Make Florida home. Plan for the 2027 benefit.

Residency, ownership and filing are three separate requirements. Complete all three, not just the purchase.

NBC6 reports passage on election night, November 3, 2026. This guide uses the enrolled amendment and current filing rules. Confirm certified results and county implementation instructions before relying on a specific benefit. [1–4]

DEADLINE	WHAT MUST BE TRUE
December 31, 2026	Florida is genuinely your permanent residence, supported by dated evidence. [2]
January 1, 2027	You hold qualifying ownership and the Florida property is your permanent home. [3]
March 1, 2027	Your complete homestead application is filed with the county property appraiser. File early. [4]

1. Make a real move before year-end

Move into your Florida residence and make it your principal, permanent home by December 31. Keep evidence of the actual move: occupancy, utilities, financial records and the date you ended your former permanent residency. A mailing address, purchase contract or driver license alone does not establish homestead residency. [5]

2. Complete ownership and occupancy in time

For a 2027 exemption, complete the purchase and establish your permanent home before January 1. Ask the closing agent to confirm title and recording requirements. A contract to buy is not the same as qualifying ownership. Existing second-home owners can change the use to a genuine primary residence, subject to the appraiser’s review. [3]

3. Update identification and vehicle records

Obtain a Florida driver license, or Florida ID if you do not drive, showing your residence. Update applicable vehicle registration and Florida insurance. New residents who drive generally have 30 days after moving to obtain a Florida license; vehicle title and registration generally must be handled within 10 days. For this year-end plan, arrange appointments well before December 31. [5,6]

Practical target: finish the move, closing and documentation before the final week of December. Leave room for holiday closures, lender delays and missing documents.

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THE ACTION CHECKLIST

Document, file and verify.

4. Document Florida as your permanent home

Consider recording a truthful, notarized Declaration of Domicile with the county Clerk of Court. It documents an already-established domicile; it is not a substitute for living here and is not, by itself, a homestead application. Keep a recorded copy. Update voter registration if eligible and you choose to register; use accurate Florida addresses on banking, insurance and tax records. [5,7]

5. Resolve other residency-based exemptions

Tell the appraiser about any homestead or similar residency-based property-tax benefit claimed by you or your spouse elsewhere. Arrange removal of conflicting benefits and obtain written confirmation. Collier specifically requests this documentation when an out-of-state benefit was received. Owning another home does not automatically prevent Florida domicile, but claiming conflicting primary residences creates problems. [7,8]

6. Apply for 2027 and keep the receipt

Submit Form DR-501, or the county's current application, by March 1, 2027. Gather your deed, identification, applicable vehicle and voter records, Social Security numbers for applicants and spouse, and supporting residency evidence. Supply trust or immigration documents when relevant. Ask what additional proof is required for residency as of December 31, 2026. Save the filing confirmation and verify approval. [4,8,9]

The enhanced benefit: up to **$150,000 of assessed value in 2027** and **$250,000 in 2028** is exempt from non-school property taxes for qualifying pre-cutoff residents. These are total exemption amounts, not cash payments or amounts added on top of the existing homestead exemption. The school-tax exemption remains $25,000; special assessments are not eliminated. [2]

Renting now, buying later: the important distinction

Official appraiser guidance says genuine Florida residency established by December 31, 2026 can preserve access to the higher exemption when a resident later buys and qualifies for homestead. But renting alone produces no homeowner exemption. For example, moving into a rental in December 2026 and buying in February 2027 would ordinarily make 2028 the first eligible homestead year, not 2027. Confirm your facts with the county in writing. [3,10]

What the waiting period actually means

For people first establishing Florida residency on or after January 1, 2027, the amendment places the larger exemption in the **fifth year of homestead exemption**, not simply the fifth year after arrival. Constitutional limits and implementing rules apply. A first homestead year of 2028 would ordinarily make 2032 the fifth year. [10]

LOCAL FILING & FINAL CHECK

Keep the paperwork together.

Before submitting: check addresses, actual move and ownership dates, applicant/spouse records, conflicting exemptions and any new Amendment 3 documentation.

Lee County: Sanibel, Captiva, Cape Coral and Fort Myers

Lee accepts online filing and also lists email, mail and in-person options. Use the Property Appraiser, not the tax collector, for exemption approval.
239-533-6100 | exemptions@leepa.org
Open Lee County's homestead application. [9]

Collier County: Marco Island and Naples

Collier's current instructions require new homestead applications **in person**. Review its document requirements and confirm the current location and hours before visiting.
Open Collier County's homestead instructions. [8]

After filing: review the August 2027 proposed-tax notice and November 2027 tax bill for the correct exemption. Existing homestead owners should confirm renewal and any additional documentation rather than assume a new application is required. [9,11]

Avoid two common mistakes. Current homestead eligibility is not a requirement to live here for six months before applying; it turns on qualifying ownership and genuine permanent residence on January 1. Separately, an old state may still have income-tax residency rules, so have a tax adviser review your move. Also, a larger exemption does not guarantee a lower total bill: assessed value, tax rates and non-ad valorem charges still matter. [3,5,11]

OFFICIAL REFERENCES & RESULT REPORT

[1] NBC6: election-night passage report
[2] Florida Legislature: enrolled CS/HJR 1F, pages 9–11 and ballot summary
[3] Florida Statutes §196.031: qualifying title and January 1 residence
[4] Florida Statutes §196.011: application and March 1 deadline
[5] Florida Statutes §196.015: evidence of permanent residency
[6] Lee County Tax Collector: new-resident license and vehicle steps
[7] Florida Statutes §222.17: Declaration of Domicile
[8] Collier County Property Appraiser: homestead requirements
[9] Lee County Property Appraiser: exemption eligibility and filing
[10] Santa Rosa County Property Appraiser: residency cutoff and fifth-year FAQ
[11] Leon County Property Appraiser: Amendment 3 administration and timing

Prepared November 3, 2026. General educational guidance, not individual legal or tax advice. The property appraiser determines eligibility. Confirm post-election procedures and consult your attorney or tax adviser for multistate, trust, immigration or unusual ownership issues.