AMENDMENT 3 PASSED · FLORIDA HOMESTEAD

You don't need to buy by January 1st. You need to live here.

Your Florida residency checklist. Amendment 3 passed, so the bigger homestead exemption goes to people who are **Florida residents on December 31, 2026**. When you buy and when you file don't change that.

1 The deadline that matters

Homestead exemption on non-school property taxes under Amendment 3:

	RESIDENT BY 12/31/26	RESIDENT AFTER
2027	**$150,000**	~$50,000
2028	**$250,000**	~$50,000 + inflation
2029+	Adjusts with inflation	Full amount from your **5th year** of exemption

The $25,000 school-tax exemption stays the same for everyone. Today's non-school exemption is about $50,000.

2 Your residency checklist

- ☐ **Florida driver's license**
  Within 30 days of moving. Surrender your out-of-state license.
- ☐ **Register your car in Florida**
  Within 10 days. Title and plates at your Florida address.
- ☐ **Register to vote in Florida**
  Cancel your registration in your old state.
- ☐ **File a Declaration of Domicile**
  With the Miami-Dade Clerk of Court. Notarized, $10 to record. The filed copy takes about 4 weeks, so file early.
- ☐ **Drop your old state's homestead**
  You can't hold a homestead exemption in two states.

Bonus proof: update your address with the IRS, banks, insurance and your employer. Keep a copy of your lease or deed showing you live there.

3 Which bucket are you in?

OWN + LIVE HERE	**You're set.** Keep your homestead and your Florida documents current.
JUST BOUGHT	**Move in and update every address by Dec 31.** Own and live there on Jan 1, then file for homestead by **March 1**.
RENTING HERE	**Establish residency now.** Buy whenever you're ready. Your Dec 31 status is what counts.

STATUS · AS OF NOVEMBER 2026

Approved. Florida voters passed Amendment 3 on November 3, 2026 with roughly 62% of the vote. It takes effect January 1, 2027.

"Residency" isn't formally defined yet. The Legislature may add procedures. The steps above are the standard proof, so do them now.

This is general information, not tax or legal advice. Confirm your situation with a CPA or attorney.

4 Key dates

Nov 3, 2026	Dec 31, 2026	Jan 1, 2027	Mar 1	Jan 1, 2028
Voters approved Amendment 3	Be a Florida resident by this date	$150K exemption starts	Homestead filing deadline each year	$250K exemption starts

Checklist by Courtney Harris, Pinecrest Territory Manager, The David Siddons Group. © 2026 The David Siddons Group.

Numbers don't lie. Neither do I.

LET'S TALK MIAMI REAL ESTATE

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