Property Tax Reform

CHARLOTTE COUNTY
FLORIDA

What is a Millage?

A millage rate is the amount of tax per $1,000 of taxable property value. For example, a millage rate of 5.2 means you pay $5.20 in taxes for every $1,000 of your property's taxable value.

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Who sets it?

Millage rates are set annually by local taxing authorities, such as county commissions, city councils, school boards*, and special districts. These rates are determined based on budgetary needs and are subject to public hearings and state oversight.

What affects your property tax bill?

- Several factors influence your property tax bill:
  - Assessed Value: Determined by the county property appraiser, based on the market value of your property.
  - Exemptions: Homestead and other exemptions can reduce your taxable value.
  - Millage Rates: Set by local taxing authorities.
  - Assessment Caps: For homestead properties, the "Save Our Homes" cap limits annual increases in assessed value to 3% or the rate of inflation, whichever is lower.

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What does it pay for?

- Property taxes are a primary source of funding for essential local services, including:
  - Emergency Management
  - Sheriff and fire departments
  - Road maintenance
  - Parks and recreation
  - Libraries
  - Public health services

CHARLOTTE COUNTY
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County Responsibilities

Public Safety

- Fund sheriff, jails and courthouses
- Disaster planning, response and recovery
- Countywide EMS delivery
- Juvenile detention & state court system costs

Public Health

- Countywide public health programs
- Indigent care reimbursements
- Medicaid payments to the state
- Medical examiner & unclaimed bodies

Elections

- Fund Supervisor of Elections & election operations

County Responsibilities

Infrastructure

- Solid waste disposal
- Roads, bridges, sidewalks, transit facilities
- Facilities for constitutional officers (Sheriff, Clerk of Courts, Supervisor of Elections, Tax Collector and Property Appraiser)

Environmental Management

- Beach renourishment, stormwater management
- Growth management, zoning, comprehensive planning

Personnel Costs

- Florida Retirement System contributions
- Pay & Benefits for Constitutional officers' staff

CHARLOTTE COUNTY FLORIDA

Charlotte County

By the Numbers Sept. 2025

CHARLOTTE COUNTY
FLORIDA

858 square miles
680 sq. mi. of land,
178 sq. mi. of water

74,236
Utilities Dept. water connections

50,234
Utilities Dept. sewer connections

31,237
Facebook page followers

1,308
Human Services intake services calls in Sept. 2025

36,626
Permits Oct. 24-Sept. 25

$8,333,881
Tourism Development Tax revenue Oct. 24-Sept. 25

1,987.66
Miles of paved roads Sept. 2025

1,334,247
Acres treated for mosquitoes Oct. 24-Sept. 25

1,511
Employee headcount through Sept. 2025

40,164
Fire/EMS calls Oct. 24-Sept. 25

983,725
# of library materials circulated Oct. 24-Sept. 25

15
# of capital projects started Oct. 24-Sept. 25

882,114
Square feet of drainage maintenance Oct. 24-Sept. 25

Charlotte County Millage History

Millage	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
County-wide	**6.3007**	**6.3007**	**6.3007**	**6.3007**	**6.3007**	**6.3007**	**6.3007**	**6.1687**	**6.1687**	**6.0519**	**6.0394**
General Fund	2.0707	2.0707	2.0707	2.0707	2.0707	2.1614	2.1614	2.1614	2.1614	2.2142	2.2142
Sheriff Operations	2.8739	2.8739	2.8739	2.8739	2.8739	2.8739	2.8739	2.7419	2.7419	2.5723	2.5723
Capital Projects Fund	1.2654	1.2654	1.2654	1.2654	1.2654	1.2654	1.2654	1.2654	1.2654	1.2654	1.2529
Health Unit	0.0907	0.0907	0.0907	0.0907	0.0907						
Environmentally Sensitive Land Program	**0.2000**	**0.2000**	**0.2000**	**0.2000**	**0.2000**	**0.2000**	**0.2000**	**0.2000**	**0.2000**	**0.2000**	**0.2000**
Greater Charlotte Street Lighting District	**0.3250**	**0.3250**	**0.3250**	**0.3250**	**0.3250**	**0.3250**	**0.3250**	**0.2925**	**0.2925**	**0.2543**	**0.1907**
Charlotte Public Safety Unit	**2.5855**	**2.5855**	**2.5855**	**2.5855**	**2.5855**	**2.5855**	**2.5855**	**2.4232**	**2.4232**	**2.1449**	**2.1449**
Don Pedro/Knight Island Street/Drainage	**1.8012**	**1.8012**	**1.4410**	**1.4410**	**1.4410**	**1.4410**	**1.4410**	**1.4410**	**1.4410**	**1.4410**	**1.4410**
Manasota Key Street & Drainage	**0.7798**	**0.7798**	**0.7798**	**0.7798**	**0.7798**	**0.7798**	**0.7798**	**0.7798**	**0.7798**	**0.7798**	**0.7798**
Stump Pass Dredging Unit	**0.1978**	**0.1978**	**0.1978**	**0.1978**	**0.1978**	**0.1978**	**0.1978**	**0.1978**	**0.1978**	**0.1978**	**0.1978**
Sandhill Municipal Service Taxing Unit	**0.7062**	**0.7062**	**0.7062**	**0.7062**	**0.7062**	**0.7062**	**0.7062**	**0.7062**	**0.7062**	**0.7062**	**0.7062**
Total Millage	12.8962	12.8962	12.5360	12.5360	12.5360	12.5360	12.5360	12.2092	12.2092	11.7759	11.6998

CHARLOTTE COUNTY
FLORIDA

How Your Tax Dollar is Spent

West Coast Inland Navigation
0.26%
($1.1M)

Southwest Florida Water Mgmt District
1.21%
($6.3M)

Constitutional Budgets
4.16%
($21.6M)

Greater Charlotte Lighting
1.26%
($6.6M)

Environmentally Sensitive Lands
1.33%
($6.9M)

Charlotte County School Board
41.68%
($217.0M)

Sheriff
31.28% ($162.8M)
20.25% ($105.4M) Law Enforcement
8.19% ($42.6M) Corrections
1.35% ($7.0M) Court Services
1.49% ($7.8M) Dispatch Center

Charlotte Countywide
18.82% ($98.0M)
11.47% ($59.7M) Infrastructure
5.77% ($30.0M) Public Services
0.76% ($4.0M) Economic & Community Development
0.82% ($4.3M) Efficient & Effective Government

Property Tax Reform

- Creates a new homestead exemption of $150,000 in 2027 and $250,000 in 2028, with a planned phase-out
  - No implementing bills now—framework will be set **after** voter decisions.
- Indexes to inflation annually beginning in 2029
- Reduces the non-homestead property assessment cap (e.g. second homes and commercial property) from 10% to 5% beginning in 2027
- Requires a 5-year Florida residency before new residents qualify for the expanded exemption

CHARLOTTE COUNTY FLORIDA

Ad valorem taxes levied by counties and municipalities shall be used only to:

- Provide for public safety, including law enforcement, fire service and emergency medical service
- Provide funding for education and public schools
- Finance or refinance infrastructure, including road and bridge construction and maintenance and stormwater control
- Finance or refinance natural resource projects, including flood control measures
- Issue local bonds for uses consistent with the above and make debt service payments for existing obligations
- Meet obligations for retirement benefits of employees
- Fund the operations and administration of county officer and commissioners established under Article VIII and municipalities, and the expenditures approved by county officers or county or municipal governing bodies, except those expenditures prohibited by general law

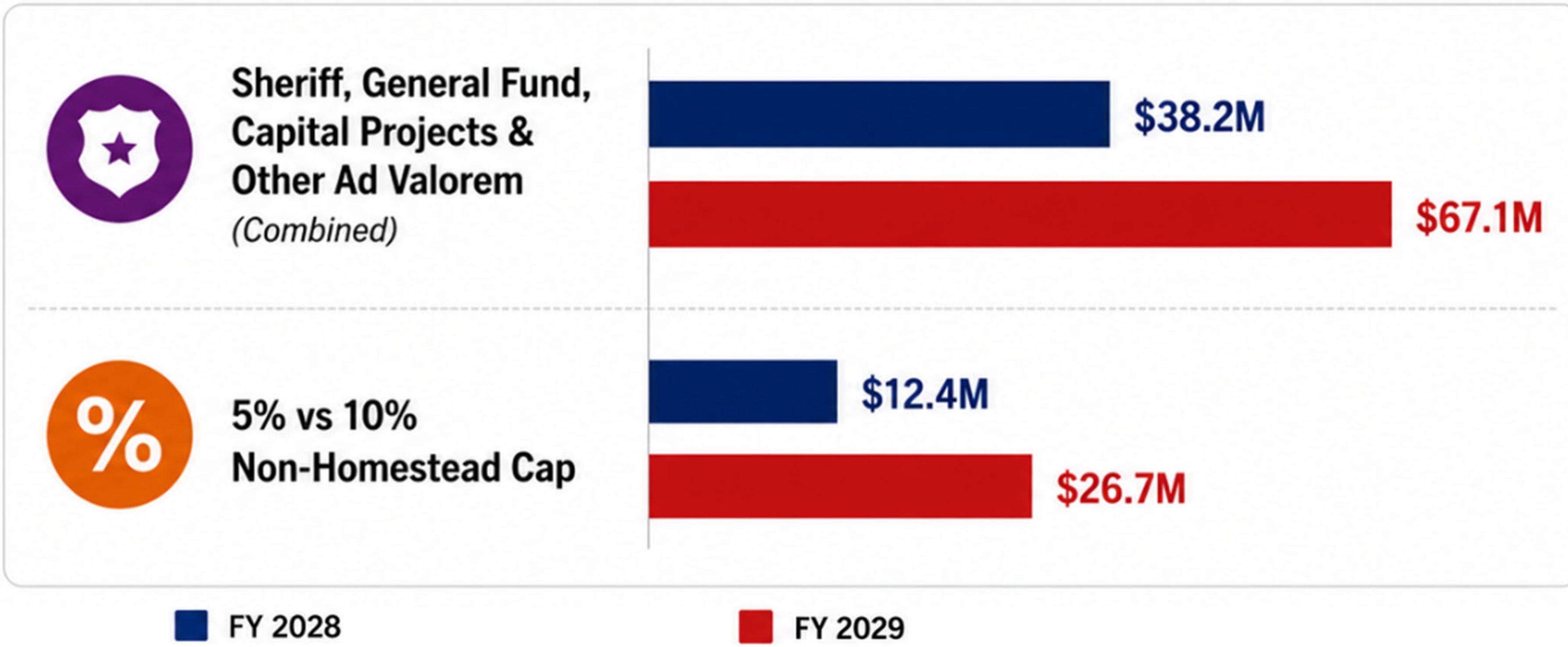
Ballot Language

SAVE OUR HOMES FROM EXCESSIVE PROPERTY TAXES.—

- This amendment benefits Florida taxpayers by: Exempting homestead properties from taxation. Exempts the first $250,000 of a homestead's value from taxation for all levies other than school district levies and requires, through general law, a schedule for full elimination. Ensuring funding for core services. Requires local governments to use remaining property taxes solely for core public needs, including public safety, education and schools, infrastructure, and natural resources. Protecting small businesses. Limits future property tax assessments on businesses. Ensuring fairness for Florida residents. Requires any person who establishes Florida residency after January 1, 2027, to maintain Florida residency for five years prior to receiving the increased homestead exemption. If approved, the amendment would take effect on January 1, 2027.

CHARLOTTE COUNTY FLORIDA

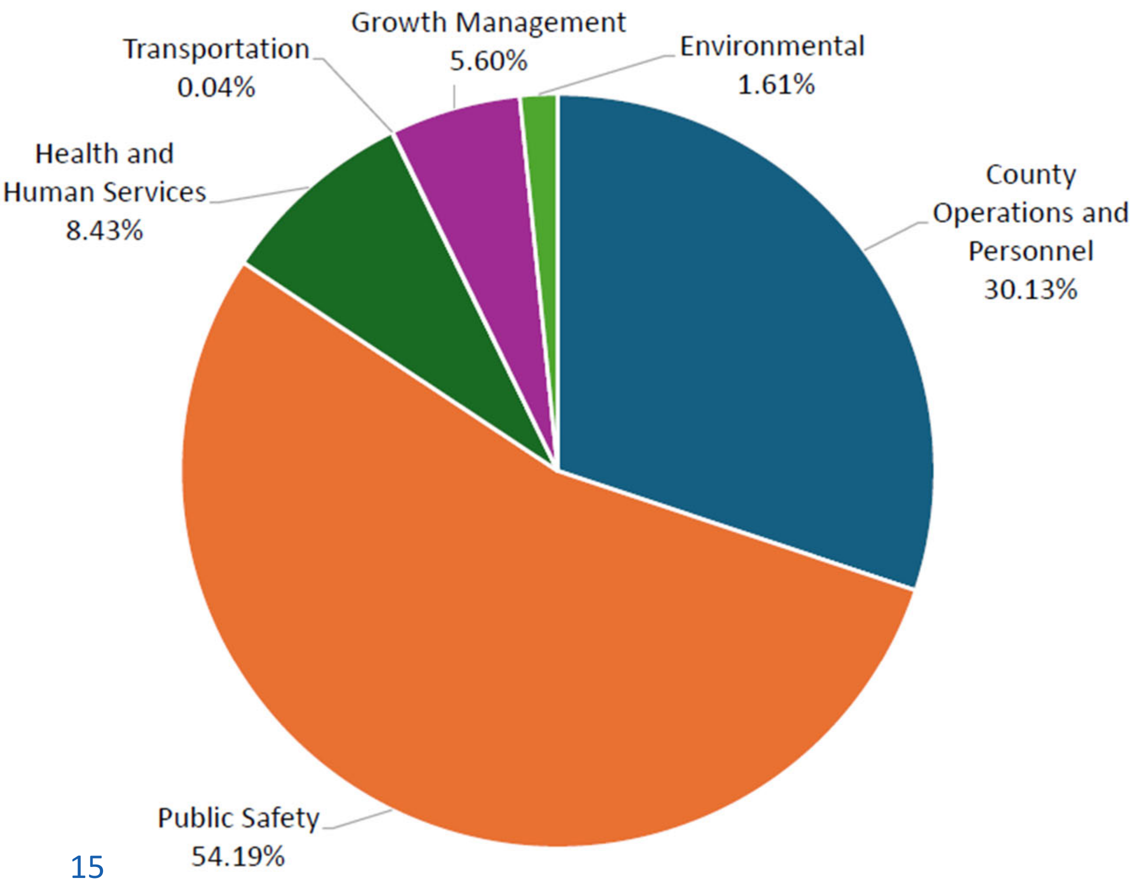
Financial Impacts



$50.6M TOTAL REVENUE LOSS → **$93.7M** TOTAL REVENUE LOSS

CHARLOTTE COUNTY FLORIDA

Unfunded State Mandates



STATE MANDATES	FY27 TENTATIVE BUDGET
County Operations and Personnel	$49,003,618
Public Safety	$88,117,856
Health and Human Services	$13,706,300
Transportation	$57,649
Growth Management	$9,109,099
Environmental	$2,619,661
Total	**$162,614,183**

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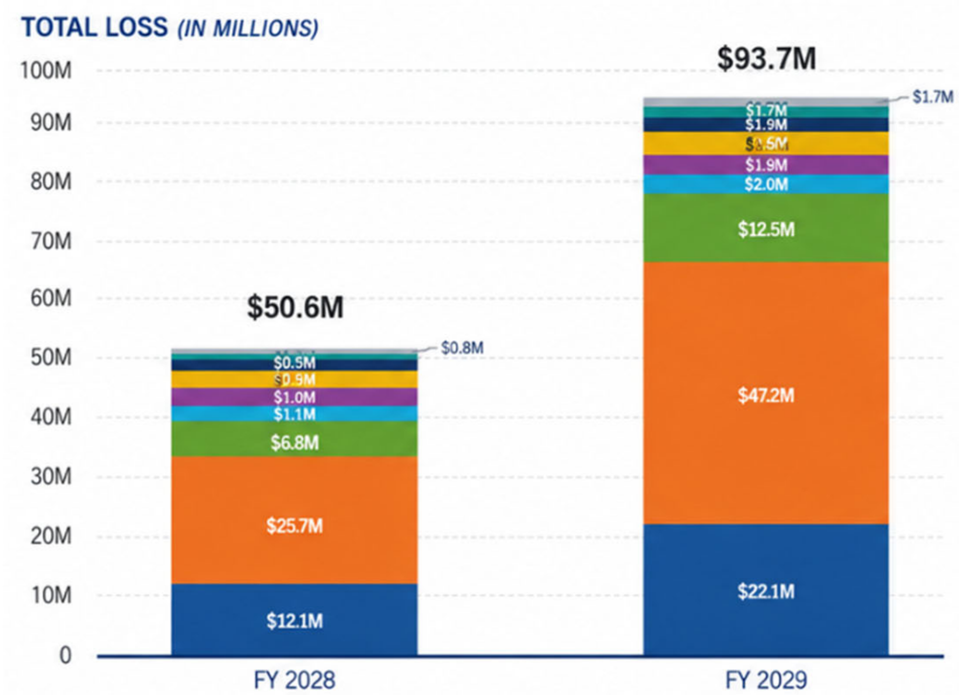
6/9/26 BCC Meeting

Impact by Taxing Authority



$50.6M Total Loss — **+85%** — **$93.7M** Total Loss

AREA	FY 2028	FY 2029	CHANGE (IN MILLIONS)
General Fund	$12.1M	$22.1M	$10.0M ↓
Sheriff Operations (Total)	$25.7M	$47.2M	$21.5M ↓
Capital Projects Fund	$6.8M	$12.5M	$5.7M ↓
Environmentally Sensitive Land Program	$1.1M	$2.0M	$0.9M ↓
Greater Charlotte Street Lighting District	$1.0M	$1.9M	$0.9M ↓
Don Pedro/Knight Island Street/Drainage	$1.6M	$3.5M	$1.9M ↓
Manasota Key Street & Drainage Unit	$0.9M	$1.9M	$1.0M ↓
Stump Pass Dredging Unit	$0.5M	$1.7M	$1.2M ↓
Sandhill Municipal Service Taxing Unit	$0.8M	$1.7M	$0.9M ↓
TOTAL	**$50.6M**	**$93.7M**	**$43.1M ↓**

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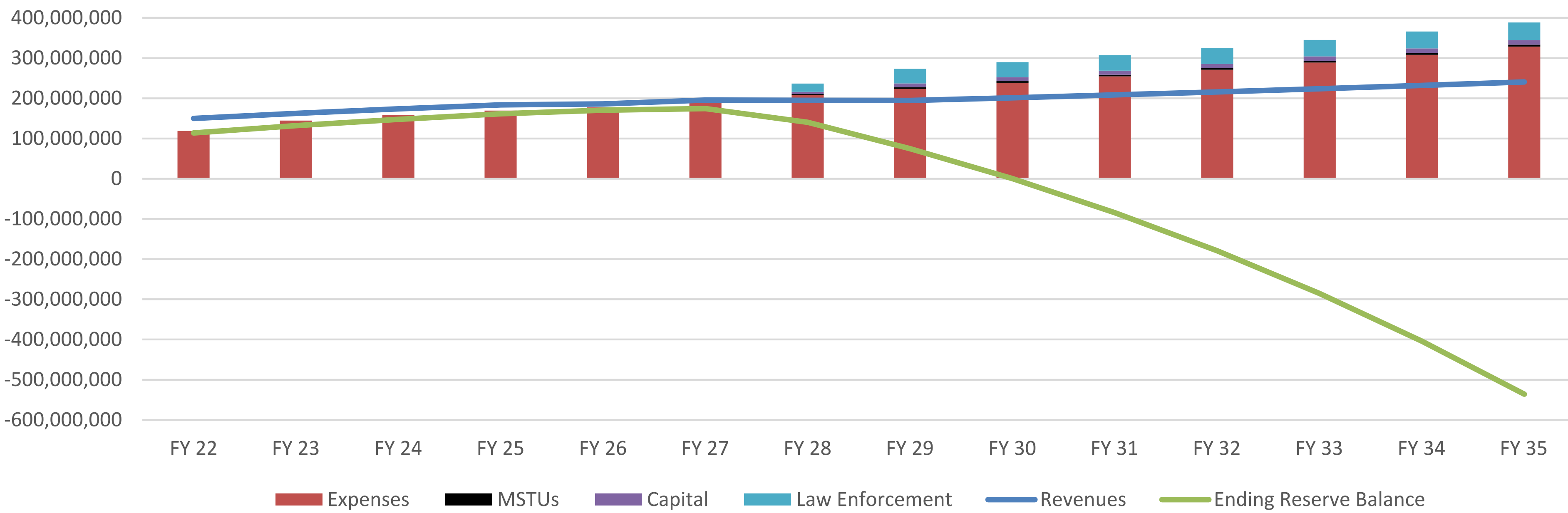
General Fund

Compounded Exemption Projection (including all Ad Valorem)



*Assumes Exemption Inflationary Increase of 3% in Future Years

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Loss of Valuation

FISCAL YEAR	LOSS OF HOMESTEAD VALUE	LOSS OF TOTAL VALUE
FY 2028	51.11%	25.00%
FY 2029	70.85%	34.66%

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Additional Impacts

POTENTIAL PRESSURE ON CREDIT RATINGS

- Potential negative impacts to bond ratings
- Increased scrutiny from credit rating agencies and lenders
- Potential effects on financing costs for future capital projects

LOWER EMERGENCY READINESS

- Reduced reserves may hinder response to future hurricanes

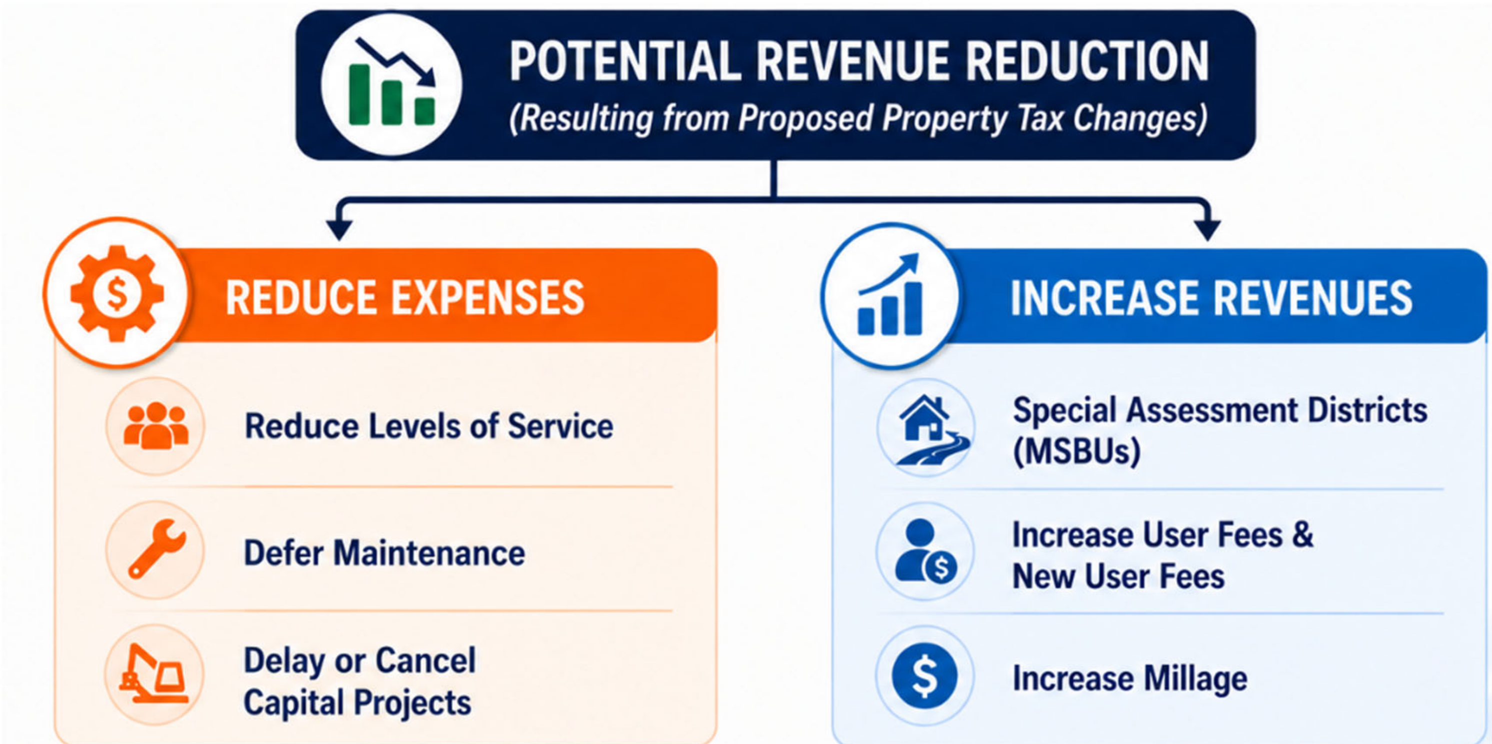
SERVICE IMPACTS

- Potential reduction in levels of service

LESS LOCAL CONTROL OVER FUTURE TAX RATES

- Limits future millage-setting options

Future Considerations



Keep Florida Thriving