

FLORIDA HOUSE OF REPRESENTATIVES BILL ANALYSIS

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BILL #: [CS/HB 1339](#)

TITLE: Assessment of Property Used for Residential Purposes

SPONSOR(S): Overdorf

COMPANION BILL: [SB 1176](#) (Leek)

LINKED BILLS: None

RELATED BILLS: None

Committee References

[Ways & Means](#)

18 Y, 0 N, As CS



[Intergovernmental Affairs](#)



[State Affairs](#)

SUMMARY

Effect of the Bill:

The bill provides that the increase in just value attributable to improvements made to a residential property to increase the property's resistance to wind damage may not be considered when determining the property's assessed value for ad valorem purposes.

Fiscal or Economic Impact:

The Revenue Estimating Conference estimates the provisions of the bill will have no impact on state or local government revenues.

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ANALYSIS

EFFECT OF THE BILL:

The bill provides that when determining the assessed value of real property used for residential purposes, the increase in just value attributable to improvements made to increase the property's resistance to wind damage may not be considered. (Section [1](#))

The bill specifies that changes or improvements made to increase the property's resistance to wind damage, include, but are not limited to:

- Improving the strength of the roof deck attachment,
- Installing a secondary water barrier to the roof to enhance water intrusion protection provided by the primary roof covering and underlayment,
- Installing wind-resistance shingles,
- Installing gable-end bracing,
- Reinforcing roof-to-wall connections,
- Installing storm shutters, and
- Installing opening protections (Section [1](#))

The bill applies to changes or improvements made to improve the property's resistance to wind damage made on or after January 1, 2026. (Section [1](#))

Amends [s. 193.155, F.S.](#), and provides a cross-reference to [s. 193.6245, F.S.](#) (Section [2](#))

Amends [s. 193.1554, F.S.](#), and provides a cross-reference to [s. 193.6245, F.S.](#) (Section [3](#))

The bill provides the act shall take effect July 1, 2025. (Section [4](#))

STORAGE NAME: h1339a.WMC

DATE: 3/27/2025

FISCAL OR ECONOMIC IMPACT:

STATE GOVERNMENT:

The Revenue Estimating Conference estimates that the provisions of the bill will have no impact on state government revenue.¹

LOCAL GOVERNMENT:

The Revenue Estimating Conference estimates that the provisions of the bill will have no impact on state government revenue.²

RELEVANT INFORMATION

SUBJECT OVERVIEW:

Property Valuation

Article VII, section 4, of the Florida Constitution, provides that all property, with some exceptions, is to be assessed at “just value.” Florida courts define “just value” as the estimated fair market value of the property. The constitution requires property appraisers to establish the just value of every parcel of real property as of January 1 each year.

“Assessed value of property”³ means an annual determination of the just or fair market value of an item or property or the value of a homestead property after application of the “Save Our Homes” assessment limitation⁴ and the 10 percent cap on non-homestead property.⁵ In addition, “assessed value” is also the classified use value of agricultural or other special classes of property that are valued based on their current “classified” use rather than on market value.

In the November 2008 General Election, Florida voters approved a constitutional amendment placed on the ballot by the Taxation and Budget Reform Commission adding the following language to Article VII, section 4, of the Florida Constitution:

(i) The legislature, by general law and subject to conditions specified therein, may⁶ prohibit the consideration of the following in the determination of the assessed value of real property used for residential purposes:

(1) Any change or improvement made for the purpose of improving the property’s resistance to wind damage. (emphasis supplied)

(2) The installation of a solar or renewable energy source device.

Changes, Additions, or Improvements to Real Property

¹ Revenue Estimating Conference, March 21, 2025 [page152.pdf](#)

² Revenue Estimating Conference, March 21, 2025 [page152.pdf](#)

³ Section [192.001\(2\), F.S.](#)

⁴ The “Save Our Homes” amendment to the Florida Constitution was approved by voters in 1992. This amendment limits annual assessment increases to the lower of the change in the Consumer Price Index (CPI) or 3 percent of the assessment for the prior year. See Article VII, section 4(d)(1), of the Florida Constitution.

⁵ On January 29, 2008, Florida voters approved a constitutional amendment changing property taxation provisions. Some of the changes provided that the property tax assessment of certain non-homestead property cannot increase by more than 10 percent per year, so long as ownership of the property does not change. The limitation does not apply to taxes levied by school districts.

⁶ The 2008 constitutional amendment is permissive and does not require the Legislature to enact legislation.

Generally speaking, changes, additions, or improvements to real property are assessed at just value as of the first January 1 after the changes, additions, or improvements are substantially completed.⁷

An exception to this general rule is for the assessment of renewable energy source devices pursuant to [s. 193.624, F.S.](#) Under that provision, the just value of a renewable energy source device may not be considered in assessing residential property⁸, and only 20 percent of the just value of such a device may be considered for assessing nonresidential property⁹.

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Ways & Means Committee	18 Y, 0 N, As CS	3/27/2025	Aldridge	Hallaian
THE CHANGES ADOPTED BY THE COMMITTEE:	The amendment clarifies qualifying secondary water barrier improvements and adds cross-references.			
Intergovernmental Affairs Subcommittee				
State Affairs Committee				

THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.

⁷ See [s. 193.155\(4\)\(a\), F.S.](#); [s. 193.1554\(6\)\(a\), F.S.](#), and [s. 193.1555\(6\)\(a\), F.S.](#)

⁸ Section [193.624\(2\)\(a\), F.S.](#)

⁹ Section [193.624\(2\)\(b\), F.S.](#)