

## Indian River County Property Appraiser www.ircpa.org

# General Instructions for Requesting Parcel Split/Combination or Reconfigure

## PLEASE CHECK WITH THE PROPER AGENCY TO VERIFY THE EFFECT OF A COMBINE OR SPLIT OF THE PROPERTY TO ENSURE THE CREATION OF A LEGAL LOT.

List all current parcel number(s) or tax account number(s) under the column titled Parcel Number(s).

Each parcel should be contiguous in the same municipality.

The Indian River County Property Appraiser will not create or draft property descriptions.

- ➤ If the property is metes and bounds then a survey <u>MUST</u> provide a sketch and legal description clearly defining each new parcel boundary.
- ➤ If the property is in a platted subdivision then a survey MAY NOT be required (to be determined by the appropriate jurisdiction's staff).
- ➤ **NOTE**: For combinations, parcels **must** be titled in the same name(s) and must be contiguous.

PRIOR TO SUBMITTING THIS REQUEST, PLEASE CONSULT WITH THE APPROPRIATE COMMUNITY DEVELOPMENT DEPARTMENT FOR SIGN-OFF OR TO DISCUSS ANY FUTURE IMPLICATIONS THIS REQUEST MAY HAVE ON THE PROPERTY (Indian River County (772) 226-1244, City of Vero Beach (772) 978-4550, City of Sebastian (772) 589-5537, City of Fellsmere (772) 571-9077, Town of Orchid (772)581-2770, Town Indian River Shores (772) 231-4453

- Your request will be accepted at any time during the year; however, the Indian River County Property Appraiser's Office works within the Tax Roll Calendar. Once our office receives your request, the tax roll calendar will determine if your request can be completed for the current year or processed for the following year.
- Sign and date the form. NOTE: Forms must be signed by the current owner or the owner's designated representative. Forms signed by prospective buyers will not be processed.

The processing time by the Indian River County Property Appraiser's Office <u>WILL NOT</u> hinder the sale of a property, issuance of permits, or any outside agency's process. Please contact us at (772) 226-1501 or by email: splitcombine@ircpa.org with any questions.

This form must be completed in its entirety. Incomplete forms will not be processed.



Phone:

PARCEL NUMBER(S) OR TAX ACCOUNT NUMBER(S)

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### Request for Parcel Split/Combination OR Reconfigure

SPLIT COMBINE RECONFIGURE

Does the request require a survey? If so	o is that provided	<u> </u>	
	•	1	
Does a unity of title exist on the parcel(s	,	DAGE	
If yes, clerk of court document B		PAGE	
If a unity of title exists and this is a SPL	IT has a Release o	of Unity of Title been records	∍d?
Signature (Comm.Dev.Rep)	•	County or municipality)  NT NOTICE	Date
		roperty Appraiser's Office v quent have been paid to the	•
It should also be noted that a parcel spl does not imply suitability for parcel dev and zoning department of your jurisdic	elopment. Please	contact the appropriate land	development or planning
READ			ASSESSMENT LIMITATION
			rease taxes by affecting ta future date, the cap will
not be restored to its fo		to reverse the process a	ta future date, the cap win
PROPERTY	APPRAISER	TO BE HELD HARM	ILESS
It is the responsibility of the owner to ensure parcels are paid in full to the Tax Collector. Tould occur and accrue due to negligence or requesting parcel splits or combinations. Fur to seek prior approval from the mortgage con	Γhis agency is not re n the part of the prop thermore, if the prop	sponsible for any delinquent tax perty owner, the owner's represe perty is encumbered by a mortg	xes, penalties, or interest that entatives, or other parties when age, it is the owner's responsibility
If this request is being presented by anyone omust be supplied.	other than the owner,	a Power of Attorney or a Letter of	of Authorization from the owner
By signing below, whether by the owner or the aforementioned and availed themselves of th prior to this action being requested.	-	_	-
Signature:		Da	te:
Print Name:			

\_\_\_\_\_Email:\_\_

#### Frequently Asked Questions

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

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

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

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

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

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

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

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

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

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

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

Throughout the year, we will suspend parcel splits and combinations in order to submit Tax Rolls to the State. The suspension dates may include up to two (2) weeks in advance of the following periods: June 1, July 1, August 1, and mid-September. The last day to have a split/combo applied to the current Tax Roll is July 30.

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

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

#### How are new addresses assigned?

Local jurisdictions determine the proper address assignments for all properties.

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

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

#### How is the legal description determined?

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

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

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

#### **Jurisdiction Contact Information**

•	Indian River County	772.226.1244 1801 27th St (Bldg A)	Vero Beach, FL 32960	www.indianriver.gov
•	City of Sebastian	772.388.8221 1225 Main St	Sebastian, FL 32958	www.cityofsebastian.org
•	City of Fellsmere	772.571.9077 22 S. Orange St	Fellsmere, FL 32948	www.cityoffellsmere.org
•	Town of Orchid	772.581.2770 7707 US-1	Vero Beach, FL 32967	www.townoforchid.com
•	Town of Indian River Shores	772.231.4453 6001 Hwy A1A	Indian River Shores, FL 32963	www.irshores.com