

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

Indian River County Property Appraiser
Vero Office
1800 27th Street (Bldg B)
Vero Beach, FL 32960
772.226.1469

Indian River County Property Appraiser
Sebastian Office
1921 US
Sebastian, FL 32958
772.226.1133