Florida Property Tax Basics

A plain-language guide to who does what, how values become taxes, and when key events occur.

Important: County procedures and annual deadlines can vary. Always confirm the current form, filing method, fee, and due date with the county official responsible for your property.

Who is involved?

County property appraiser

Determines property values as of January 1, administers exemptions and assessment limitations, and prepares the Notice of Proposed Property Taxes, commonly called the TRIM notice. The property appraiser does not set millage rates.

Local taxing authorities

Cities, counties, school boards, water management districts, and other special districts adopt budgets and set millage rates at advertised public hearings.

County tax collector

Mails tax bills, collects property taxes and non-ad valorem assessments, handles payment questions and deferrals, and distributes collected funds.

Value Adjustment Board (VAB)

Provides the county-level administrative forum for appeals involving value, exemptions, classifications, portability, tax deferrals, and certain ownership or qualifying-improvement determinations.

How the tax bill is built

- Market (just) value is the property appraiser’s estimate of value based on the applicable assessment date and market information.
- Assessment limitations, such as Save Our Homes, may reduce the assessed value below market value.
- Exemptions are applied to determine taxable value.
- Taxable value multiplied by the applicable millage rates produces ad valorem taxes.
- Non-ad valorem assessments, such as certain fire, solid-waste, or district charges, are added separately.

Basic formula: Taxable value ÷ 1,000 × millage rate = ad valorem property tax.

Typical annual cycle

Time	What usually happens
January 1	Assessment date. Property condition, ownership, use, and exemption status on or around this date can b
March 1	Common deadline for homestead and many exemption or classification applications.

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By July 1	Property appraisers generally approve or deny exemption and classification applications.
Before August 25	TRIM notices are mailed. Review immediately because appeal periods are short.
September-October	Taxing authorities hold public budget and millage hearings.
October-November	Tax collectors mail tax bills.
November-March 31	Property taxes are paid; early-payment discounts may apply.
September-June	VAB hearings and decisions generally occur during this period.

Official resources

Find your county officials

Florida property tax forms

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