PROPERTY TAX CHECKLIST
A TURN-KEY GUIDE

Sustained presence matters, and this tool is designed to help you stay engaged with residents and stakeholders throughout the next several months.

IMPORTANT NOTICE

Florida law places strict limits on how cities may communicate about ballot measures. Understanding these rules before you begin is essential to protecting your city and yourself.

What the Law Says

Florida Statute 106.113(2) prohibits local governments from spending public funds on any communication sent to electors concerning an issue, referendum, or amendment that is subject to a vote. This applies **regardless of whether the communication is factual, educational, or neutral.** The restriction covers political advertisements, mailers, social media posts, emails to voters, and any other elector-directed communication about the ballot measure. *This is a blanket prohibition. There is no "education exception" for public funds. Even purely factual information about the amendment is restricted if it is sent to electors using city resources.*

What Your City CAN Do (Official Capacity)

The statute carves out the following permitted activities:

- Report on official actions of the governing body in an accurate, fair, and impartial manner.
- Post factual information on a government website or in printed materials available at city facilities.
- Host and provide information at a public forum (e.g., a budget workshop or town hall open to the public).
- Provide factual information in response to an inquiry from a resident, reporter, or other party.
- Conduct standard government operations, including budget analysis, financial planning, and work sessions that address the city's fiscal outlook, regardless of the cause of the fiscal change.

What You CAN Do (Personal Capacity)

Florida Statute 106.113(3) preserves your right as an elected official to express a personal opinion on any issue at any time. When acting in your **personal capacity**, you may:

- Author op-eds, letters to the editor, and personal social media posts expressing your personal views.
- Speak at civic group meetings, chambers, rotary clubs, and other forums as an individual.
- Appear in campaign materials or at campaign events.
- Make personal donations to political committees.
- Talk to reporters and share your perspective on the amendment.

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DO NOT
(Public Funds/Official Capacity)

Send mailers, emails, or texts to voters about the amendment using city resources.

Use city letterhead, email, or social media accounts to advocate for or against the amendment.

Direct city staff to create materials urging voters to vote yes or no.

Spend city funds on ads, flyers, or videos about the ballot measure.

Frame city communications as "educational" to get around the prohibition. The law does not distinguish between education and advocacy when public funds are used.

OK
(Personal Capacity/Permitted Activities)

Post factual budget information on your city website.

Write a personal op-ed using your own name, email, and time.

Hold a publicly noticed budget work session analyzing your city's financial outlook.

Respond to a reporter's inquiry with factual information about your city's budget.

Speak at a civic club meeting on your own time, sharing your personal views.

When in doubt, consult your city attorney before acting.

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What You Need to Know

On June 2, 2026, the Florida Legislature passed **HJR 1F**, placing a proposed constitutional amendment on the November 3, 2026, general election ballot. If approved by 60% of voters, it would:

- **Raise the homestead exemption** from **$50,000 to $150,000 in 2027** and **$250,000 in 2028** (non-school levies only), adjusted annually for inflation thereafter.
- **Require new Florida residents** (after December 31, 2026) to **wait five years** before receiving the higher exemption. A $50,000 exemption is available immediately.
- **Reduce the annual assessment cap** on non-homestead properties (commercial, rental, etc.) from **10% to 5%**.
- **Constitutionally restrict** how cities and counties may spend remaining property tax revenue to **seven enumerated categories**: public safety, education, infrastructure, natural resources/flood control, bond obligations, employee retirement benefits, and government operations.
- **Direct the Legislature** to create a procedure for the eventual full elimination of homestead property taxes.
- **Not create a state trust fund**, so there is no dedicated backfill, **and no guarantee of replacement revenue.**

How to Use This Checklist

Every action in this checklist falls into one of two lanes:

CITY OPERATIONS — Standard government business (budget analysis, work sessions, financial planning). These are things your city should be doing regardless of any ballot measure. No special legal risk.

PERSONAL CAPACITY — Actions you take as an individual elected official, on your own time, using your own resources. Protected under F.S. 106.113(3).

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SECTION 1:
INSIDE CITY HALL

Action: Produce a Department-by-Department Revenue Impact Analysis

What to do:

- ☐ Direct your city manager or budget director to **calculate what the proposed homestead exemption changes would mean for your city's ad valorem revenue,** department by department.
- ☐ **Determine how many properties are already off your tax rolls.** Use your Property Appraiser's data to determine how many additional homesteaded properties in your city would be fully exempt under a $150,000 exemption (2027) and a $250,000 exemption (2028).
- ☐ For each department, **quantify the dollar reduction in available revenue and identify which services would be affected** (e.g., police patrol staffing, fire station operations, parks maintenance, code enforcement). Present the analysis in a simple table:

Department	Current Budget	Projected Revenue Loss	Services at Risk

- ☐ **Coordinate with property appraisers to collect data** that factors in the reduced 5% assessment cap on non-homestead properties and its effect on revenue growth from commercial and rental properties.
- ☐ **Ask your budget director to identify every revenue source legally available** to your city that could fill the projected shortfall and include any requirements on how those funds must be used (e.g., utility taxes, franchise fees, special assessments, user fees, stormwater fees, fire assessment fees). For each source, consider calculating how much it would need to increase to close the gap.
- ☐ **Prepare a side-by-side comparison:** the property tax reduction residents would receive versus the alternative taxes or fees that would need to increase to maintain current service levels.

Key Point: A credible conversation with residents, reporters, legislators, and business leaders starts with your own city-specific numbers. Statewide estimates set the context, but a department-by-department breakdown makes the impact real and local.

Action: Brief Your Full Council or Commission

What to do:

- ☐ **Ensure every member of your governing body has seen** the department-by-department analysis and the replacement revenue options.
- ☐ **Use a regular meeting agenda item or a workshop agenda item** — not a special meeting focused on the ballot measure.

Action: Hold a Public Workshop on Your City's Financial Picture

What to do:

- ☐ **Schedule a publicly noticed workshop** (not a special meeting about the amendment — a standard budget/financial outlook session).
- ☐ **Walk your commission, staff, and any attending residents through:** (a) how your city is currently funded, (b) what share of revenue comes from property taxes, (c) the projected impact of the proposed exemption changes, and (d) the replacement revenue options you've identified.
- ☐ **Keep the presentation factual and neutral.** Present numbers. Avoid language that tells anyone how to vote.
- ☐ **Invite local media to attend.** Post the meeting notice and agenda on your city website.
- ☐ **Record the session and post it on your city's website** or YouTube channel as part of your standard meeting archive.
- ☐ **Share the meeting notice** on your city's social media as you would for any other public meeting.

Note:
A public workshop about your city's budget and financial outlook is a permitted government activity. You are reporting on official actions and hosting a public forum. ***Do not title or promote the session as being "about the amendment." Frame it as what it is: a budget and financial planning discussion.***

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SECTION 2:
WITH BUSINESS AND CIVIC ALLIES

Action: Share Your Analysis with Your Local Chamber of Commerce

What to do:

- ☐ **Request a meeting or a speaking slot at a Chamber board meeting or luncheon** — not on behalf of the city.
- ☐ **Present your city's financial analysis with a focus on what matters to businesses:** Will commercial property owners see higher tax bills to compensate for lost homestead revenue? Could utility taxes or special assessments increase? Are there implications for business recruitment, infrastructure investment, or public safety staffing?
- ☐ **Ask the Chamber to share the information with their membership** through their own channels. They are a private organization and face no restrictions under F.S. 106.113.

Action: Share Your Analysis with Key Community Organizations

Repeat the approach from above with each of the following groups, tailoring your key messages to what each audience cares about most:

Organization	Key Talking Points	Who to Contact
Local Realtor & Homebuilder Associations	Impact on property values, new construction economics, buyer incentives vs. service quality trade-offs, effect of 5% non-homestead cap on rental housing.	Association president or government affairs director.
Police & Fire Unions	Direct impact on public safety budgets and staffing. Number of positions at risk. Response time implications.	Union president or association leader.
Local Economic Development Organization	Ability to fund infrastructure for new development. Competitiveness for business recruitment. Bond rating implications.	EDO executive director.
Local Hospital, School District & Major Employers	Impact on community services that support workforce quality of life. Infrastructure funding for growth areas. Potential fee increases that affect operations.	CEO, superintendent, or government relations contact.
Civic Organizations (Rotary, Kiwanis, Lions, etc.)	Overall community impact. How services their members rely on are funded. What the trade-offs look like in plain terms.	Club president or program chair.

SECTION 3:
WITH LOCAL MEDIA

Personal Capacity (op-eds, interviews expressing your views) and City Operations (responding to media inquiries with factual information). Responding to a reporter's question with factual city data is explicitly permitted under F.S. 106.113.

Action: Author an Op-Ed in Your Local Newspaper

What to do:

- ☐ **Write an op-ed in your own name as an individual elected official** — not on behalf of the city.
- ☐ **Lead with your city's specific numbers.** How much revenue would your city lose? What does that mean in terms of officers, firefighters, parks, or roads?
- ☐ **Explain the trade-off.** If property taxes go down, what goes up? Utility taxes? Fees? Or do services simply shrink?
- ☐ **Keep the tone factual and direct.** Let the numbers make the argument.
- ☐ **Do not use city letterhead, city email, or city staff time** to draft or submit the piece. Write it on your own time using your personal email.
- ☐ **Submit it directly to the opinion editor at your local paper.** Most papers welcome submissions of 600-800 words.

Sample framing (adapt to your city):

"In [City Name], property taxes fund [X]% of our general fund budget. That pays for [X] police officers, [X] firefighters, and the maintenance of [X] miles of roads. Under the proposed amendment, our city would lose an estimated $[X] million annually. To maintain current services, we would need to [raise taxes by X% / add a $X monthly stormwater fee / cut X positions]. Residents deserve to understand this trade-off before they vote."

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Action: Make Yourself Available to Local Reporters

What to do:

- ☐ **Proactively reach out to local TV, radio, and newspaper reporters** who cover government or budget issues. Let them know you have city-specific data and are available to discuss it.
- ☐ When a reporter contacts you, **you may provide factual information about your city's budget** in response to their inquiry. This is explicitly permitted under F.S. 106.113.
- ☐ **Prepare 2-3 key data points you want to communicate in every interview** (e.g., total revenue loss, number of positions at risk, alternative fee increases required).
- ☐ **Offer reporters access to your city's budget documents, financial analysis, and the workshop recording** so they can verify the numbers independently.
- ☐ **If asked for your personal opinion on the amendment, you may share it** — that is your right as an individual under F.S. 106.113(3). Just be clear about when you are speaking as an individual versus providing city data.

Action: Offer Reporters Background on How Your City Is Funded

What to do:

- ☐ **Prepare a simple one-page "How [City Name] Is Funded" fact sheet** showing your revenue breakdown (property taxes, utility taxes, franchise fees, charges for services, state shared revenue, etc.).
- ☐ **Include a pie chart or bar graph.** Visual information gets used more often by reporters and shared more widely by readers.
- ☐ **Post this on your city's website** as part of your standard budget transparency materials.
- ☐ **When reporters reach out, offer to walk them through it.** Most local reporters are not budget experts — a 15-minute phone call with your finance director can shape an entire story.

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SECTION 4:
WITH RESIDENTS

City Operations (website, public forums, responding to inquiries) and Personal Capacity (civic group presentations). Exercise extra caution in this section — direct communication with residents is where the F.S. 106.113 restrictions are most relevant.

Action: Present to Local Civic Groups and HOAs

What to do:

- ☐ **Accept invitations** (or request speaking slots) at HOA meetings, civic associations, neighborhood groups, and community forums.
- ☐ **Present the same city-specific financial data you've shared with business allies:** projected revenue loss, department-by-department impacts, and the replacement revenue trade-offs.
- ☐ **Focus on services residents interact with daily:** police and fire response times, road maintenance, parks and recreation programs, code enforcement, stormwater management.

Legal Note:
If you are speaking at a civic group as an invited guest on your own time, you are acting in your personal capacity. If you are paying for the meal/coffee, do so personally, not with a city card. Do not use city funds to produce presentation materials specifically for these appearances. Use materials you prepared on your own time, or use publicly available city budget documents for reference (no hard copies at city expense or using city equipment).

Action: Use Your City's Regular Communications Channels for Budget Information

What to do:

- ☐ **Post factual budget and financial information on your city's website.** This is explicitly permitted under F.S. 106.113.
- ☐ **Focus on your city's financial picture — not the ballot measure itself.** For example: "The City of [Name]'s FY 2027 budget outlook" rather than "What the property tax amendment means for you."
- ☐ **Highlight public safety and core services.** Show how these are funded and what is at stake in a revenue reduction scenario.
- ☐ **Include links to your publicly available budget documents**, your workshop recording, and your financial analysis.
- ☐ **Do NOT send push communications (emails, texts, mailers) to residents about the amendment.** Posting on your website and reporting on official actions is permitted. Proactively sending communications to electors about a ballot measure is not.

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Action: Host a Town Hall on City Services and the Budget

What to do:

- ☐ **Schedule a town hall or community forum** focused on your city's budget and service delivery — not on the ballot measure itself.
- ☐ **Frame and promote it as a budget transparency event:** "Understanding How [City Name] Is Funded" or "[City Name] Budget & Services Forum."
- ☐ **Structure the event around your city's financial picture:** revenue sources, major expenditures, capital needs, and how changes in revenue would affect service levels.
- ☐ **Allow residents to ask questions.** Providing factual information in response to inquiries is permitted under F.S. 106.113.
- ☐ **Have your finance director or budget staff present the numbers.** Having staff present factual data in a public forum is a permitted activity.
- ☐ **Record the event and post it on your website** as part of your meeting archive.

Action: Share Information with Your County Commission

What to do:

- ☐ **Collaborate with your county.** Counties face revenue impacts from HJR 1F. Your county commission is a natural ally.
- ☐ **Share your city's analysis with the county manager or administrator** and/or constitutional officers and request a joint briefing or information exchange.
- ☐ **Coordinate messaging where possible.** Consistent, fact-based information from both city and county officials reinforces the seriousness of the fiscal impact.
- ☐ **Explore whether a joint public forum would be appropriate for your community.** This should be about budget conditions and services, not the ballot amendment.

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SUGGESTED TIMELINE

Election Day is **November 3, 2026.**

Timeframe	Priority Actions
July 2026	Complete your financial analysis. Brief your commission. Begin outreach to Chamber, Realtors, and first responder groups.
July – August 2026	Hold your public workshop. Author your op-ed. Begin media outreach.
August – September 2026	Present to civic groups and HOAs. Post budget information on your website (Action 11). Coordinate with county (Actions 14-15).
September – October 2026	Host your town hall (Action 12). Intensify media availability. Follow up with all stakeholder groups.
October – November 3, 2026	Final push. At this point, you should not be scheduling budget meetings or workshops. Ensure all stakeholders have current information. Maximize personal-capacity outreach. Stay available to the media. Remind civic allies to share through their channels.

Disclosure

This checklist is provided by the Florida League of Cities as a resource for municipal officials. It is intended to help city leaders understand their options for community engagement on fiscal issues affecting their cities.

This document does not constitute legal advice. The legal guidance in this checklist is based on Florida Statute 106.113 as of June 2026 and is provided for general informational purposes. Every city's circumstances are different. Consult your city attorney before taking any action if you have questions about compliance with Florida election law.

Nothing in this checklist should be construed as directing any city to expend public funds in violation of F.S. 106.113. Actions labeled "Personal Capacity" are to be undertaken by individual elected officials on their own time and with their own resources. Actions labeled "City Operations" are standard government activities permitted under the statute's exceptions.

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