



A Guide To Your 2025
Proposed Property Tax Notice



A MESSAGE FROM YOUR
PROPERTY APPRAISER DAVID JOHNSON

The following information has been provided to assist you with your 2025 Notice of Proposed Property Taxes (TRIM Notice). We're committed to transparency and making property taxes easier to understand. Below is a quick overview of our responsibilities and those of the local taxing authorities, so you know who to contact with your questions. My job is to ensure your property is valued fairly and equitably. If you have additional questions, please do not hesitate to contact me via email at davidjohnson@scpafl.org. Our public service agents are also available to assist at (407) 665-7506 or on our website's live chat feature at scpafl.org.

Sincerely,

David Johnson, CFA | Seminole County Property Appraiser

Taxable
Value

X

Millage
(Tax) Rate

=

Your
Tax Bill

↓
as determined by the
Property Appraiser

↓
as determined by the
Taxing Authorities

↓
collected by the
Tax Collector

Roles of the Property Appraiser

- ✓ Assessing your property's value
- ✓ Applying exemptions, such as homestead
- ✓ Ensuring fair and accurate assessments

Roles of the Taxing Authorities

- ✓ Setting the millage (tax) rates
- ✓ Holding public budget hearings
- ✓ Determining how tax dollars are spent

Roles of the Tax Collector

- ✓ Mailing out tax bills by November 1
- ✓ Collecting tax payments
- ✓ Distributing taxes to taxing authorities

Questions about your value or exemption? Contact our office:

Seminole County Property Appraiser



(407) 665-7506



scpafl.org



1101 E. First Street
Sanford, FL 32771

Questions about tax rates? Contact the Taxing Authorities:

Seminole County	(407) 665-0000	seminolecountyfl.gov	1101 E. First Street, Sanford, FL 32771
School Board	(407) 320-0052	scps.k12.fl.us	400 East Lake Mary Blvd., Sanford, FL 32773
Altamonte Springs	(407) 571-8094	altamonte.org	225 Newburyport Ave., Altamonte Sprgs., FL 32701
Casselberry	(407) 262-7700	casselberry.org	95 Triplet Lake Dr., Casselberry, FL 32707
Lake Mary	(407) 585-1402	lakemaryfl.com	100 N. Country Club Rd., Lake Mary, FL 32746
Longwood	(407) 260-3440	longwoodfl.org	175 West Warren Ave., Longwood, FL 322750
Oviedo	(407) 971-5541	cityofoviedo.net	400 Alexandria Blvd., Oviedo, FL 32765
Sanford	(407) 688-5020	sanfordfl.gov	300 N. Park Ave., Sanford, FL 32771
Winter Springs	(407) 327-1800	winterspringsfl.org	1126 State Road 434, Winter Springs, FL 32708
St. John's Water Management	(386) 329-4500	sjrwmd.com	4049 Reid Street, Palatka, FL 32177



ATTENTION 2024 HOMEBUYERS

When you purchase your home, Florida law requires our office to reassess the property and remove exemptions and caps from the previous owner. **If you purchased your home in 2024, your value was reset for 2025, which can lead to an increase in property taxes.**

BENEFITS OF HOMESTEAD EXEMPTION



SAVES MONEY:

up to a \$50,722 reduction in taxable value (adjusted annually for inflation) reduces your tax bill. The second homestead excludes School Board taxes.



VALUE INCREASES CAP AT 3%:

the year after a property is granted the exemption, its **assessed value** cannot increase more than 3% or the CPI. The 2025 cap is 2.9%. The cap is applied to your value, **not** your taxes. Your taxes still may increase due to the tax rates proposed by the Taxing Authorities.

If you believe you qualify for an exemption for 2025, please contact our office via email at exemptions@scpafl.org or call our exemptions department at (407) 665-7512 no later than September 12, 2025.

SAVE OUR HOMES COMPARISON

"Why are my taxes higher than my neighbor? We have the exact same house?"

The purpose of the "Save Our Homes" Amendment was to prevent homestead property owners from being taxed out of their homes during a period when sales prices are rapidly increasing. Accumulation of non-taxed values can cause this disparity. Your neighbor enjoyed the benefit of an increasing "capped" differential over a period of time.

My Home



Built: Same Year
Lot/Model: Same
Purchased: 2024
Taxes: \$6,845




My Neighbor's Home



Built: Same Year
Lot/Model: Same
Purchased: 2014
Taxes: \$3,975

2025 NOTICE OF PROPOSED PROPERTY TAX SAMPLE



NOTICE OF PROPOSED PROPERTY TAXES
SEMINOLE COUNTY TAXING AUTHORITIES
2025 REAL ESTATE

**** This property has homestead exemption for 2025 ****

The numbers used in this sample are for illustrative purposes and do not reflect actual taxes on your property.
Please refer to enclosed notice.


01-01-20-123-0000-0000
SEMINOLE COUNTY PROPERTY OWNER
1101 E. FIRST ST
SANFORD, FL 32771

PROPERTY
1101 E. FIRST ST
SANFORD, FL 32771

LEGAL DESCRIPTION
LOTS 1 TO 10

DO NOT PAY
THIS IS NOT A BILL

August 18, 2025



TAXING AUTHORITY TAX INFORMATION					
TAXING AUTHORITY	PRIOR (2024) TAXABLE VALUE	YOUR FINAL TAX RATE AND TAXES LAST YEAR (2024)			CURRENT (2024) TAXABLE VALUE
	COLUMN 1	COLUMN 2 RATE	COLUMN 3 TAXES	COLUMN 4	COLUMN 5 YOUR TAX RATE
COUNTY	274,278	4.8751	1,337.13	283,703	5.3751
PUBLIC SCHOOLS:					3.1300
BY STATE LAW	300,000	3.0310	909.30	309,425	2.2480
BY LOCAL BOARD	300,000	2.2480	674.40	309,425	7.3250
SANFORD	274,278	7.3250	2,009.09	283,703	0.1793
WATER MANAGEMENT DISTRICT	274,278	0.1793	49.18	283,703	
TOTAL AD-VALOREM PROPERTY TAXES				4,979.10	

PROPERTY APPRAISER VALUE INFORMATION - AS OF JANUARY 1, 2025			
	MARKET VALUE	ASSESSED VALUE	APPLIES TO SCHOOL MILLAGE
PRIOR YEAR (2024)	350,000	325,000	325,000
CURRENT YEAR (2025)	475,000	334,425	334,425

APPLIED ASSESSMENT REDUCTION	APPLIES TO	PRIOR VALUE (2024)	CURRENT VALUE (2025)
SAVE OUR HOMES BENEFIT	ALL TAXES	125,000	140,575
NON-HOMESTEAD 10% CAP BENEFIT	NON-SCHOOL TAXES	0	0
AGRICULTURAL CLASSIFICATION	ALL TAXES	0	0
OTHER	ALL TAXES	0	0
EXEMPTIONS	APPLIES TO	PRIOR VALUE (2024)	CURRENT VALUE (2025)
FIRST HOMESTEAD	ALL TAXES	25,000	25,000
ADDITIONAL HOMESTEAD	NON-SCHOOL COUNTY TAXES	25,000	25,000
ADDITIONAL HOMESTEAD	NON-SCHOOL CITY TAXES	25,000	25,000
LIMITED INCOME SENIOR	COUNTY OPERATING TAXES	0	0
LIMITED INCOME SENIOR	CITY OPERATING TAXES	0	0
OTHER	ALL TAXES	0	0
OTHER	CITY OPERATING TAXES		

SEE REVERSE FOR TAXING AUTHORITY HEARING INFORMATION AND EXPLANATIONS OF THE COLUMNS ABOVE.

If you feel the market value of the property is inaccurate or does not reflect fair market value as of January 1, 2025, or if you are entitled to an exemption or classification that is not reflected, please contact the Seminole County Property Appraiser's Office at:

1101 E First Street • Sanford, FL
Customer Service (407) 665-7506

If the Property Appraiser's Office is unable to resolve the matter as to the market value, classification, or an exemption, you may file a petition for adjustment with the Value Adjustment Board. Petition forms are available online at www.scpafl.org

****Petitions must be filed on or before September 12, 2025****

Tax bills are mailed by the Tax Collector November 1st.

Scan the QR code on your notice to view your property record card on our website.

The blue column will be the most likely rate and taxes for your property. Final rate and taxes may be lower on your November 1st tax bill; they will not be higher than these numbers.

Questions regarding the tax rate should be addressed to the Taxing Authority listed on your notice.

Should you have additional questions regarding your value, please contact our office at (407) 665-7506.

Refer to the reverse side of your notice for explanation of columns and a listing of public budget hearings for your taxing authorities.

WHAT IF I DISAGREE WITH THE JANUARY 1, 2025 VALUE ON MY NOTICE?

- Option 1:** Contact our office. Should you disagree with the value listed on your Proposed Tax Notice, our staff will discuss it with you and conduct an informal review. Although our appraisers are professionals who research the market and track values, we can miss something and we will make every effort to make sure your assessment is correct and reflects the property's value as of January 1, 2025.
- Option 2:** Value Adjustment Board Petition. After you have contacted our office, if we do not make a change to the value and you still think our value is incorrect, you will have 25 days after the date the notices were mailed (**Deadline: September 12, 2025**) to file a "Formal Protest Petition" with the Seminole County Value Adjustment Board (VAB). Petitions are available in our office or online at scpafl.org.
- Option 3:** You may file a Civil Action in the Circuit Court under section 194.171 of Florida Statutes. This can be filed whether or not you file a petition, however contact legal counsel to determine the appropriate filing deadlines and other important information before finalizing your decision.

SEMINOLE COUNTY RESIDENTIAL MARKET



Rising interest rates have slowed the pace of residential sales in Seminole County, yet median home prices continue to rise, reflecting strong demand and limited supply over the past 7 years.

These market dynamics are critical to the work of our office. Sales that occurred during 2024 are essential in establishing just value for the 2025 tax year, as required by Florida law.

THE IMPORTANCE OF JANUARY 1
It is the date of assessment and we must recognize sales data that occurred prior to January 1, 2025

It is the date determining entitlement to exemptions