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House Joint Resolution

A joint resolution proposing amendments to Sections 4, 6, and 9 of Article VII and the creation of a new section in Article XII of the State Constitution to revise the limitation on annual assessment increases for specified real property, to increase the homestead exemption, to provide a limitation on the use of ad valorem taxes levied by counties and municipalities, and to provide an effective date.

Be It Resolved by the Legislature of the State of Florida:

That the following amendments to Sections 4, 6, and 9 of Article VII of the State Constitution and the creation of a new section in Article XII are agreed to and shall be submitted to the electors of this state for approval or rejection at the next general election or at an earlier special election specifically authorized by law for that purpose:

ARTICLE VII

FINANCE AND TAXATION

SECTION 4. Taxation; assessments.—By general law regulations shall be prescribed which shall secure a just valuation of all property for ad valorem taxation, provided:

(a) Agricultural land, land producing high water recharge to Florida's aquifers, or land used exclusively for

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26 noncommercial recreational purposes may be classified by general
27 law and assessed solely on the basis of character or use.

28 (b) As provided by general law and subject to conditions,
29 limitations, and reasonable definitions specified therein, land
30 used for conservation purposes shall be classified by general
31 law and assessed solely on the basis of character or use.

32 (c) Pursuant to general law tangible personal property
33 held for sale as stock in trade and livestock may be valued for
34 taxation at a specified percentage of its value, may be
35 classified for tax purposes, or may be exempted from taxation.

36 (d) All persons entitled to a homestead exemption under
37 Section 6 of this Article shall have their homestead assessed at
38 just value as of January 1 of the year following the effective
39 date of this amendment. This assessment shall change only as
40 provided in this subsection.

41 (1) Assessments subject to this subsection shall be
42 changed annually on January 1st of each year; but those changes
43 in assessments shall not exceed the lower of the following:

44 a. Three percent (3%) of the assessment for the prior
45 year.

46 b. The percent change in the Consumer Price Index for all
47 urban consumers, U.S. City Average, all items 1967=100, or
48 successor reports for the preceding calendar year as initially
49 reported by the United States Department of Labor, Bureau of
50 Labor Statistics.

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51 (2) No assessment shall exceed just value.

52 (3) After any change of ownership, as provided by general
53 law, homestead property shall be assessed at just value as of
54 January 1 of the following year, unless the provisions of
55 paragraph (8) apply. Thereafter, the homestead shall be assessed
56 as provided in this subsection.

57 (4) New homestead property shall be assessed at just value
58 as of January 1st of the year following the establishment of the
59 homestead, unless the provisions of paragraph (8) apply. That
60 assessment shall only change as provided in this subsection.

61 (5) Changes, additions, reductions, or improvements to
62 homestead property shall be assessed as provided for by general
63 law; provided, however, after the adjustment for any change,
64 addition, reduction, or improvement, the property shall be
65 assessed as provided in this subsection.

66 (6) In the event of a termination of homestead status, the
67 property shall be assessed as provided by general law.

68 (7) The provisions of this amendment are severable. If any
69 of the provisions of this amendment shall be held
70 unconstitutional by any court of competent jurisdiction, the
71 decision of such court shall not affect or impair any remaining
72 provisions of this amendment.

73 (8)a. A person who establishes a new homestead as of
74 January 1 and who has received a homestead exemption pursuant to
75 Section 6 of this Article as of January 1 of any of the three

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76 | years immediately preceding the establishment of the new
77 | homestead is entitled to have the new homestead assessed at less
78 | than just value. The assessed value of the newly established
79 | homestead shall be determined as follows:

80 | 1. If the just value of the new homestead is greater than
81 | or equal to the just value of the prior homestead as of January
82 | 1 of the year in which the prior homestead was abandoned, the
83 | assessed value of the new homestead shall be the just value of
84 | the new homestead minus an amount equal to the lesser of
85 | \$500,000 or the difference between the just value and the
86 | assessed value of the prior homestead as of January 1 of the
87 | year in which the prior homestead was abandoned. Thereafter, the
88 | homestead shall be assessed as provided in this subsection.

89 | 2. If the just value of the new homestead is less than the
90 | just value of the prior homestead as of January 1 of the year in
91 | which the prior homestead was abandoned, the assessed value of
92 | the new homestead shall be equal to the just value of the new
93 | homestead divided by the just value of the prior homestead and
94 | multiplied by the assessed value of the prior homestead.

95 | However, if the difference between the just value of the new
96 | homestead and the assessed value of the new homestead calculated
97 | pursuant to this sub-subparagraph is greater than \$500,000, the
98 | assessed value of the new homestead shall be increased so that
99 | the difference between the just value and the assessed value
100 | equals \$500,000. Thereafter, the homestead shall be assessed as

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provided in this subsection.

b. By general law and subject to conditions specified therein, the legislature shall provide for application of this paragraph to property owned by more than one person.

(e) The legislature may, by general law, for assessment purposes and subject to the provisions of this subsection, allow counties and municipalities to authorize by ordinance that historic property may be assessed solely on the basis of character or use. Such character or use assessment shall apply only to the jurisdiction adopting the ordinance. The requirements for eligible properties must be specified by general law.

(f) A county may, in the manner prescribed by general law, provide for a reduction in the assessed value of homestead property to the extent of any increase in the assessed value of that property which results from the construction or reconstruction of the property for the purpose of providing living quarters for one or more natural or adoptive grandparents or parents of the owner of the property or of the owner's spouse if at least one of the grandparents or parents for whom the living quarters are provided is 62 years of age or older. Such a reduction may not exceed the lesser of the following:

(1) The increase in assessed value resulting from construction or reconstruction of the property.

(2) Twenty percent of the total assessed value of the

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property as improved.

(g) For all levies other than school district levies, assessments of residential real property, as defined by general law, which contains nine units or fewer and which is not subject to the assessment limitations set forth in subsections (a) through (d) shall change only as provided in this subsection.

(1) Assessments subject to this subsection shall be changed annually on the date of assessment provided by law; but those changes in assessments shall not exceed the following percentages ~~ten percent (10%)~~ of the assessment for the prior year:

a. Before January 1, 2027, ten percent (10%).

b. Beginning January 1, 2027, five percent (5%).

(2) No assessment shall exceed just value.

(3) After a change of ownership or control, as defined by general law, including any change of ownership of a legal entity that owns the property, such property shall be assessed at just value as of the next assessment date. Thereafter, such property shall be assessed as provided in this subsection.

(4) Changes, additions, reductions, or improvements to such property shall be assessed as provided for by general law; however, after the adjustment for any change, addition, reduction, or improvement, the property shall be assessed as provided in this subsection.

(h) For all levies other than school district levies,

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assessments of real property that is not subject to the assessment limitations set forth in subsections (a) through (d) and (g) shall change only as provided in this subsection.

(1) Assessments subject to this subsection shall be changed annually on the date of assessment provided by law; but those changes in assessments shall not exceed the following percentages ~~ten percent (10%)~~ of the assessment for the prior year:

a. Before January 1, 2027, ten percent (10%).

b. Beginning January 1, 2027, five percent (5%).

(2) No assessment shall exceed just value.

(3) The legislature must provide that such property shall be assessed at just value as of the next assessment date after a qualifying improvement, as defined by general law, is made to such property. Thereafter, such property shall be assessed as provided in this subsection.

(4) The legislature may provide that such property shall be assessed at just value as of the next assessment date after a change of ownership or control, as defined by general law, including any change of ownership of the legal entity that owns the property. Thereafter, such property shall be assessed as provided in this subsection.

(5) Changes, additions, reductions, or improvements to such property shall be assessed as provided for by general law; however, after the adjustment for any change, addition,

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reduction, or improvement, the property shall be assessed as provided in this subsection.

(i) The legislature, by general law and subject to conditions specified therein, may prohibit the consideration of the following in the determination of the assessed value of real property:

(1) Any change or improvement to real property used for residential purposes made to improve the property's resistance to wind damage.

(2) The installation of a solar or renewable energy source device.

(j)

(1) The assessment of the following working waterfront properties shall be based upon the current use of the property:

a. Land used predominantly for commercial fishing purposes.

b. Land that is accessible to the public and used for vessel launches into waters that are navigable.

c. Marinas and drystacks that are open to the public.

d. Water-dependent marine manufacturing facilities, commercial fishing facilities, and marine vessel construction and repair facilities and their support activities.

(2) The assessment benefit provided by this subsection is subject to conditions and limitations and reasonable definitions as specified by the legislature by general law.

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201 SECTION 6. Homestead exemptions.—

202 (a)(1)a. Every person who has the legal or equitable title
203 to real estate and maintains thereon the permanent residence of
204 the owner, or another legally or naturally dependent upon the
205 owner, shall be exempt from taxation thereon, except assessments
206 for special benefits, as follows:

207 1.a. For school district levies, up to the assessed
208 valuation of twenty-five thousand dollars; and

209 2.b. For all levies other than school district levies,
210 I. Beginning on January 1, 2027, up to the assessed
211 valuation of one hundred and fifty thousand dollars.

212 II. Beginning on January 1, 2028, up to the assessed
213 valuation of two hundred and fifty thousand dollars.

214 b. Every person who, on or after January 1, 2027, has the
215 legal or equitable title to real estate and maintains thereon
216 the permanent residence of the owner, or another legally or
217 naturally dependent upon the owner, who had not maintained a
218 permanent residence in this state as of December 31, 2026, shall
219 be exempt from taxation thereon, except assessments for special
220 benefits, as follows:

221 1. For school district levies, up to the assessed
222 valuation of twenty-five thousand dollars; and

223 2. For all levies other than school district levies, up to
224 the assessed valuation of fifty thousand dollars. Unless
225 otherwise revised under sub-subparagraph (4)a.2., beginning with

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the fifth year of exemption under this subparagraph, such person shall be exempt up to the amount of assessed valuation provided by sub-sub-subparagraph a.2.II., as adjusted pursuant to subparagraph (2)a. The legislature shall, by general law, prescribe uniform procedures to administer this subparagraph.

The exemptions provided by this paragraph apply only ~~greater than fifty thousand dollars and up to seventy-five thousand dollars,~~ upon establishment of right thereto in the manner prescribed by law. The real estate may be held by legal or equitable title, by the entirety, jointly, in common, as a condominium, or indirectly by stock ownership or membership representing the owner's or member's proprietary interest in a corporation owning a fee or a leasehold initially in excess of ninety-eight years. The exemptions ~~exemption~~ shall not apply with respect to any assessment roll until such roll is first determined to be in compliance with the provisions of section 4 by a state agency designated by general law. These exemptions are ~~This exemption is~~ repealed on the effective date of any amendment to this Article which provides for the assessment of homestead property at less than just value.

(2)a. The ~~twenty-five thousand dollar~~ amount of assessed valuation exempt from taxation provided in sub-sub-subparagraph (1)a.2.II. ~~subparagraph (a)(1)b.~~ shall be adjusted annually for inflation beginning on January 1, 2029, and ~~of~~ each year

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251 thereafter, ~~for inflation~~ using the percent change in the
252 Consumer Price Index for All Urban Consumers, U.S. City Average,
253 all items 1967=100, or successor reports for the preceding
254 calendar year as initially reported by the United States
255 Department of Labor, Bureau of Labor Statistics, if such percent
256 change is positive.

257 b. The amount of assessed valuation exempt from taxation
258 provided in sub-subparagraph (1)b.2. shall be adjusted annually
259 for inflation beginning on January 1, 2028, and each year
260 thereafter, using the percent change in the Consumer Price Index
261 for All Urban Consumers, U.S. City Average, all items 1967=100,
262 or successor reports for the preceding calendar year as
263 initially reported by the United States Department of Labor,
264 Bureau of Labor Statistics, if such percent change is positive.

265 (3) Except for the exemptions provided in sub-
266 subparagraphs (1)a.2. and b.2. and paragraph (4), the amount of
267 assessed valuation exempt from taxation for which every person
268 who has the legal or equitable title to real estate and
269 maintains thereon the permanent residence of the owner, or
270 another person legally or naturally dependent upon the owner, is
271 eligible, and which applies solely to levies other than school
272 district levies, that is added to this constitution after
273 January 1, 2025, shall be adjusted annually on January 1 of each
274 year for inflation using the percent change in the Consumer
275 Price Index for All Urban Consumers, U.S. City Average, all

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items 1967=100, or successor reports for the preceding calendar year as initially reported by the United States Department of Labor, Bureau of Labor Statistics, if such percent change is positive, beginning the year following the effective date of such exemption.

(4)a.1. The legislature shall, by general law, prescribe a uniform procedure for counties and municipalities, for their respective levies, to increase the amount of assessed valuation exempt from taxation under paragraph (1), up to all remaining assessed valuation.

2. Beginning on or after January 1, 2030, a county or municipality, by two-thirds vote of the membership of the governing body, may determine that a reduction of the five-year requirement provided under sub-subparagraph (1)b.2. is warranted for a critical local need.

b.1. A special district may, upon approval by referendum by the electors of the district, increase the amount of assessed valuation exempt from taxation under sub-subparagraphs (1)a.2. and b.2., for its respective levy, up to all remaining assessed valuation. By general law, the legislature shall provide the manner in which a referendum may be called; the frequency with which such referendum may be held, which may not be more than once in a 12-month period; a ballot statement and question of such referendum; and other requirements for the referendum not inconsistent with this paragraph. The approved exemption

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301 increase shall take effect on and first apply beginning on the
302 January 1 immediately succeeding approval by referendum.

303 2. A special district may adjust the amount of assessed
304 valuation exempt from taxation as approved under sub-
305 subparagraph 1. annually on January 1 of each year for inflation
306 using the percent change in the Consumer Price Index for All
307 Urban Consumers, U.S. City Average, all items 1967=100, or
308 successor reports for the preceding calendar year as initially
309 reported by the United States Department of Labor, Bureau of
310 Labor Statistics, if such percent change is positive.

311 (b) Not more than one exemption shall be allowed any
312 individual or family unit or with respect to any residential
313 unit. No exemption shall exceed the value of the real estate
314 assessable to the owner or, in case of ownership through stock
315 or membership in a corporation, the value of the proportion
316 which the interest in the corporation bears to the assessed
317 value of the property.

318 (c) By general law and subject to conditions specified
319 therein, the Legislature may provide to renters, who are
320 permanent residents, ad valorem tax relief on all ad valorem tax
321 levies. Such ad valorem tax relief shall be in the form and
322 amount established by general law.

323 (d) The legislature may, by general law, allow counties or
324 municipalities, for the purpose of their respective tax levies
325 and subject to the provisions of general law, to grant either or

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both of the following additional homestead tax exemptions:

(1) An exemption not exceeding fifty thousand dollars to a person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner, who has attained age sixty-five, and whose household income, as defined by general law, does not exceed twenty thousand dollars; or

(2) An exemption equal to the assessed value of the property to a person who has the legal or equitable title to real estate with a just value less than two hundred and fifty thousand dollars, as determined in the first tax year that the owner applies and is eligible for the exemption, and who has maintained thereon the permanent residence of the owner for not less than twenty-five years, who has attained age sixty-five, and whose household income does not exceed the income limitation prescribed in paragraph (1).

The general law must allow counties and municipalities to grant these additional exemptions, within the limits prescribed in this subsection, by ordinance adopted in the manner prescribed by general law, and must provide for the periodic adjustment of the income limitation prescribed in this subsection for changes in the cost of living.

(e)

(1) Each veteran who is age 65 or older who is partially or totally permanently disabled shall receive a discount from

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the amount of the ad valorem tax otherwise owed on homestead property the veteran owns and resides in if the disability was combat related and the veteran was honorably discharged upon separation from military service. The discount shall be in a percentage equal to the percentage of the veteran's permanent, service-connected disability as determined by the United States Department of Veterans Affairs. To qualify for the discount granted by this paragraph, an applicant must submit to the county property appraiser, by March 1, an official letter from the United States Department of Veterans Affairs stating the percentage of the veteran's service-connected disability and such evidence that reasonably identifies the disability as combat related and a copy of the veteran's honorable discharge. If the property appraiser denies the request for a discount, the appraiser must notify the applicant in writing of the reasons for the denial, and the veteran may reapply. The Legislature may, by general law, waive the annual application requirement in subsequent years.

(2) If a veteran who receives the discount described in paragraph (1) predeceases his or her spouse, and if, upon the death of the veteran, the surviving spouse holds the legal or beneficial title to the homestead property and permanently resides thereon, the discount carries over to the surviving spouse until he or she remarries or sells or otherwise disposes of the homestead property. If the surviving spouse sells or

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otherwise disposes of the property, a discount not to exceed the dollar amount granted from the most recent ad valorem tax roll may be transferred to the surviving spouse's new homestead property, if used as his or her permanent residence and he or she has not remarried.

(3) This subsection is self-executing and does not require implementing legislation.

(f) By general law and subject to conditions and limitations specified therein, the Legislature may provide ad valorem tax relief equal to the total amount or a portion of the ad valorem tax otherwise owed on homestead property to:

(1) The surviving spouse of a veteran who died from service-connected causes while on active duty as a member of the United States Armed Forces.

(2) The surviving spouse of a first responder who died in the line of duty.

(3) A first responder who is totally and permanently disabled as a result of an injury or injuries sustained in the line of duty. Causal connection between a disability and service in the line of duty shall not be presumed but must be determined as provided by general law. For purposes of this paragraph, the term "disability" does not include a chronic condition or chronic disease, unless the injury sustained in the line of duty was the sole cause of the chronic condition or chronic disease.

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As used in this subsection and as further defined by general law, the term "first responder" means a law enforcement officer, a correctional officer, a firefighter, an emergency medical technician, or a paramedic, and the term "in the line of duty" means arising out of and in the actual performance of duty required by employment as a first responder.

SECTION 9. Local taxes.—

(a) (1) Counties, school districts, and municipalities shall, and special districts may, be authorized by law to levy ad valorem taxes and may be authorized by general law to levy other taxes, for their respective purposes, except ad valorem taxes on intangible personal property and taxes prohibited by this constitution.

(2) Ad valorem taxes levied by counties and municipalities shall be used only to:

a. Provide for public safety, including law enforcement, fire service, and emergency medical service;

b. Provide funding for education and public schools;

c. Finance or refinance infrastructure, including expenditures on road and bridge construction and maintenance and stormwater control;

d. Finance or refinance natural resource projects, including flood control measures;

e. Issue local bonds for uses consistent with this paragraph and to make debt service payments for existing

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426 obligations;

427 f. Meet obligations for retirement benefits of local
428 government employees; or

429 g. Fund the operations and administration of county
430 officers and commissioners established under Article VIII and
431 municipalities, and the expenditures approved by such county
432 officers or county or municipal governing bodies, except those
433 expenditures prohibited by general law.

434 (b) Ad valorem taxes, exclusive of taxes levied for the
435 payment of bonds and taxes levied for periods not longer than
436 two years when authorized by vote of the electors who are the
437 owners of freeholds therein not wholly exempt from taxation,
438 shall not be levied in excess of the following millages upon the
439 assessed value of real estate and tangible personal property:
440 for all county purposes, ten mills; for all municipal purposes,
441 ten mills; for all school purposes, ten mills; for water
442 management purposes for the northwest portion of the state lying
443 west of the line between ranges two and three east, 0.05 mill;
444 for water management purposes for the remaining portions of the
445 state, 1.0 mill; and for all other special districts a millage
446 authorized by law approved by vote of the electors who are
447 owners of freeholds therein not wholly exempt from taxation. A
448 county furnishing municipal services may, to the extent
449 authorized by law, levy additional taxes within the limits fixed
450 for municipal purposes.

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ARTICLE XII

SCHEDULE

Limitation on the assessment of real property, homestead property exemptions, and local government revenue.—This section and the amendments to Sections 4 and 6 of Article VII, relating to a limitation on the assessed value of real property, an increase to the homestead property tax exemption, and the creation of a new homestead exemption beginning January 1, 2027, and the amendment to Section 9 of Article VII, relating to the uses of certain revenues by counties and municipalities, shall take effect January 1, 2027.

BE IT FURTHER RESOLVED that the following statement be placed on the ballot:

CONSTITUTIONAL AMENDMENT

ARTICLE VII, SECTIONS 4, 6, AND 9

ARTICLE XII

SAVE OUR HOMES FROM EXCESSIVE PROPERTY TAXES.—This amendment benefits Florida taxpayers by:

Exempting homestead properties from taxation. Exempts the first \$250,000 of a homestead's value from taxation for all levies other than school district levies and requires, through general law, a schedule for full elimination.

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476 Ensuring funding for core services. Requires local
477 governments to use remaining property taxes solely for core
478 public needs including public safety, education and schools,
479 infrastructure, and natural resources.

480
481 Protecting small businesses. Limits future property tax
482 assessments on businesses.

483
484 Ensuring fairness for Florida residents. Requires any
485 person who establishes Florida residency after January 1, 2027,
486 to maintain Florida residency for five years prior to receiving
487 the increased homestead exemption.

488
489 If approved, the amendment would take effect on January 1,
490 2027.