

**The Florida Senate**  
**BILL ANALYSIS AND FISCAL IMPACT STATEMENT**

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

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Prepared By: The Professional Staff of the Committee on Appropriations

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BILL: SB 4-F

INTRODUCER: Senator Avila and others

SUBJECT: Property Tax Administration

DATE: May 29, 2026

REVISED: \_\_\_\_\_

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ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1. Khan	Sadberry	AP	<b>Pre-meeting</b>

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**I. Summary:**

SB 4-F amends the method used to determine the maximum millage rate that may be levied pursuant to a majority vote by a county, municipality, special district dependent to a county or municipality, municipal service taxing unit, or independent special district. Rather than the calculation used in current law to determine the maximum millage rate, the bill requires use of the rolled-back rate used to comply with notice requirements.

The bill requires the Department of Revenue to establish a uniform notice of a proposed constitutional amendment, if such amendment revises Article VII, sections 4, 6, and 9 of the State Constitution. The notice must conform to formatting and content requirements specified in the bill and include a link and QR code to a website provided by the Department of Revenue for the purpose of estimating the ad valorem tax savings that the proposed amendment may have on each homestead property.

The bill specifies the requirements for the website, including that it be compliant with the Americans with Disabilities Act and in the official language of the state capable of translation to other languages. The bill requires that the website provide the ballot title, summary, and full text of the amendment and an interactive tool that will, for homestead properties, allow for comparison of a 2025 tax bill with the estimated savings of the amendment as if it had been in effect for the 2025 tax year.

Property appraisers must mail the uniform notice with certain notices already required in current law to be mailed to property owners, including the Notice of Proposed Taxes (TRIM notice).

The bill allows a ballot summary to exceed the statutorily established 75-word limit if a joint resolution is proposing an amendment or revision to Article VII, sections 4, 6, and 9 of the State Constitution, which is to be submitted to the electors at the general election to be held on November 3, 2026.

The Revenue Estimating Conference has not reviewed the bill. The bill appropriates \$5.5 million in nonrecurring funds from General Revenue Fund to the Department of Revenue to reimburse each county for expenses related to printing and mailing the required notice. See Section V, Fiscal Impact Statement.

The bill is effective upon becoming a law.

## II. Present Situation:

### General Overview of Property Taxation

The ad valorem tax or “property tax” is an annual tax levied by counties, municipalities, school districts, and some special districts. The tax is based on the taxable value of a property as of January 1 of each year.<sup>1</sup> The property appraiser annually determines the “just value”<sup>2</sup> of property within the taxing authority and then applies relevant exclusions, assessment limitations, and exemptions to determine the property’s “taxable value.”<sup>3</sup>

Counties, school districts, and municipalities shall, and special districts may, be authorized by law to levy ad valorem taxes and may be authorized by general law to levy other taxes, for their respective purposes, except ad valorem taxes on intangible personal property and taxes prohibited by the State Constitution.<sup>4</sup>

### County, Municipal, Special District, and School Millage

Ad valorem taxes, excluding taxes levied for the payment of bonds and taxes levied for periods not longer than two years, approved by vote of the electors, may not be levied in excess of the following millages:

- For all county or municipal purposes, ten mills;
- For all school purposes, ten mills;
- For water management purposes for the northwest portion of the state lying west of the line between ranges two and three east, 0.05 mill, and for water management purposes for the remaining portions of the state, 1.0 mill; and
- For all other special districts, a millage authorized by law approved by vote of the electors.

A county furnishing municipal services may, to the extent authorized by law, levy additional taxes within the limits fixed for municipal purposes.

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<sup>1</sup> Both real property and tangible personal property are subject to tax. Section 192.001(12), F.S., defines “real property” as land, buildings, fixtures, and all other improvements to land. Section 192.001(11)(d), F.S., defines “tangible personal property” as all goods, chattels, and other articles of value capable of manual possession and whose chief value is intrinsic to the article itself.

<sup>2</sup> Property must be valued at “just value” for purposes of property taxation, unless the Florida Constitution provides otherwise. FLA. CONST. Art. VII, s. 4. Just value has been interpreted by the courts to mean the fair market value that a willing buyer would pay a willing seller for the property in an arm’s-length transaction. *See, e.g., Walter v. Schuler*, 176 So. 2d 81 (Fla. 1965); *Deltona Corp. v. Bailey*, 336 So. 2d 1163 (Fla. 1976); *S. Bell Tel. & Tel. Co. v. Dade Cnty.*, 275 So. 2d 4 (Fla. 1973).

<sup>3</sup> *See* ss. 192.001(2) and (16), F.S.

<sup>4</sup> FLA. CONST. Art. VII, s. 9(a).

### **Method of Fixing Millage**

Upon completion of the assessment of all property, the property appraiser certifies to each taxing authority the taxable value within the jurisdiction of the taxing authority.<sup>5</sup>

The form used by property appraisers to certify the value within a jurisdiction must include instructions to that taxing authority explaining how to compute the “rolled-back rate.”<sup>6</sup> The rolled-back rate is the millage rate that would provide the taxing authority the same ad valorem tax revenue as was raised the previous year, excluding certain value such as the value of new construction, additions, deletions, and increases in the value of improvements that have undergone a substantial rehabilitation which increased the assessed value of such improvements by at least 100 percent.<sup>7</sup>

The taxing authority must prepare a tentative budget and compute the millage rate necessary to fund the tentative budget.<sup>8</sup> The taxing authority gives public notice, holds public hearings regarding a proposed millage rate, and ultimately adopts a millage rate.<sup>9</sup> If the proposed millage exceeds the rolled-back rate, the taxing authority must notify taxpayers of a proposed tax increase.<sup>10</sup>

### ***Maximum Millage Rate***

In 2007, the Legislature restricted the ad valorem tax levies of counties, municipalities, dependent and independent special districts, and municipal service taxing units and set a maximum rate that could be levied based on revenue collections and personal income growth.<sup>11</sup>

Since 2009, these local governments calculate the maximum millage that they may levy by increasing the previous year’s maximum millage rate through a formula based on the growth of per capita Florida personal income.<sup>12</sup> The maximum millage rate is a type of rolled-back rate, but is different from the rolled-back rate that is calculated under s. 200.065(1), F.S., for the purpose of determining whether a notice of proposed tax increase must be mailed. A millage rate up to this maximum rate, or the previous year’s adopted millage rate if higher, may be adopted by simple majority.

A higher rate may be adopted only under the following conditions:

- A rate of not more than 110 percent of the rolled-back rate based on the previous year’s maximum millage rate, adjusted for change in per capita Florida personal income, may be adopted if approved by a two-thirds vote of the membership of the governing body of the county, municipality, or independent district; or
- A rate in excess of 110 percent may be adopted if approved by a unanimous vote of the membership of the governing body of the county, municipality, or independent district; by a

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<sup>5</sup> Section 200.065(1), F.S.

<sup>6</sup> *Id.*

<sup>7</sup> *Id.*

<sup>8</sup> Section 200.065(2), F.S.

<sup>9</sup> *See* s. 200.065(2) and (3), F.S.

<sup>10</sup> Section 200.065(3), F.S.

<sup>11</sup> Chapter 2007-321, Laws of Fla.

<sup>12</sup> Section 200.065(5), F.S.

three-fourths vote of the membership of the governing body if the governing body has nine or more members; or if the rate is approved by a referendum.<sup>13</sup>

### **Select Tax Notices**

Annually, Florida law requires property appraisers prepare and deliver to each taxpayer a notice of proposed property taxes (TRIM Notice).<sup>14</sup> They may also send taxpayers a notice of proposed tax increase<sup>15</sup> or a short form notice of proposed property tax correction.<sup>16</sup>

#### ***The Truth in Millage (TRIM Notice)***

The Notice of Proposed Taxes (TRIM Notice) provides assessment information about the property, including:

- Each taxing authority's levy.
- How much tax each taxing authority levied on that parcel in the previous year.
- The proposed levies under the proposed budget.
- How much would be levied on the property if the taxing authority made no budget changes.<sup>17</sup>
- The value the property appraiser has placed on the property.
- Any reductions that have been made to that value due to a classification or assessment limitation.
- Exemptions granted on that property and the value of those exemptions.<sup>18</sup>
- Notice of the preliminary budget hearing.<sup>19</sup>

### **Public Funds for Political Advertisement or Communications**

State and local governments or persons acting on behalf of such governments may not expend or authorize the expenditure of public funds for a political advertisement or any other communication sent to electors concerning an issue, referendum, or amendment, including any state question, that is subject to a vote of the electors.<sup>20</sup>

However, state and local governments or persons acting on behalf of such governments are not precluded from:

- Reporting on official actions of the governments in an accurate, fair, and impartial manner;
- Posting factual information on a government website or in printed materials;
- Hosting and providing information at a public forum; or
- Providing factual information in response to an inquiry; or providing information as otherwise authorized or required by law.<sup>21</sup>

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<sup>13</sup> *Id.*

<sup>14</sup> Section 200.065(2)(b), F.S.

<sup>15</sup> Section 200.065(2)(d), F.S.

<sup>16</sup> Section 200.065(14)(a), F.S.

<sup>17</sup> *Id.*

<sup>18</sup> Section 200.069(6), F.S.

<sup>19</sup> Section 200.069(4)(g), F.S.

<sup>20</sup> Sections 106.113 and 106.151, F.S.

<sup>21</sup> Sections 106.113 and 106.151, F.S.

An elected official of state or local government is not precluded from expressing an opinion on any issue at any time.<sup>22</sup>

### III. Effect of Proposed Changes:

The bill (Section 2) amends the method used to determine the maximum millage rate that may be levied pursuant to a majority vote by a county, municipality, special district dependent to a county or municipality, municipal service taxing unit, or independent special district. Rather than the calculation used in current law to determine the maximum millage rate, the bill uses the rolled-back rate that taxing authorities must already calculate for the purpose of complying with notice of tax increase requirements. Rather than using the maximum millage rate as the baseline for a taxing authority to determine if a supermajority vote is required to adopt a higher rate, under the bill, a two-thirds vote will be required if the specified taxing authority wants to adopt a millage rate of not more than 110 of the rolled-back rate. The taxing authority may adopt a rate above 110 percent of the rolled-back rate and up to the constitutional or statutory millage limit by a unanimous vote of the membership of the governing body; by a three-fourths vote of the membership if the governing body has nine or more members; or pursuant to a referendum.

The bill (Sections 1, 2, 4, 5, 6, and 7) amends and reenacts several statutes to conform with changes to the maximum millage rate calculations. For purposes of the maximum millage rate calculation, the bill repeals a provision that allows for the exclusion of revenue that is required to be contributed to the county public general hospital in a county that was authorized to levy the county public hospital surtax in 2007.

The bill (Section 3) requires the Department of Revenue (department) to establish a uniform notice of a proposed constitutional amendment, if such amendment revises Art. VII, ss. 4, 6, and 9 of the State Constitution. The bill specifies the format of the notice, which must display the ballot title and summary, the effective date of the amendment, and a link and QR code to a website provided by the department. The website will estimate the ad valorem tax savings that the proposed amendment may have on each homestead property if it had been in effect in the 2025 tax year.

The notice must:

- Be printed on standard letter size paper, with a font size of at least 12 points for all required text;
- Include a quick response code that links to the website; and
- Be in the official language of the state, and in counties subject to multi-language ballot requirements, include a translation to the required language on the back side of the notice.

The notice may:

- Include a graphic image not to exceed 3 inches in width and 1.5 inches in length; and
- Not include any information not expressly authorized.

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<sup>22</sup> Sections 106.113 and 106.151, F.S.

The notice must include the following statement: “This notice is not advocating for the passage or defeat of the proposed constitutional amendment. This notice has been mailed to all property taxpayers in this state pursuant to sections 200.065 and 200.069, Florida Statutes.”

Property appraisers are prohibited from revising, editing, or modifying the notice.

The bill (Sections 2 and 3) requires that the property appraiser mail the notice developed by the department with the mailing of the:

- Notice of Proposed Taxes (TRIM notice);
- Notice of a tentatively adopted millage rate greater than the proposed rate used in the TRIM process; and
- Short form notice to taxpayers affected by an error on a TRIM notice.

The bill (Section 10) requires the department to provide a website for the purpose of informing tax payers of estimated tax savings from certain proposed constitutional amendments. The website must be in the official language of the state and be capable of translation to other languages. It must be in compliance with federal regulations promulgated under Title II of the Americans with Disabilities Act. The bill requires that the website include all of the following:

- The ballot title and summary as they will appear on the ballot and full text of the amendment or revision to Art. VII, ss. 4, 6, and 9 of the State Constitution.
- An interactive tool that, for an individual property eligible for a homestead exemption:
  - Specifies the ad valorem taxes that were due for the 2025 tax year; and
  - Calculates an estimate of the ad valorem taxes that would be due for the 2025 tax year as if the proposed constitutional amendment were in effect for that tax year.
- A notice that an owner of a parcel who is exempt from public disclosure under s. 119.07(1), F.S., and Art. I, s. 24(a) of the State Constitution may contact the department to obtain an estimate not available on the website.
- The following statement in bold font with a font size greater than or equal to 16 pixels on a standard screen: “This website is not advocating for the passage or defeat of a proposed constitutional amendment. This website was created by the State of Florida pursuant to (insert the assigned chapter number of this act). The estimated impact produced by the calculator may not include all non-ad valorem assessments.”

The provisions in the bill requiring the development of the notice and its mailing by the property appraiser expire on December 31, 2026, and the text is reverted to that in existence on the day before the act became law except for any amendments enacted by other legislation (Section 9). The provisions in the bill requiring the development of the website expire on January 1, 2029.

The bill (Section 10) prohibits the unauthorized disclosure of the location or of the owners of parcels which are exempt from disclosure under s. 119.07(1), F.S., and Art. I, s. 24(a) of the State Constitution. Additionally, the bill (Section 10) provides that the website constitutes factual information on a government website under ss. 106.113 and 106.151, F.S.

Furthermore, the bill (Section 11) allows a ballot summary to exceed the statutorily established 75-word limit<sup>23</sup> if the joint resolution is proposing an amendment or revision to Art. VII,

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<sup>23</sup> Section 101.161(3)(a), F.S.

ss. 4, 6, and 9 of the State Constitution that is to be submitted to the electors at the general election to be held on November 3, 2026.

The bill (Section 13) appropriates \$5.5 million in nonrecurring funds from General Revenue Fund to the Department of Revenue for the 2026-2027 fiscal year to reimburse each county for expenses related to printing and mailing the required notice. The balance of any unexpended funds revert on December 31, 2026.

Section 12 of the bill provides for incorporation of other amendments enacted in other sessions this year to statutes amended by this bill to be incorporated.

The bill is effective upon becoming a law.

#### **IV. Constitutional Issues:**

##### **A. Municipality/County Mandates Restrictions:**

Article VII, s. 18(a) of the Florida Constitution provides, in pertinent part, that no county or municipality may be bound by a general law requiring the county or municipality to spend funds unless the Legislature has determined that the law fulfills an important state interest and:

- The law requiring the expenditure is approved by two-thirds of the membership in each house of the Legislature; or
- Funds have been appropriated that were estimated at the time of enactment to be sufficient to fund the required expenditure.

The bill requires each county property appraiser to incur additional printing and mailing costs by including, with the annual TRIM notice, a uniform notice of proposed constitutional amendment prepared by the Department of Revenue. The bill appropriates \$5.5 million to the Department of Revenue to reimburse counties for these expenses. Accordingly, the bill must include a legislative finding that the bill fulfills an important state interest.

The mandate requirements do not apply to laws having an insignificant impact.<sup>24,25</sup> For the Fiscal Year 2026-2027, the threshold for an insignificant fiscal impact is forecast to be approximately \$2.4 million.<sup>26</sup>

##### **B. Public Records/Open Meetings Issues:**

None.

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<sup>24</sup> FLA. CONST. Art. VII, s. 18(d).

<sup>25</sup> An insignificant fiscal impact is the amount not greater than the average statewide population for the applicable fiscal year multiplied by \$0.10. See FLA. SENATE COMM. ON COMTY. AFFAIRS, *Interim Report 2012-115: Insignificant Impact*, (Sept. 2011), <http://www.flsenate.gov/PublishedContent/Session/2012/InterimReports/2012-115ca.pdf> (last visited May 29, 2026).

<sup>26</sup> Based on the Demographic Estimating Conference's estimated population adopted on June 30, 2025, <https://edr.state.fl.us/Content/conferences/population/archives/250630demographic.pdf> (last visited May 29, 2026).

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

This bill does not create or raise a state tax or fee. Therefore, the requirements of Art. VII, s. 19 of the State Constitution do not apply.

E. Other Constitutional Issues:

None identified.

**V. Fiscal Impact Statement:**

A. Tax/Fee Issues:

The Revenue Estimating Conference has not reviewed the bill. Staff estimates a zero/negative indeterminate impact from the provisions of the bill.

B. Private Sector Impact:

None.

C. Government Sector Impact:

Property appraisers will incur costs to mail the notice required by the bill, but will be able to seek reimbursement from the Department of Revenue. The bill appropriates \$5.5 million to the department to make reimbursements to counties for such expenses for the 2026-2027 fiscal year.

**VI. Technical Deficiencies:**

None.

**VII. Related Issues:**

SB 2-F, entitled Save our Homes from Excessive Property Taxes, is a joint resolution to propose an amendment to Art. VII, ss. 4, 6, and 9 of the State Constitution to which the requirements related to mailing notices and providing a website created under this bill would likely apply.

**VIII. Statutes Affected:**

This bill substantially amends the following sections of the Florida Statutes: 200.001, 200.065, 200.068, and 200.069.

The bill re-enacts the following sections of the Florida Statutes: 218.12, 218.125, and 218.136.

The bill creates undesignated sections of Florida law.

**IX. Additional Information:**

- A. **Committee Substitute – Statement of Changes:**  
(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

- B. **Amendments:**

None.

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This Senate Bill Analysis does not reflect the intent or official position of the bill's introducer or the Florida Senate.

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