Proposed Florida Property Tax Amendment 3

What It Means for St. Johns County

Community Information Session | September 30, 2026

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Informational only; the County does not advocate for or against the amendment (s. 106.113, F.S.).

Tonight's Conversation

Information about the proposal and planning for either outcome.

St. Johns County does not advocate for or against proposed Amendment 3.

01

Your property taxes

02

County funding & services

03

How we are preparing

What Is the Current Cap?

A cap limits growth in assessed value. It does not cap the final tax bill.

HOMESTEAD: SAVE OUR HOMES

3% or inflation

Whichever is lower.
The 2026 cap is 2.7%.

MOST NON-HOMESTEADED PROPERTY

10%

Annual assessment-growth cap for non-school taxes.

An exemption is different.

It reduces the amount of value taxed. The current maximum standard non-school homestead exemption is $51,411 — not a growth cap.

Sources: Florida Department of Revenue.

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If Approved: What Changes for Property Owners

Proposed changes apply to qualifying properties and non-school taxes.

HOMESTEAD EXEMPTION IN 2027

$150,000

Current maximum: $51,411

HOMESTEAD EXEMPTION IN 2028

$250,000

Inflation adjustments begin in 2029.

Non-homestead assessment cap: 10% today → 5% if approved.

New-resident rule: people who are not Florida residents on December 31, 2026 receive the existing exemption upon qualifying; the increased exemption begins with the fifth year of exemption, to the extent permitted by the U.S. Constitution.

Source: CS/HJR 1-F.

What Would Stay the Same

The proposed exemption increase would not eliminate every part of a property-tax bill.

Property taxes would continue

The proposal does not eliminate property taxes.

School taxes would still apply

The school homestead exemption remains $25,000.

Save Our Homes and portability

Existing assessment caps and portability remain unchanged.

Existing personal exemptions

Veterans, seniors, first responders, widows/widowers and others retain existing exemptions.

Sources: Eddie Creamer, SJC Property Appraiser; proposed amendment summary.

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Homestead Property Example

One illustration of estimated difference — not a quote for a particular property.

Year	Estimated taxes without Amendment 3	Estimated taxes with Amendment 3	Estimated difference
2026	$3,321.64 $51,411 exemption	$3,321.64 $51,411 exemption	N/A
2027	$3,437.08 $51,411 exemption	$2,728.04 $150,000 exemption	$709.04
2028	$3,555.98 $51,411 exemption	$2,127.74 $250,000 exemption	$1,428.24

Illustration assumptions

2026 tentative millage, 2026 market value and 3% annual assessed-value growth.
The no-amendment column assumes a $51,411 exemption in each year.

Source: Eddie Creamer, SJC Property Appraiser. Actual results depend on individual property details.

Reference: Updated Ballot Title and Summary

Part 1 of 2 — full language for reference.

INCREASED HOMESTEAD EXEMPTION; LOWER CAP ON INCREASES IN NON-HOMESTEAD PROPERTY ASSESSMENTS

This amendment increases the homestead exemption, for all non-school taxes, to $150,000 in 2027 and $250,000 in 2028, and adjusts for inflation thereafter. It requires the Legislature to prescribe a uniform procedure for counties and municipalities, for their respective levies, to increase the homestead exemption up to full assessed value, and allows special districts, subject to referendum approval, to do the same.

Persons who are not Florida residents on December 31, 2026, will receive the existing homestead exemption upon qualifying for a homestead exemption, with the increased homestead exemption beginning with the fifth year of exemption, to the extent permitted by the U.S. Constitution.

Reference: Updated Ballot Summary (Continued)

Part 2 of 2 — full language for reference.

This amendment reduces the annual cap on assessment increases for non-homestead properties from 10% to 5%.

This amendment requires counties and municipalities to use property taxes solely for public safety, education and schools, infrastructure, natural resources, bond debt service, retirement benefits for employees, and operations and administration. Other expenditures may be approved by county officers or county or municipal governing bodies unless prohibited by general law, notwithstanding Article VII, Section 9(a) of the Florida Constitution, which allows counties and municipalities to levy property taxes for their respective purposes.

This amendment takes effect January 1, 2027.

If Approved: Estimated County Revenue Effects

The exemption that lowers qualifying tax bills also reduces revenue supporting County services.

FY2027 REFERENCE REVENUE

$426M

Property-tax revenue across the three County funds.

ESTIMATED FY2028 REDUCTION

–$68.3M

Equivalent to 16% of FY2027 County property-tax revenue.

ESTIMATED FY2029 REDUCTION

–$136.1M

Equivalent to 32% of FY2027 County property-tax revenue.

What the percentages mean

They compare estimated revenue losses with the FY2027 reference amount. They do not describe the reduction in every homeowner’s bill or a predetermined cut to each department.

Source: Florida Office of Economic & Demographic Research (EDR) estimates.

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The County Budget in Context

Population growth and the difference between a budget total and annual revenue.

Population, 2000–2025



The budget total includes fund balance, borrowing and transfers; it is not the amount collected in a year.

FY2027 BUDGET

$1.94B

All-funds budget total

$976.5M

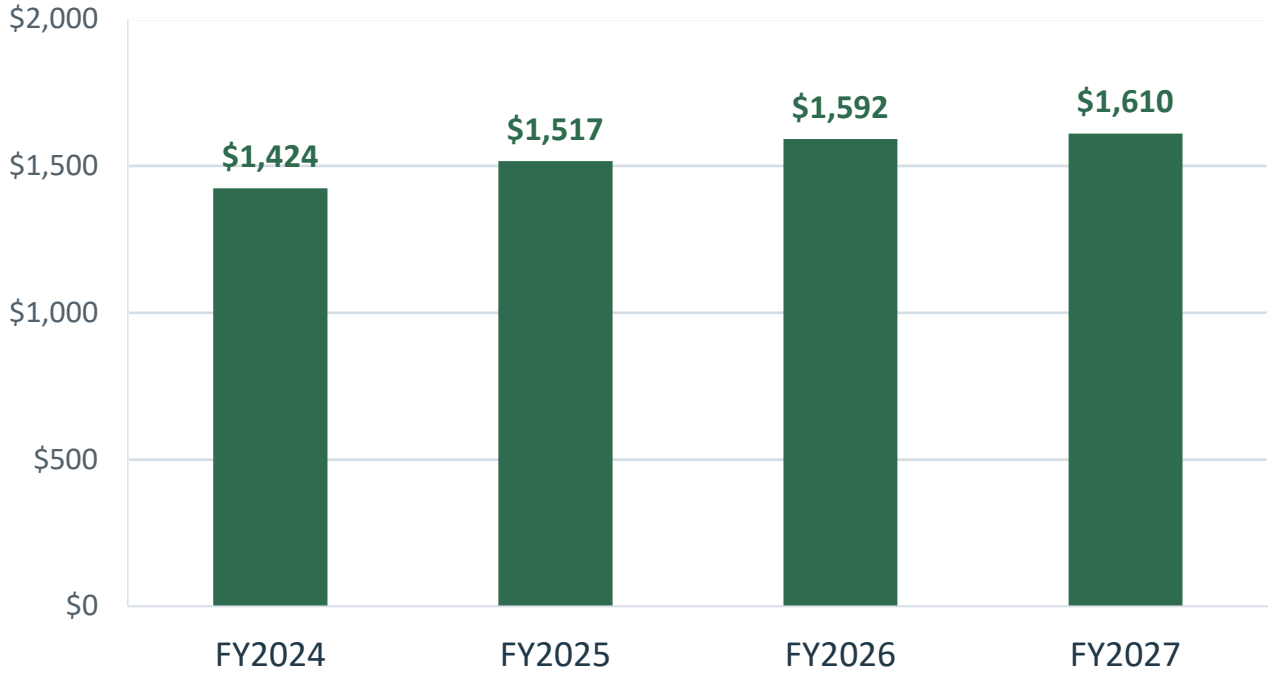
Total revenue in FY27

Sources: U.S. Census counts and estimates; SJC Budget.

Cost of County Government per Resident

What the average resident pays for County government, measured against what the average resident earns.

Cost per resident, FY2024–FY2027



Taxes, assessments and charges per capita. The next slide shows the same cost as a share of income per resident.

PRICE OF GOVERNMENT

$1,610

per resident in FY2027 — up from $1,424 in FY2024 (+13.1%) as the county grew by about 70,000 residents.

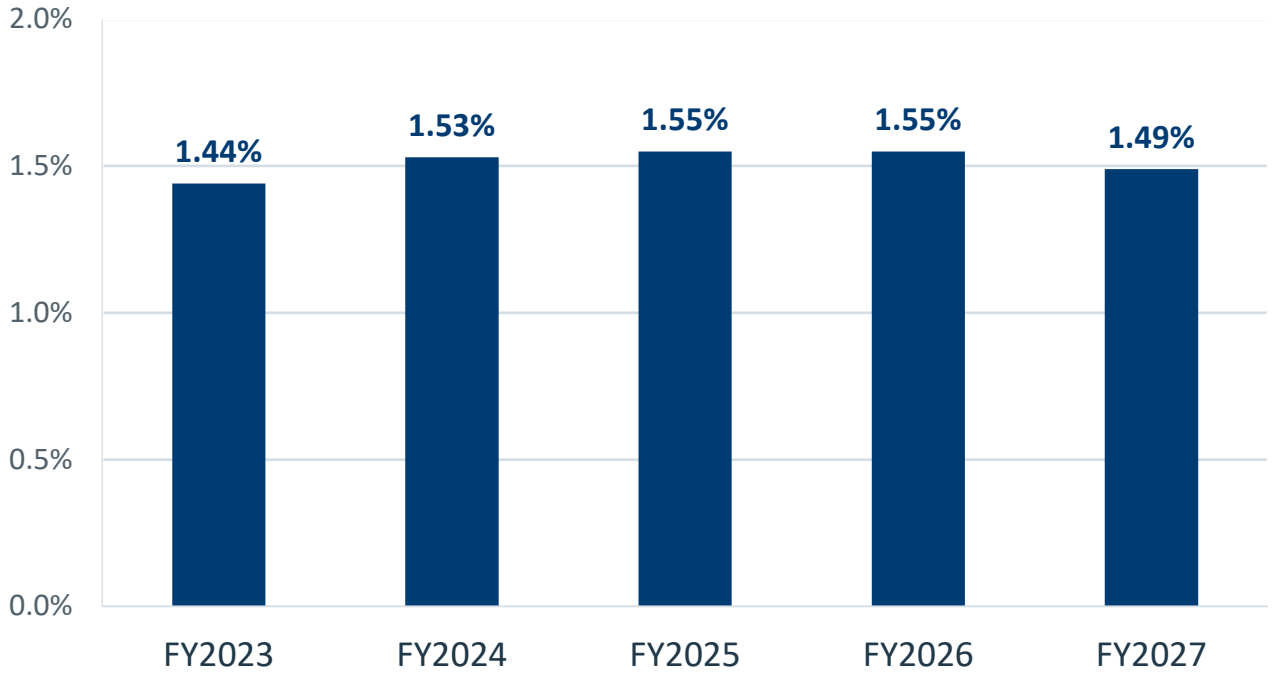
+19.6%

growth in income per person over five years — income is growing faster than what the County collects.

Cost of County Government as a Share of Income

The Price of Government — cost per resident as a percentage of income per resident.

Share of income per resident, FY2023–FY2027



Share = taxes, assessments and charges per capita ÷ income per resident. The FY2027 share is expected to fall because income per person is growing faster than what the County collects.

PRICE OF GOVERNMENT

1.49%

of income per resident goes to County government in FY2027 — down from 1.55% the prior two years.

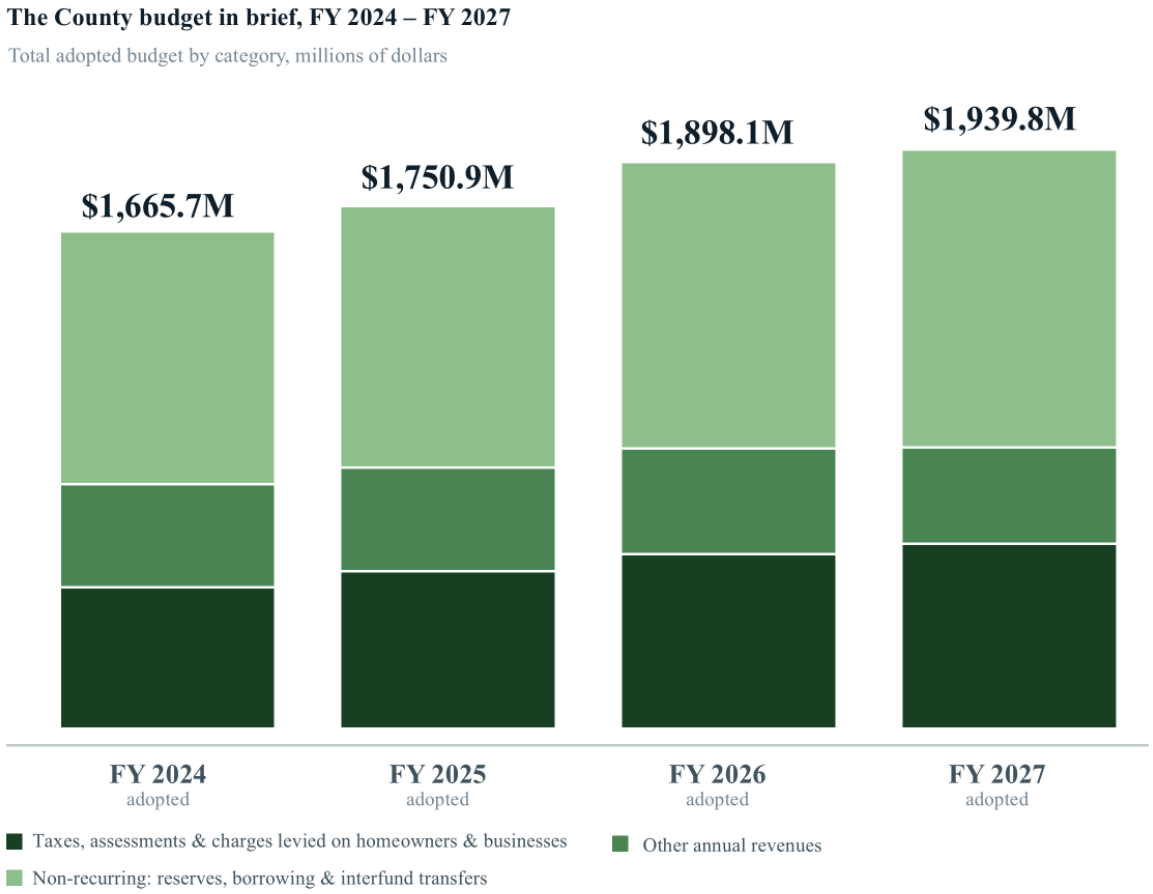
5¢ per $100

change over five years — from 1.44% of income in FY2023 to 1.49% in FY2027, while income per person rose 19.6%.

HIDDEN REFERENCE

Reference: County Budget Detail

FY2027 Budget in Brief.



ALL-FUNDS BUDGET

$1.94B

About 22% ($426M) comes from property taxes.

The budget total includes reserves, borrowing and interfund transfers.

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Where County Property Tax Dollars Go

FY2027 County property-tax allocation.



31%

Sheriff's Office

Law enforcement & jail operations



27%

Fire Rescue & Emergency Services

Fire rescue, emergency communications, public safety



13%

Roads & Transportation

Maintenance, improvements, & traffic operations



7%

Parks, Recreation & Libraries

Parks, recreation programs, libraries, & community spaces



7%

County Buildings & Technology

Facilities maintenance & technology systems



5%

General Government

Administration, budgeting, legal services, & support functions



5%

Constitutional Offices

Property Appraiser, Tax Collector, Clerk of Court, Supervisor of Elections



2%

Economic Environment

Economic development, housing programs, veterans services



3%

Health & Human Services

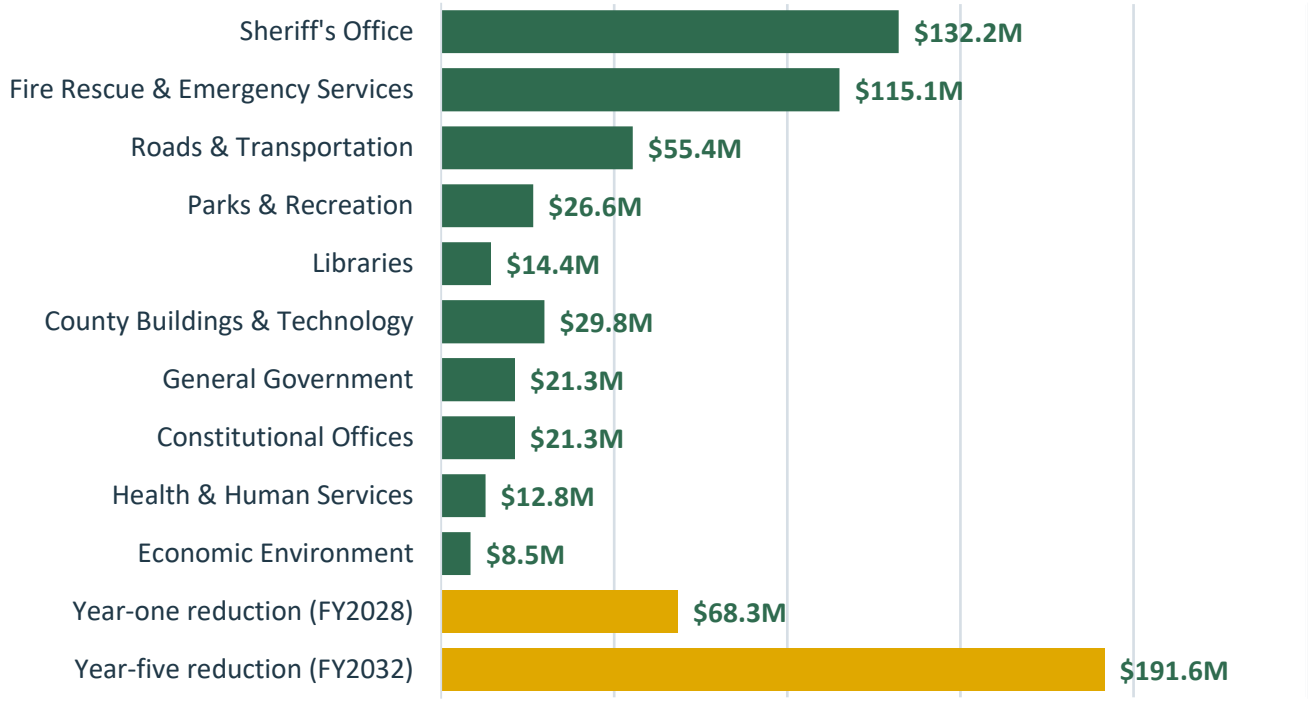
Social services & public health programs

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Service Areas and the Scale of the Reduction

FY2027 funding by service area, with the estimated annual reductions on the same scale.

FY2027 funding by service area ($ millions)



Shows scale only; it does not identify which services would change. Libraries and Parks & Recreation are FY2027 approved budgets; other areas are property-tax dollars.

SCALE OF THE REDUCTION

–$68.3M

Year one (FY2028) ≈ libraries, parks & recreation and County buildings & technology combined.

–$191.6M

Year five (FY2032) — more than every service area combined except the Sheriff’s Office and Fire Rescue.

Services Residents Rely On: Public Safety

58% of FY2027 County property-tax allocation.

Sheriff's Office

31% of allocation

FY2025 activity

289,838

calls for service

101,188 calls to 911

Fire Rescue & EMS

27% of allocation

FY2026 activity

74,204

911 calls received

201 building fires

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Maintaining Roads and Community Facilities

Examples of the infrastructure, places and services already in use.



13%

Roads & Transportation

1,151 miles of road
621 miles of sidewalks
173 traffic signals

Ongoing maintenance inventory



7%

Parks, Recreation & Libraries

106 parks
6 libraries + bookmobile
1,915,588 library checkouts

Parks, recreation and library services

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If Approved: Uses of Property Tax Revenue

The updated ballot summary identifies these categories and an additional approval provision.

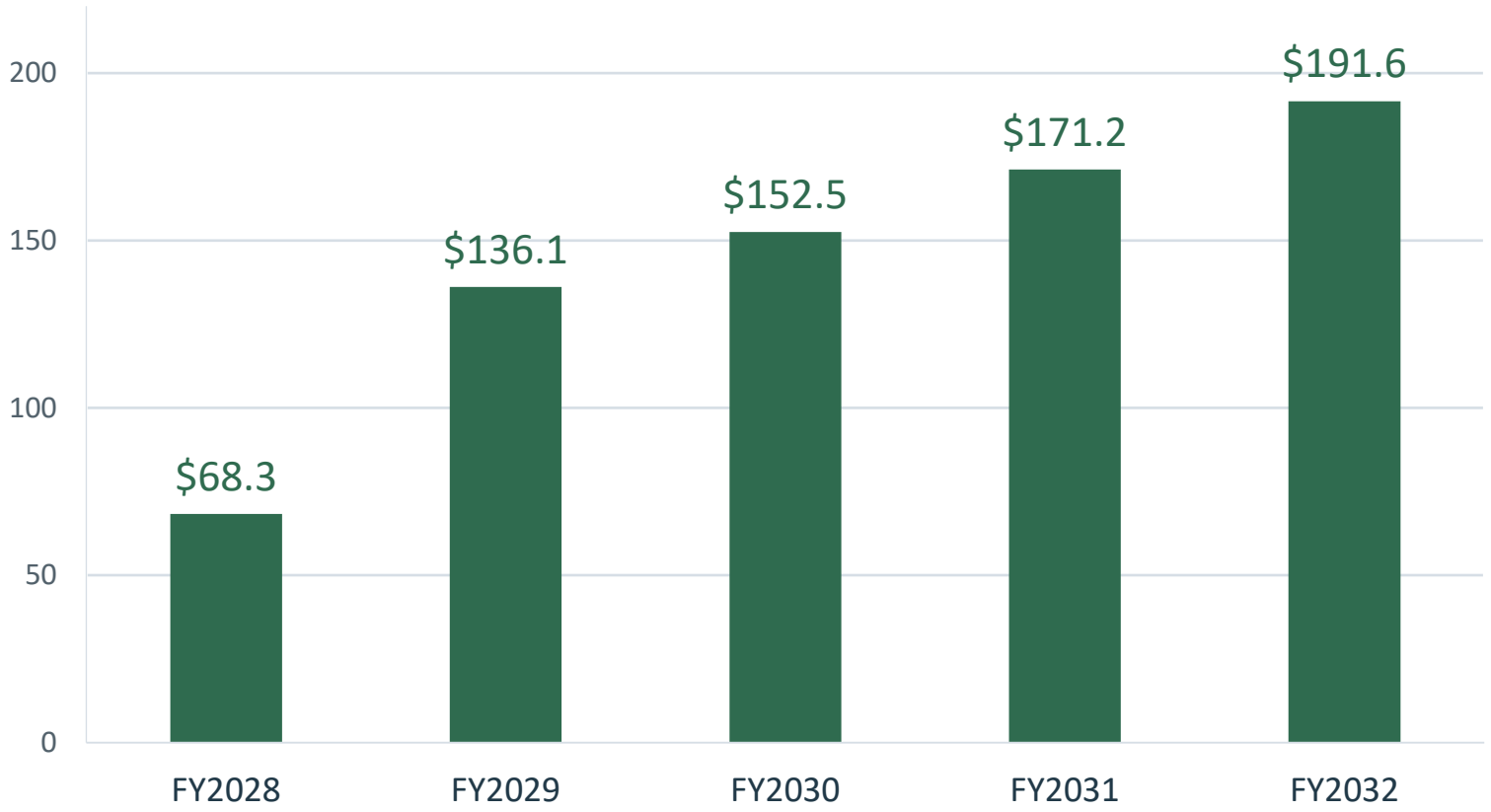
- **Public safety**
- **Education & schools**
- **Infrastructure**
- **Natural resources**
- **Bond debt service**
- **Employee retirement**
- **Operations & administration**

The summary also allows other expenditures to be approved by county officers or county or municipal governing bodies, unless prohibited by general law.

Changes to a department, program or service would be decided through the County's public budget process.

Estimated Revenue Difference Over Five Years

Estimated annual property tax revenue reductions ($ millions).



$191.6M

Estimated annual reduction in FY2032

$719.7M

Cumulative estimated difference, FY2028–FY2032

Source: Florida EDR estimates.

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New State Legislation

These requirements apply regardless of the November vote.

SB 4-F

Millage voting requirements

3 of 5 votes

Up to the rolled-back rate

4 of 5 votes

Up to 110% of the rolled-back rate

5 of 5 votes

Above 110% of the rolled-back rate

HB 1329

Transparency Act

Online budget, spending, staffing and reserve information

Quarterly employee-compensation reports

Annual budget calendar by January 30

10% budget-reduction exercise before FY2028 adoption

Effective January 1, 2027

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How the County Is Preparing

Planning for either outcome in November.

Preserve the services and assets residents already depend on.
Support our employees.
Avoid new long-term commitments before we understand the revenue available to sustain them.

Service review

A program-by-program review began in May.

Spending discipline

Reviewing hiring and the timing of capital projects.

Scenario planning

Preparing for either outcome, with revenue projections through FY2032.

Actions Taken to Preserve Flexibility

Pausing commitments, reviewing position funding and maintaining reserves.

CAPITAL PROJECTS

~$100M

Placed on hold — paused, not canceled.

Review considers safety, legal requirements, outside funding and restart costs.

POSITIONS & SPENDING

$8.6M

New- and vacant-position funding identified for reassessment.

Hiring decisions and recurring costs are under review.

RESERVES

Over $61M

About $31M for emergency response and $30M for financial resiliency in FY27.

Savings can support a transition, not replace a plan for recurring costs.

Capital Projects and the Funds That Pay for Them

Property taxes flow into three County funds that build and maintain roads, fire stations and parks.

TRANSPORTATION TRUST FUND

$53.2M

FY2027 property-tax revenue. Pays for roads, sidewalks, drainage and pavement.

Estimated reduction: −$8.5M in FY2028 and −$17.0M in FY2029.

FIRE DISTRICT FUND

$87.1M

FY2027 property-tax revenue. Pays for fire stations, apparatus and Fire Rescue operations.

Estimated reduction: −$14.0M in FY2028 and −$27.8M in FY2029.

GENERAL FUND

$280.1M

FY2027 property-tax revenue. Pays for parks, libraries, County buildings, the Sheriff and most other services.

Estimated reduction: −$45.5M in FY2028 and −$90.6M in FY2029.

Capital Projects: Roads and Transportation

Funded largely through the Transportation Trust Fund, which receives $53.2M in property taxes in FY2027.

COMPLETED IN FY2026

- 44 miles of County roadway pavement rehabilitated.
- CR 210 widened from Pappy Road to Beachwalk
- CR 2209 extended 3 miles to SR 16
- Colonnade & Preservation Trail Intersection
- 155 miles of sidewalk repaired

UNDERWAY

- CR 210 widening from Cimarrone Blvd to Greenbriar Road; finalizing now.
- County travel-demand model for 2030 and 2050
- Regional watershed model update (FY2028)
- SR 16 & IGP Intersection Improvements

ON HOLD PENDING THE VOTE

- $11–13M/yr annual pavement management program under review.
- CR 208 Town Branch Bridge ($7.8M)
- Mickler Roundabout improvements ($6.7M)
- North Roscoe Blvd extension ($3.4M)
- Countywide drainage ($3.5–4M/yr) and sidewalks ($1M/yr)

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Capital Projects: Fire Rescue Stations and Apparatus

Funded through the Fire District, which receives $87.1M in property taxes in FY2027.

OPENING IN 2026

2 stations

Fire Station 21 (Flagler Estates) and Fire Station 22 (Silverleaf), each with a Sheriff's substation.

- 60 firefighters hired to staff the new stations
- Apparatus replaced: 3 engines, 1 ladder, 2 tankers, 1 rescue
- Medic 1 high-acuity response unit launched

UNDERWAY

Late 2027

- Regional Fire Training Center site plan and design
- Sheriff's Administration Building, late 2027 ($18M in debt proceeds and impact fees, not property taxes)

ON HOLD PENDING THE VOTE

$23M

- Fire Station 23 (Beachwalk) targeted completion early 2028
- Fire Station 24 (Rivertown), planned but not yet appropriated
- Fire Station 10 renovation and addition
- Fire Station 17 remodel and expansion
- Apparatus for the Flagler Estates, Silverleaf and Beachwalk stations

Capital Projects: Parks, Recreation and Libraries

Funded largely through the General Fund, which receives $280.1M in property taxes in FY2027.

COMPLETED IN FY2026

6 projects

improving fields, playgrounds, trails and beach access.

- Solomon Calhoun turf football field
- Field of Dreams inclusive playground expansion
- North Beach Park, Fort Matanzas ramp and Porpoise Point beach access
- Alpine Groves Park trail resurfacing

UNDERWAY

4 Regional Parks

Regional Park Plan — four new regional parks.

- Silverleaf Sportsplex (40 acres of lighted fields)
- Greenbriar and Ponte Vedra Nocatee regional parks
- Shearwater, Pacetti Bay, Davis and DeLeon Shores parks
- Hastings Community Center and Library opening 2026

PENDING THE VOTE

On Hold

- $8.6 M Waldron Family Park design (FY2026–FY2027 amounts).
- SR 207 Area Regional Park
- Countywide field and court lights ($4M/yr for 3 years)
- Library programming scope reduced at Central, Northeast and Northwest parks
- Three new libraries under construction placed on hold

How Future Budget Decisions Would Be Made

Service costs, funding options and public decisions — not automatic across-the-board changes.

1 Understand each service

What does it cost? What funds it?

Is it **required**, **core**, an **enhancement**, or **specialized**?

2 Evaluate delivery and funding

Consider efficiency, partnerships, fees, special assessments and other funding sources.

3 Reassess priorities publicly

Review projects, staffing and funding with updated information through the public budget process.

FY2028 scenarios are being prepared for either outcome, with revenue projections through FY2032.

Key Dates

September 2026	FY2027 budget adopted.
November 3, 2026	Voters decide the proposal; 60% approval is required.
January 1, 2027	If approved: $150,000 exemption, 5% non-homestead cap and the property-tax use provisions take effect.
January 1, 2028	If approved: homestead exemption rises to $250,000.

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Common Questions

Property-tax rates, existing exemptions and CDD assessments.

Could the County increase its millage rate?

Millage decisions remain subject to the statutory voting requirements shown earlier.

Would senior exemptions or Save Our Homes be lost?

Existing personal exemptions, assessment caps, and portability remain unchanged.

Would the amendment change CDD assessments?

The proposal does not change CDD non-ad valorem assessments. CDD boards can still change their own assessments.

QUESTIONS

How Would the County Address a Revenue Shortfall?

The revenue estimates do not determine a single, predetermined response.

We are evaluating the options before decisions are needed.

Services and costs

Review staffing, contracts, equipment, maintenance, delivery methods and partnerships.

Funding options

Evaluate fees and other sources alongside each service's cost and who would pay.

Reserves and timing

Consider project timing and transition needs without treating savings as ongoing revenue.

Any changes would be considered through the public budget process.

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STAY INFORMED

Questions and More Information

Official legislation, County budget information, amendment facts and frequently asked questions

www.sjcfl.us/amendment-3

Office of Management and Budget

Budget@sjcfl.us

904-209-0530

Thank you for participating.

Scan for the County webpage

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