KEY POINTS

*WHAT VOTERS NEED TO KNOW ABOUT FLORIDA'S **PROPOSED PROPERTY TAX AMENDMENT** BEFORE THE NOVEMBER BALLOT*

Amendment 3 would put homestead property taxes on a path to elimination. Like every Florida constitutional amendment, it needs 60% voter approval to pass.

Individuals, including city officials acting in their personal capacity, may speak freely about their views on the amendment.

Note: Cities are bound by sec. 106.113 (2), Fla. Stat.

WHAT THIS AMENDMENT WILL ACTUALLY DO

Passage of this amendment leads to one or both of the following outcomes:

1 Cuts to public safety and critical services.

Police, fire, EMS, water, and storm response will be reduced because the dollars simply will not be there.

2 A tax shift.

The cost of services stays the same. It just shows up everywhere else — in higher sales taxes, higher local fees, higher non-homestead property taxes, higher rents, and ultimately onto the prices Floridians pay every day.

This material was not prepared with public funds and is intended for good faith use in compliance with sec. 106.113 (2), Fla. Stat.
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1 CUTS TO PUBLIC SAFETY AND CRITICAL SERVICES.

Police, Fire, and EMS will be Hit Hard.

In Florida, the majority of a city's general fund budget flows to public safety. Statewide, public safety accounts for **more than 56%** of municipal general fund spending.

(Source: Wichita State University / Florida International University, Fiscal Structure and Revenue Resilience of Florida Municipalities, December 2025)

In smaller communities, the share is even higher. Public safety already represents **roughly 90%** of total property tax revenue in many cities.

(Source: Wichita State University / Florida International University, December 2025)

In at least **176 Florida cities,** spending on police, fire, and EMS exceeds all property tax revenue collected. With the $250,000 homestead exemption, **85 cities** would not be able to fund public safety at current levels even if every other property-tax-funded service was eliminated.

There is no other revenue source large enough to absorb a cut of this magnitude without **significantly affecting public safety.**

Florida firefighters have warned that cuts under this proposal could reach **25%**.

(Source: CBS Miami, June 2, 2026)

When response times take longer, homeowner's insurance rates go up.

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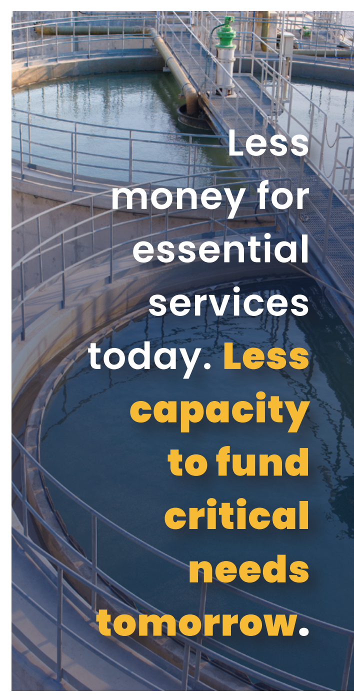
1 CUTS TO PUBLIC SAFETY AND CRITICAL SERVICES.

Storm Response and Recovery in Jeopardy

- **Florida is a hurricane state.** Local governments need to respond fast when storms hit, roads flood, and infrastructure fails.
- **Property taxes are a steady, locally controlled resource** that helps cities continue critical services during recovery, rather than waiting for help from Tallahassee or Washington.
- This stable funding is what keeps crews ready, equipment available, and recovery moving — **so families and businesses can get back on their feet sooner**.

Infrastructure and Long-Term Capacity at Risk

- Property tax revenue funds more than today's services. It also **helps support cities' overall financial capacity to build, maintain, and improve infrastructure.**
- As the tax base shrinks, financial flexibility and borrowing capacity can shrink with it. **That means less ability to fund or finance roads, stormwater systems, utilities, and public facilities** which can contribute to more traffic, slower emergency response times, and greater vulnerability during hurricanes and major storms.
- **The communities hit hardest will be the ones that can least afford it:** Coastal cities with major storm related infrastructure needs, and rural cities where public safety already consumes most of the budget.
- This amendment creates a one-two punch. **Less money for essential services today. Less capacity to fund critical needs tomorrow.**



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2 A TAX SHIFT, NOT A TAX CUT

How the Shift Works

This amendment reduces the largest local revenue source, but it **does not change the cost of critical services.**

In some cities, the result will be **massive cuts to core services,** like public safety. In others, the result will not be a tax cut—**it will be a tax shift.**

Any full-time Florida homeowner with a home value exceeding $250,000 will be forced to subsidize those below the threshold, **absorbing a larger share of the tax burden** as millage rates rise to cover the gap.

(Source: Florida Legislature, CS/HJR 1F, 2026)

Homeowners below $250,000 shouldn't celebrate too quickly. With no state backfill for lost revenue, local governments will be forced to raise other taxes and fees, the state will lean on the sales tax, and local businesses forced to absorb higher costs will pass them along. **The exemption saves these homeowners on one bill. Everything else goes up.**

Local businesses will likely pay more in commercial property taxes, rent, and local fees. **Those costs then get passed on to customers in the form of higher prices.**

This amendment reduces the largest local revenue source *without replacing it*.

2 A TAX SHIFT, NOT A TAX CUT

Where the Replacement Revenue Would Likely Come From

As property tax revenue evaporates, **local governments will be forced to look somewhere else.** Florida already taxes most consumer purchases. The state charges 6%, and counties can add up to 2% on top.

65 of 67 Florida counties are already levying a local surtax, which means most don't have much room to raise it further.

(Source: Florida Department of Revenue, Discretionary Sales Surtax; Florida EDR, 2025 Local Discretionary Sales Surtax Rates)

Once counties hit the statutory ceiling, the pressure moves to Tallahassee to **raise the state sales tax cap or create new statewide taxes to fill the gap.**

Sales tax collections also fall sharply in downturns. Florida's sales tax revenue collapsed during the 2008 recession and again during COVID, when tourism and consumer spending dried up. **Property taxes have historically held up better through both.**

(Source: Florida EDR, General Revenue Estimating Conference data; Tax Policy Center analysis)

Public safety, emergency response, roads, and water systems can't rely on a revenue source that drops every time the economy slows.

A recession is hard enough. It's harder when communities have to cut police, fire, EMS, and infrastructure because **the local tax base was destabilized.**

Florida's property tax system is stable, predictable, and locally accountable. Trading it for higher sales taxes **adds risk without delivering relief.**

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From Self-Reliant to State-Dependent

Today, **local tax and spending decisions are made by those who must live with the consequences**—on the TRIM notice, and at the ballot box. Under this amendment, politicians in Tallahassee decide on what gets funded for communities they don't live in and decisions they won't be accountable for.

This is not tax relief. It's a power grab. More power in the hands of distant politicians, less accountability for how your tax dollars are spent, and more bureaucracy every time your town needs a new road, bridge, or police station.

Even supporters of this plan acknowledge that **roughly half of Florida's counties won't be able to fund basic services without state grants.** Half of Florida's communities will have their hands out to Tallahassee, while the other half foots the bill. That's not a tax cut. That's a new dependency, written into the constitution.

What works in Miami doesn't work in Monticello. A fast-growing metro has different needs than a rural town, inland city, or coastal community. **Local towns and taxpayers are in the best position to decide what services they value and what they can afford.**

Florida's strength has always come from local self-government and community-specific decision-making. **This amendment replaces that with a single mandate from Tallahassee, and sends the bill to everyone else.**

FOUR LINES OF EVIDENCE POINT TO THE SAME CONCLUSION

Eliminating the largest source of local revenue would have serious, measurable consequences for Floridians — and we don't have to guess what those consequences look like. Four distinct lines of evidence, drawn from data, history, expertise, and frontline operations, all point to the same conclusion.

1 Data Analysis

Independent budget analysis from the **State's Revenue Estimating Conference,** combined with **city-level financial data,** shows what happens to municipal budgets when the largest local revenue source is cut by this magnitude.

2 History and Precedent

Florida has been through revenue shocks before — the 2008 recession, the COVID downturn, and prior rounds of property tax reform. **The ripple effect of what happens when local governments lose a major funding stream is well documented.**

3 Expert Analysis

Credit rating agencies, university researchers, and tax policy experts have all examined the amendment's likely effects and reached overlapping conclusions about service impacts, revenue replacement, and long-term fiscal stability.

4 Operational Experience

Cities deliver public safety, water, roads, and storm response every day. The officials and staff who run these services know what each dollar funds, and what gets cut when the dollars disappear.

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