

## **Property Tax Elimination: A Misleading Solution to Florida's Affordability Crisis**

As of **July 2026**, Florida voters are being asked to consider a major property-tax amendment promoted as “relief.” A more accurate description is: **property-tax shift, service cuts, and Tallahassee control.**

The proposal, tied to Gov. Ron DeSantis’ push to reduce or eventually eliminate non-school property taxes on homesteaded homes, is expected to appear before voters in November 2026 as **Amendment 3**. It would raise the homestead exemption to **\$150,000 in 2027** and **\$250,000 in 2028** for non-school taxes, while also limiting certain future increases on non-homestead properties. It requires **60% voter approval** to pass.

This sounds attractive because affordability is a real crisis. Floridians are being crushed by homeowners’ insurance, housing costs, groceries, healthcare, HOA fees, and utilities. But this proposal does **not** solve those problems. It does not reduce insurance premiums. It does not build affordable housing. It does not lower grocery prices. It simply removes a major source of funding for local services and leaves communities to deal with the consequences.

In Collier County, the risk is serious. The Collier Clerk reports that the proposal could create an estimated county budget shortfall of about **\$63 million** after implementation, growing to about **\$120 million by 2028**. Property taxes currently help fund law enforcement, fire and emergency medical services, roads, bridges, parks, libraries, public facilities, stormwater systems, environmental programs, and other local operations.

**That is why this proposal is a red herring. It distracts voters from the true drivers of unaffordability while creating new threats to the basic services residents depend on every day.** If the local tax base is reduced without a replacement funding source, counties and municipalities face painful choices: cut services, delay infrastructure, raise fees, increase assessments, shift costs to renters and businesses, or ask Tallahassee for help.

The Florida Association of Counties warns that the amendment would remove billions from local budgets without a replacement plan and would give Tallahassee more power over what communities can fund. It also notes that property taxes support police, fire, emergency management, roads, parks, libraries, and public health services.

For Collier County voters, the deeper danger is not only financial. It is political. Local governments are closest to residents. County commissioners, city councils, fire districts, and local agencies are directly accountable to the communities they serve. Weakening their revenue base weakens local decision-making. That shifts fiscal and political power

away from Naples, Marco Island, Immokalee, Everglades City, and Collier County residents—and toward state government.

In practical terms, this could mean fewer local choices and more state control. Local leaders would still be expected to provide public safety, emergency response, environmental protection, stormwater management, road maintenance, libraries, parks, and community programs—but with fewer tools to pay for them.

The proposal is being marketed as affordability relief. But for many voters, it may simply move the cost from one bill to another: higher fees, higher rents, higher sales taxes, reduced services, or weaker local government. Florida families need real affordability solutions—not political slogans that undermine the communities where they live.