Clay County Tax Collector

Amendment 3:
What to Expect in 2026 and Beyond

Where things stand right now:

1. **On the ballot.** The Florida Legislature placed Amendment 3 (CS/HJR 1F) on the **November 3, 2026** general election ballot during a June 2026 special session. A constitutional amendment needs at least **60%** of the votes cast to pass.

2. **Ballot title.** "Increased Homestead Exemption; Lower Cap on Increases in Non-Homestead Property Assessments." This is the revised title and summary, issued after a Leon County circuit court ruled in August 2026 on the original ballot language.

3. **Your 2026 bill is not affected**, whether or not the amendment passes. Florida property taxes are billed in arrears, so the notice mailed by November 1, 2026 reflects the 2026 tax year. Taxes become delinquent on April 1.

What happens next? If Amendment 3 passes...

Now	Nov. 3, 2026	Jan. 1, 2027	2027 tax year	2028 tax year	2029 and later
Amendment 3 is on the Nov. 3 ballot.	Election Day; voters decide.	Amendment takes effect.	$150,000 homestead exemption and 5% non-homestead cap begin.	Homestead exemption rises to $250,000.	Exemption adjusted annually for inflation.

Who does what with your property taxes in Clay County:

Property Appraiser
Determines property values and administers homestead exemptions and assessment caps.

Taxing authorities
The County Commission, School Board, cities and towns, and special districts adopt budgets and set millage rates each year.

Tax Collector
Mails tax notices, collects payments and distributes the money to taxing authorities.

Did you know?

When the ad valorem property tax base is reduced, governments must make adjustments. These adjustments may result in changes in services and changes to millage rates. It may also result in a shift in taxes and fees to cover the costs of providing essential public services.

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Important Facts: 2026 Property Taxes and Beyond

What would change, what stays the same, and what property owners can expect if Amendment 3 recieves at least 60% of the vote on Novemeber 3, 2023.

	Current Law:	If Amendment 3 passes
Homestead exemption, **non-school** taxes	Up to **$51,411** ($25,000 plus a $26,411 inflation-adjusted second exemption)	**$150,000** beginning 2027; **$250,000** beginning 2028; adjusted for inflation beginning 2029
Homestead exemption, **school** taxes	$25,000	**No chagne:** $25,000
Annual assessment cap, **non-homestead** property (non-school taxes)	10%	**5%** beginning January 1, 2027
Save Our Homes cap, homestead property	Lesser of 3% or the change in CPI	**No change**; portability is also unchanged

For homestead property owners

- **Existing residents.** Owners who were Florida permanent residents as of December 31, 2026 would receive the larger exemption amounts. Owners who already have a homestead exemption are not expected to need a new application. Questions about your exemption go to the Clay County Property Appraiser.
- **People who were not Florida residents on December 31, 2026** would receive a non-school homestead exemption of up to $50,000 (adjusted for inflation beginning 2028), with the larger exemption starting in the fifth year of exemption, "to the extent permitted by the U.S. Constitution." Applications still go through the Property Appraiser.

For non-homestead property owners

- Second homes, rental property, commercial property and other non-homestead real property do not receive the larger homestead exemption. Their annual cap on assessed value increases for non-school taxes would change from **10% to 5%** beginning in 2027. Assessments still cannot exceed just value.

For local governments and all property owners

- The amendment requires the Legislature to set a **uniform procedure** allowing counties and municipalities to raise the homestead exemption for their own levies, up to full assessed value, and allows special districts to do so with voter approval. It does not raise those exemptions automatically; it creates the procedure for future decisions.
- Counties and municipalities would be required to use property taxes only for public safety, education and schools, infrastructure, natural resources, bond debt service, employee retirement benefits, and operations and administration, including expenditures approved by county officers or governing bodies unless prohibited by general law.

IMPORTANT: What stays the same whether or not Amendment 3 passes

- **Millage rates** are set separately each year by the County Commission, School Board, cities and towns, and other taxing authorities. Amendment 3 does not set or change them.
- **Non-ad valorem assessments** such as solid waste collection and disposal, stormwater, road and water MSBU assessments, community development district (CDD) assessments and PACE financing assessments are levied under separate authority. They are generally not based on property value, so the homestead exemption and assessment caps do not apply to them. Amendment 3 does not change them, and they can rise or fall for reasons unrelated to the amendment.
- **How a tax notice is calculated** stays the same: assessed value minus exemptions equals taxable value, which is multiplied by millage rates, plus any non-ad valorem assessments.

The Clay County Tax Collector's Office provides this information as a public service and does not support or oppose any ballot measure.