Homestead Checklist

What Amendment 3 changes and what to do before the deadlines. Updated Nov 9, 2026. Draft.

Amendment 3 takes effect Jan 1, 2027. Up to $150,000 of assessed value exempt from non-school property taxes in 2027, for eligible residents as of Dec 31, 2026. Eligible residents can receive up to $250,000 of assessed value exempt from non-school taxes in 2028. The school exemption stays up to $25,000. Draft guide: ontarget.mortgage/articles/homestead-exemption-guide. Do not distribute until the guide is live and Alejandro approves.

1 Which one are you?

☐ **I already have homestead.** In Orange County, an existing homestead exemption generally renews automatically while ownership, use and eligibility remain unchanged. You do not normally file a new application just because the exemption amount increases. Tell the property appraiser promptly about changes, and respond to any request for information. If you move or title changes, ask whether a new application is required. Other counties can have different renewal procedures.

☐ **I close on my home by Dec 31, 2026.** Move in before Jan 1, 2027. File by March 1, 2027.

☐ **I am moving here from another state.** Later-arriving residents start with a $50,000 non-school assessed-value exemption base, adjusted for positive inflation from 2028. The larger, inflation-adjusted exemption begins in the fifth year of exemption. The school exemption stays up to $25,000. Ask the property appraiser about eligibility.

☐ You buy after Jan 1, 2027. For an ordinary purchase after that date, your first possible homestead year is 2028 if you meet the January 1 requirements. File by March 1, 2028. Ask the appraiser about unusual title or occupancy situations.

☐ **I'm moving from one homestead to another here.** File the portability form (DR-501T) with the new application by March 1. Up to $500,000 of assessed-value benefit can transfer under its rules. Downsizing and shared ownership affect the transferable amount.

☐ **Rental or second home.** Rentals and second homes generally do not qualify for homestead. Beginning in 2027, ordinary annual increases in assessed value for non-school levies are generally capped at 5%, subject to ownership changes, improvements and other legal exceptions. This does not cap the tax bill. School assessments are not covered by this non-homestead cap.

2 Dates

Date	What happens
Nov 30, 2026	Last day for the 4% early payment discount on the 2026 Orange County bill if you pay it yourself (3% in December, 2% in January, 1% in February).
Dec 31, 2026	Maintained a permanent residence in this state as of this date, subject to eligibility.
Jan 1, 2027	Own the home and live in it as your permanent home. Amendment takes effect.
Mar 1, 2027	File the homestead application (and DR-501T for portability).
Aug 2027	TRIM notice. Check the exemption and the assessed value.
Nov 2027	First tax bill with the new amounts.

File With the Property Appraiser

Preparation and privacy. Use only the official filing process.

3 Documents to gather

Preparation list only, not an exhaustive eligibility determination.

- [ ] Florida driver license, or state ID card if you don't drive, showing the home's address (required for each applicant)
- [ ] One more proof: vehicle registration, voter registration if applicable (not required of noncitizens), or a recorded Declaration of Domicile
- [ ] Recorded deed or closing statement
- [ ] Have the Social Security numbers of each applicant and each applicant's spouse, if any, ready for the official property appraiser application. State law requires them. Submit them only through the property appraiser's official filing process. Do not enter them on this checklist or send them to On Target Mortgage.
- [ ] Also have the completed, signed homestead application (DR-501), parcel number and recorded ownership details ready. If applicable, gather immigration documentation and proof that any out-of-state residency-based property-tax benefit has been removed. For portability, include DR-501T and your prior homestead details. OCPA may request more documents.

Online filing is temporarily unavailable while the Orange County Property Appraiser upgrades its system. To file, call Constituent Services at (407) 836-5044 to submit by phone or schedule an in-person appointment, or email constituentservices@ocpafl.org. The office is at 200 S. Orange Avenue, Suite 1700, Orlando, open 8 a.m. to 5 p.m. weekdays. Check ocpafl.org for when online filing returns.

A confidential email subject line does not encrypt a message. Recheck the official portal immediately before distribution.

Implementation and guidance

Some property-tax administration changes are already law under Chapter 2026-240. Additional procedures, updated forms and guidance for the new exemption and residency provisions remain to be confirmed. DOR says it will communicate implementation updates. Before relying on a residency deadline or filing instruction, check the latest DOR and county property appraiser guidance. Local millage for 2027 and 2028 is not yet established.

Estimate Your Change

Use your tax bill or TRIM notice. 2026-rules comparison. Non-school taxes only, at constant assessed value and millage.

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4 Your numbers

A. Assessed value for non-school taxes (buying? use the price as a rough stand-in)	$_____
B. Non-school millage (total ad valorem millage minus all school-district millage)	_____
C. 2026-rules non-school exemption: the smaller of A or $25,000, plus the smaller of $26,411 or the amount by which A exceeds $50,000 (use zero if A does not exceed $50,000).	$_____
D. 2027 exemption ($150,000, or A if A is lower)	$_____
E. 2028 exemption ($250,000, or A if A is lower)	$_____
2027 difference from 2026-rules comparison: (D minus C) times B, divided by 1,000	**$_____ a year**
2028 difference from 2026-rules comparison: (E minus C) times B, divided by 1,000	**$_____ a year**
Annual tax difference divided by 12: a monthly equivalent only, not a promised mortgage-payment change.	$_____

This worksheet is for eligible residents as of Dec 31, 2026. Later-arriving residents should obtain their year-specific exemption from the property appraiser, including inflation adjustments, before estimating taxes.

Illustration only. This comparison holds assessed value and millage constant and excludes other exemptions, non-ad valorem charges and future inflation adjustments. It compares exemption rules, not your actual prior or future bill.

5 Worked example

Eligible residents as of Dec 31, 2026; constant assessed value and millage.

Line	Example
Assessed value	**$300,000 (example)**
Non-school millage	**11.6388 (Orlando city row, district 08, OCPA 2026 millage chart)**
Extra assessed value exempt in 2027	$150,000 minus $51,411 = $98,589
2027 estimate	$98,589 x 11.6388 / 1,000 = about $1,147 a year
2028 estimate	$198,589 x 11.6388 / 1,000 = about $2,311 a year
School taxes	The amendment does not increase the school exemption. Actual school taxes can still change. About $1,744 in this constant-value, constant-rate example.

Your actual bill depends on future assessed values, tax rates, eligibility and other charges. Non-ad valorem charges such as solid waste aren't reduced by any exemption.

Educational information only, not tax or legal advice. Your county property appraiser decides homestead eligibility and the amount of any exemption. Figures are examples, not a quote. Sources: Florida Division of Elections; Florida Department of Revenue PTO Bulletin 26-21 (Nov 5, 2026); CS/HJR 1-F enrolled text; Pinellas County Property Appraiser Amendment 3 FAQ; Orange County Property Appraiser 2026 final millage chart and exemption filing instructions; Orange County Tax Collector.