Florida real estate listings shouldn t mislead about property taxes

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Tampa Bay Times Every week, homeowners call or visit their county property appraiser with the same unpleasant surprise: Their property tax bill is far higher than they expected when they bought their home.

Some fear they will lose their homes because they are already financially stretched and can t afford the unexpected tax bill.

It s heartbreaking and infuriating. At that point all we can do is explain what happened: When they bought their home, they relied on online listings that displayed the seller s taxes. But those taxes often reflect thousands of dollars in Save Our Homes benefits the seller accumulated over many years. A new buyer may receive little or no benefits, leaving their actual taxes thousands of dollars higher.

For example, a home in Largo listed for $729,900 shows property taxes of $3,276 a year. But the estimated taxes for a buyer are estimated at $11,231 more than 3.5 times higher. A townhouse in Dunedin is listed online for $699,900, with property taxes for the seller at $2,904 a year. But the estimated property taxes for a buyer are $10,471 more than 3.6 times higher.

The bad news typically arrives after the new owner crosses their first Jan. 1 of ownership. This is when the lender notifies the homeowner that their escrow payment must increase to cover higher taxes. When no mortgage exists, it generally comes months later when the homeowner receives their Truth in Millage notice in August or property tax bill in November.

Fortunately, the Florida Legislature appears poised to embrace transparency and eliminate these property tax surprises. After several years of pushing for change, county property appraisers have persuaded state lawmakers to require online home listing platforms to include estimated property taxes based on the listing price not the seller s property taxes which include their Save Our Homes benefit and exemptions. The online platforms can use their own tax calculators following rules that will be established by the Florida Department Revenue, or they can provide a link to the tax estimator on the property appraisers websites.

The Florida Senate passed the legislation, SB 856, unanimously in February. While the House did not pass the bill before lawmakers adjourned the regular session March 13, our reforms are included in both House and Senate tax packages that are anticipated to be reintroduced in an upcoming special session. Special thanks to current and former bill sponsors, including Sen. Nick DiCeglie, R-St. Petersburg, Rep. Adam Anderson, R-Palm Harbor and Sen. Ed Hooper, R-Clearwater.

This common-sense reform has been needed for a long time. Years of rising home values have resulted in the largest differences in assessed value between new buyers and longtime homesteaders since the Save-Our-Homes assessed value cap began in 1995. The difference between the seller s and buyer s property taxes often ranges from $2,000 to $6,000.

While this legislation is not yet law, we re already making progress in giving buyers a more realistic expectation of their tax burden so they can avoid surprises after they move in. Zillow, which has roughly half of the Florida market share for online listing platforms, is already in compliance with the legislation and was a valued and engaged stakeholder in this transparency effort along with the property appraisers. Its property tax calculator presently uses countywide aggregate average millage rates provided by the Department of Revenue. While not as precise as property appraisers estimators, which use millage rates specific to each property based on location, Zillow is working to transition to this higher level of accuracy throughout Florida. Bottom line: Regardless of the allowed methods a listing platform incorporates, it s a big step forward.

Buying a home is often the biggest investment Floridians will ever make. The least we can do is ensure they have a reasonable estimate of their property taxes before they sign on the dotted line.

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