Florida League of Cities | Property Taxes

# LOCAL TALKING POINTS





#### The "Florida Formula" | Local services support Florida's unique quality of life.



Florida has one of the nation's most efficient tax systems—what we call the "Florida Formula." It means lower taxes, less regulation, and local tax dollars spent directly in our communities.



This formula ensures efficient, reliable local services—like public safety, clean water, parks, and roads—that cost less and work better here than anywhere else.



Keeping property taxes local protects our unique quality of life: safe neighborhoods, reliable infrastructure, and community-driven amenities.



Florida's property tax system wasn't designed by politicians—it was created by homeowners and approved by voters. That's why it delivers exactly what residents expect: efficient, affordable, and responsive local services.

#### "Dollars and decisions" belong close to home.



Right now, your local property tax dollars are spent right here at home, in our community. You can see exactly how your tax dollars are used and hold us directly accountable.



Moving those "dollars and decisions" to Tallahassee means giving control to distant lawmakers and bureaucrats, who don't know our community's needs like you and I do.



Keeping tax dollars and decisions local preserves transparency, accountability, and responsiveness—protecting your voice and your priorities.



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#### Keep voter-approved protections that safeguard homeowners.



Many politicians—and big commercial property owners—originally opposed it, but Florida voters decisively approved "Save Our Homes," a constitutional amendment designed to protect full-time Florida homeowners.



For homesteaded property, "Save Our Homes" caps annual assessment increases at three percent, no matter how much your home's value rises.



If you've owned a home in Florida for more than ten years, chances are this is your biggest tax benefit—from any level of government. And the longer you live in Florida, the more that benefit grows.



Eliminating our "Floridians First" property tax system won't be a tax cut. At least, not for Floridians. It will be a tax shift that moves costs onto full-time Florida homeowners through higher sales taxes, new fees, or reduced local services.

# On taxes, cities held the line while prices climbed.



Our community has worked hard to keep property tax rates low, even as inflation, insurance, and costs of materials have soared. For example, since COVID, the costs to train, equip, and retain just one police officer have increased significantly—adding budget pressure even as we hold the line on taxes.



We've focused on making smart budget decisions to deliver services efficiently, helping keep your costs as low as possible.



Our priority is balanced budgets and fiscal responsibility, ensuring the taxes you pay go directly to the services you value.





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# Risks of Overturning Florida's Property Tax System



## Upending Florida's property tax system will not solve the affordability issues.



Florida faces an affordability crisis—and we all know what's driving it: skyrocketing home insurance premiums. Homeowner's insurance costs have soared by more than 100% in just three years, putting significant pressure on Florida's families.



The best way to make Florida more affordable is for our lawmakers to take on the insurance lobbyists defending this broken system. The so-called property tax "reform" proposals are just distractions from the real crisis.



Instead of asking our community to cut cops and roads, lawmakers should confront the insurance lobby and fix the real cause of the affordability crisis.

#### Eliminating property taxes shifts burdens onto full-time residents.



In the end, eliminating our "Floridians First" property tax system won't be a tax cut—at least, not for you. It will be a tax shift that moves costs onto full-time Florida homeowners through higher sales taxes, new fees, or reduced local services.



Seasonal residents and out-of-state property owners are likely to benefit the most, while permanent residents face higher costs

# Centralized policies overlook local needs.



Centralizing control of property taxes in Tallahassee means decisions affecting our community will be made by distant lawmakers who don't understand our local priorities.



Our community is unique—and so are its needs. Whether it's public safety, infrastructure, parks, roads, trails or countless other things—it's best that a city's decisions be made by those who live there.







## Keep Public Safety Local: You Can't Cut the Engine and Still Drive the Car



Public safety—your police and fire departments—accounts for the single-largest portion of our city budget—and it's funded largely by property taxes.



If state lawmakers take a sledgehammer to our property tax system, it could force painful cuts to public safety, or cause fees to skyrocket.



Decisions affecting local law enforcement and emergency response should remain with the people directly accountable to you—local leaders—not state-level officials disconnected from our local realities.

# Florida's property tax system works because voters designed it.





Florida's current property tax system works efficiently because it was created and approved by Florida voters.

It delivers what Floridians expect: affordable taxes, accountability, and visible results in community services.

The real affordability crisis is homeowner's insurance—not property taxes. Tallahassee lawmakers should tackle the insurance crisis head-on, not upend a property tax system that's reliable, efficient and effective.

In other words, let's fix what's broken—and protect what works.



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