HJR 1F Joint Resolution

Proposes a constitutional amendment to be placed on November 3, 2026, general election ballot. The package makes three sets of substantive changes to Article VII (Finance and Taxation) and creates a new schedule in Article XII directing the Legislature to establish a trust fund for implementation.
The three substantive components of the amendment:

1. Creates a new homestead exemption of $150,000 (2027) and $250,000 (2028) applicable to all non-school levies and creates a five-year waiting period before new Florida residents receive the increased homestead exemption.
   - Directs the Legislature to prescribe by general law a uniform procedure under which counties, municipalities, and school districts may increase the exempt valuation up to all remaining assessed valuation.
   - Layered above the $250,000 phased exemption
2. Constitutionally restricts the use of county and municipal ad valorem revenue to an enumerated list of **seven** categories
3. Reduces the assessment limitation on non-homestead real property from 10% to 5%

No Trust Fund, No Guarantees for Offsets or Backfill
The original proposal included a state-administered trust fund to issue grants back to counties to cover services property taxes pay for today. The House and Senate removed that language during the special session, with sponsors acknowledging the trust fund had no dedicated funding source. The inclusion of a state-administered backfill is no longer part of what voters will see on the ballot.

CPI Escalator

- Both exemptions grow automatically each year with inflation (positive CPI only).
  - $50,000 new-resident exemption begins escalating January 1, 2028
  - $250,000 homestead exemption begins escalating January 1, 2029.
- The practical effect is a permanent, year-over-year erosion of the homestead tax base — counties never recover the ground given up by each year's adjustment, and the gap compounds.

Constitutional Language on Ad Valorem Use

- New constitutional language designated in 7 categories of allowable uses. House and Senate amended in section g to provide a catch-all category for county operations and administration

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 obligations; or
f. Meet obligations for retirement benefits of local government employees.
g. Fund the operations and administration of county officers and commissioners established under Article VIII and municipalities, and the expenditures approved by such county officers or county or municipal governing bodies, except those expenditures prohibited by general law.

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.

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

Protecting small businesses. Limits future property tax assessments on businesses.

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

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