
BALLOT MEASURE BRIEFING · UPDATED OCTOBER 18, 2026**Florida Amendment 3:
What It Would Change and What It Means for North Port**

What Amendment 3 Would Change

- People who are permanent Florida residents by December 31, 2026, would qualify for the larger exemption when they establish an eligible homestead, even if they purchase the home later. The non-school exemption would increase to \$150,000 in 2027 and \$250,000 in 2028, then increase annually for positive inflation beginning in 2029.
- People who are not Florida residents on December 31, 2026, would receive up to a \$50,000 non-school homestead exemption beginning in 2027, adjusted for positive inflation beginning in 2028. The larger exemption would begin with their fifth year of homestead exemption, to the extent permitted by the U.S. Constitution. Beginning in 2030, a county or municipality could shorten that five-year period for a critical local need by a two-thirds vote of its governing body.
- The annual assessment-growth cap for non-school taxes on non-homestead property—including rentals, second homes and commercial property—would fall from 10% to 5%. This limits growth in assessed value, not the total tax bill.
- The Legislature would have to create a uniform procedure allowing counties and municipalities to raise their own homestead exemption further, up to the full assessed value for their respective levies. Special districts could provide additional exemptions with voter approval. Amendment 3 does not automatically eliminate all local property taxes.
- The existing Save Our Homes limit on annual assessment growth for homesteaded property—3% or the change in the Consumer Price Index, whichever is lower—would remain in place. Portability, which allows eligible homeowners to transfer accumulated Save Our Homes benefits to a new Florida homestead, would also remain unchanged. Amendment 3 changes the exemption amount; it does not remove the homestead assessment cap or portability.
- School district levies are excluded from the expanded exemption. North Port non-ad valorem assessments, including Fire Rescue, Road and Drainage, and Solid Waste assessments, are based on service or benefit rather than taxable value and are not removed by Amendment 3. The November 2026 tax bill is for the 2026 tax year and would not change even if the amendment passes.
- According to North Port Fire Chief Scott Titus, advanced life support emergency medical services are funded through ad valorem taxes. Roughly 80% of Fire Rescue calls are EMS-related, while the department's funding is split between assessment revenue and tax revenue. That structure makes the effect of a General Fund property-tax reduction different from communities that fund more public safety through assessments or independent-district millage.

Renter relief also needs to be described carefully. Florida's Constitution already authorizes the Legislature to provide ad valorem tax relief to permanent-resident renters. Amendment 3 does not create that authority. Its new direct rental-property provision is the reduction of the non-homestead assessment-growth cap from 10% to 5%.

What the Homestead Increase Could Mean for a North Port Homeowner

North Port adopted a 3.7667-mill city ad valorem rate for FY2026–27, unchanged since 2021. That equals \$3.7667 per \$1,000 of city taxable value. School taxes and non-ad valorem assessments remain.

HOME WITH A \$400,000 ASSESSED VALUE

Year	Value subject to city property tax	Savings compared with 2026
2026	\$348,589	—
2027	\$250,000	\$371
2028	\$150,000	\$748

This example assumes the owner qualifies for the larger exemption, the assessed value stays at \$400,000, the city tax rate remains unchanged, and no additional exemptions apply.

The savings shown for each year are compared with **2026**, not the preceding year. These figures cover **city property taxes only**.

North Port's Estimated Revenue Reduction

The projected revenue reduction equals approximately 2.6% of North Port's \$338.5 million citywide budget in the first phase and 4.3% in the second phase. Those percentages understate the operating impact because much of the citywide budget consists of restricted funds that cannot pay for General Fund services.

For many owners whose homestead is assessed at \$400,000, the \$748 annual city tax savings in 2028 is a meaningful household benefit. Across eligible properties, those savings represent a projected \$14.5 million annual revenue reduction for North Port.

The net benefit to homeowners depends on the City's response: spending reductions preserve the tax savings but can reduce services, while replacement fees or assessments reduce the savings to homeowners.

North Port has identified both approaches for consideration but has not adopted a final response.

Using a \$400,000 assessed-value example and the current city millage rate:

Comparison	First phase: 2027	Second phase: 2028
Annual tax savings compared with 2026	\$371	\$748
Equivalent monthly savings	\$30.92	\$62.33
North Port's projected annual revenue reduction	\$8.8 million	\$14.5 million
Corresponding City fiscal year	FY2027–28	FY2028–29

Can North Port Commissioners Offset the Revenue Reduction?

The Commission has taxing and fee authority, but it is not unlimited.

ROLLED-BACK RATE TO RECAPTURE REVENUE

The rolled-back rate is the property tax rate that would let the City collect about the same amount of money from existing properties as it collected the year before.

If taxable property values rise, the City can lower the rate and collect the same amount. If taxable values fall, it needs a higher rate to collect the same amount.

For Amendment 3, larger exemptions would reduce taxable property values. The commissioners could raise the City's tax rate to recover revenue, reducing homeowners' expected savings.

Raising the current tax rate does not automatically require four votes. If the new rate stays at or below the calculated rolled-back rate, three commissioners can approve it.

Florida's current millage rules provide these thresholds:

Proposed millage rate	Required approval in North Port
At or below the rolled-back rate	Simple majority: 3 of 5 commissioners
Above the rolled-back rate, up to 110% of that rate	Two-thirds requirement: 4 of 5 commissioners
Above 110% of the rolled-back rate	Unanimous approval: 5 of 5 commissioners , or voter approval through a referendum

These thresholds appear in **Section 200.065(5)(a), Florida Statutes**. Other applicable millage limits still apply.

Municipal ad valorem taxes are also subject to the constitutional and statutory 10-mill ceiling for ordinary municipal purposes, excluding specified debt and voter-approved exceptions.

Where legally authorized, North Port could adjust certain fees or non-ad valorem assessments. However, these assessments cannot serve as unrestricted substitutes for property taxes. For example, a valid special assessment must fund a service that specifically benefits the assessed properties, with costs fairly allocated among them. Amendment 3 does not establish a new cap on these assessments.

Statewide homeowner-savings context. Florida TaxWatch calculates that, using a 10.5-mill statewide average for non-school levies, a qualifying homeowner with sufficient assessed value would save about \$1,035 in 2027 and \$2,085 in 2028. That is a statewide illustration, not a North Port household result. Actual savings depend on assessed value, exemptions already in place and the non-school millage rates where the property is located.

What Supporters and Opponents Are Arguing

Supporters emphasize

Florida Realtors and other supporters argue that the larger homestead exemption would reduce the recurring cost of homeownership and help homeowners remain in their homes. They also say the 5% non-homestead assessment cap would make future property-tax exposure more predictable for rental, second-home and commercial property owners. Supporters frame the measure as tax relief and a constraint on local spending growth.

Opponents emphasize

Local-government and public-safety opponents argue that the same tax reduction removes revenue used for police, fire and EMS, parks, infrastructure and other services. They warn that local governments could respond with service reductions, higher millage where legally available, higher fees or assessments, or some combination. Critics also argue that a statewide constitutional rule affects communities differently depending on their tax base and service structure.

Florida Realtors formally endorsed Amendment 3 on August 23, 2026. The Republican Party of Florida endorsed the amendment on September 14. These are positions taken by supporters, not independent findings about the amendment's fiscal effect.

Organized opposition has also expanded. The Florida Sheriffs Association, Florida State Fraternal Order of Police, Florida Professional Firefighters and Florida Fire Chiefs Association are among the statewide public-safety groups opposing or raising concerns about Amendment 3.

Summary

Amendment 3 would produce a direct non-school property-tax reduction for many existing Florida homestead owners and would reduce annual assessment growth for non-homestead property. In North Port, the homeowner savings would apply to City, County and applicable non-school ad valorem levies, while school taxes and non-ad valorem assessments would remain.

The City estimates a substantial General Fund revenue reduction beginning in FY2027–28. The amendment does not dictate how North Port must respond. Any future change in City millage, fees, assessments, staffing or service levels would require separate budget and policy decisions under existing law.

Thinking of selling in North Port?

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