DAVID JOHNSON, CFA
SEMINOLE COUNTY PROPERTY APPRAISER

Scan here to visit our TRIM FAQ page online

A GUIDE TO YOUR 2026 PROPOSED PROPERTY TAX NOTICE

A MESSAGE FROM YOUR PROPERTY APPRAISER DAVID JOHNSON

The following information has been provided to assist you with your 2026 Notice of Proposed Property Taxes (TRIM Notice).

Some property owners may expect to see changes related to the proposed property tax amendment reflected on this year's TRIM Notice. Because the amendment is not on the ballot until the November 2026 General Election, it is **not** reflected in the assessments shown on this notice. My office does not support or oppose any ballot measures. For informational purposes, we have provided the graphic below.

Our responsibility is to ensure that all properties in Seminole County are assessed fairly, accurately, and equitably in accordance with Florida law. The values shown on your TRIM Notice represent our office's determination of your property's market and assessed value as of January 1, 2026.

If you have questions regarding your property's value or assessment, please do not hesitate to contact me at **davidjohnson@scpafl.org**. Our public service agents are also available to assist you at **(407) 665-7506**.

What to know about Amendment 3

Florida voters will decide on this proposed constitutional amendment on November 3, 2026

IMPORTANT: This proposed amendment **does not** affect your 2026 TRIM Notice or property taxes. If approved by at least 60% of voters on November 3, 2026, any changes would be reflected on 2027 property tax bills.

For informational purposes only. The Seminole County Property Appraiser's office does not support or oppose any ballot measures.

AT A GLANCE: PROPOSED CHANGES

HOMESTEAD EXEMPTION
Increases the exemption amount for properties with homestead exemption.

NON-HOMESTEAD ASSESSMENT CAP
For non-homesteaded properties, the annual assessment cap would change from **10% to 5%.**

FLORIDA RESIDENCY REQUIREMENTS
Additional residency requirements would apply for **new** Florida residents after January 1, 2027.

SCHOOL TAXES
No changes to school taxes. Exemption amount remains at $25,000.

QUICK FACTS

- Property taxes would not be eliminated.
- School taxes would still apply.
- Save Our Homes and portability remain unchanged.
- Existing personal exemptions (veterans, seniors, widows/widowers, first responders, and disabled persons) remain unchanged.

60%
VOTER APPROVAL REQUIRED TO PASS

Get answers to Frequently Asked Questions

HOMESTEAD EXEMPTION AMOUNTS IF APPROVED

2027 — **$150,000** Homestead exemption beginning January 1, 2027

2028 — **$250,000** Homestead exemption beginning January 1, 2028

If approved by voters, applies to non-school taxes only.

Exemption amounts would apply to qualifying homestead properties only and are subject to the requirements of the Constitution and any implementing legislation.

IMPORTANT DATES

November 3, 2026	**Election Day** Voters will decide on the proposed constitutional amendment.
January 1, 2027	**Effective Date** If approved by 60% of voters, the amendment would go into effect.
November 2027	**First Tax Bills Reflecting Changes** If approved, changes would first be reflected on 2027 property tax bills.

NEW FOR 2026:
Non-Ad Valorem Assessments on Your TRIM Notice

For the first time, the back of your TRIM notice (Page 2) now includes the Non-Ad Valorem Assessments that have always appeared on your November tax bill. This gives you a more complete picture of the total taxes you can expect.

These assessments are set by local governments and special districts, NOT the Property Appraiser's office, and are not based on the property's value.

Questions about a specific assessment should be directed to the taxing authority listed next to that assessment.

ATTENTION 2025 HOMEBUYERS

SOLD

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 2025, your value was reset for 2026, which can lead to an increase in property taxes.

BENEFITS OF HOMESTEAD EXEMPTION

SAVES MONEY:
up to a $51,411 reduction in taxable value (adjusted annually for inflation) reduces your tax bill. The second homestead does not apply to 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 2026 cap is 2.7%. The cap is applied to your value, **not** your taxes.

If you believe you qualify for an exemption for 2026, please contact our office via email at **exemptions@scpafl.org** or call our exemptions department at **(407) 665-7512** no later than **September 11, 2026**.

Seminole County Property Appraiser (407) 665-7506 scpafl.org 1101 E. First Street Sanford, FL 32771

NEW for 2026 For the first time, Page 2 of your TRIM Notice includes your Non-Ad Valorem Assessments, providing a more complete estimate of your November tax bill.

UNDERSTANDING YOUR TRIM NOTICE

Below is a sample 2026 Notice of Proposed Property Taxes (TRIM Notice). The blue column shows the proposed tax rates and estimated taxes most likely to appear on your November tax bill.

SEMINOLE COUNTY PROPERTY APPRAISER
DAVID JOHNSON, CFA

NOTICE OF **PROPOSED** PROPERTY TAXES
SEMINOLE COUNTY TAXING AUTHORITIES
2026 REAL ESTATE

DO NOT PAY
THIS IS NOT A BILL

**** This property has homestead exemption for 2026 ****

August 17, 2026

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 ADDRESS:
1101 E. FIRST ST
SANFORD, FL 32771

LEGAL DESC:
LOTS 1 TO 10+

SAMPLE

1

TAXING AUTHORITY TAX INFORMATION

TAXING AUTHORITY	PRIOR (2025) TAXABLE VALUE	YOUR FINAL TAX RATE AND TAXES LAST YEAR (2025)		CURRENT (2026) TAXABLE VALUE	YOUR TAX RATE AND TAXES THIS YEAR IF NO BUDGET CHANGE IS MADE		YOUR TAX RATE AND TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS MADE	
	COLUMN 1	COLUMN 2 RATE	COLUMN 3 TAXES	COLUMN 4	COLUMN 5 RATE	COLUMN 6 TAXES	COLUMN 7 RATE	COLUMN 8 TAXES
COUNTY	274,278	5.3751	1,474.27	282,364	4.6168	1,303.62	5.3751	1,517.73
PUBLIC SCHOOLS: BY STATE LAW	300,000	3.0010	900.30	308,775	2.9081	897.95	3.0010	926.63
BY LOCAL BOARD	300,000	2.2480	674.40	308,775	2.1568	665.97	2.2480	694.13
SANFORD	274,278	7.3250	2,009.09	282,364	6.8583	1,936.54	7.3250	2,068.32
WATER MANAGEMENT DISTRICT	274,278	0.1793	49.18	282,364	0.1703	48.09	0.1793	50.63
TOTAL AD VALOREM PROPERTY TAXES			5,107.24			4,852.17		5,257.44
OTAL AD VALOREM AND NON-AD VALOREM TAXES			5,407.24			5,152.17		5,557.44

2

PROPERTY APPRAISER VALUE INFORMATION - AS OF JANUARY 1

	MARKET VALUE	ASSESSED VALUE APPLIES TO SCHOOL MILLAGE	ASSESSED VALUE APPLIES TO NON-SCHOOL MILLAGE
RIOR YEAR (2025)	450,000	325,000	325,000
CURRENT YEAR (2026)	475,000	333,775	333,775

3

D ASSESSMENT REDUCTION	APPLIES TO	PRIOR VALUE (2025)	CURRENT VALUE (2026)
R HOMES BENEFIT	ALL TAXES	125,000	141,225
MESTEAD 10% CAP BENEFIT	NON-SCHOOL TAXES	0	0
CULTURAL CLASSIFICATION	ALL TAXES	0	0
OTHER	ALL TAXES	0	0
EXEMPTIONS	**APPLIES TO**	**PRIOR VALUE (2025)**	**CURRENT VALUE (2026)**
FIRST HOMESTEAD	ALL TAXES	25,000	25,000
ADDITIONAL HOMESTEAD	NON-SCHOOL COUNTY TAXES	25,722	26,411
ADDITIONAL HOMESTEAD	NON-SCHOOL CITY TAXES	25,722	26,411
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		

If you feel the market value of the property is inaccurate or does not reflect fair market value as of January 1, 2026, 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 11, 2026****

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

What You'll Find on Your TRIM Notice

1
Taxing Authority Tax Information
For each taxing authority, this section shows last year's tax rate and taxes, along with the proposed 2026 tax rates and the estimated taxes based on those rates. The blue column highlights the most likely amount you will pay for each taxing authority

2
Property Appraiser Value Information
Shows your property's market value and the assessed values used to calculate school and non-school taxes. Assessed values may be lower than market value because they reflect any applicable assessment limitations, including Save Our Homes or the non-homestead assessment cap, as determined by our office as of January 1, 2026.

3
Exemptions & Assessment Reductions
Lists the assessment reductions and exemptions applied to your property. If you believe you are missing an exemption you are entitled to, please contact our office by September 11, 2026.

ON THE BACK OF YOUR NOTICE

Non-Ad Valorem Assessments
These fixed charges are set by local governments and special districts and are not based on your property's value.

Public Hearing Information
Find out when and where taxing authorities will hold public hearings on their budgets and tax rates.

WHAT IF I DISAGREE WITH THE JANUARY 1, 2026 VALUE ON MY NOTICE?

Option 1

CONTACT OUR OFFICE
If you disagree with the value shown on your Proposed Tax Notice, our staff will review it with you and conduct an informal review to ensure it accurately reflects your property's value as of January 1, 2026.

(407) 665-7506

Option 2

VALUE ADJUSTMENT BOARD
If you still disagree with your property's value, you may file a petition with the Seminole County Value Adjustment Board (VAB). Petitions must be filed within 25 days after the TRIM Notices are mailed.

Deadline: September 11, 2026

Option 3

CIVIL ACTION
You may file a civil action in Circuit Court under section 194.171, Florida Statutes, whether or not you file a VAB petition.

Consult legal counsel regarding filing deadlines and other requirements.

YOUR PROPERTY TAXES ARE CALCULATED USING A SIMPLE FORMULA

Taxable Value as determined by the **Property Appraiser** x **Millage (Tax) Rate** as determined by the **Taxing Authorities** = **Your Tax Bill** 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

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