to spend more? Be our guest! (There are a few exceptions, such as leases, rentals, storage fees, service warranties, etc. See the resources section of Chapter 8 for a full list of discretionary sales taxes by county, and how you can get full details.)

Use Tax: A use tax can be made on large-scale purchases made outside of Florida (such as computers, furniture and automobiles) that are brought into the state within six months of purchase. Basically, this helps Florida protect itself from having all of its residents make purchases outside the state to avoid the state sales tax. To pay the tax, you need to complete an out-of-state purchase return form (available on the Florida Department of Revenue website). If you already paid taxes in another state (and they were lower than those you would have paid in Florida), you'll only need to pay the difference between the two. A credit is not

Will your business need to pay unemployment tax?

There are a number of rules that determine whether your business will need to pay the unemployment tax, which covers unemployment wages for unemployed works in the state. Not only does eligibility depend on business size, it also varies by industry. The following is a quick breakdown of those companies required to pay unemployment taxes to the state:

*General businesses paying at least \$1,500 in quarterly payroll or employing at least one worker a year

*All government entities

*501c(3) entities employing four or more people

*Those entities employing agricultural labor (at least 5 employees or \$10,000 in cash wages during a quarter)

*Those employing domestic servants (paying \$1,000 per quarter or employing domestic workers who are not independent contractors)

Note: An "employee" must be employed at least one day (or one portion of a day) for at least 20 weeks in a year. Other rules may apply. If your business meets the above criteria, you'll need to register to report unemployment taxes.

recognized for taxes you may have paid in another country. Enquire for specific details if that situation applies to you.

Rent Tax: So, we said there's no income tax on money you make from renting out your home or other property. However, there is a rent tax, charged at 6 percent, for Florida residents who rent their home, condo or other property for more than six months in any given year. (If renting the property as a business, the owner may pass the 6 percent fee on to his or her tenant.)

Real Property Tax: Like most states, Florida residents pay property taxes on their homes or other real estate properties. The rate is determined by county, and the value is assessed January 1 each year by the county appraiser. And, as noted above, the amount that the property tax can be raised each year is limited by the Save Our Homes Amendment, so there will never be any surprises.

Documentary Stamp Tax: In Florida, a documentary stamp tax is made on things like warranty deeds, promissory notes, mortgages, and other documents that transfer interest in Florida property (or other promises to pay money). The tax is one of the main components of one's closing costs when purchasing a home in the state (generally 70 cents per \$100), so it's a good thing to keep in mind.

Business Taxes

The tax structure in Florida isn't just good for everyday residents – it's consistently ranked as one of the friendliest environments for businesses.

In addition to personal taxes, residents who own or operate a business in Florida are subject to some 30 different taxes that may or may not apply to their individual companies. While that may sound like a lot, it's important to note that not all of them are likely to apply to your business. We can't cover them all here, we can cover the ones that most businesses will encounter while working in Florida:

Sales and Use Tax: Similar to the sales and use tax applied to normal residents, businesses will also pay taxes on the sale, rental, lease or license to use goods, services and property in Florida. There are numerous exceptions, however, including machinery, equipment, electricity, labor, commercial space activity, media production and other such items used by a new or expanding Florida business. Consult with your accountant, or visit the Florida Department of

Revenue website for details.

If your business involves taxable transactions, you'll need to register as a sales and use tax dealer before you start. You'll be responsible for collecting sales tax at the time of sale and returning the tax to the state for each period. *Note: Even if no tax is due, you'll need to submit the Sales and Use Tax Return form to keep things legal.*

Discretionary Tax: Just as you suspected, the discretionary tax that may be imposed by counties is also applied to businesses.

Unemployment Tax: Florida employers help pay for unemployment compensation in the state via a tax administered through the Department of Revenue. (And no, you can't just pass the fee on to their employees.) Small businesses (such as sole proprietorships) may not be required to pay the tax. For full details, see the sidebar in this chapter.

Communications Services Tax: Companies that provide communications services like telephone service, cable television, mobile phones, pagers and fax services must register to collect and pay a communications services tax to the state. Taxes are filed monthly via the Communications Services Tax Return.

Corporate Income Tax: Lastly, corporations that do business or earn income in Florida (including those based out of state) must file a Florida income tax return even if no tax is due. The rate is 5.5 percent of net income or 3.3 percent alternative minimum (AMT). If a corporation owes more than \$2,500 annually, they will need to make estimated installments, which can be done quickly and easily on the Department of Revenue's website.

Tax Benefits for Florida Businesses

-No corporate income tax on limited partnerships

-No corporate income tax on subchapter S-corporations

-No state personal income tax guaranteed by constitutional provision

-No corporate franchise tax on capital stock

-No state-level property tax assessed

-No property tax on business inventories

-No property tax on goods-in-transit for up to 180 days

-No sales and use tax on goods manufactured or produced in Florida for export outside the state

-No sales tax on purchases of raw materials incorporated in a final product for resale, including non-reusable containers or packaging

-No sales/use tax on co-generation of electricity

Resources

[Florida Department of Revenue](#)

Register to pay or collect or report taxes, info on taxes in the state.

[Starting a Business in Florida](#)
The State of Florida Division of Corporations Web site allows you to register your company or apply for your DBA online.

When it comes to taxes, there's always a lot to think about. This guide is meant to be an overview of the major tax benefits and implications of becoming a Florida resident. As with all things related to finance and legal concerns, consult a trusted financial adviser for full details.

Chapter Three:

From Driving to Sky-Driving – Registering and Licensing Your Vehicles

Florida is one of the most beautiful states in the country for driving, boating, flying, camping – you get the picture. But if you're bringing a vehicle into the state (and planning to operate it) you'll need to get it registered and/or obtain proper identification to boot. The following is a quick rundown of what you'll need to do.

Automobiles:

Like most states, Florida requires that residents who plan to drive in the state apply for a Florida driver license and maintain valid automobile insurance. While there are a few exceptions (*see right*), chances are good you'll need to go through the process.

Obtaining a Driver License: If you have an out-of-state license that hasn't expired beyond 30 days, you're in luck: you can easily convert it without taking a written or road test. However, you will still need to take a simple vision test. To schedule one, just contact your local DMV.

Notes to non-citizens: Requirements for obtaining and/or renewing a Florida driver license may differ for immigrants (those planning to live in the United States long-term) and non immigrants (those planning to stay in the United States temporarily). Find out which terms apply to you before scheduling your DMV appointment.

If you don't plan to drive in Florida but still need a valid Florida ID, you can obtain an identification card instead. To qualify, you must present your valid social security card and provide another form of identification. Some counties also require that you are

Who doesn't need a Florida license?

Non-residents at least 16 or older

Those employed by the U.S. government driving a U.S. government vehicle on official business

Non-residents working for a firm on contract for the U.S. government (up to 60 days only)

Non residents attending school in Florida

Those who drive only farm vehicles (tractors, etc.)

Licensed drivers who live in another state and travel back and forth to Florida

Non-resident migrant farmers

Members of the armed forces stationed in Florida

12 years or older, so check with your local county's guidelines to find out for sure. Cards are valid for four years and include all the basics: a photograph, name, gender, address, birth date, etc. (Those over 60 years old are issued "non-expiring" cards so they don't need to worry about renewing them.)

Obtaining Car Insurance: Insuring your vehicle is mandatory in Florida, and you won't be able to register your vehicle until you do it. What else is mandatory? Using an insurance company authorized to do business in the state. In some instances, your current company can simply help you transfer your current policy to your new state, so give them a call for details. Regardless, you must have insurance before you can register your vehicle.

We know: there are lots of different types of insurance policies out there. How do you know which one is mandatory in the state? The long story short is that anyone who has a vehicle in Florida more than 90 days a year (whether it's for business or pleasure) must purchase at minimum personal injury protection and property damage liability insurance as described below:

- **Financial Responsibility Law:** Requires vehicle owners/operators to be financially responsible for damages or injuries they cause to others in an accident. Minimum benefits are \$10,000 bodily injury per person, \$20,000 per crash; \$10,000 property damage per crash; \$10,000 personal injury protection limits per person per crash
- **No Fault Law:** Anyone owning or registering a vehicle with four or more wheels (except taxis and limos) needs to obtain insurance delivered or issued in Florida. You need to maintain the insurance the entire time the vehicle is registered in your name. If you want to store it or cancel the insurance for any reason, you need to turn in the tag and registration to the Department of Highway



Military Notes

Special rules are set for those on military assignment in Florida. The following is a quick rundown.

Florida residents in the military don't need to provide proof of Florida insurance if they are an owner or co-owner of the vehicle and provide proof of their military orders stating that they are stationed outside of Florida or the United States (an affidavit stating the vehicle will not be driven in Florida is required). They also need to show an out-of-state address on their vehicle registration.

If the vehicle is registered in your spouse's name (and your spouse is with you) in another state, you will need to provide a copy of your spouse's military orders and a statement noting that the vehicle is with you.

If you're planning to store the vehicle while you're gone, and maintain an active tag and registration, you do need insurance. If not, you can surrender the tag and registration until you return.

Safety and Motor Vehicles. The no-fault law requires you to carry at least \$10,000 Personal Injury Protection (PIP) and \$10,000 in Property Damage Liability (PDL).

The No Fault Law was designed to keep car accident disputes out of Florida courtrooms by holding policyholder's insurers responsible for covering the costs of their injuries or property damage during an accident. While that's a good idea, it's also good to keep in mind that the law itself may limit your ability to sue the other party if the accident goes beyond the maximums covered in your own policy. For that reason, it's always good to consider increasing the minimums just in case.

Note: The above information may not apply to military personnel stationed in Florida. For a full list of exceptions pertaining to active-duty members of the armed forces, see the sidebar in this chapter.

Registration: If you're moving to Florida, you'll need to register your vehicle within 10 days of becoming a resident, becoming employed or putting your child into public school. Vehicles are registered for 12 months at a time, with the "year" starting in the owner's birth month. You'll need to pay for the entire year, whether you are registering it in the middle of the year or not.

If you're registering your vehicle in Florida for the first time, you'll need to have its Vehicle Identification Number (VIN) officially verified. The Tax Collector's Office can do this for you at the time you register your vehicle, or you can have it done by a law enforcement officer, notary or car dealer. If you choose the latter option, you'll need to have that person fill out Department of Highway Safety and Motor Vehicles Form **DHSMV 82042** to verify the VIN and odometer reading.

Once you register your vehicle, you can obtain a Florida title. To do so, take your proof of Florida insurance and title to your local county tax collector to obtain a Florida title. (If the title is

Drive Much?

Consider the Sun Pass

SunPass is the Florida Department of Transportation's innovative Prepaid Toll Program. Incorporating the latest technology, SunPass can be used on Florida's toll roads and most toll bridges.

SunPass customers typically pay 25 cents less than cash at most toll plazas and exits on Turnpike roads. You can apply for one at www.sunpass.com

currently held by a lienholder, they'll help you get the original sent to Florida.)

To register your vehicle:

- **From out of state:** complete the application for certificate for title (available at www.hsmv.state.fl.us) and mail it to your local Florida county tax collector or license plate agency.
- **In person:** Submit the original title and proof of Florida insurance to the local county tax collector or license plate agency

Other vehicles

Boats: With so much coast line, it's no surprise that boats are one of the most popular vehicles in Florida. As such, it's important for the state to keep track of the many boats on its waterways.

There are only two groups of people who won't need to worry about registering a motor boat in Florida: Those with current out-of-state registration who will be in Florida 90 days or less, and military personnel on active duty in Florida until their expiration. Everyone else: keep reading.

All types of motor boats used in Florida's public waterways should be registered at the local county tax collectors office. New vessels have 30 days from purchase to apply for registration and title. During the grace period, you'll need to carry the bill of sale as proof of purchase. It's a second-degree misdemeanor to operate an unregistered vessel!

Applications for vessel registration and title certificates should be filed by the vessel owner at the county tax collector's office in the country where the vessel is located or the county where the owner resides.

Unless exempt, your boat needs to be titled at the same time it's registered. You can do both via the Form HSMV 82040 available at

What boats don't need to be registered?

*Non-motored vessels

*Vessels used only on private lakes or ponds

*Vessels owned by the US Government

*Lifeboats

What boats don't need to be titled?

*Non-motor-powered boats under 16 feet long

*Those owned by the government

*Federally documented vessels

*Those used on private lakes or ponds

*Amphibious vessels already titled by the Department of Highway Safety and Motor Vehicles

*Those used for demonstration, testing or sales promotion by a dealer or manufacturer

*Those operated by the state or a subdivision

*Those from another state or country using the waters for less than 90 days

the local tax collector's office. You'll also need to submit a Manufacturer's Statement of Origin and any applicable registration fees.

Aircraft: Granted, personal airplanes aren't quite as popular as boats, but they are a lot of fun, and Florida is a wonderful place to enjoy them.

Although you are not required to register your aircraft with the state, you will still need to register it in accordance with regulations set forth by the Federal Aviation Administration, and (as you may have guessed) if you purchased the aircraft within the past six months, you may be required to pay sales or use tax on it, as well. For more information, contact that Aircraft Enforcement Unit at the Florida Department of Revenue at 850-487-3273 or www.myflorica.com/dor

Campers, Mopeds and Other Recreational Vehicles: For those heading to Florida with a motor home, you're bound to have loads of fun. You're also bound to head to the Florida Department of Highway Safety and Motor Vehicles, because just like cars, privately owned motor homes and lightweight trucks are required to be registered and licensed in the state.

For those traveling to Florida with a detachable trailer or camper for six months or longer, you'll also need to obtain Florida registration. Non-residents: this means you! (Residents should have already registered their vehicle when moving to the state.)

Lastly, if you're more of a motorcycle or moped type, you'll need to obtain a motorcycle license plate, which is renewable annually. Dirt bikes for non-road use, motorized bicycles and other similar vehicles are not required to do so.

For a full list of requirements regarding registering your motor vehicles in the state of Florida, visit the Florida Department of Highway Safety and Motor Vehicles website at www.flhsmv.gov.

Chapter Four:

Protecting Your Assets

Face it: whether you're moving to Florida for a year or for the rest of your life, you want to be able to enjoy the things you've worked so hard for while you're here. Luckily, Florida is one of the best states in the country when it comes to keeping your assets safe – be it from creditors or the weather.

Protecting Your Home

Your home is one of the greatest assets you will ever own. Not only is it a large investment, it's full of your most cherished possessions and memories. There are numerous options available in the state of Florida to keep it safe from harm.

Homeowner's Insurance: Though Florida does not *require* that one own homeowner's insurance, it is a good idea to obtain it. Homeowner's Insurance covers costs associated with repairing or rebuilding your home and replacing your personal possessions if they're lost due to theft, fire or other disaster. In short, coverage could save your family millions of dollars, and lots of stress, should an unexpected disaster occur.

If you have a mortgage, the lender *will require* you to obtain full insurance coverage on the structure, including flood insurance (if you are in a flood zone), fire, liability, windstorm, etc. Your city or county may also require liability coverage if you own things like swimming pools or certain types of pets. Liability insurance covers injuries to other people or damage to their property for which you are responsible. This type of coverage is built in to the general types of policies listed above.

Condo Insurance: If you choose to live in a condo, you're in luck. Florida requires that condo associations provide a minimum coverage to collective property, meaning that at least some part of your home is always protected even if you don't have a

Homeowners

Insurance

Florida residents can choose from a number of different types of home insurance plans, many of which vary due to issues most common in one's geographical region. Popular choices include:

- Fire
- Flood
- Wind (tornadoes, hurricanes)
- Liability

personal policy in place. (Coverage can vary widely, so contact your association president for full details of your association's coverage.)

Still, because condo insurance is limited, you may still opt to purchase personal insurance of your own. For those areas not covered in the association policy, you should consider purchasing **Condominium Interior Insurance**, which covers things like your wallpaper, trim, built-in bookcases, cabinets, fixtures, carpets and more.

High-risk Coverage: We all know how hard it is to get health insurance coverage if one has a pre-existing condition. The same goes for homeowner's insurance for high-risk areas prone to flood, hurricanes and other natural disasters. To help, Florida established the Citizens Property Tax Corporation in 2002 to ensure that property insurance is available to all Floridians, regardless of risk zone. Citizens is a not-for-profit, tax-exempt corporation, whose public purpose is to provide policyholders with affordable property insurance protection. For more information, visit the company's website at <https://www.citizensfla.com>.

Other Types of Protection: Protecting your home from weather and other unexpected incidents is just one part of the equation. It's also important that you keep your home safe from creditors should an unexpected financial situation occur. Thanks to **Florida's Homestead Protection**, your homestead property is exempt from creditors so long as you are a permanent Florida resident, and the property is your primary residence. (As mentioned in Chapter One, this protection does not protect against creditors who have a connection to the property, such as mortgage lenders, etc.)

Just as with the Homestead Exemption discussed in Chapter Two, the Florida government has historically defined homestead quite liberally, including more than single-family homes, but condos, mobile homes, etc. Because it offers unlimited monetary protection, some may opt to invest liberally in their residences as a way of protecting their assets. Still, while it protects a lot, Florida's Homestead Protection does not protect one's home from tax liens, mortgages, HOA assessments or mechanic's liens. *(Note: second homes, investment properties, properties titled in irrevocable trusts or other partnerships are also not covered with this protection.)*

Beyond the Home

It's true that for most families, their home is one of their most valuable assets. Still, most families have lots of other things that are valuable to them, from jewelry and savings accounts to retirement accounts, business acquisitions and more.

While domiciled in Florida, residents benefit from the fact that certain assets (such as one's home, as discussed above) are automatically protected from claims by your creditors, meaning that even if you are sued (and lose) you will not lose them.

Other assets protected under Florida law include:

- Life insurance policies and annuity contracts (including a broad range of contract and agreement types)
- Retirement plans, including pension, profit-sharing and IRAs
- Disability income
- Automobiles (up to \$1,000 in equity)
- Prepaid college plans
- Miscellaneous exemptions (including but not limited to professionally prescribed health aids, hurricane savings accounts, medical savings accounts, and more.)

The above protection is generally unlimited, but those declaring personal bankruptcy may not be eligible for some or all of the advantages. Contact a lawyer or financial specialist to see how declaring bankruptcy could impact you.

In addition to the rules already set in place in Florida to protect your estate and assets, the state allows for numerous other measures to protect your assets from possible loss. Consult a trusted legal or financial adviser for full details.

Estate Planning

Despite the benefits already inherent in living in a state with no inheritance or estate tax, you should make plans to protect your estate even further, such as developing a proper estate plan. Proper estate planning should provide answers to such questions as 1) who should own your property once you pass away, 2) what property should they own (and how much), and 3) whether the property should be owned jointly or separately. Estate planning also assists in the decision of whether trusts are

Need more help?

AARP features lots of different resources on its website to help you determine which types of estate planning would be right for your family. Visit www.aarp.org for details.

needed for management, control or tax savings; and whether gifts, annual or lifetime, should be made.

Estate planning provides for the management and transfer of your property in the event of your death or incapacity in an efficient and, in some cases, tax saving, manner. A well-thought-out estate plan allows you to designate your beneficiaries, provide for the management of your assets and eliminate or minimize any federal taxes that may be due. Without sufficient careful planning, your property may pass to unintended beneficiaries; may be diminished in value by unnecessary taxes or unsound investments; may be subject to inadequate investment oversight; or may not be readily available to you and your family in the event of your death, illness or incapacity. All of these possible problems may cause financial instability or distress during your lifetime or after death.

The documents which comprise the basics in estate planning are explained below. Like most states, Florida recommends that residents take time to determine advanced health care directives in case they experience a sudden, unexpected medical emergency. The first two documents, the Health Care Surrogate and Living Will, allow you to make such health care directives.

The Revocable Trust and the Durable Power of Attorney are two other important documents you can create to manage your assets during your lifetime. In the case of the Revocable Trust, you can also distribute your remaining assets after your death. A brief discussion on each of these two documents follows. Lastly the process that is followed in Florida for the transfer of property when a person dies, is explained.

Health Care Surrogate: It is important to consider providing a means to ensuring that your personal care requirements are met in the event that you become incapable of attending to

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them. You can achieve this goal by designating a health care surrogate.

In Florida, any competent adult has the power to designate another individual as his or her health care surrogate, thereby conferring upon such person the authority to make health care decisions for him or her if incapacitated and to provide informed consent if he or she is incapable of doing so. The powers that can be given to the health care surrogate include, but are not limited to, the authority to consult with health care providers; to provide consent for medical procedures which the health care surrogate determines are in the best interest of the patient; to have access to all medical records of the patient; to apply for public benefits (such as Medicare and Medicaid); and to have access to the patient's financial records in order to assist in the preparation of an application for such public benefits.

In addition, you can specifically grant the health care surrogate the authority to order the withholding or withdrawal of life-prolonging medical procedures, usually in conjunction with a "Living Will." You may revoke the document at any time as long as you are competent.

Living Will: Florida has recognized the desire of many people to be able to designate when life support should be withheld in instances when death is imminent or the chances for *one's recovery are non-existent*. By executing a Living Will, you direct your health care provider *not* to prolong your death by means of extraordinary methods in which there *is no chance for your recovery*. You can name a trusted individual to carry out your wishes with respect to these critical decisions.

For sample forms for both the Living Will and Health Care Surrogates, visit the Florida Bar website at www.floridabar.org or consult your attorney to provide more specific forms tailored to your directives.

Revocable Trust: If you want to manage and control your assets, wish to avoid probate, or are concerned about who would manage your financial affairs in the event of your illness or incapacity, you should consider creating a Revocable Trust, also referred to as a "Living Trust." A Revocable Trust is a flexible arrangement in which you, as "Grantor," transfer assets to yourself, another individual or a professional fiduciary, such as a trust company, as "Trustee." The Trustee invests, manages and deals with the assets for your benefit and, after your death, for the benefit of the beneficiaries you designate in the written trust agreement. You can retain total control of your investments by acting as your own Trustee; completely turn over financial management to another individual or a professional Trustee; or act jointly with another individual or professional Trustee. You

can revise or terminate your trust at any time, and you can also add to or subtract assets from your Revocable Trust at any time.

A Revocable Trust can also provide other individuals selected by you to handle your affairs in the event of your illness or incapacity. This can avoid the expense and delay of obtaining a court-appointed guardian to manage your assets while you are incapacitated. Since the proper use of a trust will allow the trust assets to avoid the probate process upon your death, your family will continue to be provided for without interruption.

Durable Power of Attorney: Some individuals do not require or desire a Revocable Trust and would rather provide asset management in cases of illness or incapacity through the simpler step of signing a Durable Power of Attorney. This document enables an individual designated by you to manage your assets in the event that you are no longer capable of doing so. This individual is known as an "attorney-in-fact." Unlike the more commonly known "power of attorney," the powers granted by the "durable power of attorney" do not terminate upon your incapacity. Thus, the individual you choose as your attorney-in-fact, not the individual chosen by the court in a guardianship proceeding, will manage your financial affairs in the event that you are unable to so act. Additionally, a durable power of attorney can supplement the powers granted to the trustee of the Revocable Trust. The trustee controls the assets held in the Trust; the attorney-in-fact controls the assets not held in the Trust, such as personal property or assets which the grantor did not title in the name of the Revocable Trust.

Providing for the Transfer of Your Property at Death: When you die, your property will be transferred in one of two ways. Certain assets, sometimes referred to as non-probate assets, will be distributed without reference to your Will and without supervision by the Probate Court. Non-probate assets include:

- a. Assets owned jointly with right of survivorship that will pass to the surviving joint owner by operation of law.
- b. Assets held in trusts that will pass according to the trust agreement.
- c. Life insurance proceeds that will be paid to the beneficiaries you designate in the policy or beneficiary form, pursuant to your contract with the life insurance company.
- d. Pension, profit-sharing, deferred compensation or other corporate death benefits, and individual retirement or Keogh accounts, which will

be paid to the beneficiaries you designate in the beneficiary form, pursuant to contract.

Your other assets (assets owned in your individual name) will be distributed under the supervision of the Probate Court in accordance with your Will, or if you do not have a Will, pursuant to Florida Intestacy laws. For example, if you are a Florida resident and are survived by a spouse and three children, and you do not have a Will, your spouse will receive \$60,000 (if the children are also your spouse's children), plus one-half of the balance of your estate. Your children will receive the remainder.

In Florida, a surviving spouse should have a minimum right of inheritance. That is, one spouse cannot disinherit the other. A surviving spouse has long had the right to choose to inherit, not what was left to him or her under the deceased spouse's Will, but rather to take an "elective share" of 30 percent of the *probate estate*. However, as more assets were accumulated, and as the types of property that were non-probate assets increased, less and less passed through the probate estate. There were cases where either unintentionally or deliberately, spouses were being disinherited and there was *no* probate estate to obtain assets from. Now the elective share consists of 30 percent of a large number of assets, whether in or out of the probate estate.

The estate planning information above was provided by Donna M. Flammang, the principal of Law Center Florida, located in several Florida cities on both the east and west coast. Donna's practice involves both business and tax law matters, estate planning and the administration of estates and trusts. She received her undergraduate degree in Business Administration with a concentration in accounting from Albion College and her law degree from Cleveland State University. Donna can be reached at dflammang@lawcenterflorida.com.

Chapter Five:

Staying Healthy

Florida's great weather and beautiful beaches make it a wonderful place to relax and enjoy a healthy lifestyle. Regardless, the state government provides a number of state-sponsored health and medical services for children, seniors and low-income families to ensure that if you do get sick, you'll be well taken care of.

Health Insurance & Prescription Coverage

Though we hope you'll never need to use it, health insurance is a vital tool to keep your body – and your savings – safe. But the process of finding the right health insurance plan can be overwhelming or confusing, especially if you are on a fixed income or have a pre-existing health condition.

Florida's Agency for Health Care Administration regulates its Health Maintenance Organizations and makes available member satisfaction information regarding HMOs serving the state. For a full list of HMOs serving different areas of Florida, or for help finding the right insurance plan for your family, visit www.floridahealthfinder.gov. Or, order a copy of the Florida HMO Report at 888-419-3456.

In addition, Florida has established numerous programs to make health insurance more easily obtainable for its residents.

Community Health Centers: Part of a federally-funded program, Community Health Centers provide health care in underserved areas. The U.S. Department of Health and Human Services lists more than 250 centers available throughout the state of Florida. To see which is closest to you, visit www.ask.hrsa.gov/pc

Did you know?

The prestigious Mayo Clinic and Cleveland clinic both have satellite facilities in Florida. Specialty programs like fertility, gerontology, heart research and pharmacology.

County Health Departments: Florida's county health departments provide some medical services at low or no fee for qualifying residents. Eligibility is based on income. For available services, visit www.doh.state.fl.us/Planning_eval/phealth/services.htm

Health Flex: The program encourages health providers to offer low-cost basic and preventative health care to low-income or uninsured residents. It's a great idea but not yet available state-wide. To see if you qualify, visit www.ahca.myflorida.com/MCHQ/Managed_Health_Care/Health_Flex/index.shtml

Medicaid: Medicaid is a state-administered program to provide health care coverage to low-income residents. To apply for Medicaid, visit your local office of the Florida Department of Children and Families. A list of programs offered is available at www.state.fl.us/cf_web

Resources for Children

Children are one of the most precious population groups in any society, and Florida works hard to keep its child-population safe. The following are a few of the state-sponsored programs available to help off-set their health-care costs:

FloridaKidCare: Offers affordable health insurance for uninsured children in Florida. Applications available at www.floridakidcare.org.

Florida Healthy Kids Corporation: Established by the Florida legislature in 1990, the corporation helps uninsured children in Florida gain access to quality health care. Applications are available at www.healthykids.org.

Resources for Disabled Residents

Some 16 percent of those aged 5 and older in Florida are persons

More Useful Resources

AARP Florida
<http://www.aarp.org/states/fl/>

Seniorpro.com
Provides information on everything from finding help running errands to retirement communities and more.

with disabilities. The Clearinghouse on Disability Information helps advocate on their behalf and provides information, resources and referrals regarding issues pertaining to them, including accessibility, ADA, assistive technology, benefits, housing, employment, transportation and more. For information, contact the Florida Clearinghouse on Disabilities at 877-232-4968 or visit the Governor's Commission on Disabilities at http://dms.myflorida.com/other_programs/governor_s_commission_on_disabilities.

Resources for Seniors

Some 3 three million Floridians are age 62 and older. As such, it is no surprise that Florida offers a wide variety of programs to keep its elder population healthy.

The Florida Department of Elder Affairs serves as a clearinghouse for a number of them and is a good place to start when looking for senior-related information. Contact them at their Elder Help Line (toll free) 800-963-5337 or visit www.elderaffairs.state.fl.us/.

In addition, the National Council on Aging provides information on state-funded programs, state Medicaid programs, company-sponsored patient assistance plans and more. An online questionnaire allows you to determine the programs for which you are eligible. Visit www.benefitscheckup.org for full details.

Some of the most popular state-wide programs include:

SHINE: Serving Health Insurance Needs for Elders is a health insurance counseling program administered by the Florida Department of Elder Affairs. You can contact them to learn more about Medicare HMO coverage and more in the state of Florida. Call 800-963-5337 or visit www.elderaffairs.state.fl.us

Sunshine for Seniors: The program provides prescription assistance for seniors 60 and older who do not have prescription coverage through their current insurance plan.

Senior Prescription Affordability Act: The program helps Florida residents with Medicare cards purchase prescription drugs at a discounted price, and helps provide financial assistance to qualifying seniors.

Silver Saver: Provides \$160 per month in drug benefits for the elderly. No enrollment fee, membership fee or other monthly fees. Drugs require small co-pay ranging from \$2 to \$15.

As noted above, information on these and other programs is available via the Elder Helpline at 800-963-5337 or the Florida Health Finder at <http://www.floridahealthfinder.gov/seniors/senior-health.shtml>.

Long Term Care Insurance

Research shows that 6 in 10 people 65 and over will need at least a year of long-term care in their lives. The average stay in a nursing home is 2.5 years. But who is paying the bill for these long-term stays?

Unfortunately, Medicare does not cover the full cost of health care after retirement, and it only covers nursing home costs for a short period of time. When considering that in 2006, the annual cost of a private room in a nursing home in Florida had already reached \$72,000, it's no wonder that long-term care coverage has become a cause for financial crisis for many families.

To help offset those expenses, residents should consider purchasing long-term care (LTC) insurance to protect them when they become sick later in life. When determining which LTC option is right for you and your family, there are a number of things to consider, from the benefit amount to the benefit period to the length of time you will need to pay for your LTC services out of pocket before the benefits actually kick in. You'll also want to make sure that the company is reputable, financially healthy and – of course – authorized to do business in Florida.

To learn more about Long Term Care options in the state, visit www.long-term-care-insurance-florida.com. And, don't forget to visit Florida Health Finder's senior information site, which provides information on which nursing home facilities in the state have achieved gold-level (or sub-par) care ratings.

Prevention/Healthy Lifestyle

Despite the fact that Florida has so many wonderful health programs in place, the best way to stay healthy is to maintain a healthy active lifestyle. Luckily, with a huge range of trails, parks, beaches and other outdoor activities, there's no better place to do it than Florida. Which brings us to our next chapter – Having Fun.

Chapter Six:

Having Fun

If we've said it once, we've said it a million times – but it still bears repeating. Florida is one of the most beautiful states in the country, with thousands of miles of coastline, an endless array of water bodies, and tons of hiking and biking trails to explore. Not only that, it features one of the largest networks of 55+ communities in the country, offering prospective retirees a chance to relax and enjoy their new surroundings from their own on-site pool, golf course, club house or air-conditioned residence. The following information can help you settle in and begin exploring Florida's many recreational resources.

Boating

Did you know that in Florida, no one lives more than 50 miles from salt water or a few miles from navigable fresh water sources? It's no wonder that boating is one of the most popular recreational activities in the state.

For residents with their own personal watercraft, there are numerous locations to store and dock your vessels while not in use. For a full list, visit FloridaMarineGuide.com.

In addition, if you're new to the state, be sure to keep the following Florida-specific boating rules in mind:

Get a license: A boating license can be obtained online after successfully completing an online exam. Once you pass, you will pay a one-time fee of \$29.50, and your Florida Boating Safety Education I.D. Card (a.k.a. boating license) will be mailed to you.

Stay safe: If you're 21 or under, you must complete a boater education safety course to operate a vessel

By the Numbers

When it comes to outdoor fun, Florida can't be beat. Across the state you'll find:

8,200 miles of coastline

3 million acres of lakes

1,700 miles of rivers and streams

powered by a motor of 10 horsepower or greater. Visit http://www.boat-ed.com/fl/course/p4-3_whomayoperate.htm for details.

Mind the manatees: They're one of Florida's most precious endangered species, and it's your responsibility to look out for them while boating.

Gear up: Always wear life jackets (it's mandatory for those age 6 and younger but recommended for those of all ages)

Heed the age limits: Those under 14 years of age should not operate a boat in Florida

Don't Drive & Boat: It might seem obvious, but we think it's worth a reminder. Never drink while operating a boat or other recreational vehicle.

Other guidelines regarding boating safety apply. To learn more visit <http://www.boat-ed.com/fl/>.

Fishing

With so many lakes and rivers, fishing is another popular activity in the state of Florida, and it's extremely easy to get started fishing in the state.

Fishing licenses are available at the local county tax collector's office, online, or at most bait and sporting goods stores. Fees vary. Visit the Florida Fish & Wildlife Conservation Commission online for details. (Freshwater fishing at www.floridaconservation.org/fishing and marine fisheries at <http://marinefisheries.org>.)

Note that due to the wealth of marine life in the state, there are certain protected no-take areas where fishing is not allowed. Contact your local authorities or check postings at your destination to ensure that fishing is allowed at your site.

Hunting

The Florida Fish and Wildlife Conservation Commission posts information about hunting regulations, maps, seasons and licensing information on its website at <http://myfwc.com/hunting>.

In Florida, annual hunting seasons include archery, crossbow, muzzle-loading, general gun, antlerless deer, turkey (two seasons), quail, squirrel, bobcat and otter. In addition, wild hogs, rabbits, raccoons, opossums, skunks, nutrias, beavers and coyotes may be taken year-round.

With few exceptions, if you're aged 16-34, you're *required* to complete a state hunter safety course before you obtain your hunting license. Classes are offered throughout the state (and fill up fast during the hunting season) so don't wait until the last minute to get certified. You can register for a class on <http://myfwc.com/huntersafety> or by contacting your local Florida Wildlife Conservation office.

Those under 16 are *encouraged* to take the class, but they aren't required to, so long as they are hunting under adult supervision. Likewise, those over 34 are encouraged to take the class, even though it's not required, because it offers so much useful information regarding safe hunting practices. It's also a great way to meet new people if you're new to Florida.

If you're more interested in viewing wildlife than hunting it, the Florida Fish and Wildlife Conservation Commission website also includes details about wildlife viewing stations located throughout the state.

Birding

If you love bird-watching, you'll love living in Florida, as the state maintains a network of nearly 400 sites known for their bird-watching and education opportunities. The network, known as the Great Florida Birding Trail (GFBT) consists of 2,000 miles of

Healthy Competition

Competitive souls age 50 and over are eligible to compete in Florida's Senior Olympic Games, which features sports ranging from cycling and swimming to horseshoes and pickleball. For more information, visit http://www.flasports.com/page_seniorgames.shtml.

self-guided highway. To plan your own bird watching adventure, just visit the Florida Wildlife Conservation website, which features an interactive trip-planning tool that will allow you to track species of interest while planning trips along the GFBT. Visit <http://myfwc.com/gfbt/> for more information.

55+ Communities

Even with all of the natural wonders throughout Florida, you might prefer to get your kicks with fellow seniors at one of the many active 55+ communities located throughout the state. Many include clubhouses, golf courses, fitness centers, pools and spas, classes, tennis courts and hiking trails to keep residents busy throughout the year.

Still, the benefits of 55+ communities don't end with recreation. They also offer a sense of camaraderie that comes from being surrounded by like-aged residents. Still more, most are designed with seniors in mind, offering single-story homes to make it easier to get around, and requiring little to no yard maintenance.

A word to the wise: If you have grandchildren, be sure to check your chosen community's policy regarding visitors and children before making your final home purchase. Some may limit the length of time that children or grandchildren can stay.

For a list of 55+ communities throughout the state, visit the Florida Commission on Human Relations website at <http://fchr.state.fl.us/>.

Senior Centers

Even if you're not sold on living in a community full of seniors, you can still enjoy their company at one of Florida's many community senior centers, which offer activities like group exercise classes, lunch events, card games and more. It's a great way to meet new people and get some fun social interaction at the same time. For a list of senior centers throughout the state, visit <http://www.retirementcommunity.com/Category/Senior-Centers/Florida-senior-centers/>. And don't forget to check with your local city or county recreation department for a list of classes and other activities available in your area.

Chapter Seven: Getting Political

One of the most exciting ways to get involved in your new state is through the local and state-wide political system. As one of the most populous states in the country, Florida has a very busy state-level political arena, and plays a key role in national elections, as well. (Remember the infamous hanging-chad incident of 2000?) That means there's plenty of opportunity for politically-engaged citizens to make a mark on the state – even in retirement.

First Things First: Voter Registration

To register to vote in Florida, you must be a U.S. citizen, a Florida resident, at least 18 years old, not mentally incapacitated, not a convicted felon, and not claim the right to vote in another state.

If you meet the above qualifications (and we hope you do), you can register to vote at the Supervisor of Elections office in your country; at various state agencies (driver license offices, libraries, etc); or online at the Florida Division of Elections website at election.dos.state.fl.regtovote/regform.shtml.

Registration is closed on the 29th day before an election, so even though the process is easy, don't wait until the last minute or you'll be out of luck.

A note for military families: You'll need to meet Florida residency requirements in order to register to vote in the state of Florida. Otherwise, you should continue to register in your "home" state.

A note to citizens living overseas: Your legal state of residency is the state in which you lived before going



Florida

Government:

Key People and Facts

GOVERNOR: Charlie Crist (R)
* Candidate for US Senate In 2010.

LIEUTENANT GOVERNOR:
Jeff Kottkamp (R)

ATTORNEY GENERAL: Bill
McCollum (R)
* Candidate For Governor In 2010.

U.S. SENATORS:

Bill Nelson (D)
* Next Election in 2012.

Mel Martinez (R)
* Retiring In 2010.
* Next Election in 2010.

For a full list of Florida's
members of U.S. Congress,
<http://www.uselections.com/fl/fl.htm>

**Number of Counties in
Florida:**
67

Population Rank:
4th in U.S. behind
California, Texas & New York

overseas even if you no longer have property or a home there.

Beyond the Vote: Other Ways to Get Involved

If you're interested in getting involved in the political scene in your new city, check out your city or county website for information on eligibility requirements that govern those running for office in your area. Civic offices pop up frequently, so there may be a great opportunity for you to put your experience to work for your new community.

Not sure you're ready for public office? Try getting involved with local town meetings or volunteer at the political office with which you are affiliated. From canvassing to making phone calls about issues like the environment or health care, there's always room for more hands on deck, and lots of great, like-minded people who would love to have you.

If that's not your thing, choose an issue close to your heart like animal rights and join one of the many local community organizations throughout the state. Chances are good you won't just make a difference, you'll make lots of good friends at the same time.

Afraid of

Commitment?

Too bad - Florida is a closed primary state. In order to vote in the primaries, you'll need to be a registered member of the party holding the primary.

Resources

(In no particular order!)

[Florida Republicans](#)

[Florida Democrats](#)

[Florida Green Party](#)

[VolunteerFlorida.org](#) and [VolunteerMatch.org](#) are also great places to start when looking for volunteer opportunities in your area.

Chapter Eight:

Useful Resources

For more information on relocating to Florida or establishing residency within the state, check out the following resources.

Driving

Department of Highway Safety and Motor Vehicles
www.hsmv.state.fl.us/offices

Substance Abuse Education Requirement
www.firsttimedriver.com

Disability Resources

Federal Disability Resources
www.disabilityinfo.gov

Florida Department of Management Services
877-232-4968

Education

Colleges & Universities in Florida
<http://www.univsource.com/fl.htm>

Florida Department of Education, Student Financial Assistance
www.floridastudentfinancialaid.org

Florida Department of Education (Education Information)
<http://www.fldoe.org/>

Florida Department of Education (Selecting Schools)
<http://www.fldoe.org/eias/flmove/default.asp>

Employment Resources

Floridajobs.com
www.floridacareers.com

Florida's Preferred Jobs
<http://florida.preferredjobs.com>

State of Florida Agency for Workforce Innovation
www.floridajobs.org

State of Florida Jobs
<http://jobs.myflorida.com>

Fishing and Gaming

Fish & Wildlife Conservation Commission
www.myfwc.com/hunting

Safety Requirements for Florida Watercraft
www.myfwc.com

Health Care Resources

Agency for Health Care Administration
www.fdhc.state.fl.us/

Elder Helpline
800-963-5337

FloridaKidCare
www.floridakidcare.org

Florida Nursing Home Guide

<http://ahcaxnet.fdhc.state.fl.us/nhcguide/>

Health Flex

www.ahca.myflorida.com

Health Insurance Guide

www.floridahealthfinder.gov

Healthy Kids

www.healthykids.org

National Council on Aging

www.benefitscheckup.org

SHINE (Serving Health Insurance Needs of Elders)

www.elderaffairs.state.fl.us

Sunshine for Seniors (Prescription Assistance)

www.floridashine.org

Insurance (Automobile, Health, etc.)

Florida Department of Highway Safety and Motor Vehicles

www.hsmv.state.fl.us

Florida Office of Insurance Regulation

<http://www.floir.com/>

Legal Support

Law Center Florida

www.lawcenterflorida.com

Relocation Resources

Florida-Retirement.net
www.florida-retirement.net

Change of Mailing Address
<https://moversguide.usps.com>

Real Estate Resources
www.floridarealtors.org

State Government

Chamber of Commerce
www.floridachamber.com

Department of Agriculture and Consumer Services
www.doacs.state.fl.us

Florida League of Cities
www.flcities.com

Florida Counties Information
www.myfloridacounty.com

Florida Statutes
www.flsenate.gov/statutes

State of Florida
www.myflorida.com

Tax Information

County Tax Assessors
<http://dor.myflorida.com/dor/property/appraisers.html>

County Tax Collectors
<http://dor.myflorida.com/dor/property/taxcollectors.html>

Department of Revenue
www.myflorida.com/dor

Department of Revenue, Business Division
www.myflorida.com/dor/businesses

General Tax Information
<http://dor.myflorida.com/dor/gta.html>

Voter Registration

Division of Elections
election.dos.state.fl.us

Federal Voting Assistance Program
www.fvap.gov

Weather & Hurricane Information

Florida Division of Emergency Management
www.floridadisaster.org

National Hurricane Center
www.nhc.noaa.gov

Florida Domicile Checklist

If you've decided to change your domicile to Florida, this checklist provides many of the items you should complete in the process of changing your domicile.

- a. File a Declaration of Domicile in the Office of the Clerk of the Circuit Court of the county of your intended domicile in Florida.
- b. Obtain a Florida driver license and plates for your automobile(s).
- c. After you become a legal resident of Florida (see item a), contact the County Supervisor of Elections in reference to residency requirements.
- d. File future federal income tax returns with the Internal Revenue Service using your Florida address.
- e. File for homestead status for your residence. You may file for homestead during the months of January and February at the County Property Appraiser's office. You will need to bring as many items as you have to show that you have become a Florida resident. These items would include: a copy of your deed, a Florida driver's license, a Florida automobile registration, your voter's registration and/or a filed Declaration of Domicile and your Social Security numbers. If the property is listed jointly and both parties are applying for homestead, both parties must furnish the above proof.
- f. Change your Will and/or Trust so as to recite that you are a resident of Florida and revise your Will and/or Trust so it follows the requirements of attestation in Florida (self-proving affidavit).
- g. Notify taxing officials, social security, and the post office of your change of residence.
- h. Spend as much time in Florida as is practicable. You should spend more than six months per year in Florida to be on the safe side.
- i. Notify your brokers and the companies in which you hold stock of your change of residence, and have such securities registered in your name or the name of your trust at your Florida address.
- j. Transfer securities and bank accounts from the state of your former residence to Florida. Open a safe deposit box in Florida to hold all your valuables. Change your mailing address to Florida for any out-of-state accounts you maintain.

k. In all future contracts and other documents in which your residence is referred to, state that you are a resident of the State of Florida.

l. Own or lease and occupy a dwelling in Florida.

m. Declare Florida to be your State of residence in all oral and written communications concerning your residence or domicile.

DECLARATION OF DOMICILE

This is my Declaration of Domicile in the State of Florida that I am filing this day in accordance and in conformity with Section 222.17, Florida Statutes.

-SAMPLE ONLY-

FOR DOMICILES OF THE STATE OF FLORIDA

I hereby declare that I was formerly a legal resident of, and I resided at:

(1) _____
Street Address City State Country

however, I have changed my domicile to, and have been a bona fide resident of the State of Florida since the

(2) _____ day of _____, _____. I now reside at:
Date Month Year

(3) _____, Broward County, Florida.
Street Address City ZIP Code

This statement is to be taken as my declaration of actual legal residence and permanent domicile in this State and Country to the exclusion of all others and I will comply with all requirements of legal residents of Florida. I understand that as a legal resident of Florida, I am subject to intangible taxes, I must purchase Florida license plates for motor vehicles, owned by me and/or my spouse, and carry all statutorily required motor vehicle insurance. If I vote, I must vote in the precinct of my legal domicile and I understand that my estate will be probated in the Florida Courts.

(4) Signature: _____ Signature: _____

(5) **Print Name:** _____ **Print Name:** _____

Sworn to (or affirmed) and subscribed before me this _____ day of _____, _____.

Personally Known____ OR Produced _____ as Identification.

Signature of Notarizing or Attesting Official _____

(seal)

FOR DOMICILES OF STATES OTHER THAN THE STATE OF FLORIDA

I hereby declare that my domicile is in the State of _____ and that I intend to permanently continue and maintain my domicile in such state. At the time of making this declaration I am a bona fide resident of the State of _____. My place of abode within the State of Florida, if any, is as follows: (Here list street address, city, and county of place of abode in Florida.)

(Person making declaration may also include such other and further facts with reference to any acts done or performed by such person that such person desires or intends not to be construed as evidencing any intention to establish his domicile within the State of Florida.)

Sworn to (or affirmed) and subscribed before me this _____ day of _____, _____.

Personally Known____ OR Produced _____ as Identification.

Signature of Notarizing or Attesting Official _____

(seal)

DECLARATION OF DOMICILE INSTRUCTIONS

All information must be legible.

- Husband and wife, domestic partners, or others who cohabit may sign the same form.
- The Declaration of Domicile form must be notarized. Notary services are available in our office, or you may use a Notary Public of your choice. The fee for our **Notary services is \$10.00 per name acknowledged** in addition to the standard recording charges. Please note that all persons who signed the document must appear before the notary.

Have your identification available. You need to have current government-issued picture identification in order for this office to notarize your signature, such as a driver's license, a state identification card, or passport.

COMPLETING THE FORM:

Line⁽¹⁾

Fill in the last address of where you lived **before** you moved to your current address

Line⁽²⁾

Fill in the date you moved to the State of Florida.

Line⁽³⁾

Fill in your **current address**.

Line⁽⁴⁾

Sign

Line⁽⁵⁾

Clearly and legibly PRINT the name that you signed.

GETTING YOUR DOCUMENT RECORDED:

You may record thru the mail or in person. If you record thru the mail, **your document must be notarized before** you send it to us.

Mail to:

County Records Division
RECORDING SECTION
P.O. Box 14668
Fort Lauderdale, FL 33302

- Include a self-addressed, postage paid envelope for the return of the document after processing
- The recording fee is \$10.00 for a one-page document
- Make check or money order payable to: BOARD OF COUNTY COMMISSIONERS (do not send cash)
- If you want a certified copy of recorded document in addition to the recorded original we will send you, add \$3.00 to your payment for each certified copy requested. A certified copy is optional.

In person:

STREET ADDRESS:

Governmental Center, Room 114
115 South Andrews Avenue
Fort Lauderdale, Florida 33301

- County Records offices at the Governmental Center are open Monday through Friday (except holidays) from 7:30 am to 5:00 pm.
- In addition to the above fees, if you require our Notary service, add \$10.00 for each signature on the document. Cash, check or money order is acceptable.
- You will receive the original recorded document back at the time of recording

Designation of Health Care Surrogate

Name _____

In the event I have been determined to be incapacitated to provide informed consent for medical treatment and surgical and diagnostic procedures, I wish to designate, as my surrogate for health care decisions:

Name _____
Street Address _____
City _____ State _____ Zip _____
Phone _____

If my surrogate is unwilling or unable to perform his or her duties, I wish to designate as my alternate surrogate:

Name _____
Street Address _____
City _____ State _____ Zip _____
Phone _____

I fully understand that this designation will permit my designee to make health care decisions and to provide, withhold, or withdraw consent on my behalf; or apply for public benefits to defray the cost of health care; and to authorize my admission to or transfer from a health care facility

Additional Instructions (optional):

I further affirm that this designation is not being made as a condition of treatment or admission to a health care facility. I will notify and send a copy of this document to the following persons other than my surrogate, so they may know who my surrogate is.

Name _____

Name _____

Signed: _____

Witnesses
1. _____
2. _____

At least one witness must not be a husband or wife or a blood relative of the principal.

— *This form offered as a courtesy of The Florida Bar and the Florida Medical Association* —

A living will may, BUT NEED NOT, be in the following form:

Living Will

Declaration made this _____ day of _____ 2____, I _____
willfully and voluntarily make known my desire that my dying not be artificially prolonged under the circumstances
set forth below, and I do hereby declare that, if at any time I am incapacitated and

_____ I have a terminal condition.
or _____ I have an end stage condition.
or _____ I am in a persistent vegetative state,

and if my attending or treating physician and another consulting physician have determined that there is no reasonable
medical probability of my recovery from such condition, I direct that life-prolonging procedures be withheld or
withdrawn when the application of such procedures would serve only to prolong artificially the process of dying, and
that I be permitted to die naturally with only the administration of medication or the performance of any medical
procedure deemed necessary to provide me with comfort care or to alleviate pain.

It is my intention that this declaration be honored by my family and physician as the final expression of my legal right
to refuse medical or surgical treatment and to accept the consequences for such refusal.

In the event that I have been determined to be unable to provide express and informed consent regarding the
withholding, withdrawal, or continuation of life-prolonging procedures, I wish to designate, as my surrogate to carry
out the provisions of this declaration:

Name _____
Address _____
City _____ State ____ Zip _____
Phone _____

I understand the full import of this declaration, and I am emotionally and mentally competent to make this
declaration.

Additional Instructions (optional):

(Signed): _____

Witness _____	Witness _____
Street Address _____	Street Address _____
City, State & Zip _____	City, State & Zip _____
Phone _____	Phone _____

The principal's failure to designate a surrogate shall not invalidate the living will.

— This form offered as a courtesy of The Florida Bar and the Florida Medical Association —

LIVING WILLS AND HEALTH CARE ADVANCE DIRECTIVES: FAQs

The Florida Legislature has recognized that every competent adult has the fundamental right of self-determination regarding decisions pertaining to his or her own health, including the right to choose or refuse medical treatment or procedures which would only prolong life when a terminal condition exists. This right, however, is subject to certain interests of society, such as the protection of human life and the preservation of ethical standards in the medical profession. To ensure that this right is not lost or diminished by virtue of later physical or mental incapacity, the Legislature has established a procedure within Florida Statutes Chapter 765 allowing a person to plan for incapacity, and if desired, to designate another person to act on his or her behalf and make necessary medical decisions upon such incapacity.

What is a Living Will?

Every competent adult has the right to make a written declaration commonly known as a "Living Will." The purpose of this document is to direct the provision, the withholding or withdrawal of life prolonging procedures in the event one should have a terminal condition. The suggested form of this instrument has been provided by the Legislature within Florida Statutes Section 765.303. In Florida, the definition of "life prolonging procedures" has been expanded by the Legislature to include the provision of food and water to terminally ill patients.

What is the difference between a Living Will and a legal will?

A Living Will should not be confused with a person's legal will, which disposes of personal property on or after his or her death, and appoints a personal representative or revokes or revises another will.

How do I make my Living Will effective?

Under Florida law, a Living Will must be signed by its maker in the presence of two witnesses, at least one of whom is neither the spouse nor a blood relative of the maker. If the maker is physically unable to sign the Living Will, one of the witnesses can sign in the presence and at the direction of the maker. Florida will recognize a Living Will, which has been signed in another state, if that Living Will was signed in compliance with the laws of that state, or in compliance with the laws of Florida.

After I sign a Living Will, what is next?

Once a Living Will has been signed, it is the maker's responsibility to provide notification to the physician of its existence. It is a good idea to provide a copy of the Living Will to the maker's physician and hospital, to be placed within the medical records.

What is a Health Care Surrogate?

Any competent adult may also designate authority to a Health Care Surrogate to make all health care decisions during any period of incapacity. During the maker's incapacity, the Health Care Surrogate has the duty to consult expeditiously, with appropriate health care providers. The Surrogate also provides informed consent and makes only health care decisions for the maker, which he or she believes the maker would have made under the circumstances if the maker were capable of making such decisions. If there is no indication of what the maker would have chosen, the Surrogate may consider the maker's best interest in deciding on a course of treatment. The suggested form of this instrument has been provided by the Legislature within Florida Statutes Section 765.203.

How do I designate a Health Care Surrogate?

Under Florida law, designation of a Health Care Surrogate should be made through a written document, and should be signed in the presence of two witnesses, at least one of whom is neither the spouse nor a blood relative of the maker. The person designated as Surrogate cannot act as a witness to the signing of the document.

Can I have more than one Health Care Surrogate?

The maker can also explicitly designate an Alternate Surrogate. The Alternate Surrogate may assume the duties as Surrogate if the original Surrogate is unwilling or unable to perform his or her duties. If the maker is physically unable to sign the designation, he or she may, in the presence of witnesses, direct that another person sign the document. An exact copy of the designation must be provided to the Health Care Surrogate. Unless the designation states a time of termination, the designation will remain in effect until revoked by its maker.

Can the Living Will and the Health Care Surrogate designation be revoked?

Both the Living Will and the Designation of Health Care Surrogate may be revoked by the maker at any time by a signed and dated letter of revocation; by physically canceling or destroying the original document; by an oral expression of one's intent to revoke; or by means of a later executed document which is materially different from the former document. It is very important to tell the attending physician that the Living Will and Designation of Health Care Surrogate has been revoked.

Where can I go to obtain legal advice on this issue?

If you believe you need legal advice, call your attorney. If you do not have an attorney, call The Florida Bar Lawyer Referral Service at 1-800-342-8011, or the local lawyer referral service or legal aid office listed in the yellow pages of your telephone book.

This information has been prepared by the Consumer Protection Law Committee of The Florida Bar and the Bar's Public Information Office and is offered as a courtesy of The Florida Bar and the Florida Medical Association.



State of Florida

DR 501S
R. 12/08

ELIGIBILITY CRITERIA TO QUALIFY FOR PROPERTY TAX EXEMPTION

When to file: Application for all exemptions must be made between January 1 and March 1 of the tax year. However, at the option of the property appraiser, original homestead exemption applications may be accepted after March 1, but will apply to the succeeding year. Application should be made to the property appraiser's office. Subsequent yearly renewal of exemption status may be made by mail. Failure to make application by March 1 of the tax year shall constitute a waiver of the exemption privilege for that year.

Homestead Exemption: Every person who has legal or equitable title to real property in the State of Florida and who resides thereon and in good faith makes it his or her permanent home is eligible to receive a homestead exemption of up to \$50,000. The first \$25,000 applies to all property taxes. The additional \$25,000 applies to any assessed value over \$50,000 and only to non-school taxes. First time applicants are required to furnish their social security number, and should have available evidence of ownership i.e., deed, contract, etc. If title is held by the husband alone, a wife may file for him, with his consent, and vice versa. If filing for the first time, be prepared to answer these and other questions:

1. In whose name or names was the title to the dwelling recorded as of January 1?
2. What is the street address of the property?
3. Are you a legal resident of the State of Florida? (A Certificate of Domicile or Voter's Registration will be proof if dated prior to January 1.)
4. Do you have a Florida license plate on your car and a Florida driver's license?
5. Were you living in the dwelling which is being claimed for homestead exemption on January 1?

Additional \$50,000 Homestead Exemption for persons 65 and older: Every person who is eligible for the homestead exemption described above is eligible for an additional homestead exemption up to \$50,000 under the following circumstances: (1) the county or municipality adopts an ordinance that allows the additional homestead exemption which applies only to the taxes levied by the unit of government granting the exemption; (2) the taxpayer is 65 years of age or older on January 1 of the year for which the exemption is claimed; (3) the annual household income of the taxpayer (defined as the adjusted gross income as defined in s. 62, United States Internal Revenue Code, of all members of a household) for the prior year does not exceed \$20,000 (beginning January 1, 2001, this income threshold is adjusted annually by the percentage change in the average cost-of-living index); and, (4) the taxpayer annually submits a sworn statement of household income to the property appraiser not later than March 1.

Disabled Veterans Homestead Property Tax Discount: Any veteran age 65 and older may qualify for a homestead property tax discount if the veteran has an honorable discharge from military service, is partially disabled with a permanent service connected disability that is combat-related, and was a Florida resident at the time of entering military service. The discount is equal to the percentage of the veteran's permanent service connected disability as determined by the United States Department of Veterans Affairs. Consult your appraiser for details.

THE FOLLOWING EXEMPTIONS APPLY TO ANY PROPERTY OWNED BY THE ELIGIBLE PERSON:

\$500 Widow's Exemption: Any widow who is a permanent Florida resident may claim this exemption. If the widow remarries, she is no longer eligible. If the husband and wife were divorced before his death, the woman is not considered a widow. You may be asked to produce a death certificate when filing for the first time.

\$500 Widower's Exemption: Any widower who is a permanent Florida resident may claim this exemption. If the widower remarries he is no longer eligible. If the husband and wife were divorced before her death, the man is not considered a widower. You may be asked to produce a death certificate when filing for the first time.

\$500 Disability Exemption: Every Florida resident who is totally and permanently disabled qualifies for this exemption. If filing for the first time, please present at least one of the following as proof of your disability: A certificate from a licensed Florida physician, or a certificate from the United States Department of Veterans Affairs, or documentation from the Social Security Administration.

\$5000 Disabled Veteran: Any ex-service member who is a permanent resident of Florida and is disabled at least 10% in war or by service-connected misfortune is entitled to a \$5000 exemption. If filing for the first time, please present a certificate from the United States Government. Under certain circumstances the benefit of this exemption can carry over to the veteran's spouse in the event of the veteran's death. Consult your appraiser for details.

\$500 Exemption for blind persons: Every Florida resident who is blind qualifies for this exemption. If claiming exemption based on blindness, a certificate from the Division of Blind Services of the Department of Education or the United States Department of Veterans Affairs or the Federal Social Security Administration certifying the applicant to be blind is required. "Blind person" is defined as an individual having central vision acuity 20/200 or less in the better eye with correcting glasses, or a disqualifying field defect in which the peripheral field has contracted to such an extent that the widest diameter or visual field subtends an angular distance no greater than twenty degrees.

THE FOLLOWING EXEMPTIONS APPLY ONLY TO HOMESTEAD PROPERTY:

Service-connected total and permanent disability exemption: Any honorably discharged veteran with a service-connected total and permanent disability, surviving spouses of qualifying veterans and spouses of Florida resident veterans who died from service-connected causes while on active duty as a member of the United States Armed forces are entitled to an exemption on real estate used and owned as a homestead less any portion thereof used for commercial purposes.

Persons entitled to this exemption must have been a permanent resident of this state as of January 1 of the year of assessment.

Under certain circumstances the benefit of this exemption can carry over to the veteran's spouse in the event of the veteran's death. Consult your appraiser for details.

If filing for the first time, please bring a certificate from the United States Government or United States Department of Veterans Affairs as your proof of a service-connected disability or death of your spouse while on active duty.

Exemption for totally and permanently disabled persons:

1. Any real estate used and owned as a homestead, less any portion thereof used for commercial purposes by any quadriplegic shall be exempt from taxation.
2. Any real estate used and owned as a homestead, less any portion thereof used for commercial purposes, by a paraplegic, hemiplegic or other totally and permanently disabled person, as defined in Section 196.012(11), F.S., who must use a wheelchair for mobility or who is legally blind, shall be exempt from taxation.

Persons entitled to the exemption under number two (2) above, must be a permanent resident of the State of Florida as of January 1 of the year of assessment. Also, the prior year gross income of all persons residing in or upon the homestead shall not exceed the amount of income, set forth in section 196.101(4), F.S., adjusted annually by the percentage change of the average cost of living index issued by the United States Department of Labor. Gross income shall include United States Department of Veterans Affairs benefits and any social security benefits paid to the person. A statement of gross income must accompany the application.

If filing for the first time, please bring a certificate from two (2) licensed doctors of this state (for the legally blind, one of the two certificates may be from a licensed optometrist of this state) or a certificate (per s. 196.091, F.S.) from the United States Department of Veterans Affairs.

STATE OF FLORIDA
DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES - DIVISION OF MOTOR VEHICLES
2900 Apalachee Parkway, NEIL KIRKMAN BUILDING - TALLAHASSEE, FL 32399-0610

APPLICATION FOR CERTIFICATE OF TITLE WITH/WITHOUT REGISTRATION

APPLICATION TYPE: ☐ ORIGINAL ☐ TRANSFER **VEHICLE TYPE:** ☐ OFF-HIGHWAY VEHICLE ☐ MOTOR VEHICLE ☐ MOBILE HOME ☐ VESSEL

1 OWNER / APPLICANT INFORMATION					
Customer Number		Do you want the certificate of title to remain electronic? <input type="checkbox"/> yes <input type="checkbox"/> no		Unit Number	
		Are you a Florida resident? <input type="checkbox"/> yes <input type="checkbox"/> no		Are you an alien? <input type="checkbox"/> yes <input type="checkbox"/> no	
		Are you a Florida resident? <input type="checkbox"/> yes <input type="checkbox"/> no		Are you an alien? <input type="checkbox"/> yes <input type="checkbox"/> no	
NOTE: When joint ownership, please indicate if "or" or "and" is to be shown on title when issued. If neither box is checked, the title will be issued with "and." If applicable: <input type="checkbox"/> Life Estate/Remainder Person <input type="checkbox"/> Tenancy By the Entirety <input type="checkbox"/> With Rights of Survivorship Owner's County of Residence: _____					
Owner's Name As It Appears on Driver License (First, Full Middle/Maiden, & Last Name)			Owner's Email Address		FL Driver License or FEID/Suffix #
Co-Owner/Lessee's Name As It Appears on Driver License (First, Full Middle/Maiden, & Last Name)			Co-Owner's/Lessee's Email Address		FL Driver License or FEID/Suffix #
Owner's Mailing Address(Mandatory)			City		State Zip
Co-Owner's/Lessee's Mailing Address (Mandatory)			City		State Zip
Owner's/Lessee's Physical Street Address in Florida (Mandatory)			City		State Zip
Mobile Home Physical Address (if applicable) Check if in a mobile home rental park with 10 or more lots. <input type="checkbox"/>			City		State Zip
Mail To Customer Name (If different From Above Owner)			Mail To Customer's Email Address		FL Driver License or FEID/Suffix #
Mail To Customer Address (If different From Above Mailing Address)			City		State Zip

2 MOTOR VEHICLE , MOBILE HOME OR VESSEL DESCRIPTION								
Vehicle/Vessel Identification Number			Make/Manufacturer		Year	Body	Color	Florida Title Number
Previous State of Issue	License Plate or Vessel Registration Number		Weight	Length Ft. In.	BHP/CC	GVW/LOC		VAN USE, IF APPLICABLE <input type="checkbox"/> PASSENGER <input type="checkbox"/> OTHER
TYPE <input type="checkbox"/> Open Motorboat <input type="checkbox"/> Cabin Motorboat <input type="checkbox"/> Auxiliary Sailboat <input type="checkbox"/> Inflatable <input type="checkbox"/> Houseboat <input type="checkbox"/> Pontoon <input type="checkbox"/> Airboat <input type="checkbox"/> Sailboat <input type="checkbox"/> Personal Watercraft <input type="checkbox"/> Canoe <input type="checkbox"/> Other _____ Specify			HULL MATERIAL <input type="checkbox"/> Wood <input type="checkbox"/> Fiberglass <input type="checkbox"/> Wood/Fiberglass <input type="checkbox"/> Other _____ Specify <input type="checkbox"/> Aluminum <input type="checkbox"/> Steel		PROPULSION <input type="checkbox"/> Outboard <input type="checkbox"/> Inboard <input type="checkbox"/> Inboard/Outboard <input type="checkbox"/> Other _____ Specify <input type="checkbox"/> Sail <input type="checkbox"/> Air Propelled		FUEL <input type="checkbox"/> Gas <input type="checkbox"/> Diesel <input type="checkbox"/> Electric <input type="checkbox"/> Other _____ Specify	
USE OF VESSEL <input type="checkbox"/> Recreational (Pleasure) <input type="checkbox"/> Dealer/Manuf. <input type="checkbox"/> Exempt <input type="checkbox"/> Commercial Blue Crab <input type="checkbox"/> Commercial Fish <input type="checkbox"/> Hire (Livery) <input type="checkbox"/> Commercial Live Bait <input type="checkbox"/> Commercial Mackerel <input type="checkbox"/> Commercial Stone Crab <input type="checkbox"/> Commercial Shrimp Recip. <input type="checkbox"/> Commercial Shrimp Non-Recip. <input type="checkbox"/> Government <input type="checkbox"/> Commercial Charter <input type="checkbox"/> Commercial Oyster <input type="checkbox"/> Commercial Sponge <input type="checkbox"/> Commercial Other _____ <input type="checkbox"/> Commercial Spiny Lobster								"DRAFT OF VESSEL" (The depth of water a vessel draws) FT. _____ IN. _____ *For all vessels 26' or more in length and all sailboats
Previously Federally Documented Vessel, Attach Copy of: <input type="checkbox"/> U.S. Coast Guard Release From Documentation Form; or <input type="checkbox"/> Copy of Canceled Documentation Papers						State of Principal Use		PREVIOUS OUT-OF-STATE REGISTRATION NUMBER:

3 BRANDS, USAGE AND TYPE (Check Applicable Boxes)							
<input type="checkbox"/> SHORT TERM LEASE <input type="checkbox"/> ASSEMBLED FROM PARTS		<input type="checkbox"/> LONG TERM LEASE <input type="checkbox"/> REPLICAR		<input type="checkbox"/> REBUILT <input type="checkbox"/> KIT CAR		<input type="checkbox"/> POLICE VEHICLE <input type="checkbox"/> GLIDER KIT	
				<input type="checkbox"/> PRIVATE USE <input type="checkbox"/> MANUFACTURER'S BUY BACK		<input type="checkbox"/> TAXI CAB <input type="checkbox"/> FLOOD VEHICLE <input type="checkbox"/> ILEV VEHICLE <input type="checkbox"/> ELECTRIC VEHICLE	

4 LIENHOLDER INFORMATION					
CHECK IF ELT CUSTOMER <input type="checkbox"/>		FEID # <input type="checkbox"/> DL # and Sex and Date of Birth <input type="checkbox"/> DMV Account # <input type="checkbox"/>		Date of Lien	
Lienholder's Email Address		Lienholder's Address		Lienholder's Name	
				City State Zip	

<input type="checkbox"/>	If Lienholder authorizes the Department to send the motor vehicle or mobile home title to the owner, check box and countersign: _____ (Does not apply to vessels). If box is not checked, title will be mailed to the first lienholder. (Signature of Lienholder's Representative)
--------------------------	---

5 TRANSFER TYPE	
IF OWNERSHIP HAS TRANSFERRED, HOW AND WHEN WAS THE VEHICLE, MOBILE HOME, OR VESSEL ACQUIRED? <input type="checkbox"/> SALE <input type="checkbox"/> GIFT <input type="checkbox"/> REPOSSESSION <input type="checkbox"/> COURT ORDER <input type="checkbox"/> OTHER (SPECIFY) _____ DATE ACQUIRED ____/____/____	

6 ODOMETER DECLARATION	
WARNING: Federal and State law requires that you state the mileage in connection with an application for a Certificate of Title. Failure to complete or providing a false statement may result in fines or imprisonment.	
I/WE STATE THAT THIS <input type="checkbox"/> 5 OR <input type="checkbox"/> 6 DIGIT ODOMETER NOW READS <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (NO TENTHS) MILES, DATE READ ____/____/____, AND I/WE HEREBY CERTIFY THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING:	
<input type="checkbox"/> 1. reflects ACTUAL MILEAGE. <input type="checkbox"/> 2. is IN EXCESS OF ITS MECHANICAL LIMITS. <input type="checkbox"/> 3. is NOT THE ACTUAL MILEAGE. WARNING -- ODOMETER DISCREPANCY	

7 DEALER SALES TAX REPORT AND VEHICLE TRADE IN INFORMATION (IF APPLICABLE)									
FLORIDA SALES TAX REGISTRATION NUMBER		DATE OF SALE		DEALER LICENSE NUMBER		AMOUNT OF TAX		DEALER / AGENT SIGNATURE	
YEAR OF TRADE IN		MAKE OF TRADE IN		TITLE NUMBER OF TRADE IN (IF KNOWN)		VEHICLE IDENTIFICATION NUMBER OF TRADE IN			

8	MOTOR VEHICLE IDENTIFICATION NUMBER VERIFICATION
---	--

THIS SECTION REQUIRES A PHYSICAL INSPECTION AND A VERIFICATION OF THE VEHICLE IDENTIFICATION NUMBER (VIN) (OR THE MOTOR NUMBER FOR MOTOR VEHICLES MANUFACTURED PRIOR TO 1955) OF THE MOTOR VEHICLE DESCRIBED ON THIS FORM BY A LICENSED DEALER, FLORIDA NOTARY PUBLIC, POLICE OFFICER, OR FLORIDA DIVISION OF MOTOR VEHICLES EMPLOYEE OR TAX COLLECTOR EMPLOYEE. IF THE VIN IS VERIFIED BY AN OUT OF STATE MOTOR VEHICLE DEALER, THE VERIFICATION MUST BE SUBMITTED ON THEIR LETTERHEAD STATIONERY. COMPLETE THIS SECTION ON ALL USED MOTOR VEHICLES, INCLUDING TRAILERS, (WITH ABBREVIATION OF "TL" WITH A WEIGHT OF 2,000 POUNDS OR MORE) NOT CURRENTLY TITLED IN FLORIDA.

I, the undersigned, certify that I have physically inspected the above described vehicle and find the vehicle identification number to be: _____
(Vehicle Identification Number)

DATE	SIGNATURE	PRINTED NAME
------	-----------	--------------

Law Enforcement Officer or Florida Dealer/Agency Name _____ Badge # or Florida Dealer # _____ Notary Stamp or Seal _____

FL DMV/Tax Collector Employee _____ Florida Compliance Examiner/Inspector Badge or ID Number _____

COMMISSIONED NAME OF FLORIDA NOTARY: _____ NOTARY'S SIGNATURE _____
(Print, Type or Stamp)

9	SALES TAX EXEMPTION CERTIFICATION
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THE PURCHASE OF A RECREATIONAL VEHICLE TO BE OFFERED FOR RENT AS LIVING ACCOMMODATIONS DOES NOT QUALIFY FOR EXEMPTION. I CERTIFY THE RECREATIONAL VEHICLE, MOBILE HOME OR VESSEL DESCRIBED HAS BEEN PURCHASED AND IS EXEMPT FROM THE SALES TAX IMPOSED BY CHAPTER 212, FLORIDA STATUTES, BY:

☐ PURCHASER (STATE AGENCIES, COUNTIES, ETC.) HOLDS VALID EXEMPTION CERTIFICATE _____ CONSUMER'S CERTIFICATE OF EXEMPTION NUMBER _____

☐ MOTOR VEHICLE ☐ MOBILE HOME ☐ VESSEL WILL BE USED EXCLUSIVELY FOR RENTAL _____
SALES TAX REGISTRATION NUMBER _____

I hereby certify that ownership of the motor vehicle, mobile home or vessel described on this application, is not subject to Florida Sales and Use Tax for the following reason: ☐ INHERITANCE ☐ GIFT

☐ DIVORCE DECREE ☐ TRANSFER BETWEEN HUSBAND AND WIFE ☐ EVEN TRADE OR TRADE DOWN (State the facts of the even trade or trade down and the transferor information, including the transferor's name and address, below under "Other: Explain.")

☐ OTHER: (EXPLAIN) _____

10	REPOSSESSION DECLARATION
----	--------------------------

IF CHECKED, THE FOLLOWING CERTIFICATIONS ARE MADE BY THE APPLICANT:

- ☐ I CERTIFY THAT THIS MOTOR VEHICLE, MOBILE HOME OR VESSEL WAS REPOSSESSED UPON DEFAULT IN THE TERMS OF THE LIEN INSTRUMENT AND IS NOW IN MY POSSESSION.
☐ (VESSEL) A PHOTOCOPY OF THE LIEN INSTRUMENT FOR THE VESSEL IS REQUIRED AND ATTACHED.
☐ I AM REQUESTING THAT AN ORIGINAL CERTIFICATE OF REPOSSESSION BE ISSUED FOR THE MOTOR VEHICLE OR MOBILE HOME IN LIEU OF A TITLE (REPOSSESSION).
☐ I AM REQUESTING THAT A DUPLICATE CERTIFICATE OF REPOSSESSION BE ISSUED FOR THE MOTOR VEHICLE OR MOBILE HOME, AS THE ORIGINAL HAS BEEN LOST OR DESTROYED.

11	NON-USE AND OTHER CERTIFICATIONS
----	----------------------------------

IF CHECKED, THE FOLLOWING CERTIFICATIONS ARE MADE BY THE APPLICANT:

- ☐ I CERTIFY THAT THE CERTIFICATE OF TITLE IS LOST OR DESTROYED.
☐ THE VEHICLE IDENTIFIED WILL NOT BE OPERATED ON THE STREETS AND HIGHWAYS OF THIS STATE UNTIL PROPERLY REGISTERED.
☐ THE VESSEL IDENTIFIED WILL NOT BE OPERATED ON THE WATERS OF THIS STATE UNTIL PROPERLY REGISTERED.
☐ OTHER: (EXPLAIN) _____

12	APPLICATION ATTESTMENT AND SIGNATURES
----	---------------------------------------

I/WWE PHYSICALLY INSPECTED THE ODOMETER/VIN AND FURTHER AGREE TO DEFEND THE TITLE AGAINST ALL CLAIMS. (More than one form HSMV 82040 may be used for additional signatures.)

UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.

SIGNATURE OF APPLICANT (OWNER)	Date	SIGNATURE OF APPLICANT (CO-OWNER)	Date
--------------------------------	------	-----------------------------------	------

13	RELEASE OF SPOUSE OR HEIRS INTEREST
----	-------------------------------------

The undersigned person(s) state(s) as follows: That _____ died on _____.
(Name of Deceased) (Date)

☐ testate (with a will) ☐ intestate (without a will) and left the surviving beneficiaries named below.

☐ When applicable, the heirs (named below) certify that the certificate of title is lost or destroyed.

Signature(s) of surviving spouse, co-owner and/or heirs. (More than one form HSMV 82040 may be used for additional signatures.)

UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.

Print or Type Name of Spouse, Co-owner or Heir(s)

Signature of Spouse, Co-Owner or Heir(s)

That at the time of death the decedent was owner of the motor vehicle, mobile home or vessel described in section 2 of this form. That the estate is not indebted and the assets of the estate, excluding this motor vehicle, mobile home or vessel are sufficient to pay all just claims and that no probate proceedings have been instituted upon the estate. That the person(s) signing above hereby releases all their right, title, interest and claim as heirs at law, legatees, devisee, or otherwise to the aforesaid motor vehicle, mobile home or vessel to:

Name of Applicant(s) (Print or Type)

RESIDENTS OF FLORIDA AND ALL VESSEL OWNERS, RESIDING IN FLORIDA OR OUT OF STATE, SHOULD SUBMIT THIS FORM AND ALL REQUIRED DOCUMENTATION TO A LOCAL FLORIDA TAX COLLECTOR'S OFFICE OR THE FLORIDA TAX COLLECTOR'S OFFICE LOCATED IN THE APPLICANT'S COUNTY OF RESIDENCE FOR PROCESSING.

**FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES
REPORT OF EYE EXAM**

I hereby authorize (PRINT DOCTOR'S FULL NAME) _____ to give me this vision examination and to submit this report and recommendations to the Division of Driver Licenses.

Applicant's Signature _____

Florida Driver License Number _____

Applicant's Address, Street & Number _____

City and State _____

CERTIFICATION OF EYE SPECIALIST

I AM LICENSED TO PRACTICE OPHTHALMOLOGY/OPTOMETRY AND CERTIFY THAT I HAVE PERSONALLY EXAMINED THE EYES OF

Print Patient's Name _____ **Date of Birth** _____
☐ **OPTOMETRIST**
☐ **OPHTHALMOLOGIST**

THAT A TRUE RECORD OF THIS EXAMINATION APPEARS ON THE FORM BELOW, AND THAT SAID APPLICANT SIGNED ABOVE IN MY PRESENCE.

Exam Date _____ Signature of Eye Specialist _____

Physician License Number _____ Business Address _____

Form not valid after (1) year from exam date Telephone _____

Date Corrective Lenses Issued _____ Signature of Eye Associate _____

Business Address _____

Telephone Number _____

DISTANT VISION ONLY	RIGHT EYE	LEFT EYE	BOTH EYES
VISION UNCORRECTED	20/	20/	20/
VISION WITH BEST CORRECTION	20/	20/	20/

1. YES ☐ NO ☐ Will lenses improve applicant's acuity? Are they being fitted? _____
2. YES ☐ NO ☐ In your opinion, would the wearing of corrective lenses be advisable for driving purposes? If not, why? _____
3. YES ☐ NO ☐ Is there evidence of eye disease or injury that would affect the driving ability? If so, please describe: _____
4. YES ☐ NO ☐ Can it be compensated for? _____
5. YES ☐ NO ☐ In your opinion, should the patient be restricted to "Daylight Driving Only?" _____
6. YES ☐ NO ☐ Do you recommend that a driver license be denied on visual grounds? If so, upon what grounds? _____
7. YES ☐ NO ☐ Does applicant meet the required minimum of 130 degrees of uninterrupted horizontal visual field? If not, a charted field must be submitted. Either a Goldmann kinetic III-4e or equivalent or a Humphrey Esterman program is required. Static automated 30 degree and 60 degree fields are NOT acceptable. Should patient have vision checked more frequently than the driver license renewal period? If yes, medical reason must be listed: _____ How often? _____
8. YES ☐ NO ☐ On the basis of your clinical observation, visual or otherwise, do you recommend applicant be required to pass a driving test? If yes, please explain: _____

***NOTE: IF THERE IS ANY IMPROVEMENT WITHOUT ADVERSELY AFFECTING THE PATIENT'S CONDITION, CORRECTIVE LENSES MUST BE WORN.**

ATTENTION ALL APPLICANTS

ALL APPLICANTS WHO FAIL TO MEET MINIMUM VISION REQUIREMENTS MUST TAKE THIS FORM TO THEIR EYE SPECIALIST, AFTER IT IS COMPLETED, THIS FORM MUST BE RETURNED TO THE DRIVER LICENSE EXAMINING OFFICE.

INSTRUCTIONS TO THE EYE SPECIALIST

All applicants for licenses and persons being re-examined are given simple vision tests by driver license examiners; but when more accurate measurements are needed, when an improvement in vision would add to safety, or when unusual eye defects are found, the person is asked to visit an eye specialist. A report from such specialist is particularly valuable if the fitness of a driver is questioned in court, or following a crash. In some cases, examinations by more than one specialist are requested as stated in the next paragraph.

A difference of more than 20 points between the eye specialist's readings and the examiner's readings will warrant referral to a second eye specialist ONLY if that difference results in the applicant not meeting the minimum vision standards for licensing in Florida. No recommendations or suggestions as to which specialist to visit are given by the driver license examiners. Only reports from licensed eye specialists will be acceptable. The eye specialist assumes no responsibility in making this report other than that of representing the facts.

FLORIDA MINIMUM VISUAL STANDARDS FOR LICENSING

All drivers are required to have the best possible vision

20/50..... Or worse in either eye with or without corrective lenses are referred to an eye specialist for possible improvement.

20/70..... In either eye, or both eyes together may pass with or without corrective lenses, if vision cannot be improved; however if one eye is blind or 20/200 or worse, the other eye must be 20/40 or better.

130 degrees...Minimum acceptable field of vision.

The use of telescopic lenses to meet visual standards is not recognized in Florida.

HSMV 72010 S (Rev 1/09)

STATE OF FLORIDA
DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES
DIVISION OF MOTOR VEHICLES
2900 Apalachee Parkway
Neil Kirkman Building - Tallahassee, FL 32399-0620

APPLICATION FOR DISABLED PERSON PARKING PERMIT

*****SUBMIT APPLICATION TO YOUR LOCAL COUNTY TAX COLLECTOR'S OFFICE OR LICENSE PLATE AGENCY*****

Please Print/Type Below

APPLICATION BY DISABLED PERSON (See Warning Below)

I certify that I am a person with one of the disabilities listed in section 320.0848, Florida Statutes. I further state that my physician or other certifying practitioner has completed the statement of certification below on my behalf, as required in section 320.0848, Florida Statutes.

Name of Disabled Person as printed on the Florida Driver License or Florida ID Card

Signature of Disabled Person, Parent or Guardian of Disabled Person

Date of Birth

Sex

Date Signed

Street Address

City

State

Zip Code

FL Driver License or FL Identification Card Number:

(Required for permanent and temporary parking permit)

Disabled Persons E-mail Address

If applicable, check one of the following:

☐ I am a frequent traveler.

☐ I am a quadriplegic.

☐ LONG TERM DISABILITY

PHYSICIAN/CERTIFYING PRACTITIONER 'S STATEMENT OF CERTIFICATION (See Warning Below)

☐ PERMANENT PERMIT: This is to certify that _____ is legally blind or is a disabled person with a permanent disability(ies) that limits or impairs his/her ability to walk 200 feet without stopping to rest. The specific disability(ies) is/are checked below:

☐ Legally blind (this is the only disability an Optometrist can certify).

*** NOTE: "Unable to walk 200 feet" is no longer a qualifying disability, unless it is due to one of the conditions listed below (a-f). ***

- ☐ a. Inability to walk without the use of or assistance from a brace, cane, crutch, prosthetic device, or other assistive device, or without assistance of another person. If the assistive device significantly restores the person's ability to walk to the extent that the person can walk without severe limitation, the person is not eligible for the exemption parking permit.

☐ b. The need to permanently use a wheelchair.

☐ c. Restriction by lung disease to the extent that the person's forced (respiratory) expiratory volume for 1 second, when measured by spirometry, is less than one liter or the person's arterial oxygen is less than 60 mm/hg on room air at rest.

☐ d. Use of portable oxygen.

☐ e. Restriction by cardiac condition to the extent that the person's functional limitations are classified in severity as Class III or Class IV according to standards set by the American Heart Association.

☐ f. Severe limitation in a person's ability to walk due to an arthritic, neurological, or orthopedic condition.

☐ TEMPORARY PERMIT: This is to certify that _____ is a person with a temporary disability (six months or less) that limits or impairs his/her ability to walk or is temporarily sight impaired. Due to the temporary specific disability(ies) checked above, recommend a disabled person parking permit to be issued from _____ (date) through _____ (date).

WARNING: Any person who knowingly makes a false or misleading statement in an application or certification under section 320.0848, Florida Statutes, commits a misdemeanor of the first degree, punishable as provided in section 775.082 or 775.083, F.S. The penalty is up to one year in jail or a fine of \$1,000 or both.

Print/Type Name of Certifying Authority

Signature

Date Signed

Business Street Address

(Area Code) Telephone Number

City

State

Zip Code

Certification or License No. (Required) _____ of a Physician, Osteopathic or Podiatric Physician, Chiropractor, Optometrist, Advanced Registered Nurse Practitioner under the protocol of a licensed physician or a Physician Assistant licensed under Chapter 458 or 459.

LICENSED IN THE STATE OF: _____

Please Print/Type

APPLICATION BY AN ORGANIZATION (See Warning Above)

This is to certify that _____ provides regular transportation service to disabled persons having disabilities that limit or impair their ability to walk or are certified to be legally blind.

Number of vehicles in fleet for this purpose _____

Signature of Organization's Authorized Representative

Date Signed

Street Address

City

State

Zip Code

FEID NUMBER: _____

Organizations E-mail Address: _____

TAX COLLECTOR USE ONLY

Agency Personnel Processing this Application

County

Agency

Date

PROVISIONS OF LAW:

Section 320.0848, Florida Statutes, provides for the issuance of the disabled person parking permit. **This section was amended to no longer allow the applicant to qualify because they are unable to walk 200 feet. This disability must be due to a condition listed in (a-f) on the reverse side of this form in the "Physician/Certifying Practitioner's Statement of Certification" section.**

Section 316.1958, Florida Statutes, provides that motor vehicles displaying a license plate or parking permit issued to a disabled person by any other state or district subject to laws of the United States, shall be recognized as a valid plate or permit, allowing such vehicle the special parking privileges in Florida, provided such other state or district grants reciprocal recognition for disabled residents of this state. **All of the United States have agreed to reciprocate.**

RENEWAL INSTRUCTIONS:

Submit a copy of the registration for your expiring parking permit, along with the appropriate fees, by mail or in person to the tax collector's office or license plate agency in the county where you live.

Contact your local county tax collector's office or license plate agency for fee information.

APPLICATION REQUIREMENTS:

1. The form HSMV 83039 must be accurately completed, including the "Physician/Certifying Practitioner's Statement of Certification" section, verifying the disability. See list below for acceptable "certifying authorities."
2. A Florida driver license number or Florida identification number is required.
3. Fees: There is no charge for a Permanent Parking Placard. A Temporary Parking Placard is \$15.
Note: If a second Temporary Parking Placard is required within one year of the initial Temporary Parking Placard there will be no charge. If a second Temporary Parking Placard is required outside the one year issuance, a fee of \$15 would be required.

CERTIFYING AUTHORITIES:

The "**Physician/Certifying Practitioner's Statement of Certification**" section on the reverse side of this form **MUST** be completed by **one** of the following and must include the certifying authority's license number and the name of the state where their license was issued:

- Physician licensed to practice under Chapters 458, 459 or 460, Florida Statutes, or similarly licensed by another state.
NOTE: Documentation of the physician's licensure in the other state must be submitted.
- Osteopathic Physician.
- Podiatric Physician.
- Chiropractor.
- Optometrist (for sight only).
- Physician who practices medicine in a military medical facility, state hospital or federal prison. Indicate the facility and the address.
- Advanced registered nurse practitioner licensed under Chapter 464, under the protocol of a licensed physician.
- Physician assistant licensed to practice under Chapter 458 or Chapter 459.

MISCELLANEOUS INFORMATION:

1. An additional permit may be issued to a disabled person who qualifies as a frequent traveler or as a quadriplegic.
2. An organization may be issued as many disabled person parking permits as it has vehicles (that are used to transport disabled persons).
3. Temporary parking permits are issued for the time period specified by the certifying authority, not to exceed six (6) months.
4. Permits issued to disabled persons will expire in four years on the owner's birthday. Permits issued to an organization will expire in four years on June 30.
5. The permit must be hung on the rear view mirror of any vehicle used to transport the disabled person(s) while parked in a designated disabled person parking space. The permit number must be visible from the front of the vehicle.
6. It is unlawful for any person to obstruct the path of travel to an accessible parking space, curb cut, or access aisle by standing or parking a vehicle within any such designated area.

WARNING: THE DISABLED PERSON MUST HAVE A FLORIDA DRIVER LICENSE OR FLORIDA IDENTIFICATION CARD IN THEIR POSSESSION WHEN THE PERMIT IS IN USE.

U.S. Census Bureau

American FactFinder



Florida -- County

GCT-PL. Race and Hispanic or Latino: 2000

Data Set: Census 2000 Redistricting Data (Public Law 94-171) Summary File

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expplu.html>.

Geographic area	Total population	Race								Hispanic or Latino(of any race)
		One race							Two or more races	
		Total	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race		
Florida	15,982,378	15,606,063	12,465,029	2,335,505	53,541	266,256	8,625	477,107	376,315	2,682,715
COUNTY										
Alachua County	217,955	213,546	160,128	42,062	538	7,709	64	3,045	4,409	12,493
Baker County	22,259	22,041	18,707	3,098	85	89	7	55	218	419
Bay County	148,217	145,348	124,761	15,772	1,159	2,561	115	980	2,869	3,591
Bradford County	26,088	25,764	19,900	5,423	88	158	25	170	324	622
Brevard County	476,230	467,801	413,411	40,000	1,765	7,152	305	5,168	8,429	21,970
Broward County	1,623,018	1,568,597	1,145,287	333,304	3,867	36,581	916	48,642	54,421	271,652
Calhoun County	13,017	12,828	10,397	2,056	164	69	7	135	189	492
Charlotte County	141,627	140,019	131,125	6,219	312	1,207	40	1,116	1,608	4,667
Citrus County	118,085	116,823	112,236	2,791	423	901	33	439	1,262	3,141
Clay County	140,814	137,983	123,128	9,439	658	2,797	118	1,843	2,831	6,059
Collier County	251,377	245,773	216,345	11,419	733	1,569	153	15,554	5,604	49,296
Columbia County	56,513	55,713	45,053	9,623	302	378	20	337	800	1,546
DeSoto County	32,209	31,750	23,619	4,098	511	131	13	3,378	459	8,019
Dixie County	13,827	13,684	12,279	1,241	64	34	4	62	143	249
Duval County	778,879	763,620	512,469	216,780	2,598	21,137	466	10,170	15,259	31,946
Escambia County	294,410	288,042	213,008	63,010	2,660	6,519	339	2,506	6,368	7,935
Flagler County	49,832	49,099	43,490	4,401	133	583	12	480	733	2,537
Franklin County	11,057	10,909	8,983	1,804	50	22	2	48	148	268
Gadsden County	45,087	44,685	17,448	25,763	105	117	9	1,243	402	2,782
Gilchrist County	14,437	14,255	13,068	1,010	53	24	1	99	182	404
Glades County	10,576	10,409	8,142	1,114	521	35	2	595	167	1,594
Gulf County	13,332	13,125	10,651	2,259	86	53	6	70	207	270
Hamilton County	13,327	13,171	7,835	5,027	56	26	2	225	156	847
Hardee County	26,938	26,406	19,035	2,244	184	81	15	4,847	532	9,611
Hendry County	36,210	35,043	23,926	5,340	291	162	12	5,312	1,167	14,336
Hernando County	130,802	129,328	121,453	5,330	391	840	29	1,285	1,474	6,587
Highlands County	87,366	86,028	72,926	8,155	387	917	29	3,614	1,338	10,542
Hillsborough County	998,948	973,418	750,903	149,423	3,879	21,947	727	46,539	25,530	179,692
Holmes County	18,564	18,290	16,669	1,208	188	72	6	147	274	358
Indian River County	112,947	111,580	98,754	9,253	277	838	30	2,428	1,367	7,381
Jackson County	46,755	46,102	32,811	12,418	311	168	13	381	653	1,361
Jefferson County	12,902	12,761	7,647	4,947	50	39	5	73	141	290
Lafayette County	7,022	6,937	5,566	1,009	50	9	1	302	85	642
Lake County	210,528	208,051	184,138	17,503	701	1,667	76	3,966	2,477	11,808
Lee County	440,888	434,035	386,598	29,035	1,248	3,400	209	13,545	6,853	42,042
Leon County	239,452	235,818	158,893	69,704	689	4,562	106	1,864	3,634	8,407
Levy County	34,450	33,995	29,586	3,778	161	129	10	331	455	1,339
Liberty County	7,021	6,942	5,365	1,294	127	10	0	146	79	316
Madison County	18,733	18,538	10,769	7,549	60	60	4	96	195	600
Manatee County	264,002	260,325	227,981	21,611	728	2,365	134	7,506	3,677	24,540
Marion County	258,916	255,193	217,909	29,900	1,158	1,806	57	4,363	3,723	15,616
Martin County	126,731	125,289	113,912	6,673	382	756	121	3,445	1,442	9,506
Miami-Dade County	2,253,362	2,167,940	1,570,558	457,214	4,365	31,753	799	103,251	85,422	1,291,737
Monroe County	79,589	78,171	72,151	3,795	301	657	35	1,232	1,418	12,553
Nassau County	57,663	57,086	51,909	4,465	246	263	18	185	577	873
Okaloosa County	170,498	165,457	142,218	15,508	1,030	4,205	232	2,264	5,041	7,302
Okeechobee County	35,910	35,195	28,468	2,844	193	240	16	3,434	715	6,684
Orange County	896,344	865,573	614,830	162,899	3,079	30,033	843	53,889	30,771	168,361
Osceola County	172,493	166,236	133,169	12,702	790	3,802	142	15,631	6,257	50,727
Palm Beach County	1,131,184	1,104,256	894,207	156,055	2,466	17,127	692	33,709	26,928	140,675
Pasco County	344,765	340,006	323,036	7,148	1,209	3,251	111	5,251	4,759	19,603
Pinellas County	921,482	906,336	791,111	82,556	2,719	18,984	484	10,482	15,146	42,760
Polk County	483,924	475,671	385,099	65,545	1,839	4,515	207	18,466	8,253	45,933
Putnam County	70,423	69,579	54,868	12,003	297	311	29	2,071	844	4,168

Geographic area	Total population	Race								Hispanic or Latino(of any race)
		One race							Two or more races	
		Total	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race		
St. Johns County	123,135	121,939	111,955	7,744	326	1,172	67	675	1,196	3,244
St. Lucie County	192,695	189,187	152,504	29,714	464	1,829	103	4,573	3,508	15,733
Santa Rosa County	117,743	115,417	106,822	5,000	1,185	1,525	100	785	2,326	2,968
Sarasota County	325,957	322,645	301,985	13,621	717	2,522	92	3,708	3,312	14,142
Seminole County	365,196	357,252	300,948	34,764	1,087	9,115	163	11,175	7,944	40,731
Sumter County	53,345	52,551	44,061	7,351	270	220	28	621	794	3,356
Suwannee County	34,844	34,396	29,455	4,221	137	179	13	391	448	1,703
Taylor County	19,256	18,991	14,988	3,666	188	85	3	61	265	295
Union County	13,442	13,240	9,896	3,070	89	42	3	140	202	477
Volusia County	443,343	436,996	381,760	41,198	1,373	4,430	164	8,071	6,347	29,111
Wakulla County	22,863	22,581	19,684	2,631	136	57	7	66	282	443
Walton County	40,601	39,754	35,896	2,832	520	183	18	305	847	880
Washington County	20,973	20,544	17,140	2,872	322	76	13	121	429	483

Source: U.S. Census Bureau, Census 2000 Redistricting Data (Public Law 94-171) Summary File, Matrices PL1 and PL2.

— Thank You! —

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please don't hesitate to contact us.

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