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## **2025 ANNUAL CONFERENCE & EDUCATIONAL EXHIBITION**

Presenting Sponsor:

**JUNE 24-27, 2025**



HILTON ORLANDO



ORANGE COUNTY

# From Exemptions to Elimination: Navigating Florida's Property Tax Proposals

● **SCAN** ●  
**FOR EDUCATION CREDITS**



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# **Legislative Overview**

**2025 Session**

**Ad Valorem Bills &  
Highlights**

# 2025 Legislative Highlights

40+ Bills filed modifying Ad Valorem/Property Taxes

**PASSED**

**Agriculture Tangible  
Personal Property → 2026  
Ballot**

**FAILED**

**Rental Property Bills → First-Time  
Home-buyer exemptions**

**TDT Swap → Property Tax Offset**

# 2025 Legislative Themes

Governor DeSantis: Eliminate Property Tax

OR for this year provide  
\$1000 Homestead Property Tax Rebate

# 2025 Legislative Themes

House Speaker Perez: Cutting Sales Taxes

Hoped to be the first state sales tax rate cut  
0.75% reduction



# 2025 Legislative Themes

Senate President Albritton: Future Economic Outlook  
&  
Rural Renaissance

Modest sales tax exemptions and tax holidays

# 2025 Legislative Outcomes

**No Budget Deal & Extended Session**

## Parallel Tracks



**Governor's Road  
Show**



**House Select  
Committee**



**Property Tax  
Study**



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# House Select Committee on Property Taxes

**Goal:** Produce legislation to be heard during legislative committee weeks in the fall and pass during the first week of session in January



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# House Select Committee: Proposals

Requiring every city, county, and special district to hold a referendum on the question of eliminating property taxes on homestead properties.



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# House Select Committee: Proposals

Creating a new \$500,000 homestead exemption, as well as a \$1 million homestead exemption for properties owned by Floridians aged 65 and older, or who have had a homestead for 30 years, applicable to all non-school taxes.



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# House Select Committee: Proposals

Authorizing the Legislature to increase the homestead exemption to any value by general law.



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# House Select Committee: Proposals

Modifying the assessment increase limitations on property values:

- For homestead properties, changing the cap from the lower of 3% or CPI to a flat 3% over any three-year period for all taxes.
- For non-homestead properties, changing the cap from 10% annually to 15% over any three-year period for all non-school taxes.



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# House Select Committee: Proposals

Protecting Homeownership by eliminating the ability to foreclose on a homestead property due to a property tax lien

**NO ONE PAYS THEIR TAXES**



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# House Select Committee: Proposals

~~Protecting Homeownership by eliminating the ability to  
foreclose on a homestead property due to a property tax  
lien~~



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# Property Tax Study, HB 7031

- Provides EDR \$1 million: Property Tax Study **by November 1, 2025**.
- Examine the **property tax structure** of the state, the **expenditure** of property tax **revenues** by local governments and political subdivisions, and the **taxation of homestead property**
- Primary purpose: analyze the potential impact of eliminating or significantly reducing ad valorem assessments on homestead property and provide policy options for mitigating negative fiscal consequences.

# Property Tax Study

- An **analysis of Save-Our-Homes** assessment limitation and other constitutional provisions that provide tax relief to homestead property owners
- An **analysis of millage rates** adopted by local governments compared to rolled back rates
- An **analysis** of the potential impacts on **public services**
- An **assessment of the housing market** in the state
- An **analysis of consumer behavior** regarding home improvements and potential impacts on assessment values

# Property Tax Study

- EDR must develop a series of **findings** and an array of **policy options** including changes to the statutory law or the State Constitution, for eliminating or reducing property taxes on homestead property while mitigating any reductions to services Floridians deem essential to their quality of life.
- Policy options **may** include changes to local government property taxes, required local effort millage rates, and tax assessments by local and state government.
- The policy options **must** attempt to **balance** the ability of the property tax system to produce revenues that are sufficient to fund appropriate governmental functions and expenditures.
- The policy options **may** include any actions or measures necessary to ensure tax enforcement and collection are fair and reasonable and have minimal compliance costs; to increase the visibility and awareness of the taxes being paid; and to adequately inform taxpayers of local government tax and budget decisions.

# 2025 Legislative Outcomes

## Parallel Tracks



**Governor's  
Road Show**



**House Select  
Committee**



**Property Tax  
Study**



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# What is Your County Property Mix?

## Uniqueness of Each County

# Tax Base

**Describe your local tax base and  
how that impacts your county's  
property tax experience**

# Tax Base

- Just Values and Growth
- SOH and Portability Differential
- Assessed Values and Growth
- Exemption Values and Impacts
- Taxable Values and Growth
- Proportion of Homestead vs Non-Homestead properties
- Proportion of Taxable Value to Just Value
- New Construction as a percentage of Taxable Value



# Tax Base—Examples

- Collier and Union Counties—Taxable Value per parcel
- Jackson and Liberty Counties—SOH Growth 2020-24
- Miami-Dade and Lafayette Counties—Assessed Value
- Monroe and Walton Counties—Property Values and Exemption Impact
- Taxable Values and growth of Taxable Values
- Proportion of Homestead vs Non-Homestead properties in County
- Glades County—Proportion of Taxable Value to Just Value
- Boom Counties—Value of New Construction as a percentage of Taxable Value

# Property Tax Formula “Big Picture”, 2024

<b>Just Value (193.011, F.S.)</b>	<b>\$5,212,650,771,352</b>
<b>Differentials</b>	<b>2024 Statewide Value</b>
Save Our Homes: Homestead Assessment Differential (193.155, F.S.)	\$928,322,382,615
10% Cap: Nonhomestead Residential Property Differential (193.1554, F.S.)	\$194,854,321,368
10% Cap: Certain Res. and Nonres. Real Property differential (193.1555, F.S.)	\$134,478,727,812
<b>Assessed Value by Property Type</b>	<b>2024 Statewide Value</b>
Land Classified Agricultural (193.461, F.S.)	\$5,018,534,130
Land Classified High-Water Recharge (193.625, F.S.)*	\$0
Land Classified and Used for Conservation Purposes (193.501, F.S.)	\$27,363,705
Pollution Control Devices (193.621, F.S.)	\$376,531,630
Historic Property used for Commercial Purposes (193.503, F.S.)*	\$2,781,305,016
Historically Significant Property (193.505, F.S.)	\$0
Homestead Property (193.155, F.S.)	\$1,386,085,664,965
Non-Homestead Residential Property (193.1554, F.S.)	\$1,168,764,221,093
Certain Residential and Non-Residential Property (193.1555, F.S.)	\$1,065,100,960,595
Working Waterfront Property (Art. VII, s.4(j), State Constitution)	\$611,894,370
<b>Just Value (193.011, F.S.)</b>	<b>\$5,212,650,771,352</b>
<b>Total Assessed Value</b>	<b>\$3,859,267,850,912</b>

- Save Our Homes value nearly \$1 billion
- Assessed Value is roughly 74% of Just Value

# Property Tax Formula “Big Picture”, 2024

Property Tax Exemption	2024 Statewide Value
\$25,000 Homestead Exemption	\$127,196,824,428
Additional \$25,000 Homestead Exemption	\$115,716,145,334
Additional Homestead Exemption, Age 65 & Older	\$8,328,927,328
Tangible Personal Property \$25,000 Exemption*	\$8,061,049,868
Governmental Exemption	\$221,319,009,767
Institutional Exemptions	\$112,007,936,770
Widows / Widowers Exemption	\$2,232,990,171
Disability / Blind Exemptions	\$33,033,068,791
Conservation Land Exemption	\$466,361,096
Historic Property Exemption	\$363,763,282
Econ. Development & Child Care Exemptions (blank)	\$2,685,249,206
Lands Available for Taxes	\$4,159,565
Homestead Assessment Reduction for Parents or Grandparents	\$51,271,780
Disabled Veterans' Homestead Discount	\$1,927,533,439
Deployed Service Member's Homestead Exemption	\$104,715,746
Senior Age 65 & 25 Year Resident Homestead Exemption	\$998,994,474
Renewable Energy Exemption	\$2,798,581,330
<b>Total Just Value</b>	<b>\$5,212,650,771,352</b>
<b>Total Assessed Value</b>	<b>\$3,859,258,916,230</b>
<b>Total Exempt Value</b>	<b>\$637,296,582,375</b>
<b>Total Taxable Value</b>	<b>\$3,221,961,418,042</b>

4 categories make up 90% of the Total Exemptions

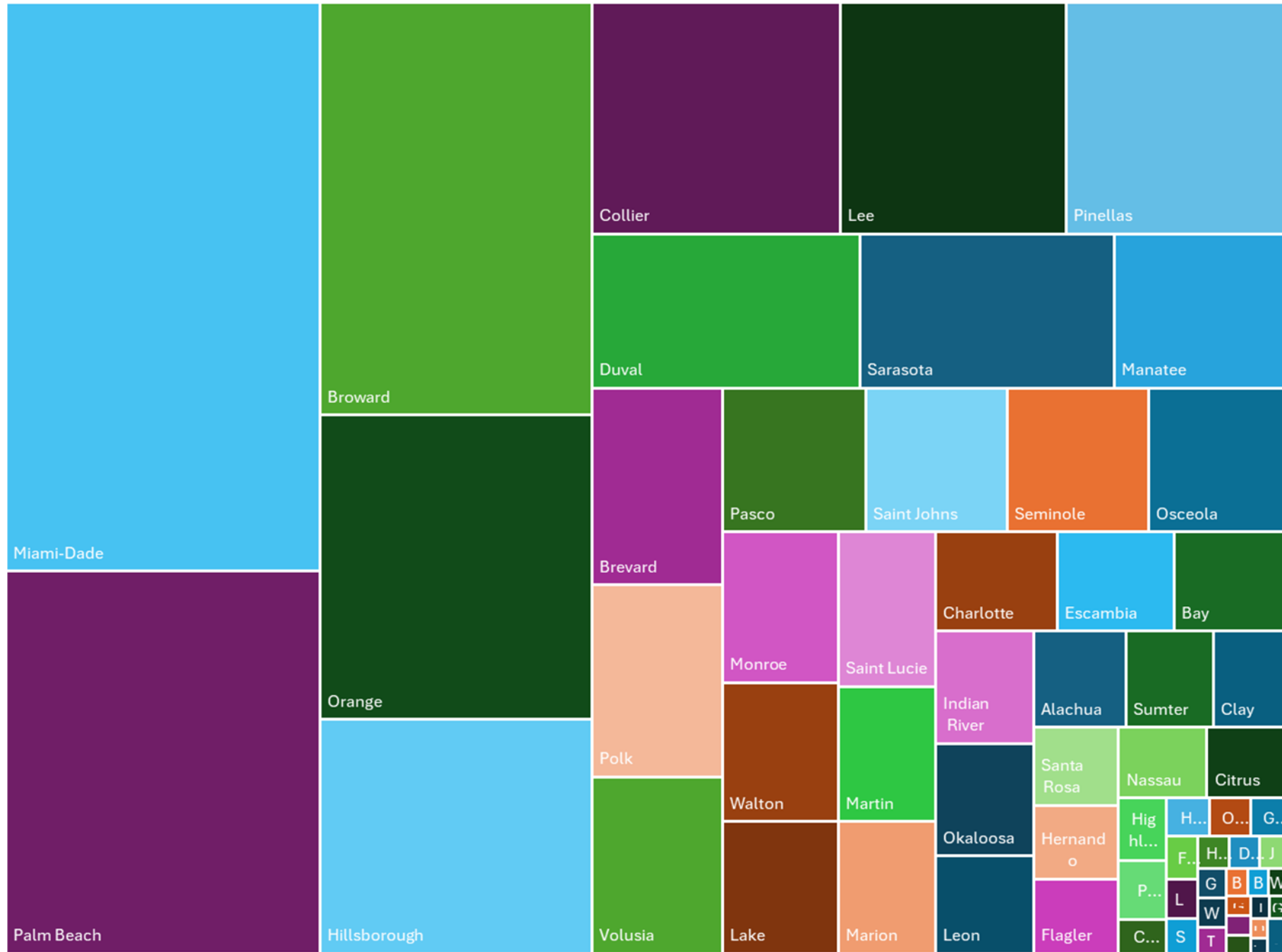
- \$25,000 Homestead Exemption
- Additional \$25,000 Homestead Exemption
- Governmental Exemption
- Institutional Exemptions
- BUT...it will vary from county-to-county
- Exempt Value is roughly 16.5% of Assessed Value
- 38% of value is “off the rolls”



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## 2024 Taxable Value by County



# Taxable Values and Millage

- **Ranked from greatest to least**
  - Green = High Value
  - Red = Low Value
  - Value of 1 Mill, Population, Per Capita Value of a Mill (placeholder), Operating Millage (placeholder)
- **Uniqueness of each county**
  - Off the Chart—Miami-Dade
  - High Property Values—Monroe, Walton
  - Fiscally Constrained Counties

2024 County Taxable Values and Millage				
County	2024 Total Value of 1 Mill Levy	2024 Population Estimates	2024 Per Capita Value of 1 Mill Levy	Operating Millage
Miami-Dade	\$473,314,980	2,774,841	\$170.57	4.5740
Monroe	\$46,153,640	84,147	\$548.49	2.6929
Walton	\$42,478,431	87,728	\$484.21	3.6000
Liberty	\$368,022	8,016	\$45.91	9.3247
Lafayette	\$367,913	8,504	\$43.26	10.0000

# Millage Rate Trends

Year	Number of Counties that Adopted an Operating Millage Rate Below the Prior Year Rate	% of Counties Lowering Millage	Number of Counties that Maintained Operating Millage Rate at the Prior Year Rate	% of Counties Maintained Operating Millage Rate	Number of Counties that Lowered or Maintained Operating Millage Rate	% of Counties Lowered or Maintained Operating Millage Rate
2014	13	19.40%	12	17.91%	25	37.31%
2015	14	20.90%	13	19.40%	27	40.30%
2016	18	26.87%	17	25.37%	35	52.24%
2017	13	19.40%	12	17.91%	25	37.31%
2018	16	23.88%	15	22.39%	31	46.27%
2019	12	17.91%	12	17.91%	24	35.82%
2020	17	25.37%	17	25.37%	34	50.75%
2021	20	29.85%	19	28.36%	39	58.21%
2022	29	43.28%	28	41.79%	57	85.07%
2023	20	29.85%	20	29.85%	40	59.70%
2024	30	44.78%	29	43.28%	59	88.06%



# Property Tax Revenues

- State legislators often simply observe the amount of revenue that a county collects on an annual basis and draw conclusions **without** the further aid of **appropriate local context**.
- Ad Valorem Revenues as % of **all General Fund Revenues**



# Expenditures

- As with county revenues, state legislators often perform simple **surface level analysis** of the expenditures of local government.



1



# WHAT WE STAND FOR



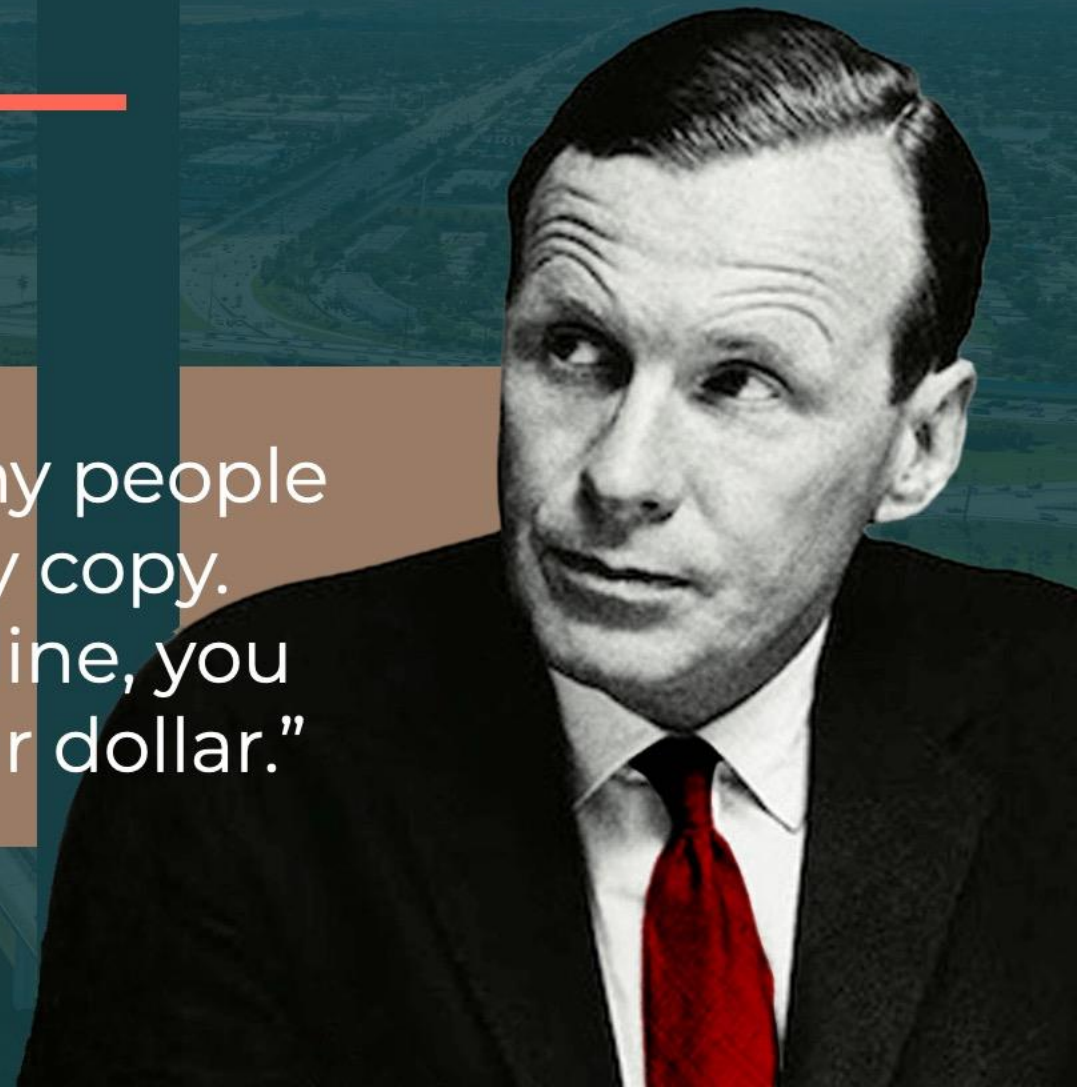
**How to Frame the Debate**



# OGILVY KNEW WHAT HE WAS TALKING ABOUT

"On the average, five times as many people read the headline as read the body copy. When you have written your headline, you have spent eighty cents out of your dollar."

- DAVID OGILVY





# CAMPAIGN BASICS: MESSAGE PRINCIPLES



**Talk value,** not need.



**Focus** on what voters get, not what government needs.



**Make it local,** not political.



**Start with trust,** not fear.



**Ends over means:** bring it home to lived experience.



**Comparisons matter:** Show efficiency.

# WHAT **THEY** THINK VS WHAT **WE** KNOW

**Lawmakers** may say  
counties can just  
“trim the fat.”

**Many voters**  
don't think services  
will be cut.

**BOTH GROUPS  
UNDERESTIMATE  
WHAT PROPERTY TAXES  
ACTUALLY FUND.**

SOME BELIEVE WE CAN **CUT**  
**WITHOUT CONSEQUENCES.**





# WHAT TO SAY: **DON'T UNDERMINE** SAVE OUR HOMES

Florida's property tax system protects full-time residents through the constitutional Save Our Homes cap.

1

Rewriting that system risks handing the benefits to snowbirds and special interests.

2

And it leaves everyday Floridians paying more—in higher sales taxes and hidden fees.

3

# WHAT TO SAY - FIX THE REAL PROBLEM: INSURANCE

Floridians aren't demanding property tax cuts.

**They're demanding relief from skyrocketing insurance costs.**



PREMIUMS ARE UP

**102%**

FROM 2021-2023

Source: Fox13News, 1/3/24

HOMESTEAD  
PROPERTY TAXES  
ARE CAPPED AT

**3%**

Instead of confronting  
insurers, **Tallahassee**  
**is targeting local services.**



**THAT'S NOT A SOLUTION.  
IT'S A DIVERSION.**



# WHAT TO SAY - THE FLORIDA FORMULA WORKS



**Florida** is one of the most tax-efficient states in the country.



We carry **half the property tax burden** of Texas

SOURCE: TEXAS SCORE CARD, OCTOBER 2024

## THIS SYSTEM ISN'T BROKEN.

## BLOWING IT UP ISN'T REFORM—IT'S RECKLESS.

# WHAT TO SAY - VOTERS TRUST LOCAL INVESTMENTS



**Nearly 90%  
of local tax  
referenda pass.**

SOURCE: FLORIDA TAX WATCH, DECEMBER 2024

## WHY?



Because voters trust what they can see.



They believe in investments  
that stay close to home.

# That's not political - it's practical.

# WHAT **NOT** TO SAY



“We need the tax revenue.”



“Don’t cut our property taxes!”



“Sales taxes are worse.”



**Florida’s towns and taxpayers need stable, predictable funding.**



**Most essential services are funded locally, so our tax dollars stay close to home. That’s the Florida way, and it works.**



**Sales taxes hit working class families hardest—especially when they’re used to replace stable local funding.**





# WHAT **NOT** TO SAY



“Tallahassee wants to defund law enforcement”



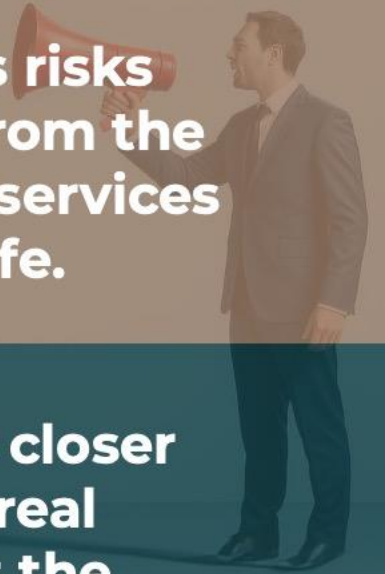
“Counties do a great job managing tax dollars”



**Changing funding sources risks shifting priorities—away from the first responders and local services that keep communities safe.**



**When decisions are made closer to home, funding reflects real community priorities—not the agenda of distant politicians.**





2

# CAMPAIGN ACTIVATION

**Using the Message**

# TURNING MESSAGE INTO MOMENTUM



**Start local,** stay visible



**Keep value** at the center



**Connect stories** to strategy



**Make staying on message** your superpower



# BUILD A CHOIR | DON'T PREACH TO IT

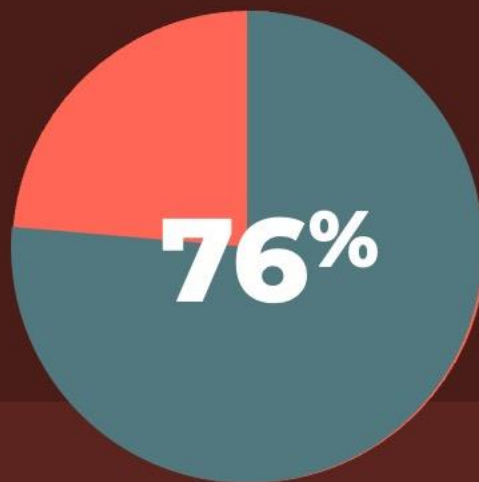
**Apply the message through:**



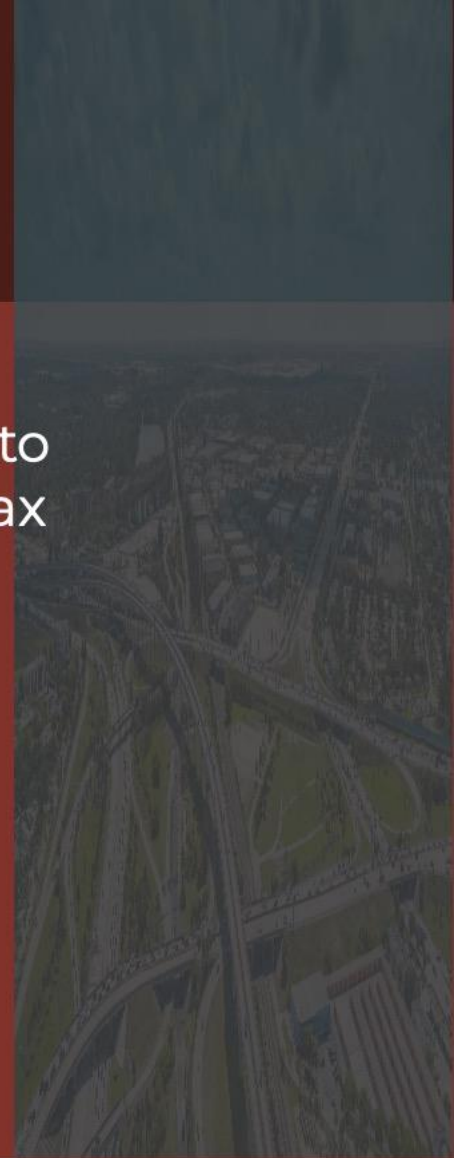
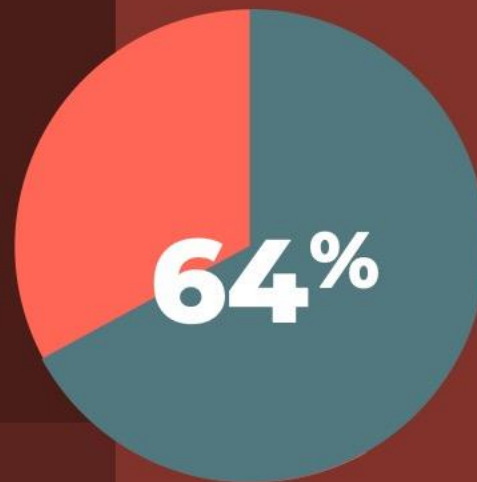


# WHERE ELSE HAS THIS BEEN TRIED?

2012 Ballot Initiative to  
Eliminate Property Tax



2024 Ballot Initiative to  
Eliminate Property Tax



# HISTORY **SOMETIMES RHYMES.**

## Tampa Bay Times

### **SLEEPLESS NIGHTS FOR BUDGET OFFICERS**

TAMPA BAY TIMES, MARCH 5, 2008

“...most I've spoken with expect they will have to consider trimming expenses for parks and recreation, libraries, environmental services, and health and housing programs, especially if they want to save some reserves for hurricane season.”

# HISTORY **SOMETIMES RHYMES.**



## **HILLSBOROUGH COUNTY ANNOUNCED 2008 BUDGET CUTS**

WTSP, APRIL 30, 2008

“Job cuts, some reduction in services, and new projects put on hold.

Hillsborough County’s Administrator says that’s the  
result of legislative requirements reducing property tax revenues.”





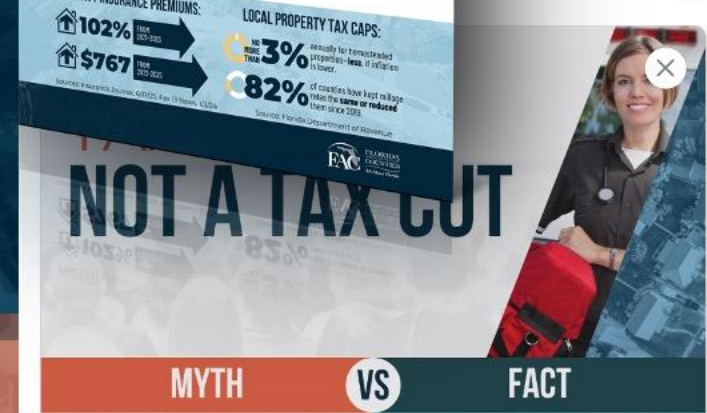
3

# CAMPAIGN ACTIVATION

**Digital Tools Walkthrough**

# READY TO USE. BUILT FOR YOU.

- Facebook & X Posts w/ Graphics
- Videos
- Printable Collateral
- Static Data Visuals
- Research-Based Talking Points



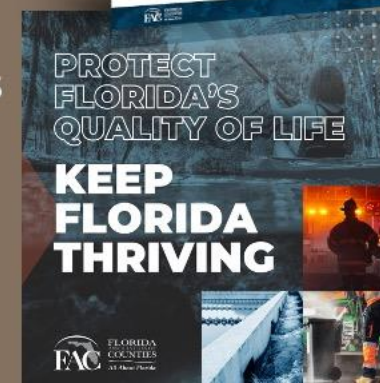


# READY TO USE. SOCIAL POSTS.

- 1:1 and 9:16 versions included
- Suggested Post Text & Images Provided



[fl-counties.com/  
keep-florida-thriving-social-posts](https://fl-counties.com/keep-florida-thriving-social-posts)



# READY TO USE. PDFs & PRINTABLES

## YOUR COUNTY, YOUR VOICE

Help your community understand what's at stake. This page features ready-to-use content you can share on your social media channels. Each post highlights the real-world value of local government—what we do, and why it matters.

### POST TEXT CONTENT

There's a lot of talk about eliminating property taxes—but let's be clear: that's not a tax cut, it's a tax shift.

The costs don't go away—they show up somewhere else. And more often than not, it's full-time Florida residents who end up paying more through new fees or higher sales taxes.

Unfortunately, it won't be [County Name] homeowners or renters that benefit. It will be large special interests, snowbirds, and out-of-state property owners—not the Floridians working to afford life here every day.

### POST TEXT CONTENT

[County Name]'s strength isn't just low taxes—it's the quality of life our community offers.

From safe neighborhoods and clean water to parks, infrastructure, and everyday services, the things that make [County Name] livable don't fund themselves.

One-size-fits-all tax plans put that at risk—especially for full-time residents. Local decision-making isn't just smart policy—it's how we protect our unique quality of life.

#FloridaQuality #

### POST TEXT CONTENT

While costs are rising across the board—on gas, groceries, and insurance—we're making decisions that keep essential services running while balancing our budget and keeping taxes low.

Local communities know what they need and how to deliver it. Let's keep those decisions—and our tax dollars—close to home.

#LocalFreedom #FloridaCommunities #keepFloridathriving



## KEEP FLORIDA THRIVING

### FLORIDA WORKS BECAUSE LOCAL WORKS

In Florida, essential services—like first responders, clean water, emergency management, and trash pickup—just work. On time, on budget, ready to roll.

It isn't a coincidence. In the Sunshine State, most of our critical services are funded locally—so most of our tax dollars are spent close to home. That's the Florida way, the right way—and it's working.

### HOME AFFORDABILITY

Floridians still face tough challenges, particularly when it comes to affordability. Working families are being squeezed from all sides—rising home prices, higher interest rates, and soaring property insurance costs are driving families out of the market altogether.

Unfortunately, instead of taking on the special interests making Florida unaffordable, some in Tallahassee would rather cut the essential services that make Florida, Florida. That's not a solution—it's a diversion.

### KEEPING TAXES LOW AND BUDGETS BALANCED

While costs have risen across the board—from fuel to labor—most Florida counties have kept tax rates steady or even lowered them.

Thanks to protections like the "Save Our Homes" amendment—which shields the primary residences of full-time Floridians from excessive property tax increases caused by rising property values—helps families keep up, even when the market heats up.

If the goal is to make Florida more affordable, the focus should be on what's actually driving costs higher: rising insurance premiums—not the basic services that communities rely on every day.

### PROPERTY INSURANCE PREMIUMS:

↑ 102%	FROM 2007-2023
↑ \$767	FROM 2007-2023

Sources: Insurance Journal, 6/17/24; Fox 13 News, 3/3/24

### LOCAL PROPERTY TAX CAPS:

NO MORE THAN **3%** annually for homesteaded properties—less, if inflation is lower.

**82%** of counties have kept millage rates the same or reduced them since 2019.

Source: Florida Department of Revenue



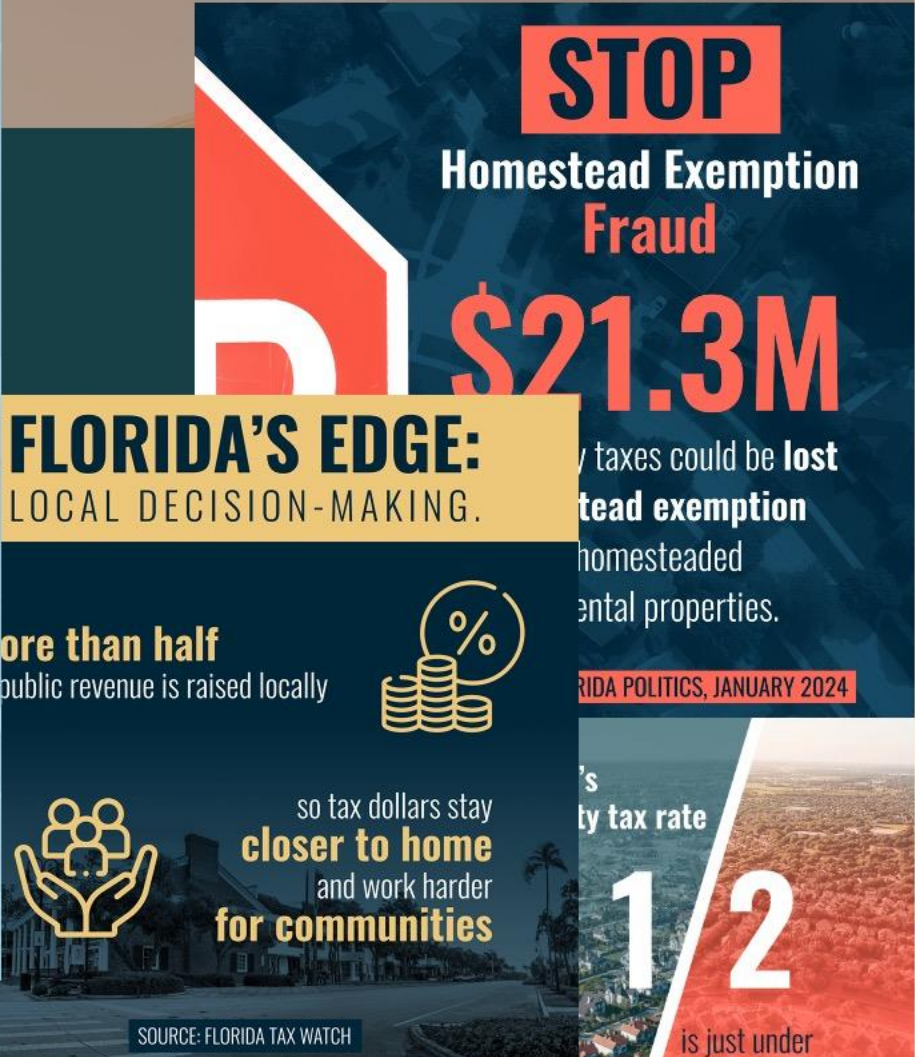
## 2024

### COUNTY REVENUES & EXPENDITURES REPORT





# READY TO USE. DATA



## RESOURCE LIBRARY

GET THE DATA YOU NEED

[STUDY] 50-STATE PROPERTY TAX COMPARISON (PDF)

[DATA] 2023 FLORIDA COUNTY EXPENDITURES (XLS)

[DATA] 2023 FLORIDA COUNTY REVENUES (XLS)

[DATA] COUNTY AD VALOREM TAX PROFILE (XLS)

[DATA] COUNTY-BY-COUNTY TAXABLE VALUE PER PARCEL (XLS)

[DATA] COUNTY-BY-COUNTY TAXABLE VALUE AND MILLAGE (XLS)

[CHART] PROPERTY TAX OVERSIGHT PROCESS (PDF)

[STUDY] COUNTY REVENUES & EXPENDITURES REPORT (PDF)



# READY TO USE. INTERACTIVES

## PROPERTY TAX TRUTHS, VS. MYTHS



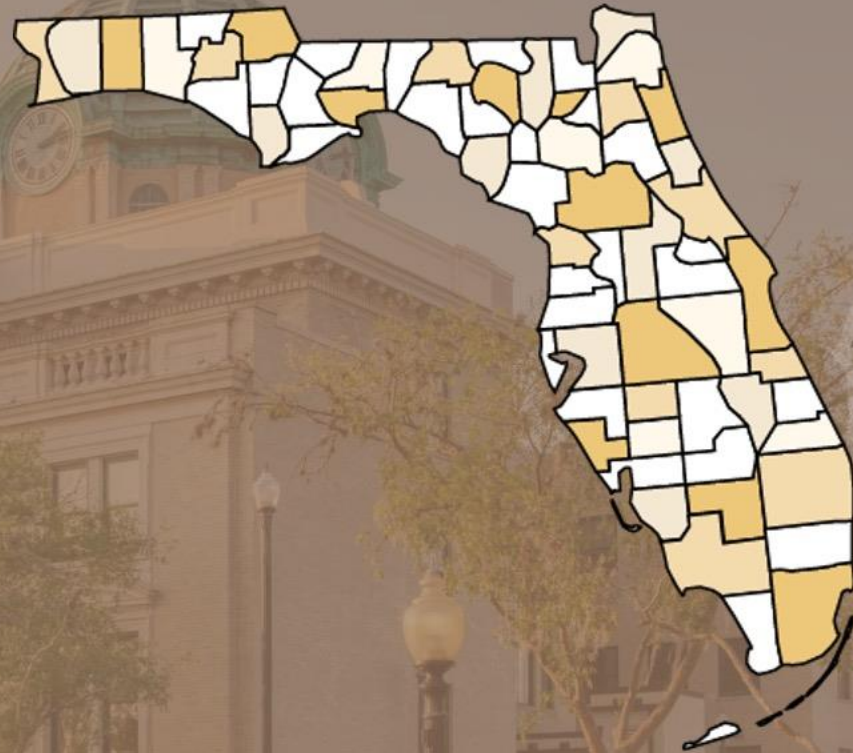
### MYTH

Eliminating property taxes will lower costs for everyday Floridians.

### FACT

**It's not a tax cut—it's a tax shift.** Wealthy landowners and out-of-state property owners benefit most, while working families pay more through higher sales taxes and hidden fees.

NEXT QUESTION



# REAL TOOLS. REAL USES.

- Reporter wants the facts?
- Need a blurb for your monthly newsletter?
- Residents have questions?





# NAVIGATE THE WEBSITE



KeepFloridaThriving.com

## KEEPING TAXES LOW AND BUDGETS BALANCED

ENSURING COUNTIES MEET UNIQUE COMMUNITY NEEDS.

While costs have risen across the board—from fuel to labor—most Florida counties have kept tax rates steady or even lowered them.

Protect laws like the "Save Our Homes" amendment, that shield the primary residences of full-time Floridians from excessive property tax increases caused by rising property values, help families keep up, even when the market heats up.

If the goal is to make Florida more affordable, the focus should be on what's actually driving costs higher: rising insurance premiums—not the basic services that communities rely on every day.

### Local Property Tax

Source: Tax 101, Department of Banking and Finance

## VIEW YOUR COUNTY'S

Use the interactive map to explore how each county invests public resources—providing a clear view of services, and the essential work counties do every day for their communities.

[VIEW OUR INTERACTIVE MAP](#)

## PROPERTY TAX TRUTHS, VS. MYTHS

MYTH	FACT
 <p>Eliminating property taxes will lower costs for everyday Floridians.</p>	 <p>It's not a tax cut—it's a tax shift. We landowners and out-of-state property benefit most, while working families pay through higher sales taxes and hidden costs.</p>

[NEXT QUESTION](#)

# KEEP FLORIDA THRIVING

FLORIDA WORKS BECAUSE LOCAL WORKS

## WHAT'S AT STAKE

In Florida, essential services—like first responders, clean water, emergency management, and trash pickup—just work. On time, on budget, ready to roll.

It isn't a coincidence. In the Sunshine State, most of our critical services are funded locally—so most of our tax dollars are spent close to home. That's the Florida way, the right way—and it's working.

[UNDERSTAND PROPERTY TAXES](#) [EXPLORE THE DATA](#)

## 82%

of counties have not increased their millage rates in the past 5 years.



## SEE ALL THE FACTS

EVERYTHING YOU NEED TO KNOW, FAST

Want the facts at your fingertips? Download the one-page snapshot that puts all the key stats, stories, and takeaways in one place. It's the perfect cheat sheet for understanding how local services keep Florida running strong.

[DOWNLOAD THE ONE-PAGER \(PDF\)](#)



4

LET'S KEEP FLORIDA,  
**FLORIDA.**



# LET'S KEEP FLORIDA, **FLORIDA.**



No state income tax



Low overall tax burden



Local decisions that reflect local values

# From Exemptions to Elimination: Navigating Florida's Property Tax Proposals

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CREDITS



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Keynote  
Speaker:

**Dr. Shawn  
DuBravac**



*Hear his story at*

# **Closing Breakfast and Annual Business Meeting**

Friday, June 27

8:30 AM - 10:30 AM

Orange D

Sponsored by:





THURSDAY, JUNE 26

6PM - 8PM

Orange D

# *Celebration* DINNER