

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

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.

CS/HJR 1F

2026F

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

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

101 provided in this subsection.

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

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

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

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

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

126 property as improved.

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

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

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

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

139 (2) No assessment shall exceed just value.

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

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

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

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

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

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

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

161 (2) No assessment shall exceed just value.

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

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

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

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

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

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

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

187 (j)

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

190 a. Land used predominantly for commercial fishing
 191 purposes.

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

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

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

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

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

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

231
 232 The exemptions provided by this paragraph apply only greater
 233 than fifty thousand dollars and up to seventy-five thousand
 234 dollars, upon establishment of right thereto in the manner
 235 prescribed by law. The real estate may be held by legal or
 236 equitable title, by the entirety, jointly, in common, as a
 237 condominium, or indirectly by stock ownership or membership
 238 representing the owner's or member's proprietary interest in a
 239 corporation owning a fee or a leasehold initially in excess of
 240 ninety-eight years. The exemptions ~~exemption~~ shall not apply
 241 with respect to any assessment roll until such roll is first
 242 determined to be in compliance with the provisions of section 4
 243 by a state agency designated by general law. These exemptions
 244 are ~~This exemption is~~ repealed on the effective date of any
 245 amendment to this Article which provides for the assessment of
 246 homestead property at less than just value.

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

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

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

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

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

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

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

326 both of the following additional homestead tax exemptions:

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

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

341
 342 The general law must allow counties and municipalities to grant
 343 these additional exemptions, within the limits prescribed in
 344 this subsection, by ordinance adopted in the manner prescribed
 345 by general law, and must provide for the periodic adjustment of
 346 the income limitation prescribed in this subsection for changes
 347 in the cost of living.

348 (e)

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

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

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

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

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

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

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

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

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

400

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

407 SECTION 9. Local taxes.—

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

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

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

418 b. Provide funding for education and public schools;

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

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

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

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.

451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475

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.

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.