PUBLIC INFORMATION GUIDE

What Is Amendment 3?

Understanding the proposed Florida constitutional amendment on property taxes — and what it could mean for Apalachicola

Ballot Name: Amendment 3
Election Date: November 3, 2026

Prepared by: City of Apalachicola
Purpose: Nonpartisan information only

THE BASICS

A statewide ballot question about property taxes

- HJR 1F is House Joint Resolution 1F, titled “Save Our Homes from Excessive Property Taxes.”
- It was passed by the Florida Legislature during a special session held June 1–3, 2026.
- Because it proposes a change to the Florida Constitution, it does not become law by itself — it goes to voters.
- On the ballot, Floridians will see it listed as Amendment 3.
- It requires approval from at least 60% of voters statewide to take effect.

60%

of statewide voters must approve it for the amendment to take effect

Jan 1, 2027

effective date, if approved by voters

Nonpartisan — this joint resolution goes directly to voters and is not subject to a governor's veto.

WHAT IT WOULD DO

Four main proposed changes to the Florida Constitution

1 Bigger Homestead Exemption

Raises the homestead exemption for non-school property taxes to $150,000 in 2027, then $250,000 in 2028, with future inflation adjustments.

2 Path to Eliminating Homestead Taxes

Directs the Legislature to create a future schedule for fully eliminating non-school homestead property taxes. No date or replacement funding is set yet.

3 Five-Year Rule for New Residents

People who become Florida residents on or after January 1, 2027, must maintain residency for five years before qualifying for the higher exemption.

4 Use of Remaining Revenue

Requires counties and cities to spend remaining property tax revenue on core services — public safety, infrastructure, and existing obligations.

KEY DATES

How we got here — and what happens next

June 1–3, 2026

Special Session

The Florida Legislature passes CS/HJR 1F (House 75–26, Senate 30–9).

August 3, 2026

Mandated Rewrite

Due to defective ballot language, a summary judgement ruling mandated a rewrite of the ballot title and summary.

Now

Public Review

Local governments and residents review what the amendment would mean.

Nov 3, 2026

General Election

Voters decide. Appears on the ballot as Amendment 3; needs 60% approval.

Jan 1, 2027

If Approved

New homestead exemption and spending rules begin taking effect.

WHY IT MATTERS LOCALLY

What it could mean for Apalachicola

Property taxes fund city services

- Like every Florida city, Apalachicola relies on property tax (ad valorem), which provides 46% of the general fund budget. This is what helps fund police and fire protection, streets and stormwater, parks, and other core services.
- Statewide, public safety accounts for more than half of city general-fund spending (56%, per Wichita State University / FIU, Dec. 2025) — one reason cities highlight it in this discussion.
- A larger homestead exemption reduces the taxable value on qualifying primary residences, which can reduce the revenue the City collects at the current tax rate.
- The City is sharing this information so residents can understand the proposal before voting — the City does not take a position for or against Amendment 3.

A Note on Local Impact

Franklin County and Apalachicola have a large share of seasonal, rental, and commercial property. The exact effect on the City's budget depends on how much of the local tax base is homesteaded versus non-homestead property.

If City revenue is reduced, options local governments typically weigh include adjusting budgets, service levels, fees, or millage rates — decisions the City Commission would make in a public process.

City of Apalachicola Divisions

What each department does, in the City's own words (cityofapalachicola.com)

Building / Inspection Department

Administers building permit applications and inspections, and coordinates with anyone building, renovating, or developing property in the City.

Code Enforcement / Harbor Master

Enforces City codes and ordinances, including land development, zoning, and tree-removal regulations. Also, the Harbor Master is responsible for the safe, orderly, and efficient operation of the city's marinas.

Finance

Manages the City's accounting — payroll, accounts payable/receivable, revenue collection, cash and debt management, purchasing, and financial reporting.

Human Resources

Handles City employment, hiring, and personnel matters, including equal-opportunity and fair-housing compliance.

Grant Funding & Procurement

Tracks and reports on state and federal grants that help fund City projects. Procurement is the process the city uses to buy goods, supplies, or services using funds received from a government or institutional grant

Library

The Apalachicola Margaret Key Public Library provides public library services to residents, with City support.

City of Apalachicola Divisions (continued)

What each department does, in the City's own words (cityofapalachicola.com)

- **Planning, Development, & Permitting**

  Oversees City planning, staffs the Planning & Zoning Board and Board of Adjustment, and administers land development code changes. responsible for overall planning responsibilities in the city in coordination with the building department. This department is also responsible for administrative support to the Planning and Zoning Board and Board of Adjustment.

- **Police**

  The Apalachicola Police Department is committed to the prevention of crime and the protection of life and property.

- **Public Works & Recreation**

  The Apalachicola Public Works Department is responsible for maintaining all City vehicles and inventory. This department coordinates the city-wide inmate work crews, and responsibilities include the upkeep of the city-owned property, parks, ditches, facilities, and right of way.

- **City Clerk**

  Manages official city records, handles public document requests, coordinate local elections, and records the official minutes and agendas for city council meetings.

- **Fire**

  The Apalachicola Volunteer Fire Department — trained volunteers who respond to fires and protect the City.

How department budgets relate to the amendment

As shown earlier, the amendment requires any remaining property tax revenue to be spent on "public safety, infrastructure, and existing obligations."

Named as Spending Priorities

- Police & Fire — public safety
- Public Works & Water/Sewer — infrastructure
- Existing debts and contractual obligations

These categories are explicitly named in the amendment's text as priorities for any remaining property tax revenue.

Not Named as Priorities

- Recreation, Library, Sanitation
- Finance, Human Resources
- Code Enforcement, Planning & Community Development, Legislation & Grant Funding

If City revenue falls, these services are not guaranteed the same funding priority — decisions about their budgets would be made locally.

This is not a City prediction of specific cuts. The amendment does not set funding levels for individual departments — if revenue is reduced, the City Commission would decide through the public budget process how to respond, which could include adjustments across any department.

ESTIMATES CITED IN PUBLIC DISCUSSION

Estimated statewide revenue impact

$500k

Estimated City Revenue loss over the course of a 2-year period

$5B

Estimated statewide revenue
loss for local governments, year one

$8.8B

Estimated statewide revenue loss for local governments, year two

56%

Share of city general-fund spending statewide that goes to public safety

These are statewide and local figures, not amounts specific to Franklin County. local impact depends on the share of local property value that is homesteaded.

Sources: Florida Revenue Estimating Conference; Wichita State University / Florida International University (Dec. 2025)

SCOPE OF THE EXEMPTION

Who the expanded exemption does not directly benefit

1 Non-Homestead Owners

Businesses, landlords, and second-home owners don't qualify for the homestead exemption. They continue to be assessed under existing rules, with the annual assessment-increase cap lowered from 10% to 5%.

2 Renters

Renters don't receive a homestead exemption directly. Any effect on rent would depend on decisions made by individual landlords, not on the amendment itself.

3 New Florida Residents

Under the five-year residency rule, people who become Florida residents on or after January 1, 2027, would not qualify for the higher exemption until they have lived in the state for five years.

4 Local Businesses & Consumers

Some analysts note that if local governments offset reduced homestead revenue through other taxes or fees, part of the cost could shift toward non-homestead taxpayers and consumers.

These points are raised in public discussion of the amendment; supporters and critics disagree about how significant they are.

FUNDING CONSIDERATIONS

How might local governments respond to reduced revenue?

- Most Florida counties (65 of 67) already levy a local-option sales surtax, leaving limited room to raise sales taxes further at the county level. (Florida Dept. of Revenue)
- Sales tax revenue has historically been more volatile than property tax revenue, falling sharply during the 2008 recession and the COVID-19 downturn. (Florida Office of Economic & Demographic Research)
- Property tax revenue often helps support the bonds cities issue to finance infrastructure such as roads, stormwater systems, and public facilities; a smaller tax base can affect future borrowing capacity.
- Local governments facing reduced revenue typically weigh some combination of budget adjustments, service levels, fees, or millage-rate changes — decisions made through a public budget process.

Emergency Response Context

Florida's hurricane exposure is part of this conversation. Local governments often point to property tax revenue as a steady, local funding source that lets them respond quickly to storms without waiting on state or federal aid.

This is one factor cities cite when discussing the amendment; it does not reflect a City position on how to vote.

AS VOTERS CONSIDER IT

Perspectives being discussed statewide

Supporters Say

- ✓ Provides meaningful, ongoing relief for Florida homeowners facing rising housing costs.
- ✓ Sets a long-term path toward reducing homestead property taxes.
- ✓ Requires remaining revenue to be prioritized for essential public services.
- ✓ Limits future assessment increases on small businesses and rental property.

Concerns Raised

- ✕ Estimated at $5 billion in lost local revenue in year one and $8.8 billion in year two statewide, including an estimated $500k loss for the City of Apalachicola after year 2. (Florida Revenue Estimating Conference).
- ✕ No dedicated state funding was included to offset lost local revenue.
- ✕ Reduced revenue could affect service levels, fees, or future millage rates.
- ✕ Some critics describe it as shifting costs toward non-homestead owners and renters, rather than eliminating them.

This page summarizes points raised publicly by supporters and critics. It is provided for balance and does not reflect a City position.

AT A GLANCE

The proposal in numbers

$150K

Homestead exemption starting 2027

$250K

Homestead exemption starting 2028

60%

Voter approval required to pass

5 yrs

Residency wait for new residents (2027+)

10%→5%

Lower assessment cap for non-homestead property

Source: CS/HJR 1F (2026F Legislature); Florida Division of Elections

LEARN MORE

Where to find official information

1 Full Bill Text

Read CS/HJR 1F in full at flsenate.gov (search "HJR 1F").

2 Florida Division of Elections

Official ballot language and amendment status at dos.fl.gov/elections.

3 Franklin County Supervisor of Elections

Registration, polling locations, and voting information for local residents.

4 Franklin County Property Appraiser

How the exemption would apply to a specific property, once details are finalized.

Questions? City of Apalachicola City Hall • (850) 653-9319 • cityofapalachicola.com