

# FLORIDA HOUSE OF REPRESENTATIVES

## BILL ANALYSIS

*This bill analysis was prepared by nonpartisan committee staff and does not constitute an official statement of legislative intent.*

**BILL #:** [CS/HB 827](#)

**TITLE:** Disclosure of Estimated Ad Valorem Taxes

**SPONSOR(S):** Anderson

### Committee References

[Housing, Agriculture & Tourism](#)

14 Y, 0 N, As CS

[Ways & Means](#)

[Commerce](#)

**COMPANION BILL:** [SB 856](#) (DiCeglie)

**LINKED BILLS:** None

**RELATED BILLS:** None

## SUMMARY

### Effect of the Bill:

The bill requires property visible on a listing platform to include the estimated ad valorem taxes for such property.

The bill requires the Department of Revenue (DOR) to annually develop a:

- Formula that may be used by a listing platform to calculate the estimated ad valorem taxes.
- Countywide aggregate average millage rate for each county that may be used by a listing platform.

### Fiscal or Economic Impact:

The bill may have an indeterminate, negative fiscal impact on the Department of Revenue and real estate licensees.

[JUMP TO](#)

[SUMMARY](#)

[ANALYSIS](#)

[RELEVANT INFORMATION](#)

[BILL HISTORY](#)

## ANALYSIS

### **EFFECT OF THE BILL:**

The bill requires property visible on a [listing platform](#) to include the estimated [ad valorem taxes](#) for such property. (Section [1](#))

The bill provides the following definitions: (Section [1](#))

- "Listing platform" means any public-facing online real property listing platform, including, but not limited to, websites, web applications, and mobile applications.
- "Property" means residential real property located within Florida.

The bill requires the [Department of Revenue \(DOR\)](#) to annually develop a: (Section [1](#))

- Formula that may be used by a listing platform to calculate the estimated ad valorem taxes.
  - DOR must require each property appraiser to provide DOR with any information needed to develop the formula, including, at a minimum, the county name, tax district code, summary school millage rate, and summary millage rate for all other applicable taxing authorities.
- Countywide aggregate average millage rate for each county that may be used by a listing platform.
  - DOR must require each property appraiser to provide DOR with any information needed to develop the formula to calculate estimated ad valorem taxes and the countywide aggregate average millage rate.

The bill provides that if the ad valorem taxes are estimated using a tax estimator or buyer payment calculator, the current owner's ad valorem assessment or taxes may not be used to calculate the estimated ad valorem taxes. The listing platform must calculate and display the estimated ad valorem taxes by showing the ad valorem taxes that would be due if the purchaser were taxed on the listing price of the property at either: (Section [1](#))

- The current millage rates using the data and formula developed by DOR; or

**STORAGE NAME:** h0827a.HAT

**DATE:** 1/30/2026

- The countywide aggregate average millage rate published by DOR using the data collected by DOR from property appraisers.

The bill provides that the use of the data and formulas from DOR constitutes a reasonable estimate of ad valorem taxes. The bill requires listing platforms to include a disclaimer on the same website or application as the estimated ad valorem taxes that the millage rates of applicable taxing authorities may vary within a county *and* that the estimated ad valorem taxes do not include all applicable non-ad valorem assessments or exemptions, discounts, and other tax benefits, including, but not limited to, transfer of the [homestead assessment difference](#). The ad valorem taxes of the current owner of the property and for any previous year may only be displayed as part of historical tax information. (Section [1](#))

However, the bill provides that if ad valorem taxes are not estimated using a tax estimator or buyer payment calculator, the listing platform must include a link to the property appraiser's tax estimator for the county in which the property is located, if available, or to such property appraiser's home page. The ad valorem taxes of the current owner of the property and for any previous year may *not* be displayed as part of historical tax information. (Section [1](#))

The bill provides that there is no liability on the part of, and no cause of action of any nature may arise against, a listing platform or [real estate licensee](#) for the accuracy of the estimated ad valorem taxes of a property listed on a listing platform. (Section [1](#))

The bill prohibits the current owner's ad valorem taxes from being included within any printed listing materials concerning a property. (Section [1](#))

The bill requires DOR to maintain a table of links to each property appraiser's home page and tax estimator, if available, on its website. Beginning December 15, 2026, and annually thereafter, the bill requires DOR to publish the information, formula, and countywide aggregate average millage rate for each county on its website. (Section [1](#))

The bill allows DOR to adopt rules to develop the formula to estimate ad valorem taxes and create aggregate average millage rates for each county. (Section [1](#))

The bill provides an effective date of February 1, 2027. (Section [2](#))

#### **RULEMAKING:**

The bill allows DOR to adopt rules to develop the formula to estimate ad valorem taxes and create aggregate average millage rates for each county.

***Lawmaking is a legislative power; however, the Legislature may delegate a portion of such power to executive branch agencies to create rules that have the force of law. To exercise this delegated power, an agency must have a grant of rulemaking authority and a law to implement.***

#### **FISCAL OR ECONOMIC IMPACT:**

#### **STATE GOVERNMENT:**

The bill may have an indeterminate, negative fiscal impact on the Department of Revenue related to generating formulas, millage information, and rules.

#### **PRIVATE SECTOR:**

The bill may have an indeterminate fiscal impact on listing platforms and real estate licensees.

## RELEVANT INFORMATION

### SUBJECT OVERVIEW:

#### Online Real Property Listing Platforms

The marketplace for real estate has shifted over time in favor of online listings of property. More than half of all homebuyers in 2024 found the home they purchased on the internet.<sup>1</sup> There are many large online real estate platforms such as Zillow, Realtor.com, Trulia, and Redfin. In addition to large platforms, many individual realtors have websites which include listings of real estate for sale.<sup>2</sup>

Additionally, the Multiple Listing Services (MLS) in the real estate industry are multi-broker organizations that create marketplaces for buying, selling, renting, and investing in property. The MLSs establish rules for cooperation in sharing and selling listings. Real estate brokerages joining an MLS agree to abide by rules when working to sell other brokers' listings, and those brokers agree to do the same in return. As of July 2025, there were over 500 MLS systems in the U.S.<sup>3</sup>

Online real property listing platforms are not unified in the information displayed to the user. Some, but not all, include the property's public tax history, a link to the county property appraiser's website, and an estimate of property taxes.<sup>4</sup>

There is currently no requirement that a real property listing platform include a property tax estimate or link to a property appraiser's website.

#### Ad Valorem Taxation

The ad valorem tax, or "property tax," is an annual tax levied by counties, municipalities, school districts, and some special districts. The tax is based on the taxable value of property as of January 1 of each year.<sup>5</sup> The property appraiser annually determines the "just value"<sup>6</sup> of property within the taxing jurisdiction and then applies relevant exclusions, assessment limitations, and exemptions to determine the property's "taxable value."<sup>7</sup> Tax bills are mailed in November of each year based on the previous January 1 valuation,<sup>8</sup> and payment is due by March 31 of the following year.<sup>9</sup>

<sup>1</sup> National Association of Realtors, *Quick Real Estate Statistics*, July 7, 2024, <https://www.nar.realtor/research-and-statistics/quick-real-estate-statistics> (last visited Jan. 26, 2026).

<sup>2</sup> *Id.* The National Association of Realtors states that 64% of brokers and broker associates have their own websites, 73% of sales agents have a website, and 82% of their members have their own listings on their website.

<sup>3</sup> Real Estate Standards Organization, *What is an MLS and How Many MLSs Are There? Multiple Listing Service FAQ*, <https://www.reso.org/mls-faq/> (last visited Jan. 26, 2026).

<sup>4</sup> For example, Zillow's website's mortgage calculator includes estimated property taxes based on the home's value. <https://www.zillowhomeloans.com/calculators/mortgage-calculator/> (last visited Jan. 26, 2026).

<sup>5</sup> S. 192.042(1), F.S. Both real property and tangible personal property are subject to tax. Section 192.001(12), F.S., defines "real property" as land, buildings, fixtures, and all other improvements to land. Section 192.001(11)(d), F.S., defines "tangible personal property" as all goods, chattels, and other articles of value capable of manual possession and whose chief value is intrinsic to the article itself.

<sup>6</sup> Property must be valued at "just value" for purposes of property taxation, unless the Florida Constitution provides otherwise, and "just value" has been interpreted by the courts to mean the fair market value that a willing buyer would pay a willing seller for the property in an arm's-length transaction. Art. VII, s. 4, Fla. Const.; *See Walter v. Shuler*, 176 So. 2d 81, 85-86 (Fla. 1965); *Deltona Corp. v. Bailey*, 336 So. 2d 1163, 1167 (Fla. 1976); *Southern Bell Tel. & Tel. Co. v. Dade Cnty*, 275 So. 2d 4, 6, 9 (Fla. 1973).

<sup>7</sup> *See ss. s. 192.001(2), (16), F.S.*, F.S.

<sup>8</sup> S. 197.254(2), F.S.

<sup>9</sup> *See ss. 197.222, F.S.* and 197.162, F.S.

The Florida Constitution prohibits the state from levying ad valorem taxes,<sup>10</sup> and it limits the Legislature's authority to provide for property valuations at less than just value, unless expressly authorized.<sup>11</sup>

The just valuation standard generally requires the property appraiser to consider the highest and best use of property;<sup>12</sup> however, the Florida Constitution authorizes certain types of property to be valued based on their current use (classified use assessments), which often results in lower assessments. Properties that receive classified use treatment in Florida include agricultural land, land producing high water recharge to Florida's aquifers, and land used exclusively for noncommercial recreational purposes;<sup>13</sup> land used for conservation purposes;<sup>14</sup> historic properties when authorized by the county or municipality;<sup>15</sup> and certain working waterfront property.<sup>16</sup>

Millage is the tax rate defined as the dollars assessed for each \$1,000 of value; for example, one mill is one dollar per \$1,000 of assessed value. Taxing authorities include county governments, school boards, water management districts, special districts and municipalities within a county. Taxing authorities adopt a budget and levy millage rates for ad valorem taxes to fund that budget.<sup>17</sup>

#### *Property Tax Estimates*

Estimating an individual's tax estimate requires several pieces of information, including the parcel's millage rate, applicable exemptions, the property's value, applicable classified property uses, and other assessments on the property.<sup>18</sup> Some property appraisers include on their website a tool or worksheet to assist homeowners in estimating property taxes, although there is no statutory requirement that they do so.<sup>19</sup>

#### *Disclosure of Ad Valorem Taxes to Prospective Purchasers*

Current law governing the disclosure of ad valorem taxes to prospective purchasers of residential property requires a prospective purchaser to be presented a disclosure summary at or before execution of the contract for sale. Unless a substantially similar disclosure summary is included in the contract for sale, a separate disclosure summary must be attached to the contract for sale. The disclosure summary, whether separate or included in the contract, must be in a form substantially similar to the following:<sup>20</sup>

#### PROPERTY TAX DISCLOSURE SUMMARY

BUYER SHOULD NOT RELY ON THE SELLER'S CURRENT PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT THE BUYER MAY BE OBLIGATED TO PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE OF OWNERSHIP OR PROPERTY IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER PROPERTY TAXES. IF YOU

<sup>10</sup> Art. VII, s. 1(a), Fla. Const.

<sup>11</sup> See art. VII, s. 4, Fla. Const.

<sup>12</sup> [S. 193.011\(2\), F.S.](#)

<sup>13</sup> Art. VII, s. 4(a), Fla. Const.

<sup>14</sup> Art. VII, s. 4(b), Fla. Const.

<sup>15</sup> Art. VII, s. 4(e), Fla. Const.

<sup>16</sup> Art. VII, s. 4(j), Fla. Const.

<sup>17</sup> Department of Revenue (DOR), *A Florida Homeowner's Guide: Millage*,

[https://floridarevenue.com/property/Documents/homeowner\\_guide\\_millage.pdf](https://floridarevenue.com/property/Documents/homeowner_guide_millage.pdf) (last visited an. 26, 2026).

<sup>18</sup> DOR, *Property Tax Information for First-Time Florida Homebuyers*,

<https://floridarevenue.com/property/Documents/pt107.pdf> (last visited Jan. 26, 2026).

<sup>19</sup> See, e.g., Miami-Dade County, *Tax Estimator*,

<https://www.miamidade.gov/Apps/PA/PAOnlineTools/Taxes/TaxEstimator.aspx> (last visited Jan. 26, 2026).

<sup>20</sup> [S. 689.261\(1\), F.S.](#)

HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE COUNTY PROPERTY APPRAISER'S OFFICE FOR INFORMATION.

Unless included in the contract, the disclosure summary must be provided by the seller. If the disclosure summary is not included in the contract for sale, the contract for sale must refer to and incorporate by reference the disclosure summary and include, in prominent language, a statement that the potential purchaser should not execute the contract until he or she has read the disclosure summary.<sup>21</sup>

### Department of Revenue

The Florida Department of Revenue (DOR) administers three main programs: Child Support Program; General Tax Administration; and Property Tax Oversight. As part of its duties, DOR:<sup>22</sup>

- Reviews the property tax roll for each of Florida's 67 counties every year.
- Oversees the local appraisal and assessment of taxes on more than 11 million parcels of property with a total value of over \$2.7 trillion dollars.
- Collects more than \$40 billion a year in taxes and fees.
- Processes more than 9 million tax filings annually.
- Distributes nearly \$3 billion dollars in discretionary sales surtax collections each year to local jurisdictions, including counties, cities, and school districts.

### Homestead Property Tax Exemptions

A homestead exemption is a reduction of assessed value, and therefore tax liability, based on the individual's maintaining a property as their primary residence. Every person having legal and equitable title to real estate and who maintains a permanent residence on the real estate (homestead property) is eligible for a \$25,000 tax exemption applicable to all ad valorem tax levies, including levies by school districts.<sup>23</sup> An additional \$25,000 exemption applies to homestead property value greater than \$50,000; however, this does not apply to ad valorem taxes levied by school districts.<sup>24</sup> The Florida Constitution also authorizes various additional homestead exemptions, such as granting a discount from the amount of the ad valorem tax otherwise owed on homestead property for qualifying disabled veterans.<sup>25</sup>

While a homestead exemption may not be transferred when a homestead property owner moves to a new homestead property, the owner may be able to transfer all or part of the homestead assessment difference.<sup>26</sup> Prior to 2008, large homestead assessment differences discouraged people from buying new homes in Florida due to fear of losing their accumulated tax savings, which lead to the "Save Our Homes"<sup>27</sup> Florida constitutional amendment allowing homesteaders to "port" or transfer their homestead assessment difference to a newly acquired Florida homestead and lowering the assessed value for the new homestead as described in [s. 193.155\(8\), F.S.](#)<sup>28</sup>

### Real Estate Sales Associates, Brokers, and Appraisers

<sup>21</sup> [S. 689.261\(2\), F.S.](#)

<sup>22</sup> DOR, *Quick Facts about the Florida Department of Revenue*, [https://floridarevenue.com/opengovt/Pages/quick\\_facts.aspx](https://floridarevenue.com/opengovt/Pages/quick_facts.aspx) (last visited Jan. 26, 2026).

<sup>23</sup> Art VII, s. 6(a), Fla. Const., and [s. 196.031, F.S.](#)

<sup>24</sup> S. [196.031\(1\)\(b\), F.S.](#)

<sup>25</sup> [S. 196.082, F.S.](#) See also, Art. VII, s. 6(d), Fla. Const.; ss. [196.081](#), [196.091](#), and [196.102](#), F.S.

<sup>26</sup> Art. VII, s. 4(d)(8), Fla. Const.; [S. 193.155\(8\), F.S.](#)

<sup>27</sup> The "Save Our Homes" amendment to the Florida Constitution set a three percent maximum limit on annual valuation increases of homestead property for ad valorem tax purposes and allowed a person who establishes a new homestead to have the new homestead assessed at less than just value. Art. VII, s. 4(d)(8), Fla. Const.

<sup>28</sup> Evan Berlin, *Porting Your Florida Homestead Assessment Difference*, Berlin, Patten, Ebling, P.A., <https://berlinpatten.com/porting-florida-homestead-assessment-difference/> (last visited Jan. 26, 2026).

Ch. 475, Part I, F.S., provides that the Florida Real Estate Commission (FREC) at the Department of Business and Professional Regulation (DBPR) administers and enforces real estate licensing laws applicable to real estate brokers<sup>29</sup> and sales associates.<sup>30</sup> The FREC may adopt rules to implement statutorily authorized duties and responsibilities.<sup>31</sup>

Ch. 475, Part II, F.S., provides that the Florida Real Estate Appraisal Board (FREAB) at DBPR administers and enforces real estate licensing laws applicable to certified real estate appraisers,<sup>32</sup> licensed real estate appraisers,<sup>33</sup> and registered trainee real estate appraisers.<sup>34</sup> The FREAB may adopt rules to implement statutorily authorized duties and responsibilities.<sup>35</sup>

## BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
<a href="#">Housing, Agriculture &amp; Tourism Subcommittee</a>	14 Y, 0 N, As CS	1/29/2026	Curtin	Wright
THE CHANGES ADOPTED BY THE COMMITTEE:	The amendment corrects a technical error.			
<a href="#">Ways &amp; Means Committee</a>				
<a href="#">Commerce Committee</a>				

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**THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.**  
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<sup>29</sup> "Broker" means, in pertinent part, a person who, for another, and for compensation or valuable consideration directly or indirectly paid or promised, expressly or implied, or with an intent to collect or receive a compensation or valuable consideration therefor, appraises, auctions, sells, exchanges, buys, rents any real property or an interest in or concerning the same; or who advertises or holds out to the public by any oral or printed solicitation or representation that she or he is engaged in such business. [S. 475.01\(1\)\(a\), F.S.](#)

<sup>30</sup> "Sales associate" means a person who performs any act specified in the definition of "broker," but who performs such act under the direction, control, or management of another person. [S. 475.01\(1\)\(j\), F.S.](#)

<sup>31</sup> These rules are contained in Rule Ch. 61J2, F.A.C.

<sup>32</sup> A "certified general appraiser" means a person who is certified by DBPR as qualified to issue appraisal reports for any type of real property, and a "certified residential appraiser" means a person who is certified by DBPR as qualified to issue appraisal reports for residential real property of one to four residential units, without regard to transaction value or complexity, or real property as may be authorized by federal regulation. [S. 475.611\(1\), F.S.](#)

<sup>33</sup> A "licensed appraiser" means a person who is licensed by DBPR as qualified to issue appraisal reports for residential real property of one to four residential units or on such real estate or real property as may be authorized by federal regulation. New licenses in this category have not been issued since July 1, 2003. [S. 475.611\(1\), F.S.](#)

<sup>34</sup> A "registered trainee appraiser" means a person who is registered with DBPR as qualified to perform appraisal services only under the direct supervision of a certified appraiser. A registered trainee appraiser may accept appraisal assignments only from her or his primary or secondary supervisory appraiser. [S. 475.611\(1\), F.S.](#)

<sup>35</sup> These rules are contained in Rule Ch. 61J1, F.A.C.