

If Florida Passes HJR 203: What It Could Mean for Broward County Homeowners and Local Government

In Tallahassee, lawmakers have advanced **HJR 203**, a proposed constitutional amendment that would eliminate **non-school property taxes on homesteaded (primary) residences**. Voters would need to approve it by 60% in a statewide referendum before it takes effect.

For Broward County residents, this would not mean “zero property taxes.” It would mean eliminating the **city, county, and special district millage** on homesteaded property — while **school district taxes remain**.

Let’s walk through what that could look like, what percentage of savings homeowners might see, and the fiscal and political ripple effects for schools and municipalities.

What Percentage Could Homeowners Save?

Property tax bills in Broward vary by city, assessed value, exemptions, and millage rates. But generally, a typical homesteaded bill includes:

- **School district millage**
- **County millage**
- **Municipal (city) millage**
- **Special districts** (fire, water management, etc.)

Under HJR 203:

-  School taxes remain
-  County/city/special district taxes on homesteads disappear

Example Scenario

Assume a \$1,000 annual property tax bill:

- \$400 — School Board
- \$300 — County
- \$250 — City

- \$50 — Special District

If non-school taxes are eliminated:

- The homeowner keeps \$600.
- The new bill becomes \$400 (school only).

Savings: 60% in this example.

In Broward, many homesteaded properties could see **50–70% reductions**, depending on the municipal share.

That is a substantial personal financial shift.

What Happens to School Funding?

Schools are the least directly impacted.

The **Broward County Public Schools** funding formula relies heavily on school millage, which remains untouched under HJR 203.

However, there are indirect risks:

- If municipalities face fiscal stress, political pressure may build to revisit broader property tax structures in the future.
- If state lawmakers later attempt deeper tax reform, schools could become part of that debate.

In the immediate structure of HJR 203, school funding stays intact.

The Real Impact: Municipal and County Budgets

Cities and counties in Broward rely heavily on homestead property taxes for:

- Police and fire services
- Infrastructure maintenance
- Pension obligations

- Parks and recreation
- Administrative operations

If homestead millage disappears, municipalities lose one of their most stable revenue streams.

That creates three likely responses:

1 Shift the Burden to Non-Homestead Property

Cities may increase millage on:

- Rental properties
- Commercial real estate
- Industrial property
- Second homes

This could:

- Raise rents
- Increase business costs
- Make commercial space more expensive

In a tourism-heavy and investor-heavy county like Broward, that shift would be significant.

2 Increase Fees and Utility Taxes

Municipalities might expand:

- Fire assessments
- Stormwater fees
- Solid waste fees
- Public service taxes on utilities

These are legally permitted but often politically controversial.

Residents who saved \$1,500 on property tax may suddenly see higher electric or water bills.

3 Encourage Higher-Density Development

This is the issue many residents are concerned about.

Once homesteads stop producing city revenue, the financial incentive changes:

- A 100-unit rental building generates taxable non-homestead revenue.
- 100 homesteaded homes generate zero municipal property tax.

That creates a structural incentive to:

- Approve high-capacity rental projects
- Upzone corridors
- Encourage mixed-use density
- Expand multifamily construction

It does not require cities to do this — but it changes the math.

In revenue-constrained municipalities, density becomes attractive.

Could Broward Cities Use This as Justification for More Rentals?

Not automatically.

But you could hear arguments like:

- “We must broaden the tax base.”
- “Homestead exemptions require diversification.”
- “We need commercial growth to fund services.”

That could translate into zoning changes — particularly in cities already inclined toward development expansion.

Political culture will matter more than fiscal theory.

How Residents Could Curtail Municipal Spending

If HJR 203 passes and residents want to prevent runaway municipal expansion, tools exist:

✓ Charter Amendments

Voters can impose:

- Spending caps tied to inflation or population.
- Supermajority requirements for tax or fee increases.
- Density caps written into municipal charters.

✓ TRIM Process Engagement

Florida's Truth in Millage process requires:

- Public hearings.
- Disclosure of tax increases.

Organized turnout matters.

✓ Bond Referendum Oversight

General obligation bonds require voter approval.

Residents can block debt expansion.

✓ Recall Authority

Florida law allows recall of municipal officials under certain conditions.

✓ State Legislative Preemption

If municipalities aggressively expand fees or density, the Legislature can intervene.

The Strategic Tradeoff

If passed, HJR 203 would:

Benefit homeowners directly.

Potentially by thousands per year in Broward.

But it would:

- Reduce municipal fiscal independence.
- Increase reliance on non-homestead property.
- Increase pressure toward commercial/density growth.
- Shift political battles from tax rates to land use.

The amendment would not eliminate local government power — it would reshape its incentives.

Bottom Line for Broward County

If HJR 203 passes:

- Homesteaded homeowners could save 50–70% on property tax.
- Schools remain funded.
- Cities and counties must restructure revenue models.
- Rental and commercial property may carry greater burden.
- Development policy could become more financially driven.

Whether Broward municipalities become more disciplined — or more aggressive in offsetting lost revenue — will depend less on Tallahassee and more on voter engagement at the city commission level.

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