



January 21, 2026

*Via Email Delivery*

Ways & Means Committee  
Florida House of Representatives  
1001 The Capitol  
402 South Monroe Street  
Tallahassee, FL 32399-1300

Re: CS/HJR 203 Phased Out Elimination of Non-school Property Tax for Homesteads

Dear Chair Duggan and Vice Chair Fabricio,

Thank you for the opportunity to share the municipal perspective on CS/HJR 203. While we recognize and respect the Legislature's intent to provide meaningful relief to Florida homeowners, the Florida League of Cities **respectfully opposes CS/HJR 203** for the reasons set forth in this letter and the attached materials. This measure, though well-intentioned, would have far-reaching fiscal and operational consequences for Florida's municipalities, the residents they serve, and the long-term financial health of our state's local governments.

#### **Property Tax: The Foundation of Local Fiscal Responsibility**

Property tax is not merely another revenue stream; it is the fiscal backbone of local government in Florida. It accounts for nearly **79% of municipal general fund tax revenues statewide** and approximately **43% of total municipal general fund revenues**. Because Florida has no state income tax, this locally controlled, stable source of revenue is essential for maintaining balanced budgets and limiting state dependency. Weakening this foundation would upend the delicate balance that has allowed Florida to maintain low taxes while keeping public safety strong and communities growing.

#### **Fiscal Consequences of the Current Proposal**

The proposal provides an additional \$100,000 homestead exemption from the assessed value each year for 10 years until the homestead assessed value is zero. This proposed exemption is in addition to the existing \$50,000 exemption. The State's Revenue Estimating Conference projects that the proposed bill would reduce **non-school property tax revenues by \$13.3 billion** (EDR 10/31/2025). This shortfall would force cities into untenable decisions: either raise millage rates and shift the tax burden to non-homestead taxpayers or cut essential services.

Florida's cities come in many shapes and sizes with varying challenges, priorities, and day-to-day needs; this proposal will impact cities differently in terms of how fast homestead property taxes would be eliminated. When examining median homestead taxable values, we find that 329 cities across the state have values of \$250,000 or less. Similarly, when looking at the average homestead taxable value, 298 cities have a value of \$250,000 or less (Attachment 1). This results in a much shorter time frame than 10 years for the phasing out of homestead property taxes for most cities. One thing is consistent: people choose to live in cities for the services they provide. This proposal would significantly reduce the ability of Florida cities—large and small—to deliver essential services.



### Public Safety and Essential Services at Risk

In local governments, public safety alone consumes **over 55% of municipal spending**, and in many cities, **ad valorem revenues do not even cover police and fire protection costs**. Examples include:

- **Winter Haven:** Generates \$28 million in ad valorem taxes; public safety costs \$31 million (Homestead Taxable Value: Median \$121,941; Average \$124,980)
- **DeLand:** Generates \$18.8 million in property taxes; public safety costs \$23.4 million (Homestead Taxable Value: Median \$148,837; Average \$151,989)
- **Wauchula:** Generates \$1.04 million in property taxes; public safety costs \$2.07 million (Homestead Taxable Value: Median \$27,022; Average \$55,728)

Even with the provision prohibiting reductions in first responder budgets, this bill would **crowd out** other essential services such as disaster preparedness, roads, and infrastructure, forcing cuts in areas that keep our communities resilient.

### The Broader Economic and Credit Impact

Municipal credit ratings and the related taxpayers' borrowing costs depend on predictable and stable revenues, primarily property taxes. Disrupting the property tax foundation could **increase interest rates on local infrastructure bonds**, making it more expensive for cities to build roads, upgrade utilities, or invest in stormwater and flood mitigation projects. Voter-approved millage rates are used when taking out General Obligation Bonds. Forty cities today have active bond obligations totaling over \$2 billion in value. Statewide, combining counties, cities, and special districts bond obligations, there is approximately \$6.4 billion in bond debt utilizing property taxes as a part of their collateral.

### No Viable Replacement Mechanism: Safe is Not Free. Clean is Not Free.

To date, no equitable, stable, or recurring revenue replacement has been identified to offset the billions of dollars in local revenue losses this measure would create. Without such a plan, cities will be forced into reducing services, delaying infrastructure maintenance, or ultimately shifting costs back to taxpayers in other forms of taxation or fees. Property tax reform does not yield real savings; it simply shifts the payment from one type of tax or fee to another.

### Conclusion:

Florida's cities are partners in the state's prosperity. We share your commitment to fiscal discipline, local accountability, and keeping Florida an affordable and secure place to live. However, this proposal would have the opposite effect by creating instability, increasing taxpayer inequity, and risking the quality of life across our communities.

For these reasons, the Florida League of Cities respectfully urges the Committee to oppose CS/HJR 203 and to work with local governments toward solutions that provide both **targeted taxpayer relief and transparent fiscal responsibility**.

Sincerely,



Charles Chapman  
Legislative Advocate  
Florida League of Cities, Inc.

ATTACHMENT: Municipal Data for Average and Median Homestead Taxable Values

CC: Representative Miller, Members of the House Ways & Means Committee

| <b>County</b> | <b>Municipality</b>  | <b>Parcels</b> | <b>Median<br/>Homestead<br/>Taxable Value</b> | <b>Average<br/>Homestead Taxable<br/>Value</b> |
|---------------|----------------------|----------------|-----------------------------------------------|------------------------------------------------|
| Alachua       | Alachua              | 3041           | \$114,628                                     | \$132,790                                      |
| Alachua       | Archer               | 268            | \$31,311                                      | \$57,815                                       |
| Alachua       | Gainesville          | 17814          | \$92,067                                      | \$110,405                                      |
| Alachua       | Hawthorne            | 342            | \$33,889                                      | \$48,910                                       |
| Alachua       | High Springs         | 2200           | \$117,003                                     | \$129,015                                      |
| Alachua       | La Crosse            | 82             | \$37,073                                      | \$72,203                                       |
| Alachua       | Micanopy             | 190            | \$60,845                                      | \$84,065                                       |
| Alachua       | Newberry             | 2436           | \$129,038                                     | \$138,963                                      |
| Alachua       | Waldo                | 204            | \$25,000                                      | \$30,997                                       |
| Baker         | Glen St. Mary        | 99             | \$34,565                                      | \$74,741                                       |
| Baker         | Macclenny            | 1553           | \$92,779                                      | \$102,234                                      |
| Bay           | Callaway             | 3246           | \$75,795                                      | \$94,919                                       |
| Bay           | Lynn Haven           | 4980           | \$127,213                                     | \$144,729                                      |
| Bay           | Mexico Beach         | 386            | \$176,331                                     | \$227,401                                      |
| Bay           | Panama City          | 7203           | \$78,611                                      | \$122,384                                      |
| Bay           | Panama City Beach    | 3896           | \$187,999                                     | \$204,336                                      |
| Bay           | Parker               | 887            | \$65,902                                      | \$91,649                                       |
| Bay           | Springfield          | 1436           | \$41,449                                      | \$62,124                                       |
| Bradford      | Brooker              | 109            | \$28,540                                      | \$56,956                                       |
| Bradford      | Hampton              | 121            | \$25,000                                      | \$37,956                                       |
| Bradford      | Lawtey               | 165            | \$25,000                                      | \$45,543                                       |
| Bradford      | Starke               | 1168           | \$32,795                                      | \$56,692                                       |
| Brevard       | Cape Canaveral       | 2547           | \$138,050                                     | \$167,440                                      |
| Brevard       | Cocoa                | 4034           | \$62,370                                      | \$104,313                                      |
| Brevard       | Cocoa Beach          | 3927           | \$188,040                                     | \$239,237                                      |
| Brevard       | Grant-Valkaria       | 1897           | \$209,080                                     | \$236,209                                      |
| Brevard       | Indialantic          | 1039           | \$254,250                                     | \$325,418                                      |
| Brevard       | Indian Harbour Beach | 2841           | \$179,780                                     | \$249,582                                      |
| Brevard       | Malabar              | 1011           | \$177,310                                     | \$222,509                                      |
| Brevard       | Melbourne            | 19146          | \$88,595                                      | \$124,382                                      |
| Brevard       | Melbourne Beach      | 1114           | \$269,115                                     | \$349,206                                      |
| Brevard       | Melbourne Village    | 255            | \$115,720                                     | \$139,313                                      |
| Brevard       | Palm Bay             | 37176          | \$78,670                                      | \$102,952                                      |
| Brevard       | Palm Shores          | 310            | \$116,305                                     | \$159,479                                      |
| Brevard       | Rockledge            | 8010           | \$104,700                                     | \$129,556                                      |
| Brevard       | Satellite Beach      | 3606           | \$192,045                                     | \$244,285                                      |
| Brevard       | Titusville           | 12644          | \$67,120                                      | \$94,290                                       |
| Brevard       | West Melbourne       | 6899           | \$144,000                                     | \$156,221                                      |
| Broward       | Coconut Creek        | 13512          | \$139,750                                     | \$160,556                                      |
| Broward       | Cooper City          | 9013           | \$258,960                                     | \$300,510                                      |

|           |                       |       |             |             |
|-----------|-----------------------|-------|-------------|-------------|
| Broward   | Coral Springs         | 25506 | \$247,935   | \$265,736   |
| Broward   | Dania Beach           | 5671  | \$115,460   | \$158,180   |
| Broward   | Davie                 | 20637 | \$228,380   | \$308,828   |
| Broward   | Deerfield Beach       | 18053 | \$98,340    | \$150,608   |
| Broward   | Fort Lauderdale       | 38851 | \$236,350   | \$448,098   |
| Broward   | Hallandale Beach      | 8224  | \$109,410   | \$185,146   |
| Broward   | Hillsboro Beach       | 805   | \$300,500   | \$1,040,225 |
| Broward   | Hollywood             | 31382 | \$154,530   | \$220,717   |
| Broward   | Lauderdale Lakes      | 5966  | \$43,790    | \$75,259    |
| Broward   | Lauderdale-By-The-Sea | 2227  | \$328,010   | \$456,757   |
| Broward   | Lauderhill            | 12804 | \$63,110    | \$101,742   |
| Broward   | Lazy Lake             | 7     | \$514,810   | \$530,553   |
| Broward   | Lighthouse Point      | 3615  | \$336,410   | \$621,538   |
| Broward   | Margate               | 15223 | \$91,070    | \$118,907   |
| Broward   | Miramar               | 27417 | \$211,440   | \$234,016   |
| Broward   | North Lauderdale      | 7034  | \$80,510    | \$110,650   |
| Broward   | Oakland Park          | 9710  | \$116,515   | \$164,669   |
| Broward   | Parkland              | 9863  | \$557,600   | \$625,374   |
| Broward   | Pembroke Park         | 212   | \$29,865    | \$63,069    |
| Broward   | Pembroke Pines        | 40964 | \$187,045   | \$205,235   |
| Broward   | Plantation            | 21772 | \$205,760   | \$257,965   |
| Broward   | Pompano Beach         | 22625 | \$134,490   | \$202,507   |
| Broward   | Sea Ranch Lakes       | 165   | \$970,010   | \$1,353,125 |
| Broward   | Southwest Ranches     | 2143  | \$488,600   | \$712,695   |
| Broward   | Sunrise               | 23146 | \$103,385   | \$129,978   |
| Broward   | Tamarac               | 22055 | \$89,220    | \$117,554   |
| Broward   | West Park             | 2868  | \$85,240    | \$122,898   |
| Broward   | Weston                | 14853 | \$361,790   | \$437,287   |
| Broward   | Wilton Manors         | 3207  | \$225,840   | \$283,991   |
| Calhoun   | Altha                 | 124   | \$21,764    | \$30,885    |
| Calhoun   | Blountstown           | 507   | \$25,000    | \$42,018    |
| Charlotte | Punta Gorda           | 7408  | \$266,607   | \$316,422   |
| Citrus    | Crystal River         | 725   | \$135,791   | \$199,778   |
| Citrus    | Inverness             | 1993  | \$37,808    | \$59,556    |
| Clay      | Green Cove Springs    | 2300  | \$133,684   | \$150,656   |
| Clay      | Keystone Heights      | 427   | \$69,626    | \$80,278    |
| Clay      | Orange Park           | 1935  | \$97,503    | \$135,723   |
| Clay      | Penney Farms          | 36    | \$41,234    | \$70,979    |
| Collier   | Everglades            | 109   | \$144,165   | \$170,443   |
| Collier   | Marco Island          | 6168  | \$550,298   | \$840,039   |
| Collier   | Naples                | 6726  | \$1,045,657 | \$2,132,118 |
| Columbia  | Fort White            | 1713  | \$44,413    | \$69,670    |
| Columbia  | Lake City             | 173   | \$93,903    | \$95,418    |

|              |                        |        |           |           |
|--------------|------------------------|--------|-----------|-----------|
| Desoto       | Arcadia                | 1150   | \$29,428  | \$56,170  |
| Dixie        | Cross City             | 426    | \$17,903  | \$21,108  |
| Dixie        | Horseshoe Beach        | 75     | \$69,246  | \$83,418  |
| Duval        | Atlantic Beach         | 3920   | \$259,445 | \$398,612 |
| Duval        | Baldwin                | 310    | \$47,624  | \$64,287  |
| Duval        | Jacksonville           | 195808 | \$113,842 | \$150,939 |
| Duval        | Jacksonville Beach     | 6739   | \$250,685 | \$330,062 |
| Duval        | Neptune Beach          | 2008   | \$257,045 | \$347,322 |
| Escambia     | Century                | 189    | \$32,657  | \$48,118  |
| Escambia     | Pensacola              | 12970  | \$103,718 | \$155,122 |
| Flagler      | Beverly Beach          | 235    | \$97,581  | \$211,897 |
| Flagler      | Bunnell                | 853    | \$129,541 | \$129,026 |
| Flagler      | Flagler Beach (part)   | 1959   | \$202,917 | \$245,924 |
| Flagler      | Palm Coast             | 30675  | \$135,217 | \$154,386 |
| Franklin     | Apalachicola           | 685    | \$56,498  | \$103,764 |
| Franklin     | Carrabelle             | 411    | \$30,897  | \$70,483  |
| Gadsden      | Chattahoochee          | 418    | \$21,868  | \$24,958  |
| Gadsden      | Greensboro             | 90     | \$25,000  | \$32,217  |
| Gadsden      | Gretna                 | 259    | \$16,994  | \$26,572  |
| Gadsden      | Havana                 | 524    | \$56,467  | \$88,417  |
| Gadsden      | Midway                 | 1003   | \$74,268  | \$85,080  |
| Gadsden      | Quincy                 | 1433   | \$25,513  | \$47,424  |
| Gilchrist    | Bell                   | 124    | \$25,000  | \$46,676  |
| Gilchrist    | Fanning Springs (part) | 164    | \$101,984 | \$104,872 |
| Gilchrist    | Trenton                | 435    | \$27,442  | \$55,224  |
| Glades       | Moore Haven            | 340    | \$25,000  | \$34,798  |
| Gulf         | Port St. Joe           | 1081   | \$86,941  | \$142,797 |
| Gulf         | Wewahitchka            | 526    | \$25,000  | \$47,158  |
| Hamilton     | Jasper                 | 302    | \$25,000  | \$34,827  |
| Hamilton     | Jennings               | 100    | \$20,201  | \$20,280  |
| Hamilton     | White Springs          | 157    | \$23,247  | \$32,380  |
| Hardee       | Bowling Green          | 436    | \$25,000  | \$41,734  |
| Hardee       | Wauchula               | 696    | \$27,022  | \$55,728  |
| Hardee       | Zolfo Springs          | 261    | \$25,000  | \$34,951  |
| Hendry       | Clewiston              | 1313   | \$68,455  | \$89,738  |
| Hendry       | LaBelle                | 717    | \$37,476  | \$72,738  |
| Hernando     | Brooksville            | 1494   | \$70,817  | \$122,349 |
| Highlands    | Avon Park              | 1546   | \$25,000  | \$48,597  |
| Highlands    | Lake Placid            | 420    | \$63,434  | \$147,673 |
| Highlands    | Sebring                | 2005   | \$43,680  | \$106,405 |
| Hillsborough | Plant City             | 7780   | \$98,434  | \$116,463 |
| Hillsborough | Tampa                  | 72828  | \$154,288 | \$261,211 |
| Hillsborough | Temple Terrace         | 5148   | \$115,134 | \$139,272 |

|              |                     |       |             |             |
|--------------|---------------------|-------|-------------|-------------|
| Holmes       | Bonifay             | 512   | \$25,000    | \$48,499    |
| Holmes       | Esto                | 80    | \$20,000    | \$25,270    |
| Holmes       | Noma                | 38    | \$23,609    | \$19,633    |
| Holmes       | Ponce de Leon       | 130   | \$25,000    | \$41,717    |
| Holmes       | Westville           | 57    | \$20,451    | \$29,863    |
| Indian River | Fellsmere           | 641   | \$25,000    | \$47,981    |
| Indian River | Indian River Shores | 2006  | \$852,819   | \$1,388,725 |
| Indian River | Orchid              | 238   | \$1,247,514 | \$1,487,971 |
| Indian River | Sebastian           | 9085  | \$115,599   | \$135,716   |
| Indian River | Vero Beach          | 4248  | \$193,468   | \$392,518   |
| Jackson      | Alford              | 118   | \$19,117    | \$32,240    |
| Jackson      | Bascom              | 23    | \$25,000    | \$35,747    |
| Jackson      | Campbellton         | 49    | \$23,588    | \$31,219    |
| Jackson      | Cottdondale         | 169   | \$25,000    | \$30,946    |
| Jackson      | Graceville          | 210   | \$25,000    | \$42,128    |
| Jackson      | Grand Ridge         | 389   | \$25,000    | \$49,217    |
| Jackson      | Greenwood           | 144   | \$25,000    | \$39,430    |
| Jackson      | Jacob City          | 62    | \$13,838    | \$21,145    |
| Jackson      | Malone              | 156   | \$25,000    | \$38,762    |
| Jackson      | Marianna            | 985   | \$25,000    | \$50,259    |
| Jackson      | Sneads              | 367   | \$25,000    | \$34,745    |
| Jefferson    | Monticello          | 630   | \$49,370    | \$73,509    |
| Lafayette    | Mayo                | 197   | \$24,684    | \$31,458    |
| Lake         | Astatula            | 572   | \$53,405    | \$83,486    |
| Lake         | Clermont            | 11693 | \$175,940   | \$198,064   |
| Lake         | Eustis              | 4864  | \$101,755   | \$120,971   |
| Lake         | Fruitland Park      | 2901  | \$200,420   | \$233,495   |
| Lake         | Groveland           | 6273  | \$179,155   | \$180,289   |
| Lake         | Howey-in-the-Hills  | 665   | \$159,820   | \$174,146   |
| Lake         | Lady Lake           | 4416  | \$91,075    | \$102,882   |
| Lake         | Leesburg            | 6959  | \$139,610   | \$153,281   |
| Lake         | Mascotte            | 1720  | \$117,655   | \$121,024   |
| Lake         | Minneola            | 4282  | \$177,400   | \$193,928   |
| Lake         | Montverde           | 538   | \$194,535   | \$223,441   |
| Lake         | Mount Dora          | 4282  | \$184,415   | \$202,837   |
| Lake         | Tavares             | 5181  | \$102,560   | \$113,493   |
| Lake         | Umatilla            | 803   | \$73,636    | \$97,254    |
| Lee          | Bonita Springs      | 17003 | \$264,833   | \$407,510   |
| Lee          | Cape Coral          | 59946 | \$158,690   | \$196,856   |
| Lee          | Estero              | 12491 | \$244,530   | \$308,115   |
| Lee          | Fort Myers          | 16804 | \$172,801   | \$199,608   |
| Lee          | Fort Myers Beach    | 1834  | \$276,290   | \$393,224   |
| Lee          | Sanibel             | 2240  | \$557,236   | \$715,919   |

|            |                        |       |              |              |
|------------|------------------------|-------|--------------|--------------|
| Leon       | Tallahassee            | 29969 | \$128,346    | \$157,544    |
| Levy       | Bronson                | 302   | \$25,000     | \$54,456     |
| Levy       | Cedar Key              | 337   | \$176,150    | \$206,503    |
| Levy       | Chiefland              | 384   | \$25,000     | \$44,624     |
| Levy       | Fanning Springs (part) | 194   | \$25,098     | \$48,024     |
| Levy       | Inglis                 | 481   | \$25,000     | \$61,944     |
| Levy       | Otter Creek            | 38    | \$10,005     | \$22,243     |
| Levy       | Williston              | 654   | \$46,279     | \$68,992     |
| Levy       | Yankeetown             | 218   | \$93,598     | \$121,997    |
| Liberty    | Bristol                | 226   | \$26,265     | \$45,196     |
| Madison    | Greenville             | 139   | \$13,960     | \$19,723     |
| Madison    | Lee                    | 110   | \$25,000     | \$40,632     |
| Madison    | Madison                | 474   | \$25,000     | \$45,947     |
| Manatee    | Anna Maria             | 364   | \$584,430    | \$927,299    |
| Manatee    | Bradenton              | 10949 | \$103,689    | \$149,951    |
| Manatee    | Bradenton Beach        | 235   | \$321,465    | \$418,309    |
| Manatee    | Holmes Beach           | 1072  | \$512,341    | \$739,558    |
| Manatee    | Longboat Key (part)    | 975   | \$467,985    | \$816,756    |
| Manatee    | Palmetto               | 2793  | \$121,982    | \$200,944    |
| Marion     | Bellevue               | 1193  | \$64,458     | \$88,767     |
| Marion     | Dunnellon              | 411   | \$77,487     | \$111,933    |
| Marion     | McIntosh               | 145   | \$56,653     | \$91,536     |
| Marion     | Ocala                  | 11085 | \$89,162     | \$126,589    |
| Marion     | Reddick                | 121   | \$25,000     | \$42,709     |
| Martin     | Indiantown             | 724   | \$25,000     | \$52,323     |
| Martin     | Jupiter Island         | 315   | \$4,143,787  | \$5,628,180  |
| Martin     | Ocean Breeze           | 94    | \$331,284    | \$312,921    |
| Martin     | Sewall's Point         | 755   | \$592,942    | \$870,524    |
| Martin     | Stuart                 | 4175  | \$98,827     | \$167,198    |
| Miami-Dade | Aventura               | 9190  | \$225,475    | \$342,742    |
| Miami-Dade | Bal Harbour            | 697   | \$952,749    | \$1,701,997  |
| Miami-Dade | Bay Harbor Islands     | 1082  | \$237,312    | \$554,035    |
| Miami-Dade | Biscayne Park          | 756   | \$235,500    | \$297,837    |
| Miami-Dade | Coral Gables           | 10865 | \$556,495    | \$956,036    |
| Miami-Dade | Cutler Bay             | 10240 | \$161,820    | \$192,014    |
| Miami-Dade | Doral                  | 9914  | \$274,549    | \$321,292    |
| Miami-Dade | El Portal              | 564   | \$177,424    | \$260,444    |
| Miami-Dade | Florida City           | 1572  | \$149,820    | \$151,862    |
| Miami-Dade | Golden Beach           | 244   | \$2,111,876  | \$3,247,760  |
| Miami-Dade | Hialeah                | 32033 | \$102,129    | \$127,394    |
| Miami-Dade | Hialeah Gardens        | 3741  | \$87,685     | \$121,973    |
| Miami-Dade | Homestead              | 10919 | \$142,319    | \$158,846    |
| Miami-Dade | Indian Creek           | 15    | \$15,702,203 | \$14,684,251 |

|            |                   |       |           |             |
|------------|-------------------|-------|-----------|-------------|
| Miami-Dade | Key Biscayne      | 2763  | \$801,721 | \$1,300,508 |
| Miami-Dade | Medley            | 52    | \$56,443  | \$74,054    |
| Miami-Dade | Miami             | 44956 | \$196,916 | \$337,759   |
| Miami-Dade | Miami Beach       | 13975 | \$297,275 | \$853,806   |
| Miami-Dade | Miami Gardens     | 20267 | \$79,637  | \$112,127   |
| Miami-Dade | Miami Lakes       | 6756  | \$238,406 | \$278,819   |
| Miami-Dade | Miami Shores      | 2882  | \$308,247 | \$417,546   |
| Miami-Dade | Miami Springs     | 2959  | \$218,014 | \$251,767   |
| Miami-Dade | North Bay Village | 1270  | \$189,264 | \$269,669   |
| Miami-Dade | North Miami       | 8141  | \$77,071  | \$188,758   |
| Miami-Dade | North Miami Beach | 6434  | \$78,958  | \$172,156   |
| Miami-Dade | Opa-locka         | 1526  | \$43,619  | \$84,386    |
| Miami-Dade | Palmetto Bay      | 6296  | \$364,598 | \$411,077   |
| Miami-Dade | Pinecrest         | 4516  | \$676,258 | \$1,010,382 |
| Miami-Dade | South Miami       | 2421  | \$311,411 | \$423,317   |
| Miami-Dade | Sunny Isles Beach | 4126  | \$259,892 | \$655,919   |
| Miami-Dade | Surfside          | 1193  | \$372,632 | \$917,110   |
| Miami-Dade | Sweetwater        | 1791  | \$76,646  | \$113,323   |
| Miami-Dade | Virginia Gardens  | 417   | \$133,502 | \$169,092   |
| Miami-Dade | West Miami        | 1158  | \$161,184 | \$193,309   |
| Monroe     | Islamorada        | 1820  | \$456,081 | \$687,173   |
| Monroe     | Key Colony Beach  | 269   | \$519,742 | \$713,869   |
| Monroe     | Key West          | 3544  | \$421,387 | \$566,894   |
| Monroe     | Layton            | 55    | \$351,754 | \$403,033   |
| Monroe     | Marathon          | 1594  | \$326,519 | \$474,802   |
| Nassau     | Callahan          | 326   | \$104,902 | \$110,069   |
| Nassau     | Fernandina Beach  | 4439  | \$253,588 | \$318,915   |
| Nassau     | Hilliard          | 569   | \$76,349  | \$91,856    |
| Okaloosa   | Cinco Bayou       | 106   | \$140,359 | \$166,749   |
| Okaloosa   | Crestview         | 5505  | \$97,014  | \$112,841   |
| Okaloosa   | Destin            | 3661  | \$221,892 | \$329,729   |
| Okaloosa   | Fort Walton Beach | 4883  | \$97,511  | \$141,966   |
| Okaloosa   | Laurel Hill       | 146   | \$27,083  | \$55,345    |
| Okaloosa   | Mary Esther       | 1094  | \$96,038  | \$142,015   |
| Okaloosa   | Niceville         | 4372  | \$148,385 | \$211,901   |
| Okaloosa   | Shalimar          | 244   | \$194,147 | \$245,835   |
| Okaloosa   | Valparaiso        | 1184  | \$114,639 | \$165,960   |
| Okeechobee | Okeechobee        | 1070  | \$49,711  | \$75,575    |
| Orange     | Apopka            | 12967 | \$171,431 | \$184,704   |
| Orange     | Belle Isle        | 2239  | \$226,751 | \$305,800   |
| Orange     | Eatonville        | 257   | \$25,000  | \$51,267    |
| Orange     | Edgewood          | 808   | \$237,537 | \$295,514   |
| Orange     | Maitland          | 3646  | \$252,854 | \$342,113   |

|            |                      |       |             |             |
|------------|----------------------|-------|-------------|-------------|
| Orange     | Oakland              | 1317  | \$277,299   | \$317,589   |
| Orange     | Ocoee                | 10888 | \$168,873   | \$177,770   |
| Orange     | Orlando              | 42978 | \$170,504   | \$224,715   |
| Orange     | Windermere           | 907   | \$522,345   | \$770,870   |
| Orange     | Winter Garden        | 10376 | \$238,349   | \$266,599   |
| Orange     | Winter Park          | 7367  | \$347,457   | \$571,791   |
| Osceola    | Kissimmee            | 10732 | \$103,407   | \$122,532   |
| Osceola    | St. Cloud            | 15491 | \$155,390   | \$158,069   |
| Palm Beach | Atlantis             | 826   | \$261,616   | \$295,451   |
| Palm Beach | Belle Glade          | 1523  | \$32,195    | \$59,508    |
| Palm Beach | Boca Raton           | 23705 | \$332,650   | \$602,520   |
| Palm Beach | Boynton Beach        | 17657 | \$116,464   | \$147,219   |
| Palm Beach | Briny Breezes        | 157   | \$74,547    | \$110,238   |
| Palm Beach | Cloud Lake           | 22    | \$178,808   | \$199,259   |
| Palm Beach | Delray Beach         | 15911 | \$166,062   | \$362,205   |
| Palm Beach | Glen Ridge           | 57    | \$182,115   | \$251,408   |
| Palm Beach | Golf                 | 109   | \$1,039,192 | \$1,377,124 |
| Palm Beach | Greenacres           | 8722  | \$101,311   | \$119,989   |
| Palm Beach | Gulf Stream          | 372   | \$1,621,078 | \$2,732,135 |
| Palm Beach | Haverhill            | 493   | \$137,013   | \$166,601   |
| Palm Beach | Highland Beach       | 1758  | \$469,002   | \$906,009   |
| Palm Beach | Hypoluxo             | 844   | \$157,753   | \$205,735   |
| Palm Beach | Juno Beach           | 1231  | \$375,465   | \$567,958   |
| Palm Beach | Jupiter              | 17357 | \$274,200   | \$446,202   |
| Palm Beach | Jupiter Inlet Colony | 162   | \$1,321,732 | \$2,134,804 |
| Palm Beach | Lake Clarke Shores   | 1165  | \$194,061   | \$219,471   |
| Palm Beach | Lake Park            | 1345  | \$89,270    | \$119,653   |
| Palm Beach | Lake Worth Beach     | 5677  | \$100,161   | \$150,046   |
| Palm Beach | Lantana              | 2179  | \$110,165   | \$251,485   |
| Palm Beach | Loxahatchee Groves   | 748   | \$205,633   | \$277,549   |
| Palm Beach | Manalapan            | 150   | \$2,133,440 | \$5,114,131 |
| Palm Beach | Mangonia Park        | 238   | \$159,398   | \$155,773   |
| Palm Beach | North Palm Beach     | 4394  | \$207,212   | \$401,189   |
| Palm Beach | Ocean Ridge          | 680   | \$679,999   | \$1,138,591 |
| Palm Beach | Pahokee              | 688   | \$25,000    | \$38,829    |
| Palm Beach | Palm Beach           | 3484  | \$1,411,044 | \$3,820,103 |
| Palm Beach | Palm Beach Gardens   | 18269 | \$295,410   | \$461,302   |
| Palm Beach | Palm Beach Shores    | 372   | \$318,182   | \$454,739   |
| Palm Beach | Palm Springs         | 3947  | \$71,830    | \$102,176   |
| Palm Beach | Riviera Beach        | 7090  | \$127,284   | \$247,894   |
| Palm Beach | Royal Palm Beach     | 9951  | \$168,103   | \$188,560   |
| Palm Beach | South Bay            | 354   | \$25,000    | \$42,921    |
| Palm Beach | South Palm Beach     | 667   | \$158,566   | \$237,715   |

|            |                       |       |             |             |
|------------|-----------------------|-------|-------------|-------------|
| Palm Beach | Tequesta              | 2033  | \$242,976   | \$480,232   |
| Palm Beach | Wellington            | 14182 | \$272,002   | \$345,742   |
| Palm Beach | West Palm Beach       | 20630 | \$160,405   | \$280,600   |
| Palm Beach | Westlake              | 1828  | \$362,963   | \$369,550   |
| Pasco      | Dade City             | 1803  | \$74,430    | \$109,871   |
| Pasco      | New Port Richey       | 3514  | \$41,395    | \$80,061    |
| Pasco      | Port Richey           | 715   | \$116,860   | \$187,788   |
| Pasco      | San Antonio           | 453   | \$134,620   | \$156,738   |
| Pasco      | St. Leo               | 29    | \$129,160   | \$181,607   |
| Pasco      | Zephyrhills           | 4919  | \$83,420    | \$108,765   |
| Pinellas   | Belleair              | 1712  | \$316,485   | \$483,170   |
| Pinellas   | Belleair Beach        | 615   | \$503,123   | \$670,145   |
| Pinellas   | Belleair Bluffs       | 723   | \$127,470   | \$198,537   |
| Pinellas   | Belleair Shore        | 30    | \$3,154,635 | \$3,604,763 |
| Pinellas   | Clearwater            | 25730 | \$124,639   | \$198,366   |
| Pinellas   | Dunedin               | 10917 | \$130,425   | \$184,970   |
| Pinellas   | Gulfport              | 3917  | \$123,852   | \$213,339   |
| Pinellas   | Indian Rocks Beach    | 1192  | \$330,964   | \$437,723   |
| Pinellas   | Indian Shores         | 504   | \$316,647   | \$523,671   |
| Pinellas   | Kenneth City          | 1453  | \$50,850    | \$73,458    |
| Pinellas   | Largo                 | 16176 | \$80,801    | \$117,217   |
| Pinellas   | Madeira Beach         | 1212  | \$325,808   | \$436,002   |
| Pinellas   | North Redington Beach | 406   | \$487,950   | \$627,592   |
| Pinellas   | Oldsmar               | 3934  | \$138,592   | \$164,759   |
| Pinellas   | Pinellas Park         | 12972 | \$73,255    | \$97,754    |
| Pinellas   | Redington Beach       | 537   | \$410,914   | \$624,837   |
| Pinellas   | Redington Shores      | 826   | \$350,801   | \$465,785   |
| Pinellas   | Safety Harbor         | 5520  | \$165,226   | \$211,240   |
| Pinellas   | Seminole              | 5911  | \$110,347   | \$154,623   |
| Pinellas   | South Pasadena        | 1616  | \$133,064   | \$176,881   |
| Pinellas   | St. Pete Beach        | 3114  | \$334,909   | \$486,737   |
| Pinellas   | St. Petersburg        | 63961 | \$118,691   | \$208,162   |
| Pinellas   | Tarpon Springs        | 7381  | \$133,722   | \$180,236   |
| Pinellas   | Treasure Island       | 2314  | \$303,433   | \$441,844   |
| Polk       | Auburndale            | 4618  | \$121,856   | \$139,504   |
| Polk       | Bartow                | 4265  | \$67,103    | \$93,026    |
| Polk       | Davenport             | 3705  | \$165,446   | \$154,596   |
| Polk       | Dundee                | 1217  | \$101,010   | \$100,757   |
| Polk       | Eagle Lake            | 965   | \$124,876   | \$121,369   |
| Polk       | Fort Meade            | 1047  | \$30,104    | \$56,147    |
| Polk       | Frostproof            | 609   | \$40,070    | \$74,774    |
| Polk       | Haines City           | 7464  | \$155,364   | \$142,079   |
| Polk       | Highland Park         | 64    | \$127,594   | \$143,817   |

|             |                     |       |           |             |
|-------------|---------------------|-------|-----------|-------------|
| Polk        | Hillcrest Heights   | 67    | \$85,871  | \$133,960   |
| Polk        | Lake Alfred         | 1519  | \$106,105 | \$121,738   |
| Polk        | Lake Hamilton       | 460   | \$86,759  | \$103,140   |
| Polk        | Lake Wales          | 3290  | \$90,329  | \$101,154   |
| Polk        | Lakeland            | 19930 | \$94,531  | \$122,271   |
| Polk        | Mulberry            | 583   | \$43,642  | \$84,975    |
| Polk        | Polk City           | 765   | \$125,297 | \$128,159   |
| Polk        | Winter Haven        | 11971 | \$121,941 | \$124,980   |
| Putnam      | Crescent City       | 356   | \$27,420  | \$71,421    |
| Putnam      | Interlachen         | 407   | \$25,000  | \$40,466    |
| Putnam      | Palatka             | 1650  | \$25,115  | \$55,072    |
| Putnam      | Pomona Park         | 239   | \$25,000  | \$54,360    |
| Putnam      | Welaka              | 287   | \$58,700  | \$99,777    |
| Saint Johns | Marineland (part)   | 317   | \$424,392 | \$604,476   |
| Saint Johns | St. Augustine       | 3418  | \$166,764 | \$239,771   |
| Saint Johns | St. Augustine Beach | 2220  | \$289,633 | \$382,288   |
| Saint Lucie | Fort Pierce         | 8161  | \$68,426  | \$109,065   |
| Saint Lucie | Port St. Lucie      | 69791 | \$147,945 | \$165,487   |
| Saint Lucie | St. Lucie Village   | 187   | \$169,000 | \$244,305   |
| Santa Rosa  | Gulf Breeze         | 1848  | \$222,234 | \$361,409   |
| Santa Rosa  | Jay                 | 92    | \$25,000  | \$42,390    |
| Santa Rosa  | Milton              | 2042  | \$60,403  | \$70,780    |
| Sarasota    | Longboat Key (part) | 2051  | \$778,000 | \$1,087,574 |
| Sarasota    | North Port          | 25347 | \$150,425 | \$173,199   |
| Sarasota    | Sarasota            | 12131 | \$209,178 | \$563,028   |
| Sarasota    | Venice              | 8940  | \$241,057 | \$286,688   |
| Seminole    | Altamonte Springs   | 7306  | \$103,162 | \$124,983   |
| Seminole    | Casselberry         | 5656  | \$91,596  | \$114,688   |
| Seminole    | Lake Mary           | 4265  | \$234,494 | \$246,771   |
| Seminole    | Longwood            | 3654  | \$122,760 | \$144,519   |
| Seminole    | Oviedo              | 9381  | \$204,797 | \$227,615   |
| Seminole    | Sanford             | 10183 | \$99,581  | \$120,861   |
| Seminole    | Winter Springs      | 10017 | \$181,385 | \$202,630   |
| Sumter      | Bushnell            | 455   | \$51,240  | \$64,169    |
| Sumter      | Center Hill         | 169   | \$25,000  | \$40,930    |
| Sumter      | Coleman             | 174   | \$25,000  | \$36,489    |
| Sumter      | Webster             | 189   | \$25,000  | \$43,153    |
| Sumter      | Wildwood            | 12349 | \$246,480 | \$262,460   |
| Suwannee    | Branford            | 139   | \$25,000  | \$37,290    |
| Suwannee    | Live Oak            | 1067  | \$25,000  | \$41,749    |
| Taylor      | Perry               | 1480  | \$25,000  | \$49,203    |
| Union       | Lake Butler         | 294   | \$25,000  | \$38,347    |
| Union       | Raiford             | 55    | \$12,957  | \$24,415    |

|            |                      |       |           |           |
|------------|----------------------|-------|-----------|-----------|
| Union      | Worthington Springs  | 47    | \$27,662  | \$62,449  |
| Volusia    | Daytona Beach        | 14232 | \$99,705  | \$141,268 |
| Volusia    | Daytona Beach Shores | 1990  | \$201,074 | \$232,705 |
| Volusia    | DeBary               | 7497  | \$137,632 | \$153,831 |
| Volusia    | DeLand               | 9464  | \$148,837 | \$151,989 |
| Volusia    | Deltona              | 26361 | \$67,441  | \$91,543  |
| Volusia    | Edgewater            | 7433  | \$73,660  | \$103,562 |
| Volusia    | Flagler Beach (part) | 35    | \$92,664  | \$92,805  |
| Volusia    | Holly Hill           | 2627  | \$41,577  | \$75,027  |
| Volusia    | Lake Helen           | 937   | \$69,083  | \$108,856 |
| Volusia    | New Smyrna Beach     | 11091 | \$180,640 | \$234,156 |
| Volusia    | Oak Hill             | 766   | \$83,291  | \$115,101 |
| Volusia    | Orange City          | 2381  | \$86,287  | \$107,073 |
| Volusia    | Ormond Beach         | 12417 | \$143,148 | \$185,700 |
| Volusia    | Pierson              | 355   | \$40,048  | \$75,470  |
| Volusia    | Ponce Inlet          | 1504  | \$267,552 | \$333,161 |
| Volusia    | Port Orange          | 16150 | \$118,709 | \$137,966 |
| Volusia    | South Daytona        | 3234  | \$72,347  | \$99,309  |
| Wakulla    | Sopchoppy            | 115   | \$25,000  | \$53,568  |
| Wakulla    | St. Marks            | 108   | \$73,121  | \$90,340  |
| Walton     | DeFuniak Springs     | 1066  | \$39,132  | \$73,300  |
| Walton     | Freeport             | 2409  | \$211,774 | \$213,708 |
| Washington | Caryville            | 35    | \$20,000  | \$20,626  |
| Washington | ChIPLEY              | 715   | \$27,464  | \$44,794  |
| Washington | Ebro                 | 50    | \$24,619  | \$36,415  |
| Washington | Vernon               | 142   | \$25,000  | \$44,593  |
| Washington | Wausau               | 76    | \$15,428  | \$19,133  |