

Hire a Licensed CPA in Florida: Strategic Tax Planning and Tax Representation With a CPA Firm

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By The Guillen Pujol CPA Group Newsroom

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Hiring a licensed CPA in Florida is one of the most strategic decisions you can make to manage both personal and business finances. Florida is one of only seven states in the U.S. without a personal income tax—alongside Texas, Nevada, Washington, South Dakota, Wyoming, and Alaska—but it leans heavily on sales and property taxes. While Florida is generally less complex than states like California, New York, or Illinois—which impose both state and local income taxes—it still has county-level variations that business owners must manage. This becomes especially important if your company operates across multiple states, where tax planning grows more challenging. In this context, having a local CPA is key to optimizing compliance, leveraging exemptions, and minimizing risks.

What Is a CPA and Why Florida Businesses Need One

A **Certified Public Accountant** (CPA) is not just an accountant. They are licensed professionals who meet rigorous national requirements in education, examination, and real-world experience. Unlike general accountants, CPAs are legally authorized to represent taxpayers before the IRS, conduct financial audits, and issue certified opinions on financial statements that go far beyond bookkeeping or routine accounting. These credentials come with ongoing obligations: to maintain licensure, Florida CPAs must complete extensive hours of continuing professional education every two years—keeping pace with constantly evolving tax laws and financial regulations.

The key point in Florida is not a state income tax—since it doesn't exist—but the local variations each county may apply. These include differences in property taxes, business license fees, and county-specific sales tax rates. While these require attention, Florida remains a less complex tax environment compared to many other states, which is one of its main advantages for business owners.

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This is where a Florida-licensed CPA becomes indispensable. These professionals integrate federal requirements with Florida's state and county rules, offering solutions that go beyond the traditional scope of accounting. Their expertise helps businesses remain compliant, take advantage of available benefits, and plan with greater confidence.

What Makes Florida Taxes So Different? A Quick Look

Florida's reputation as a tax-friendly state often starts with its lack of a personal income tax—a point that attracts new residents and businesses. But that's only part of the story. The state's revenue system leans heavily on other areas, and the rules can vary widely by county or industry. Understanding these nuances is essential for anyone managing personal or business finances here.

Here are some of the key aspects of Florida's financial landscape—details your CPA should be familiar with to guide you effectively:

- **No State Personal Income Tax:** We've already noted Florida's absence of a personal income tax, a cornerstone of its tax-friendly reputation. For residents this means more take-home pay, while businesses must still account for a 5.5% corporate income tax on net income, though some exemptions apply to small entities.
- **Property Tax Exemptions:** Florida offers a homestead exemption in two tiers: the first \$25,000 applies to all properties, and an additional \$25,000 exemption is available for assessed values above \$75,000. In addition, the Save Our Homes cap limits annual assessment increases to 3% or the rate of inflation, whichever is lower. Homeowners can also "port" unused exemption benefits when moving within the state. Additional exemptions are available for seniors, veterans, and individuals with disabilities.
- **Sales and Use Taxes:** The state sales tax rate is 6%, and each county may impose a discretionary surtax between 0.5% and 2.5%. Florida holds several tax-free holidays—back-to-school supplies, hurricane preparedness items, even energy-efficient appliances—where qualified purchases are exempt. A local CPA helps businesses calculate combined rates, file returns accurately, and time major purchases to coincide with these holidays.
- **Commercial Rent Tax Repeal:** Beginning October 1, 2025, [Florida will no longer impose state sales tax](#)—or county discretionary surtaxes—on commercial rent payments. This repeal ends more than five decades of taxation on office, retail, warehouse, and other business leases. While it reduces occupancy costs for tenants, it also requires landlords and business owners to update lease agreements, billing

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systems, and compliance procedures. A local CPA ensures this transition is handled correctly and that potential refunds or adjustments are not overlooked.

- **Tangible Personal Property Tax:** Businesses must annually declare and pay tax on tangible assets (furniture, machinery, equipment) by filing Form DR-405 with their county property appraiser's office, generally by April 1 each year. Late filings can trigger penalties of up to 25%. Proper valuation and timely filing prevent overpayments and late-filing penalties.
- **Estate and Asset Considerations:** There is no state estate or inheritance tax in Florida, though estates exceeding the federal exemption threshold (\$13.61 million in 2024) incur federal estate tax. A CPA collaborates with your attorney or financial planner to structure trusts, lifetime gifts, and other strategies that optimize tax outcomes and safeguard your legacy.

Because these rules vary by county, asset type, and taxpayer profile, Florida's tax system can seem straightforward at first but still requires careful attention to local variations and specific regulations. A local CPA understands these requirements and deadlines and can help you take advantage of available opportunities while avoiding costly mistakes.

Read more: [IRS Refunds After Paper Checks End in 2025: FAQs for Expats and Non-Residents](#)

Why Working With a Florida-Licensed CPA Makes a Difference

Engaging a Florida-licensed CPA comes with clear benefits for both individuals and businesses:

- **Expert Navigation of Tax Rules:** A Florida CPA has in-depth knowledge of the state's tax system and plays an active role in helping your business avoid errors in filings and make the most of available resources.
- **Local Business Insight:** Florida's economy covers diverse sectors such as tourism, agriculture, real estate, and technology. Each brings unique accounting challenges, and a Florida CPA can recognize these differences and tailor their advice so you benefit from incentives while meeting applicable regulations.
- **Up-to-Date Compliance:** A Florida CPA monitors changes in tax laws and regulations and quickly adapts your strategy to protect your business and ensure you don't miss valuable benefits.
- **Time and Stress Savings:** Managing accounting yourself can consume valuable time and add unnecessary worries. By delegating these responsibilities to a CPA firm, you free resources to focus on growing your business while experts handle everything—from routine bookkeeping to communications

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with the IRS or Florida Department of Revenue.

- **Long-Term Planning and Advice:** An experienced CPA with decades in the field becomes a strategic partner in your financial journey. They guide retirement planning—leveraging Florida’s exemption of most retirement income—planning major life events like relocation or business sale, and structure your affairs around robust asset protection measures such as homestead exemptions and trust vehicles. Working with your estate attorney, they ensure wealth transfers align with Florida’s favorable legal framework.

All these advantages show why a Florida-licensed CPA can transform your financial outlook. You gain professional expertise combined with the local insight needed to thrive in the Sunshine State.

Choosing the Right CPA in Florida

Selecting a CPA goes beyond ticking a box—it’s about choosing a financial partner who understands your needs and adds real value.

- **Verify licensing.** Use the state’s official portal (myfloridalicense.com/DBPR) to confirm both the CPA’s individual license and the firm’s registration with the Florida Board of Accountancy.
- **Look for local experience.** If you’re a small-business owner, ask about their work with Florida startups or family-run shops. Planning for retirement? Choose a CPA who knows pension and IRA rules inside out. Industry-specific expertise—real estate, hospitality, agriculture—can turn a good CPA into a game-changer.
- **Pay attention to communication.** Do they explain complex rules in a way you can actually understand? Are they responsive when deadlines or surprises arise? Clear, timely communication can save you stress and money.
- **Compare fee structures.** Some CPAs bill by the hour, others offer flat-rate packages, and some use hybrid or results-based models. The key is to understand exactly what’s included before you compare value.
- **Check their reputation.** Membership in the Florida Institute of CPAs (FICPA) or AICPA can signal commitment to professional standards, though it’s not a legal requirement. Ask if they carry errors and omissions (E&O) insurance—a common safeguard for clients, even if not legally required in Florida. What is nonnegotiable is a clean record with the Florida Board of Accountancy.

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By focusing on fit as much as on credentials and cost, you'll land a CPA who feels less like a vendor and more like a partner in your financial success.

What Guillen Pujol CPA Group Can Do for Your Business in Florida

At Guillen Pujol CPA Group, we do more than handle numbers; we empower businesses and individuals with tailored strategies that protect wealth, ensure compliance, and unlock opportunities. With over 35 years of global expertise, our CPA firm in Miami specializes in international tax planning, high-income tax advisory, outsourced accounting, and representation before tax authorities. Whether you need cross-border tax optimization, bookkeeping and controller services, or guidance on Florida real estate taxes—such as property tax planning, homestead exemption strategies, and support with documentary stamp tax in Miami-Dade—our team is equipped to help you thrive locally and internationally.

Whether you're juggling a growing business in Miami, managing rental properties in Orlando, or simply optimizing your personal finances, hiring a CPA in Florida can bring significant advantages. In a state with unique financial rules and opportunities, the right CPA doesn't just keep you compliant—they position you to take full advantage of Florida's tax environment while adapting strategies to your personal or business goals.

A Florida CPA is a trusted partner who anticipates risks, identifies opportunities, and helps you navigate financial decisions with confidence. By working with one, you gain peace of mind, save time and resources, and put yourself in the best position to thrive in the Sunshine State's vibrant economic landscape. When it comes to financial well-being in Florida, the guidance of a CPA can make all the difference.

Take Action Now: Need professional tax guidance? [Contact us today.](#)

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Editor's Note: This post is part of the '[GPCPAs Info Hub](#),' an initiative dedicated to empowering you with the knowledge and strategies needed to navigate the complexities of the U.S. tax system and financial strategies. Visit our [Information Hub](#), a curated resource offering the latest in tax, economic, and business news, alongside actionable guidance on tax strategies, accounting, and business advisory—because Planning

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August 20, 2025

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