HOMEOWNER TAX UPDATE | UPDATED NOVEMBER 4, 2026

Florida Amendment 3 Passes: Homestead Exemption Changes for 2027 and 2028

A new opportunity for eligible Florida homeowners. Make your move with a clear plan.



AI-generated home illustration; original agent photograph.

Florida voters approved Amendment 3 on November 3, 2026, with approximately 62% support in unofficial election-night results. The amendment increases the non-school homestead exemption for eligible residents to $150,000 in 2027 and $250,000 in 2028, with inflation adjustments beginning in 2029. For Orlando and Central Florida buyers, the practical question is how your residency history, purchase timing and property use affect eligibility. [1, 2]

2027	2028	RESIDENCY DATE
Up to $150,000	Up to $250,000	December 31, 2026

Why the December 31, 2026 date matters

The larger exemption is tied to maintaining permanent Florida residence by December 31, 2026, then qualifying for homestead. Later arrivals generally reach the increased amount in their fifth exemption year, subject to constitutional limits. A purchase contract or a vacation property alone does not establish permanent residency. [2]

Buy now. Build your Florida homeownership plan.

If a move is already part of your plans, start comparing homes, financing and possession dates now. For a 2027 homestead claim, plan to own and occupy your permanent home by January 1, 2027, and submit the application by March 1. The county property appraiser decides eligibility. [3]

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What the exemption could mean for your budget

Compare taxable value, then calculate the tax

An exemption reduces the assessed value used in the applicable tax calculation; it is not a dollar-for-dollar tax credit. The illustration below holds assessed value at $300,000 and assumes full eligibility, no other exemptions and unchanged rates. [2, 4]

Tax year	Maximum non-school exemption	Taxable value in example
2026	$51,411	$248,589
2027	$150,000	$150,000
2028	$250,000	$50,000

At an illustrative non-school rate of 10 mills (1%), the 2028 example saves about $1,986 versus 2026. School taxes and non-ad valorem assessments are separate; actual savings depend on eligibility, values and rates.

A Central Florida purchase needs its own tax estimate

For a home in Windermere, Winter Garden or elsewhere in the Orlando area, request a buyer-specific estimate from the property's county appraiser. Do not copy the seller's bill into your budget: ownership changes can trigger reassessment. Add insurance, association charges and other ownership costs before comparing homes. [5]

Buyer questions, answered

Does Amendment 3 eliminate all property taxes? No. The expanded exemption applies to qualifying non-school levies. School taxes and other charges remain separate. [2]

Do second homes receive the larger homestead exemption? A true second home does not. Qualifying non-homestead property instead receives a lower assessment-growth cap, from 10% to 5%, for non-school taxes. [2, 3]

Is December 31 a universal home purchase deadline? No. It is a residency cutoff under the amendment. Homestead eligibility also depends on the applicable ownership, occupancy and filing requirements. [2, 3]

BUY NOW. MAKE FLORIDA HOME.

Tell Christopher your budget, preferred community and moving date. Compare suitable homes and coordinate your purchase with the residency and homestead steps.

407-900-0829 | WindermereHomeSales.com/contact

Explore Windermere homes and community information | Read the Orlando relocation guide

About the author. Christopher R. Gabriel, PA | REALTOR, eXp Realty. Helping buyers with Central Florida relocation, luxury homes, second homes and Disney-area rental properties. Meet Christopher.

SOURCES | Checked November 4, 2026

1. Florida Division of Elections: unofficial Amendment 3 results
2. Florida Senate: CS/HJR 1-F summary
3. Florida Department of Revenue: homestead eligibility and filing
4. Osceola County: 2026 exemption baseline and Amendment 3 explanation
5. Florida Statutes: homestead reassessment, section 193.155

General information. Confirm current rules and property-specific eligibility with the responsible authority.