PIONEER INSTITUTE

POLICY BRIEF

New Poll Finds Concerns on Housing Costs, Strong Support for Amendment 3

Prepared by Pioneer Institute

Florida has long attracted families with its warm weather, low taxes, and growing economy. However, for those looking to put down roots in the Sunshine State, increasing demand has triggered concerns about housing affordability.

To understand the housing concerns facing Floridians, Pioneer Institute polled Florida residents on housing issues and challenges facing homeowners and prospective homebuyers across the state.[1]

Executive Summary

- On issues affecting homeowners: 80% of respondents say property and flood insurance costs are the biggest housing-related burdens, followed by cost of property taxes (71%) and utility costs (70%).
- On issues affecting those looking to buy a home: 74% of renters say the total cost of buying a home in Florida is a barrier to homeownership, followed closely by concerns about interest rates (73%), down payments (73%), and insurance costs (69%).
- On preferred solutions for housing costs: respondents were most likely to choose property insurance reforms (40%), followed by building code reforms (30%) and legalizing accessory dwelling units statewide (30%).
- Three-fourths (74%) of respondents said they were planning to vote “yes” on Amendment 3, an upcoming ballot measure that would increase how much of a residential property value is exempt from Florida’s “homestead” tax, reducing tax burdens for residents.

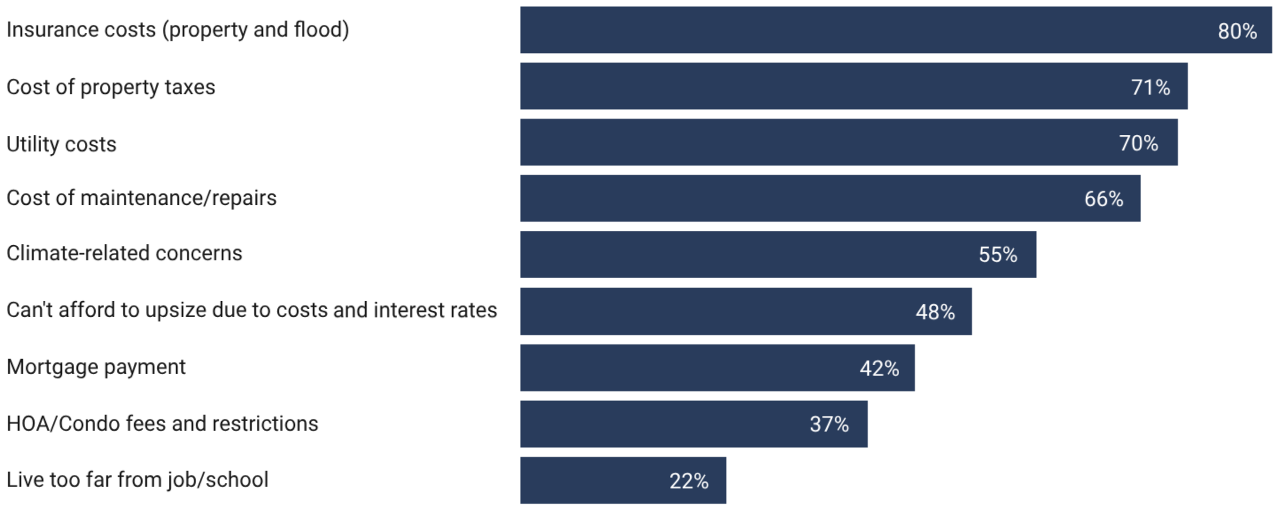
Fall 2026

1 The survey received responses from 504 registered Florida voters and was conducted online by Big Village between September 10-15, 2026. Statistical significance testing in comparisons performed at 95% confidence level.

Homeownership Costs Go Beyond the Sticker Price

The costs of homeownership extend well beyond buying a home. Eighty percent of Florida homeowners cite insurance costs as the biggest burden, followed by property taxes (71%), utilities (70%), and maintenance and repairs (66%).

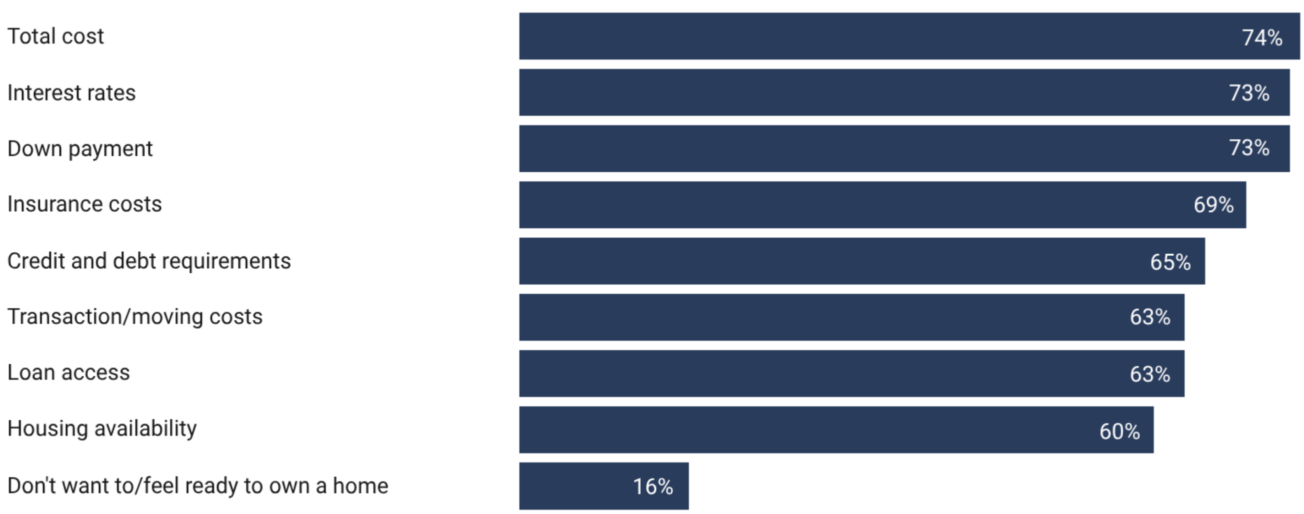
Percent Of Homeowners Who Say The Following Issues Are A Burden



High Costs Stand Between Renters and Homeownership

Florida renters cite a range of barriers to buying a home, led by total cost (74%), interest rates (73%), and down payments (73%). Insurance costs are also a major hurdle, cited by 69% of renters.

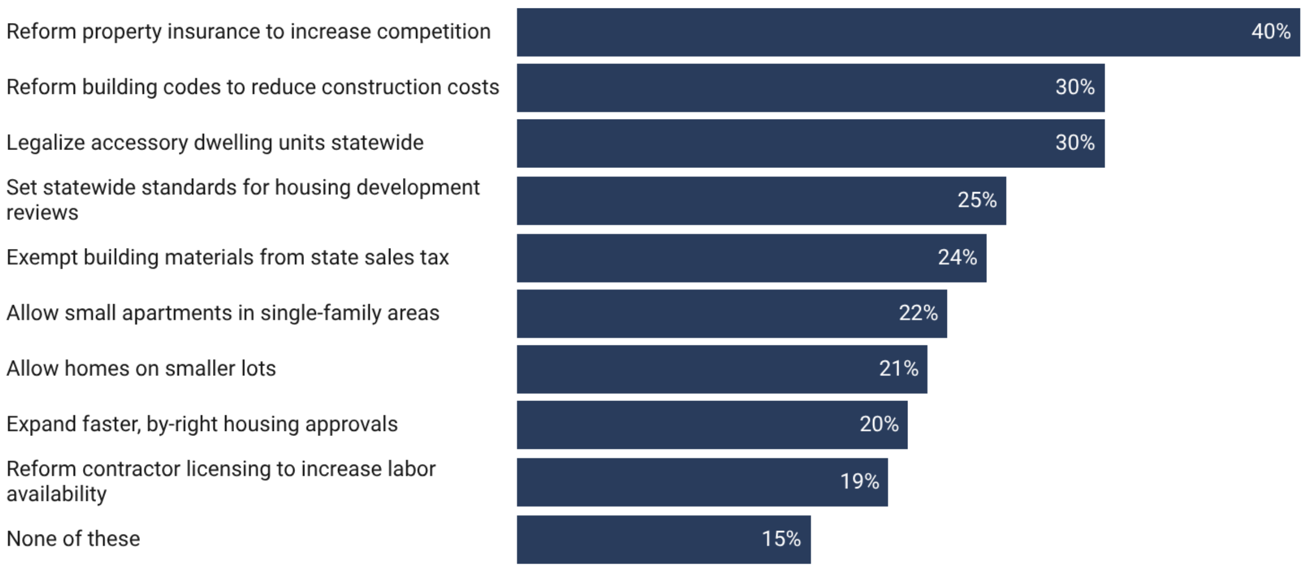
Percent Of Renters Who Say The Following Are Barriers To Buying A Home



Floridians Favor Property Insurance Reform to Address Housing Costs

When asked which steps Florida should take to address housing costs, two in five respondents selected property insurance reform, followed by building code reform (30%) and legalizing accessory dwelling units statewide (30%).

What Steps Would You Like Florida To Take To Address Housing Costs?



**Respondents could select multiple options.*

A New Proposal To Reduce Florida Resident Property Taxes

This fall, Florida voters will have the chance to decide on Amendment 3, which proposes to reduce residents' property tax liability by increasing the amount of property value exempt from the state's homestead tax. For "non-homestead" properties (such as rentals or commercial buildings), the measure would also limit how much the taxable value can increase year-over-year. In Pioneer's poll, three-fourths (74%) of respondents said they would be voting "yes" on this change.

Would You Vote For Amendment 3, "Save Our Homes From Excessive Property Taxes"?