ATLAS SOUTH BAY REALTY

Alison & Mike Hamm
Serving the greater Tampa Bay area
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Start here if you're moving from out of state

Circle this date: December 31, 2026. The date you establish Florida residency could affect when you qualify for the expanded exemption.

The two paths

Florida resident by December 31, 2026

You may qualify for the expanded homestead exemption when you meet the applicable homestead requirements - **$150,000 in 2027 and $250,000 in 2028**, then inflation-adjusted.

Florida resident on or after January 1, 2027

You initially qualify for the existing homestead exemption under applicable law, rather than immediately receiving the expanded exemption. You reach the larger amount in your **fifth year** of homestead, to the extent permitted by the U.S. Constitution. How that provision is applied can depend on implementing rules, so confirm your timeline with your county property appraiser.

What counts is residency, not buying

Purchasing a home before year-end is not necessarily required to establish residency, and buying a property does not automatically establish permanent residency. Renting first counts. Buying and moving in is just the surest way to do it. Verify how your residency date will be documented with your county property appraiser.

What the $250,000 figure really means

A $250,000 homestead exemption does not mean $250,000 in tax savings. It means up to $250,000 of assessed property value may be exempt from applicable nonschool property taxes. Exemptions cannot exceed the property's applicable assessed value. Actual savings depend on assessed value, eligibility, and local tax rates. Homeowners may still owe school taxes, other applicable taxes, and non-ad valorem assessments. School taxes are not affected by Amendment 3.

When the savings appear

The expanded exemption is scheduled to first appear on 2027 property tax notices and bills (TRIM notices expected August 2027, tax bills November 2027). Homeowners who pay taxes through a mortgage escrow account may see payment adjustments on a different schedule.

How to claim it

Live in the home as your permanent residence on January 1, apply with your county property appraiser, and apply by March 1 to avoid missing the standard filing deadline. If you miss it, contact your county property appraiser immediately to ask whether late filing is available.

Where to read more in the guide

- Page 1 - the December 31, 2026 date and the key dates
- Page 2 - what homestead is, and how to claim it
- Page 3 - the two paths side by side, and when savings appear
- Page 4 - questions movers ask most, and what the $250,000 figure really means

Moving to Florida? We can help. We sell across the greater Tampa Bay area. Alison & Mike Hamm, Atlas South Bay Realty - **813-419-0067**.

This guide is general information only. It is not personal tax advice. Check your own dates and circumstances with your county property appraiser or a qualified tax professional. Amendment 3 was approved November 3, 2026, according to unofficial statewide results (about 62% approval as of November 11, 2026); final statewide certification is scheduled for November 17, 2026, so the result is not yet officially certified.

Sources: Florida Division of Elections - Amendment 3: https://constitutionalinitiatives.dos.fl.gov/Home/InitDetail?account=10&seqnum=110
Santa Rosa County Property Appraiser - Amendment 3 explanation: https://srcpa.gov/homesteadamendment

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A PLAIN-LANGUAGE GUIDE FOR FLORIDA HOMEOWNERS AND FUTURE FLORIDIANS

Florida Homestead Exemption Guide

What Amendment 3 Changed



If you own a home in Florida - or you are thinking about moving here - the homestead exemption is one of the most valuable tax breaks you will ever be offered. And thanks to Amendment 3, **when** you become a Florida resident now matters almost as much as **where** you land.

No legal fog here. Just the dates, the dollar amounts, and what to do next, in plain English.

Circle this date: December 31, 2026. Florida residents established by December 31, 2026 may qualify for the expanded homestead exemption when they meet the applicable homestead requirements. Become a resident on or after January 1, 2027, and you start with the existing exemption and wait until your fifth year of homestead for the larger amount. The date you establish Florida residency could affect when you qualify for the expanded exemption.

Nov 3, 2026	Dec 31, 2026	Jan 1, 2027
Voters approved Amendment 3*	Residency date that counts for the full amount	Amendment 3 takes effect

* Based on unofficial statewide results as of November 11, 2026 (about 62% approval). Final statewide certification is scheduled for November 17, 2026, so this guide does not describe the result as officially certified.

What is the homestead exemption, exactly?

In plain terms: it lowers the taxable value of the home you live in as your permanent residence. A lower taxable value means a lower property tax bill. The exemption applies to the home that is truly home - not a vacation place, not a rental, not a second home you visit when it gets cold up north.

Think of it this way: the county still values your home, but the exemption sets aside a chunk of that value so it is not taxed the same way. Amendment 3 makes that set-aside much bigger - for the nonschool portion of your taxes.

One thing that did not change

School taxes are not affected by Amendment 3. The larger amounts in this guide apply to the nonschool homestead exemption. Your school tax portion is calculated separately, as before.

Other property tax benefits, including Save Our Homes assessment limits, portability, and certain senior, veteran, and disability exemptions, may also apply.

How to claim it - three steps

1. **Own it and live in it on January 1.** You must own the home and be living in it as your permanent residence on January 1 of the year you are claiming.
2. **Apply with your county property appraiser.** The homestead exemption is not automatic. You file your application with the property appraiser in the county where the home is located.
3. **Apply by March 1.** Apply by March 1 to avoid missing the standard filing deadline. If you miss it, contact your county property appraiser immediately to ask whether late filing is available.

Florida residents established by December 31, 2026 may qualify for the expanded homestead exemption when they meet the applicable homestead requirements. Purchasing a home before year-end is not necessarily required to establish residency, and buying a property does not automatically establish permanent residency. Buyers should verify how their residency date will be documented with the county property appraiser.

Already a Florida homeowner? If you already have a homestead exemption, do double-check that your exemption is active on the home you actually live in, especially if you have moved within Florida. If you already have an active homestead exemption and remain eligible, you generally do not need to reapply annually. Existing homestead recipients generally will not need a new application just to receive the expanded exemption.

What Amendment 3 changed

Florida voters approved Amendment 3 on **November 3, 2026**, according to unofficial statewide results (about 62% approval as of November 11, 2026); final statewide certification is scheduled for November 17, 2026. It takes effect **January 1, 2027**, and it raises the nonschool homestead exemption in two steps - with inflation adjustments after that.

Year	Nonschool homestead exemption
2027	**$150,000**
2028	**$250,000**
After 2028	Adjusted for inflation

Those are big numbers. But whether you get them right away depends on one thing: **when you became a Florida resident.**

Two paths, two starting lines

Resident by Dec 31, 2026

$150,000 / $250,000

You may qualify for the **full amounts** when you meet the applicable homestead requirements - $150,000 in 2027 and $250,000 in 2028, then inflation-adjusted.

This includes longtime Floridians and newcomers who get here and are established as residents before New Year's Eve 2026.

Resident on or after Jan 1, 2027

Existing exemption first

New Florida residents initially qualify for the **existing homestead exemption** under applicable law, rather than immediately receiving the expanded exemption.

Under the amendment as written, you reach the larger exemption in your **fifth year** of homestead, to the extent permitted by the U.S. Constitution. How that provision is applied can depend on implementing rules, so confirm your timeline with your county property appraiser.

What this means if you are planning a move

If Florida is your "someday," someday just got a due date. Moving here is still about the right home and the right life - Amendment 3 simply added a calendar to the conversation. Plan the move you actually want, with December 31, 2026 in plain sight.

The expanded exemption is scheduled to first appear on 2027 property tax notices and bills (TRIM notices expected August 2027, tax bills November 2027). Homeowners who pay taxes through a mortgage escrow account may see payment adjustments on a different schedule.

Scope note: This guide covers only the homestead portion of Amendment 3. The amendment also reduces the annual assessment increase cap on most nonhomestead properties from 10% to 5% and includes restrictions on local government property-tax spending. How residency is documented in a specific case is a question for your county property appraiser - ask early, while you still have time to act on the answer.

Questions we hear most

Do I have to buy a home by December 31, 2026?

No - what counts is residency, not the purchase itself. Florida residents established by December 31, 2026 may qualify for the expanded homestead exemption when they meet the applicable homestead requirements. Purchasing a home before year-end is not necessarily required to establish residency, and buying alone does not automatically establish permanent residency. Buyers should verify how their residency date will be documented with the county property appraiser.

I already live in Florida. Does this help me?

Yes. If you are a Florida resident by December 31, 2026, you may qualify for the full amounts when you meet the applicable homestead requirements: $150,000 in 2027 and $250,000 in 2028, then inflation-adjusted.

What if I move to Florida in 2027 or later?

New Florida residents initially qualify for the existing homestead exemption under applicable law, rather than immediately receiving the expanded exemption. Under the amendment as written, you reach the larger exemption in your fifth year of homestead, to the extent permitted by the U.S. Constitution.

Does Amendment 3 lower my school taxes?

No. School taxes are not affected. The larger exemption applies to the nonschool portion of your property taxes.

When does all of this start?

Amendment 3 was approved by Florida voters on November 3, 2026, according to unofficial statewide results (about 62% approval as of November 11, 2026); final certification is scheduled for November 17, 2026. It takes effect January 1, 2027.

Where do I apply?

With your county property appraiser, and make sure you own and live in the home as your permanent residence on January 1 of the year you are claiming. Apply by March 1 to avoid missing the standard filing deadline. If you miss it, contact your county property appraiser immediately to ask whether late filing is available.

What the $250,000 figure really means

A $250,000 homestead exemption does not mean $250,000 in tax savings. It means up to $250,000 of assessed property value may be exempt from applicable nonschool property taxes. Exemptions cannot exceed the property's applicable assessed value. Actual savings depend on assessed value, eligibility, and local tax rates. Homeowners may still owe school taxes, other applicable taxes, and non-ad valorem assessments.

Moving to Florida? We can help.

We sell across the greater Tampa Bay area and help movers land well - the right home, the right timing, no last-minute scramble.

Alison & Mike Hamm - 813-419-0067

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Please read this part, too: This guide is general information only. It is not personal tax advice, and it is not a substitute for advice about your specific situation. Before you act, check your own dates and circumstances with your county property appraiser or a qualified tax professional.

Prepared by Atlas South Bay Realty - Alison & Mike Hamm. Based on Amendment 3 as approved November 3, 2026 (unofficial results as of November 11, 2026; certification scheduled November 17, 2026), effective January 1, 2027. Master version: November 11, 2026.

Sources and Further Information

Florida Division of Elections - Amendment 3: https://constitutionalinitiatives.dos.fl.gov/Home/InitDetail?account=10&seqnum=110
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