



# Real Estate Taxes in Florida: A Guide for K Title Company Clients

At K Title Company, we believe informed homeowners make confident decisions. Whether you're closing on your first Florida home or managing multiple properties, understanding how real estate taxes work in the Sunshine State is key to protecting your investment and planning.

Let's walk you through the essentials.



## What Are Real Estate Taxes in Florida?

Real estate taxes in Florida are assessed annually by local governments—counties, cities, and special districts—to fund vital public services like schools, fire departments, libraries, and road maintenance. These taxes appear on your property tax bill and are broken into two categories: ad valorem and non-ad valorem.



## Ad Valorem vs. Non-Ad Valorem Taxes

Your Florida property tax bill includes both value-based and flat-rate charges:



### Ad Valorem Taxes

- Calculated based on the assessed value of your property.
- Include county, municipal, and school district taxes.
- Determined using millage rates and applicable exemptions.



### Non-Ad Valorem Taxes

- Fixed assessments not tied to property value.
- Cover services like solid waste disposal, stormwater management, or street lighting.
- Charged per parcel or unit.



## Taxes Are Paid in Arrears

Florida property taxes are paid in arrears, meaning:

- You pay for the previous calendar year.
- For example, your 2025 tax bill (issued in November) covers taxes owed for January–December 2025.





## Early Payment Discounts

Florida rewards early birds with discounts on property tax payments:

Payment Month	Discount
November	4%
December	3%
January	2%
February	1%
March	No Discount



## Homestead Exemption and Other Savings

Eligible Florida homeowners can reduce their taxable value through exemptions:

- **Homestead Exemption:** Up to \$50,000 off assessed value for primary residences.
- **Additional Exemptions:** Available for seniors, veterans, people with disabilities, and surviving spouses of first responders.

These exemptions can significantly lower your annual tax bill—ask K Title Company how to apply during your closing process.



## How to Pay Your Property Taxes

Most Florida counties offer flexible payment options:

- **Online** via your county tax collector's website.
- **By Mail** using the payment stub.
- **In Person** at the local tax collector's office.
- **Installment Plan** (must enroll by April 30 for the current year).



## Final Thoughts from K Title Company

Navigating Florida's property tax system doesn't have to be overwhelming. At K Title Company, we're here to guide you through every step—from understanding your tax bill to maximizing exemptions and planning payments. Whether you're buying, selling, or refinancing, we make sure you're informed and empowered.

Have questions about your closing costs or tax responsibilities? Reach out to your K Title Company representative today—we're here to help!

[Title Company serving Palm Beach Gardens, Port St. Lucie, State of Florida](#)