

PROTECT WHAT WORKS: THE FLORIDA FORMULA

Florida's tax system wasn't designed by politicians. It was created by homeowners and approved by voters. And it works. Our system prioritizes local accountability, low taxes, and essential services that deliver value where it counts. This document equips local officials with clear answers to common questions.



Q: WHY ARE LOCAL PROPERTY TAXES IMPORTANT?

A: Local property taxes fund essential services that make our communities livable—like police, fire rescue, clean water, and roads. These services are tailored to local needs and managed by leaders directly accountable to the people they serve.



Q: ISN'T FLORIDA ALREADY A LOW-TAX STATE?

A: Yes. Florida ranks among the most tax-efficient states in the nation. Our property tax burden is about half that of Texas, thanks to smart spending, local accountability, and the "Florida Formula" that keeps dollars and decisions close to home.



Q: WHAT IS SAVE OUR HOMES?

A: Save Our Homes is a voter-approved constitutional amendment that caps annual increases in taxable value for full-time Florida residents at 3% or less. It protects homeowners from surprise tax hikes, even when property values skyrocket.



Q: WHAT HAPPENS IF WE ELIMINATE PROPERTY TAXES?

A: Eliminating local property taxes won't eliminate costs, it just shifts them. It means higher sales taxes, new fees, or cuts to local services. And it reroutes decision-making from local communities to Tallahassee.



Q: WHO BENEFITS FROM PROPERTY TAX "REFORM"?

A: Not local residents: Snowbirds and large corporate landowners. The people who lose are the full-time Floridians who rely on well-funded services and expect a system that benefits them.



Q: WHAT'S THE REAL AFFORDABILITY CRISIS IN FLORIDA?

A: The real pressure on family budgets is home insurance, not property taxes. Insurance premiums have more than doubled since 2021, while homesteaded property taxes remain capped.



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