



The Florida House of Representatives

Office of the Speaker

MEMORANDUM

To: Members of the Florida House of Representatives
From: Daniel Perez, Speaker
Date: October 16, 2025
Re: Property Taxes

One of the constants this year has been an on-going dialogue around property taxes, in which the Florida House has actively participated. Last session, we passed a proposal to use Tourist Development Tax revenue to permanently reduce property taxes. We also formed the Select Committee on Property Taxes to continue to push the issue forward.

Today, several Members have filed House Joint Resolutions 201, 203, 205, 207, 209, 211, and 213, and House Bill 215. These proposals are based on the work of the select committee, and it is my intention to move them through the process.

What has been lost in this debate has been the fact that the ultimate decision on what should happen with property taxes belongs not with elected officials but with the people of Florida. If we have faith in the voters to elect us, we should not be afraid to let them be a part of the conversation about the taxes they pay. It is our position that the House does not need to limit itself in presenting one single plan, but instead allow the people of Florida the ability to choose some, all, or none of the proposals on the 2026 ballot.

All of our proposals have two distinct components. First, they will have language that specifically prohibits an affected government entity from reducing funding for law enforcement. Second, they exempt school taxes. Property taxes comprise 46% of school funding, or about \$21 billion.

Also, the Joint Resolutions will not have accompanying implementing legislation. Decisions should be made by the Legislature once they know which proposals have been approved by the voters and can devise an appropriate statutory framework that accounts for how the various provisions might work together.

The proposals for tax relief are as follows:

CATEGORICAL ELIMINATIONS

- **HJR 201 by Rep. Steele** eliminates non-school homestead property taxes.
- **HJR 203 by Rep. Miller** phases out non-school homestead property taxes over a ten-year period. Each year homeowners would receive an additional \$100,000 exemption. After ten years, all non-school homestead property taxes would be eliminated.
- **HJR 205 by Rep. Porras** exempts Florida residents over the age of 65 from paying non-school homestead property taxes.

ADDITIONAL EXEMPTIONS

- **HJR 207 by Rep. Abbott** creates a new homestead exemption for non-school property taxes equal to 25% of the assessed value of the house. In addition to providing relief to current homeowners, it would also benefit first-time homebuyers.
- **HJR 209 by Rep. Busatta** creates a new property insurance relief homestead tax exemption. Homestead property owners who have property insurance will be entitled to an additional \$100,000 exemption on non-school property taxes.

REFORMS

- **HJR 211 by Rep. Overdorf** eliminates the cap on portability, allowing a homeowner to transfer their entire accumulated Save Our Homes benefit to their new home, even if that home has a lesser value.
- **HJR 213 by Rep. Griffiths** limits the growth in assessed value of non-school homestead property taxes to 3% over three years for homestead property (currently it is 3% per year) and 15% over three years for non-homestead property (currently it is 10% per year).
- **HB 215 by Rep. Albert** makes various statutory changes including requiring a 2/3 vote for any increase in the millage rate and allowing newly married couples to combine their accumulated Save Our Homes benefits.