

What it would do

Who benefits

Key implications/considerations

**HJR
201**

Proposes a constitutional amendment to eliminate all non-school ad valorem property taxes for homestead properties (owner-occupied primary residences), effective January 1, 2027.

All homeowners with a homestead exemption (regardless of age or value) would benefit from not paying the non-school portion of property taxes.

Very large shift: If enacted, local governments would lose a significant revenue stream unless replaced by some other funding. Also, the school-tax portion remains untouched. Local millages for counties/cities/special districts would need adjusting.

**HJR
203**

Proposes to phase out the non-school property tax for homesteads over a 10-year period: each year the exemption increases (for example by \$100,000) until full elimination and eventually homesteads pay no non-school taxes.

Homestead property owners, especially those who may not benefit from immediate full elimination but will get increasing relief each year.

A gentler approach than HJR 201; allows more gradual transition for local governments. Still, local revenue impact will accumulate over time. Requires voter approval of constitutional amendment.

**HJ
205**

Proposes amendment to exempt homestead property owned by persons aged 65 or older from all non-school ad valorem property taxes.

Senior homeowners (65+). Younger homeowners would not directly benefit.

This targets relief to a specific demographic (seniors). For local governments, the revenue impact depends on how many homesteads qualify (age 65+). Potential equity/age-based policy considerations.

**HJR
207**

Proposes amendment to create a new homestead exemption for non-school taxes equal to 25% of the assessed value of the home (after existing exemptions) for levies other than school levies.

Homestead owners generally; this could benefit both current owners and possibly first-time buyers because the exemption scales with value.

Instead of eliminating taxes entirely, it gives a value-based exemption (25% of value). That means higher-value homes get higher absolute relief. Local governments would still collect taxes, but on a reduced base.



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**HJR
209**

Proposes an amendment to add an exemption (e.g., \$100,000) on non-school property taxes for homesteads that have a comprehensive multi-peril property insurance policy.

Homeowners who carry the specified type of property insurance coverage.

A targeted incentive linking tax relief and insurance coverage. Could encourage increased insurance uptake. The administrative side: verifying insurance eligibility would need a statute/regulation. Local revenue impact is somewhat more limited (only for those qualifying).

**HJR
211**

Proposes an amendment to increase the portability (transfer) benefit of the SOH (Save Our Homes) cap benefit for non-school taxes, specifically to raise or remove the current maximum value that can be transferred when a homeowner moves to a new homestead (for non-school taxes).

Homestead owners who move to a new home and want to transfer their accumulated tax-savings benefit (from Save Our Homes) into their new property without being limited by the current cap.

This makes moving more tax-friendly for homeowners with large, accumulated benefits. For local governments, it could mean slower growth in the tax base for those properties because tax savings carry forward.

**HJR
213**

Proposes amendment to modify limitations on property-assessment increases: e.g., for homestead properties, the non-school tax value growth would be capped at 3% over three years instead of 3% per year; for non-homestead properties, perhaps 15% over three years (instead of 10% per year).

Homestead owners benefit from slower assessment growth; non-homestead owners may also benefit (depending on design).

This focuses on the stability of tax bills rather than outright tax elimination. Local governments would still collect taxes, but with constrained growth in the tax base. Could lead to slower revenue growth over time.



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**HB
215**

A statutory bill (rather than a constitutional amendment) that would: (1) require a 2/3 super majority vote of local taxing jurisdictions before a millage rate increase; and (2) allow newly married couples to combine their accumulated Save Our Homes (SOH) benefits, up to a cap (e.g., \$500,000).

Homeowners (especially newly married couples) and taxpayers who want stronger tax-rate increase protections from local government, and newlyweds combining SOH benefits.

Local governments would have less flexibility to raise millage rates (higher threshold), which could constrain local revenue growth. The privilege to combine SOH benefits encourages family/household decisions. Since this is statutory, it only requires the Legislature + Governor (not voter amendment) to pass.

