



## **HJR 112**

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**Path to full text:**

<https://documents.house.mo.gov/billtracking/bills261/hlrbillspdf/5366H.01I.pdf>

### **PART 1 – QUICK SNAPSHOT**

#### **1.1 One-Paragraph Overview**

HJR 112 is a proposed constitutional amendment to Article X, Section 4(b) that would cap how fast residential property assessments can go up in Missouri. After January 1, 2027, the “true value” of residential property (including single-family homes and multi-unit rentals) would start with the most recent assessment and could only increase by the lesser of (a) the change in the consumer price index (CPI) since the last assessment or (b) 2% per year, except for new construction or significant improvements.

HJR112-i

This is essentially a property-tax “brake” aimed at stopping assessment spikes that can price families and landlords out of their homes and rentals.

#### **1.2 Triage Table**

- **Single-subject (Art. III §23)**
  - **Yes.** The resolution has one clear subject: limiting residential property tax assessments. The title (“relating to property tax assessments”) matches the content.
- **Does it grow government?**
  - **No.** It does not create new agencies or programs; it restrains government revenue growth through tighter assessment rules.
- **Overall impact on Missouri families**

HJR112-i

- **Helps.** It protects homeowners and small landlords from sudden assessment jumps, reducing the risk of tax bills rising faster than income and making it harder for government to tax families out of their homes.
- **Alignment with Act for Missouri core beliefs**
  - **Supports.** It limits government's ability to extract more money from families through rising assessments, strengthens security in home ownership, and respects the people's right to change tax rules through a constitutional amendment.

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- **Recommended stance**
  - **Support (with awareness of side effects).** From a pro-family, limited-government perspective, this is a substantial step in the right direction on property taxes, even though it may create some long-term fairness and local-budget tensions.

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## PART 2 – PURPOSE & PROVISION MAP

### 2.1 Stated Purpose

- **Apparent purpose (in plain English)**  
To change the Missouri Constitution so that residential property values used for taxation cannot jump dramatically from one assessment to the next. Instead, they're locked to the previous assessment with only modest, capped increases allowed, except when the property is materially improved.

HJR112-i

- **Title accuracy**  
The resolution is submitted “relating to property tax assessments,” and specifically repeals and replaces Article X, Section 4(b). That accurately reflects what HJR 112 actually does; nothing in the text goes beyond assessment rules for residential property.

HJR112-i

### 2.2 Provision-by-Provision Map

#### Provision 1 – Existing classification & assessment framework preserved

- **Location:** Article X, §4(b) lines describing classes 1–3, subclasses, and assessment percentages.

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- **What it does:** Keeps the current structure:

- Class 1: real property (subclassed as residential; agricultural/horticultural; utility/industrial/commercial/railroad/other).
- Class 2: personal property (not fully shown here but referenced).
- Class 3: certain property taxed on “annual yield.”
- No class or subclass can be assessed at more than 33⅓% of true value in money.
- **Tag: [Neutral]**
- **Why:** This is mostly existing language being retained. It maintains the basic property tax structure Missourians already know.

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### **Provision 2 – New cap on residential “true value” (freeze at prior assessment)**

- **Location:** New subsection 2(1) of Article X, §4(b) (“Notwithstanding the provisions of subsection 1... beginning January 1, 2027...”).

HJR112-i

- **What it does (plain English):**
  - Starting January 1, 2027, for **all residential real property** (including rental homes and multi-unit residential rentals), the “true value” used for tax purposes must be the same as the value from the most recent previous assessment.
- **Tag: [Good]**
- **Why:** This breaks the link between sudden market spikes and tax bills. It effectively prevents assessors from dramatically revaluing a home upward just because housing prices jump in the area, protecting families on fixed or modest incomes.

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### **Provision 3 – CPI/2% growth cap on assessed value**

- **Location:** New subsection 2(2) (“Notwithstanding the provisions of subdivision (1)... the assessed valuation... may be increased... provided that such increase does not exceed the change in the consumer price index... or up to a two-percent annual increase...”).

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- **What it does (plain English):**
  - When there is a new assessment or reassessment of residential property, the **assessed value** can only go up by:
    - at most the percentage change in the CPI since the last assessment, **or**
    - up to a 2% per year increase in assessed valuation,

- **whichever is less.**
- **Tag: [Good]**
- **Why:** This hard cap keeps tax increases more predictable, tying them to inflation but never allowing more than 2% per year. That is strong protection for homeowners against runaway assessments.

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#### **Provision 4 – Exception for new construction and improvements**

- **Location:** End of subsection 2(2) (“Such limited increase may be exceeded to reflect the value added... as determined by the county appraisal system.”).

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- **What it does:**
  - Allows assessments to rise more than the CPI/2% cap **only** to reflect added value from new construction or improvements to the property, as documented by the county appraisal system.
- **Tag: [Mixed]**
- **Why:**
  - **Good:** It keeps owners from gaming the system by heavily improving a property while still paying taxes on an outdated value.
  - **Concern:** “Improvements” and their value are somewhat discretionary, and this language relies heavily on how county appraisal systems interpret and administer it.

#### **2.3 Changes to Existing Law**

- **Current constitutional rule (Article X, §4(b)):**
  - Property is assessed based on its **true value in money** (or a percentage set by law), with class/subclass structure and a maximum 33⅓% assessment ratio. Residential property is subclass (1); agricultural/horticultural is subclass (2); utility/industrial/commercial/etc. is subclass (3).

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- **What changes if HJR 112 passes:**
  - **Residential real property** (including rentals) gets **special treatment**:
    - Its “true value” for tax purposes is anchored to the last assessment rather than current market value.

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- Increases are limited to CPI or 2% per year, whichever is lower, except for new construction/improvements.
- **Other property (ag, commercial, industrial, utilities, etc.)** stays under the old “true value in money” approach without the CPI/2% cap.
- The amendment explicitly says “Notwithstanding... section 3” of Article X, meaning it creates a carve-out from normal uniform-tax rules for residential property.

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## PART 3 – CONSTITUTIONAL & PROCESS CHECKS

### 3.1 Missouri Single-Subject & Original-Purpose Tests

- **Main subject (one sentence):**  
Limiting how fast residential property tax assessments can rise in Missouri.
- **Additional subjects or separate policy areas?**
  - No. All content is about assessment of residential property and related constitutional mechanics; there are no unrelated riders.
- **Relatedness of provisions:**
  - The retained class/subclass language and the new CPI/2% cap are both directly tied to property assessment rules. The “notwithstanding” clause referencing section 3 and subsection 1 simply clarifies hierarchy within the tax provisions.

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- **Title clarity / hiding effects:**
  - The title (“relating to property tax assessments”) is broad but honest; the main effect is to cap residential assessments. It does not hide any wholly different subject (like school funding, economic development, or unrelated regulatory issues).
- **Original-purpose shift?**
  - There is no evidence in the text provided of committee substitutes or amendments that changed the purpose; we see a single, focused joint resolution.

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- **Conclusion:**
  - **Likely complies** with Missouri’s single-subject and clear-title requirements.

## 3.2 U.S. & Missouri Constitutional Rights

Because this is itself a **constitutional amendment**, the main question isn't "does it violate Missouri's existing constitution?" but "does it conflict with the U.S. Constitution?"

- **Equal protection / uniformity concerns:**
  - HJR 112 treats **residential property** differently from agricultural, commercial, and other classes by capping residential growth only. It also allows homes held longer to be effectively taxed on older valuations than newly purchased homes.
  - However, the amendment explicitly carves this out ("Notwithstanding... section 3..."), and similar schemes (e.g., acquisition-value systems like California's Prop 13) have typically passed equal-protection review under a "rational basis" standard, because states can rationally decide to protect homeowners from tax volatility.
  - **Bottom line:** Some inequality between property owners is intentional but likely **permissible**, and here the people themselves would be writing that distinction into the state constitution.
- **Due process / takings:**
  - The amendment limits what government can take; it does not expand government's power to seize property, so no new due-process or takings concerns arise.
- **Other rights (speech, religion, arms, etc.):**
  - Not implicated.

## 3.3 Delegation & Unelected Power

- **Delegation to county appraisal systems:**
  - The text allows the CPI/2% cap to be exceeded to reflect "value added... as determined by the county appraisal system."

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- This is a relatively narrow delegation: assessors already have this duty; this simply tells them when they may exceed the cap.
- **Regulatory blank check?**
  - There is no new board, commission, or multi-agency "task force."
  - Rules for assessments will still be fleshed out in statute and local practice, but within the bounds of the CPI/2% cap.
- **Conclusion:**

- **No significant new unelected power** is created. If anything, the amendment reins in how far assessors can go in raising valuations.

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## PART 4 – IMPACT ON MISSOURI FAMILIES

### 4.1 Economic, Tax, and Utility Impacts

- **Near-term impact (first 1–2 assessment cycles):**
  - Residential property owners will see **smaller increases** in taxable value than they otherwise would when market prices are rising quickly.
  - Families, especially retirees and working-class homeowners, gain more predictability and are less likely to face huge tax jumps that strain their budgets.
- **Long-term impact (5+ years):**
  - **Homeowners & small landlords:**
    - Significant benefit: their tax base can only creep upward, generally lower than real-world price inflation in a hot housing market.
    - This makes it easier to stay in their homes long term and plan for retirement.
  - **Local governments & school districts:**
    - Revenue from residential property will grow more slowly. They may respond by:
      - Cutting spending (preferred from a limited-government perspective),
      - Raising levy rates within legal limits, or
      - Leaning more on other tax/fee sources (sales taxes, utility fees, etc.).
  - **New buyers vs long-time owners:**
    - Over time, new buyers will purchase homes at a higher market price, likely triggering a new “base” assessment closer to that sale price. That base is then capped for the future.
    - This can lead to **unequal tax burdens** for similar properties depending on when they were purchased, but that is a tradeoff the amendment explicitly takes on in order to protect owners from sudden increases.

### 4.2 Freedom, Parental Rights, and Education

- No direct impact on parental rights, education policy, or school content.
- Indirectly, more stable property taxes can:
  - Help families stay in the same school district and community, supporting stability for children.
  - Reduce pressure on families who might otherwise have to sell or move because of rising tax bills.

**Net effect on parental rights and family freedom:**

- **Indirectly positive**, by making it harder for rising property taxes to drive families from their homes or communities.

**4.3 Moral & Cultural Climate**

- There is no direct connection to abortion, gender ideology, or other moral/cultural issues.
- It does, however, support the basic biblical and constitutional idea that the home is a key place of family life, and that unjust or unpredictable taxation that threatens family homes is contrary to good government.

**Net impact on Missouri families:**

- **Helps.** It protects homeowners and small landlords from rapid tax increases tied to volatile assessments, making it easier for families to keep their homes and plan long-term, even though it may create some inequities between newer and older owners and force local governments to adjust budgets.

**PART 5 – ACT FOR MISSOURI CORE PRINCIPLES CHECK**

(Using your 2026 evaluation framework)

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- **100% Pro-Life**
  - **Not implicated.** The resolution does not touch abortion, unborn children, or medical/“reproductive” policy.
- **Christian & Biblical Values**
  - **Supports (indirectly).** By restraining a primary way the civil government can pressure households (property tax on homes), the measure supports the biblical principle that rulers should not oppress the people and should respect the family household as a basic unit of society.
- **Property Taxes & Economic Freedom**

- **Supports.**

- Caps on assessment growth (CPI or 2%, whichever is lower) directly reduce the risk that families will lose homes due to rising valuations.

HJR112-i

- It pushes government to live within tighter revenue growth rather than quietly expanding its take through higher assessments.

- **Literal / Original-Intent Constitutionalism**

- **Mixed but acceptable.**

- On one hand, the “notwithstanding... section 3” language adds an exception to uniform taxation and “true value in money” rules, moving away from the original plain-meaning structure.

HJR112-i

- On the other hand, this change is being made **by the people** through the proper constitutional amendment process, which is itself part of original-intent constitutionalism: the people retain the power to alter their own constitution when they see abuse or injustice.

- **Right to Bear Arms**

- **Not implicated.**

- **State Sovereignty & Tenth Amendment**

- **Supports (slightly).**

- No federal funding, mandates, or standards are referenced. The amendment reflects Missouri exercising its own sovereign power over state taxation rules.

- **Nuclear Family & Parental Rights**

- **Supports (indirectly).**

- By reducing the chance that the state can “tax you out of your home,” the amendment helps protect family stability and intergenerational home ownership.

- **Homeschool Protection**

- **Not implicated.**

- No new requirements or oversight regarding homeschooling.

- **Currency & Financial Control**

- **Not implicated.**
  - No mention of CBDC, FedNow, or financial surveillance tools.
- **Election Integrity**
  - **Not implicated.**
- **Government Transparency**
  - **Mixed but mostly positive.**
    - The amendment itself is straightforward and transparent.
    - However, disputes about what counts as “improvements” and how CPI is measured will play out in statutes and local practice. Advocates should push for clear, citizen-friendly implementation rules.

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## **PART 6 – SPECIAL TOPIC TESTS (2025 PRIORITIES)**

### **6.1 Amendment 3 / Personhood & Equal-Protection Test**

- **Not implicated.** No abortion, “reproductive rights,” IVF, or related language.

### **6.2 Surveillance, Digital-ID, and Data-Hub Test**

- **Not implicated.** No ID systems, data hubs, ALPR cameras, or electronic data-sharing.

### **6.3 Utilities, Energy Policy, and Data-Center / Big-User Test**

- **Not implicated.** The amendment affects residential property, not utility tariffs or special big-user deals.

### **6.4 Federal Money & Strings**

- **Not implicated.** No federal funds or conditions are mentioned.

### **6.5 Model-Legislation / Agenda 21 & 2030 / Globalism Indicators**

- The language is plain and Missouri-specific. No globalist buzzwords or Agenda 21/2030 markers appear.

HJR112-i

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## **PART 7 – RED FLAGS, AMENDMENT IDEAS, & FINAL RECOMMENDATION**

### **7.1 Red-Flag List**

#### **1. [Red Flag #1 – Unequal burdens among property owners]**

- **Location:** New subsection 2(1)–(2).

HJR112-i

- **Issue:** Over time, two similar houses on the same street may pay very different taxes because one was bought long ago (lower base value) and the other recently (higher base). This is intentional but still a fairness concern that opponents will raise.
- 2. **[Red Flag #2 – Implementation details left to “county appraisal system”]**
  - **Location:** Subsection 2(2), last sentence.

HJR112-i

- **Issue:** What counts as “new construction or improvements” and how much value they add will depend on county practices. Without clear statutory definitions, there’s room for inconsistent treatment or disputes.
- 3. **[Red Flag #3 – Pressure on local budgets and potential shift to other taxes/fees]**
  - **Location:** Overall effect of limiting residential assessment growth from January 1, 2027, onward.

HJR112-i

- **Issue:** Slower growth in residential property tax revenues may push some jurisdictions toward higher sales taxes, fees, or other levies. From a limited-government standpoint that can be good (forcing spending cuts), but activists should watch for “hidden” tax shifts.

## 7.2 Possible Fixes / Amendments

Since this is a constitutional resolution, changes must be made **before** final legislative passage and ballot placement. If revision is still possible, you might consider:

1. **Clarify CPI reference in the text or implementing statute.**
  - Suggest adding language specifying which CPI measure is used (e.g., CPI-U for a particular region or national CPI-U), who determines it, and how often it is updated.
2. **Define “new construction or improvements” in statute.**
  - After adoption, push for a follow-up bill to:
    - Clearly define “new construction” vs. routine maintenance.
    - Require written standards for how added value is calculated.
    - Ensure homeowners can appeal misclassification or over-valuation of improvements without losing the CPI/2% protection for the rest of the property.

### 3. Strengthen transparency and appeals.

- In implementing legislation:
  - Require notices to clearly show: last assessment value, CPI change, 2% cap, and final assessed value.
  - Guarantee a simple, low-cost appeal path when assessors claim “improvements” justify exceeding the cap.

## 7.3 Final Recommendation

- Recommended stance: Support.

### Reasoning (2–4 sentences):

HJR 112 is a focused, single-subject constitutional amendment that directly addresses one of the most painful ways government can hurt ordinary Missourians: unpredictable and steep rises in property tax assessments on their homes. It does not grow bureaucracy, does not invite federal strings, and instead gives families real protection by capping assessment growth at CPI or 2% per year, with a reasonable exception for genuine new construction or improvements. While it may create some fairness debates between long-term and new owners and leaves important implementation details to future statutes, those issues can be monitored and corrected. On balance, from Act for Missouri’s Christian, limited-government, pro-family perspective, this measure deserves active support.