

Seller Closing Costs in Florida



HOMESELLERSUSA GUIDES



HOMESELLERSUSA SELLER GUIDES

Seller closing costs in Florida

What a Florida home seller usually pays at closing, line by line: the deed stamp tax, title charges, prorated taxes, estoppel fees and more. Every figure links to the official source, and dollar examples are estimates.

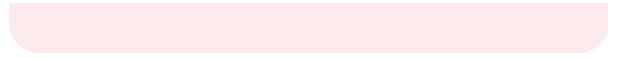
Inside this guide

- 01** Your mortgage payoff and lien releases
- 02** Real estate commissions: negotiable
- 03** Documentary stamp tax on the deed
- 04** Owner's title insurance: who pays depends on the county
- 05** Closing or settlement fee
- 06** Property taxes, prorated
- 07** HOA and condo estoppel certificates
- 08** Disclosures: the flood form and Johnson v. Davis
- 09** Repairs, credits, survey and municipal lien search
- 10** Taxes on your gain
- 11** Putting it together

Before you read

This guide is general information, not legal, tax or financial advice. Contracts, local rules and costs vary, so check the details for your home with your agent, title company or attorney.

HomeSellersUSA connects homeowners with licensed local agents and cash buyers. We are not a real estate broker and don't value homes.



Most of what a Florida seller pays at closing is decided by the purchase contract and by local custom, not by one statewide rule. Many Florida sales use the Florida Realtors/Florida Bar **AS IS Residential Contract for Sale and Purchase**, whose paragraph 9 lists which costs fall on the seller and which on the buyer (sample FR/BAR AS IS contract, 2015 revision; current revisions may word things differently, so read the version you sign). A licensed title agent or an attorney can handle the closing, and you have the right to choose your own title agent (Florida Department of Financial Services title insurance guide). Before closing, the closing agent sends a settlement statement with your actual numbers.

This is general information, not legal or tax advice. Rules and customs vary by county, so check with your closing agent and the county offices named below.

1 Your mortgage payoff and lien releases

For most sellers the largest deduction is paying off the existing mortgage, plus any home equity line or other lien. The FR/BAR contract puts **recording and other fees needed to cure title** on the seller (sample FR/BAR contract, paragraph 9(a)). Ask your lender for a written payoff statement good through your closing date; it includes interest up to the payoff day, and any prepayment penalty your loan carries. Recorded liens show up in the county's official records, which your county clerk of court keeps.

2 Real estate commissions: negotiable

Commissions are not set by law. Since the National Association of REALTORS settlement took effect on August 17, 2024, buyers sign a written agreement with their agent before touring homes, and as a seller you can choose whether to offer, or authorize your agent to offer, compensation to a buyer's agent (NAR). Whether you pay the listing broker, contribute to the buyer's broker, or both, is something you negotiate and put in writing. See how to choose a listing agent for questions to ask before you sign.

If you sell directly to a cash buyer you may pay no listing commission, but read that contract closely to see who pays which closing costs. See cash offer vs listing.

3 Documentary stamp tax on the deed

Florida's documentary stamp tax is usually the biggest government charge in a Florida sale. The rate on a deed is **70 cents per \$100** of the price, or portion of \$100, in every county except Miami-Dade (Florida Department of Revenue).

In **Miami-Dade County** the rate is 60 cents per \$100, plus a **surtax of 45 cents per \$100**. The surtax is not due on a deed that transfers only a single-family dwelling (Florida Department of Revenue).

Who pays? Legally, all parties to the deed are liable for the tax regardless of which one agrees to pay (Florida Department of Revenue). In practice the FR/BAR contract lists **documentary stamp taxes and surtax on deed** as a seller cost (sample FR/BAR contract), so most Florida sellers pay it. Stamp tax on the buyer's new mortgage is a buyer cost under the same paragraph.

Estimated deed stamp tax on a \$400,000 sale

- Most Florida counties: $\$400,000 / \$100 \times \$0.70 =$ about **\$2,800**
- Miami-Dade, single-family home: $\$400,000 / \$100 \times \$0.60 =$ about **\$2,400**

Estimates calculated from the Florida Department of Revenue rates as of September 2026. Your closing agent calculates the exact amount.

4

Owner's title insurance: who pays depends on the county

The buyer receives an owner's policy of title insurance at closing. Who pays for it is **a local custom that the contract sets**, not a state law. The FR/BAR contract has three boxes in paragraph 9(c): the seller picks the closing agent and pays for the owner's policy, title search and closing services; the buyer picks the closing agent and pays for them; or a **Miami-Dade/Broward regional provision** where the seller pays for a title update, tax search and municipal lien search and the buyer pays the owner's policy premium (sample FR/BAR contract).

In **most Florida counties the seller customarily pays**, including Hillsborough, Pinellas, Orange, Duval, Lee and Palm Beach. In **Miami-Dade, Broward, Sarasota and Collier** the buyer customarily pays (Barnes Walker, a Florida law firm). Because this is custom, not law, you and the buyer can agree to anything in the contract, and the party who pays usually chooses the closing agent.

The premium is set by the state

Florida promulgates title insurance premiums, so the premium for the same policy amount is the same with any title insurer. The Department of Financial Services says the **premium is not negotiable**, but the title agent's portion and agency fees can be negotiated (DFS title insurance guide). Under Florida Administrative Code rule 69O-186.003, the owner's policy premium is **\$5.75 per \$1,000** of coverage up to \$100,000, plus **\$5.00 per \$1,000** from \$100,000 to \$1 million,

with a \$100 minimum (Fla. Admin. Code R. 69O-186.003). A lower reissue rate can apply when a prior owner's policy is available, which is one reason the contract asks the seller to hand over a copy of theirs.

Estimated owner's policy premiums (promulgated rates)

- \$300,000 policy: about **\$1,575**
- \$400,000 policy: about **\$2,075**
- \$500,000 policy: about **\$2,575**

Estimates calculated from rule 69O-186.003 as of September 2026, before any reissue credit. Endorsements, the title search and the buyer's lender policy are separate charges.

5 Closing or settlement fee

Title agencies charge for the search, the closing itself and document preparation. Under the FR/BAR contract, the title search and closing services travel with the owner's policy, so whoever pays for the owner's policy usually pays these too (sample FR/BAR contract). These fees vary by agency and can be negotiated, so ask for a written quote (DFS title insurance guide).

6 Property taxes, prorated

Florida property taxes are paid in arrears. Property is assessed on January 1, county tax collectors generally mail bills in **November**, and unpaid taxes become delinquent on **April 1** of the next year. Paying early earns a discount of 4 percent in November, 3 percent in December, 2 percent in January and 1 percent in February (Florida Department of Revenue; Florida Statutes 197.162).

So if you close in the middle of the year, this year's bill has not arrived yet. The FR/BAR contract prorates taxes through the day before closing, based on the current year's tax **with an allowance for the maximum discount** and any exemptions (sample FR/BAR contract, Standard K). You credit the buyer for your share, and the buyer pays the full bill in November.

Example, an estimate only: if the year's taxes will be about \$6,000 and you close at the end of June, your share is about half of \$5,760 (the bill less the 4 percent discount), roughly **\$2,860**. Your county tax collector's website shows past bills, and your county property appraiser shows the assessed value and exemptions.

Your homestead exemption ends with the sale

Proration usually uses your current bill, which may include your homestead exemption. The buyer's taxes can be higher because a sale can trigger reassessment, which is why Florida requires sellers to give buyers a property tax disclosure summary at or before contract signing (Florida Statutes 689.261).

7 HOA and condo estoppel certificates

If your home is in a homeowners' association or condominium, the closing agent orders an **estoppel certificate** showing what you owe the association through closing. The FR/BAR contract makes estoppel fees a seller cost (sample FR/BAR contract).

Florida caps the fee. For HOAs, the association must deliver the certificate within 10 business days of a written request, and may charge **no more than \$250**, plus **\$100** for delivery within 3 business days, and up to **\$150** more if the account is delinquent (Florida Statutes 720.30851). Condominium associations have the same \$250, \$100 and \$150 caps (Florida Statutes 718.116). Both statutes allow the caps to be adjusted for inflation every five years, and if the sale does not close, the payer can request a refund. Any unpaid dues or assessments are paid from your proceeds, and current dues are prorated like taxes.

8 Disclosures: the flood form and Johnson v. Davis

Disclosure is not a closing cost, but getting it wrong can cost far more. Since October 1, 2024, Florida requires sellers of residential property to give the buyer a written **flood disclosure** at or before the time the contract is signed. It says whether you know of flooding that damaged the property while you owned it, and whether you filed a flood insurance claim or received federal flood assistance, such as from FEMA (Florida Statutes 689.302; 2024 bill history).

Florida has no general statewide disclosure form, but under **Johnson v. Davis** (1985) a seller who knows of facts that materially affect the value of the property, are not readily observable and are not known to the buyer must disclose them (opinion text).

9 Repairs, credits, survey and municipal lien search

- **Repairs and credits.** On an AS IS contract, the buyer can inspect and cancel during the inspection period, and any repair or credit you agree to is negotiated. Seller credits toward the buyer's closing costs are also negotiated. Put every agreement in a written amendment.
- **Survey.** Under the FR/BAR contract the buyer pays for the survey, and an elevation certificate if required. If you have a prior survey, you may be asked to sign a "no change" affidavit (sample FR/BAR contract).
- **Municipal lien search.** This search checks for open permits, code violations and unpaid city charges. The contract assigns it to whichever party the title box in paragraph 9(c) names (sample FR/BAR contract). Closing out old permits with your city or county building department before listing can prevent a late surprise.

10 Taxes on your gain

- **No Florida income tax on your gain.** The Florida Constitution bars a state tax on the income of natural persons who are residents or citizens of the state, beyond amounts creditable against federal tax (Florida Constitution, Art. VII, Sec. 5).
- **Federal tax may still apply.** If you owned and lived in the home for at least two of the last five years, you may be able to exclude up to \$250,000 of gain, or \$500,000 on a joint return (IRS Topic 701). See our capital gains tax guide and ask a tax professional about your situation.

11 Putting it together

Your net proceeds are roughly the sale price minus your mortgage payoff, any commissions you agreed to, the deed stamp tax, your share of title and closing charges (depending on your county and contract), prorated taxes and dues, estoppel fees, and any repairs or credits. Try our net proceeds calculator, compare with other states in seller closing costs by state, and if you want a local agent's view of what your home might sell for, request a free market report. Then confirm every figure with the settlement statement from your closing agent.

Questions sellers ask

Does the seller pay for title insurance in Florida?

In most Florida counties the seller customarily pays for the owner's policy, but in Miami-Dade, Broward, Sarasota and Collier the buyer customarily pays (Barnes Walker). It is a custom, not a law, and your contract's paragraph 9(c) decides it (sample FR/BAR contract).

How much is the Florida doc stamp tax on a home sale?

70 cents per \$100 of the price in every county except Miami-Dade, which charges 60 cents per \$100 plus a 45 cent surtax that does not apply to a single-family dwelling (Florida Department of Revenue). On a \$400,000 sale that is about \$2,800 in most counties, an estimate.

Can I shop around for a cheaper title premium?

The premium itself is set by the state and is not negotiable, but the title agent's portion and agency fees can be negotiated, so compare quotes (Florida DFS).

Why do I owe property taxes at closing if I have paid every bill?

Florida bills each year's taxes in November, after the year is mostly over (Florida Department of Revenue). The contract prorates this year's taxes, so you credit the buyer for the part of the year you owned the home.

How much can my HOA or condo charge for an estoppel certificate?

Up to \$250, plus \$100 for delivery within 3 business days and up to \$150 more if the account is delinquent, with inflation adjustments every five years (F.S. 720.30851; F.S. 718.116).

Do I have to disclose past flooding when I sell?

Yes. Since October 1, 2024, sellers of residential property must give buyers a flood disclosure at or before contract signing covering known flood damage, flood insurance claims and federal flood assistance (F.S. 689.302).

Sources

1. sample FR/BAR AS IS contract, 2015 revision: <https://www.consolidatedcredit.org/wp-content/uploads/2022/02/AS-IS-Contract-Sample.pdf>
2. Florida Department of Financial Services title insurance guide: <https://www.myfloridacfo.com/docs-sf/consumer-services-libraries/consumerservices-documents/understanding-coverage/consumer-guides/english---title-insurance-guide.pdf>
3. NAR: <https://www.nar.realtor/the-facts>
4. Florida Department of Revenue: https://floridarevenue.com/taxes/taxesfees/Pages/doc_stamp.aspx
5. Barnes Walker, a Florida law firm: <https://barneswalker.com/who-pays-for-title-insurance-in-florida/>
6. Fla. Admin. Code R. 690-186.003: <https://www.law.cornell.edu/regulations/florida/Fla-Admin-Code-Ann-R-690-186-003>
7. Florida Department of Revenue: <https://floridarevenue.com/property/Pages/Taxpayers.aspx>

8. Florida Statutes 197.162: http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0197/Sections/0197.162.html
9. Florida Statutes 689.261: http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699/0689/Sections/0689.261.html
0. Florida Statutes 720.30851: http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0700-0799/0720/Sections/0720.30851.html
1. Florida Statutes 718.116: http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0700-0799/0718/Sections/0718.116.html
2. Florida Statutes 689.302: http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699/0689/Sections/0689.302.html
3. 2024 bill history: <https://www.flsenate.gov/Session/Bill/2024/1049>
4. opinion text: <https://www.uvm.edu/~jashman/cdae157/Cases/TextbookCases/JohnsonvDavis.html>
5. Florida Constitution, Art. VII, Sec. 5: <https://www.flsenate.gov/Laws/Constitution#A7S05>
6. IRS Topic 701: <https://www.irs.gov/taxtopics/tc701>

Last reviewed September 30, 2026. Rules and costs change; check the current figures before you rely on them.



Thinking of selling? Ask one licensed local agent for a free market report, or one local cash buyer for an offer. Free to ask, no obligation.

homesellersusa.com



More free guides and your state's seller rules at homesellersusa.com/guides