



Government Affairs Report

April 26- May 2, 2025

OSCAR

- Join the OSCAR Realtor Party Facebook Group to receive updates on events and legislation.
- Upcoming Events:
 - RPAC Jukebox Flamingo Bingo- May 14, 2025, at 5pm
 - RPAC REALTOR's Night Out at Osceola Arts- July 24,2025

LOCAL

CITY OF KISSIMMEE

- Firefighter staffing causes City to begin the process of a fire assessment.
The City of Kissimmee has passed a resolution to direct staff to begin the process of a fire assessment that will charge each parcel individually. The fire assessment is to fund the addition of 49 fire fighter personnel and the implementation of a new schedule for the fire fighters. Current revenues do not support the implementation of these updates. The City determined the net amount necessary is approximately \$6,000,000.

The assessment has been broken down into two tiers. Tier 1 addresses Relative Improvement Value and Tier 2 addresses the parcel.

- Teir 1: This is based on the value of improvements made to the property. The more valuable the improvements, the higher the assessment rate. It's a variable rate that depends on the relative improvement value of each property.
- Teir 2: \$105 per parcel. This is a flat rate of \$105 per tax parcel. Every property in this tier is assessed the same amount, regardless of the property's value or improvements.

Unlike millage rates the fire assessment establishes a proportionate cost share for all property owners. Additional costs include \$7.50 charge to each parcel to cover administrative costs. 4% adjustment is included to account for discounts given to those who pay their assessments early. This ensures the city still collects the amount needed even if some people pay less due to early payment. The city will also cover any fees charged by the County's tax collector or property appraiser for using their collection services.



City staff recommends the Commission adopting the full amount. The city gave consensus to begin the Fire Assessment process in a workshop on April 1, with direction given on April 15, 2025, for staff to start the assessment. The assessment hearing would be in June. Find the presentation [here](#). Find the Resolution [here](#).

- **City of Kissimmee to accept their allocated SHIP funds of \$628,202**

The City of Kissimmee was allocated to receive \$628,202 from the Florida Housing Finance Corporation to fund the State Housing Initiatives Partnership Program. These funds fall under the Local Housing Assistance Plan (LHAP) that covers fiscal years 2022-2024. The expenditure deadline for these funds is June 30, 2026. These funds are designed to address various housing needs within the community, making housing more accessible and affordable for residents. The funds are used for home purchase assistance, home rehabilitation, new affordable housing development, rental assistance, disaster recovery and special needs housing. These funds are typically available to low-moderate income families, first-time homebuyers, renters, marginalized groups like the elderly or homeless, and local governments and non-profits. This is important to REALTORS because being informed of these available dollars allows you to advise your clients on this potential opportunity.

CITY OF ST. CLOUD

- **Voluntary Annexation of approximately +/- 13.32 acres continued to May 8, 2025**

St. Cloud City Council continued the final hearing of the voluntary annexation of approximately +/- 13.32 acres identified as Puffin Road Commercial, located east of Tay Wes Drive, north of Branched Oak Road, south of East Irlo Bronson Memorial Highway and west of Bur Oak Boulevard. This land will be for commercial use. The City requested as a part of the annexation that the applicant NOT use this land for storage units or mini warehouses. The applicant at this time could not make that agreement therefore the Council would not approve their annexation. This was continued April 10, 2025, to now be heard May 8, 2025. This link is the [agenda](#).

- **First Reading of Voluntary Annexation of approximately +/- 2,308.694 acres**

St. Cloud City Council approved the first reading of the voluntary annexation of approximately +/- 2,308.694 acres identified as Encumbrance Annexations (Zones 1, 2 & 4), located south of Neptune Road and west of Cross Prairie Parkway, Hickory Tree Road and Nolte Road, and east of the Turnpike between Clay Whaley Road and Kissimmee Park Road. This was approved April 10, 2025, and will be up for Final Hearing May 8, 2025. This link is the [agenda](#).



- **First Reading of Voluntary Annexation of approximately +/- 1,378 acres**
St. Cloud City Council approved the first reading of the voluntary annexation of approximately +/- 1,378 acres identified as Edgewater West, located east of Cherokee Road, north of Kissimmee Park Road, south of Clay Whaley Road. This was approved April 10, 2025, and will be up for Final Hearing May 8, 2025. This link is the [agenda](#).
- **First Reading of Voluntary Annexation of approximately +/- 28.6 acres**
St. Cloud City Council approved the first reading of the voluntary annexation of approximately +/- 28.6 acres identified as 192 & Nova Road, located north of Irlo Bronson Memorial Highway, west of Nova Road. This was approved April 10, 2025, and will be up for Final Hearing May 8, 2025. This link is the [agenda](#).
- **First Reading of Voluntary Annexation of approximately +/- 26.38 acres**
St. Cloud City Council approved the first reading of the voluntary annexation of approximately +/- 26.38 acres identified as Marlowe Apartments at Nova Road, located south of East Irlo Bronson Memorial Highway, west of Nova Road, east of Mossy Vine Avenue. This was approved April 10, 2025, and will be up for Final Hearing May 8, 2025. This link is the [agenda](#).
- **First Reading of Voluntary Annexation of approximately +/- 2.00 acres**
St. Cloud City Council approved the first reading of the voluntary annexation of approximately +/- 2.00 acres identified as Primrose Schools St Cloud, located east of South Narcoossee Road, north of Ralph Miller Road, south of Disston Drive and west of Hackney Road. This was approved April 10, 2025, and will be up for Final Hearing May 8, 2025. This link is the [agenda](#)

STATE

- **The 2025 Legislative Session: Session Extended and Florida Realtors advocacy update.**
May 2, 2025, Florida Legislature extended its 60-day annual legislative session until June 6, to provide additional time to finish the 2025-2026 state budget. While uncommon, this is certainly not unprecedented as lawmakers work to reconcile a more than \$4 billion gap in their budgets. We will update you on their budget work in the weeks ahead. Although a few of our legislative priorities are on hold as we wait for the budget process to conclude, below are a few Florida Realtors legislative highlights, as well as the [full article](#).

Green = Florida Realtors supported bills that passed.

Red = Florida Realtors opposed bills that did not pass.



Legislative Highlight - Passed

Additional Transparency in Condominium Transactions: [HB 913](#) intends to ensure a smooth transition to safer buildings and increased financial health. One provision in the bill is a Realtor priority designed to improve street address transparency – condominium associations must include approved BOD meeting minutes for the preceding 12 months on their website. This will help prospective purchasers learn of special assessments that have not yet been formally adopted. The bill also extends a buyer’s right to cancel the contract to seven days after receipt of the governing documents. This increased transparency will help reduce post-closing litigation. **Effective: July 1, 2025.**

Eliminating Negative Consequences of Lookback Periods: [SB 180](#) requires cities and counties to have a webpage dedicated to a hurricane and storm recovery permitting guide for residential and commercial property owners. This guide must include elevation requirements following substantial damage and substantial improvement in accordance with the National Flood Insurance Program (NFIP). The bill also prohibits local governments participating in the NFIP from adopting or enforcing lookback periods. **Effective: July 1, 2025.**

Preserve and Protect Florida’s State Parks: [HB 209](#) updates Florida’s management of state lands by prioritizing conservation-based recreational use, restricting environmentally harmful construction in state parks, and permitting camping cabins only if they do not harm natural resources. Also establishes new timelines for public hearings. **Effective: July 1, 2025.**

Helping Vacation Rental Owners Remove Squatters: [SB 606](#) would make it easier for public lodging establishment operators (hotels and vacation rental owners) to remove problem guests by clarifying when a stay is temporary, setting clear removal rules, and allowing police to arrest guests who refuse to leave. **Effective: July 1, 2025.**

Speeding Up the Removal of Squatters from Commercial Properties: [SB 322](#) helps commercial property owners remove illegal squatters more easily by letting owners file complaints with the sheriff, allowing immediate evictions, increasing penalties for property damage, and preventing fake property listings. **Effective: July 1, 2025.**

Making it Easier for Landlords And Tenants to Communicate: [HB 615](#) allows landlords and tenants to send notices electronically via email if both parties agree through an addendum to the rental agreement. This agreement may be revoked at any time by either party with written notice. Notices are considered delivered when sent unless they are returned



as undeliverable. The bill requires the sender to maintain a copy of the electronically sent notice and evidence of its transmission. **Effective: July 1, 2025.**

Increasing Transparency of Flood Risk: [SB 948](#) requires landlords to provide the existing seller flood disclosure to tenants at or before they sign a lease for one year or longer. Condominium developers, cooperative developers, and mobile home park owners must also provide the disclosure to prospective purchasers. This disclosure will help renters and buyers make more informed decisions about a property and reduce the number of legal disputes that occur. **Effective October 1, 2025.**

Additional Legislative Highlight - Did Not Pass

Authorized Brokerage Relationships and Required Disclosures: [HB 805](#) and [SB 1770](#), also called the “Access to Fair and Transparent Real Estate Listings Act,” would have required real estate brokers to advertise or market listed properties on a publication, platform, or website that is broadly accessible to the general public” within one calendar day of the term of the listing agreement – unless the seller directs explicitly the licensee otherwise. FREC would have to create an opt-out form for sellers. **No committee took up the bills.**

NATIONAL

- **FHA Shortens Exclusive Sales Periods for Foreclosed Properties**

On April 28, 2025, FHA published [Mortgagee Letter](#) revising policies related to foreclosed property sales. The letter rescinds previous policies established in 2022 by removing the 30-day exclusive sales period for owner-occupants, HUD-approved nonprofits, and government entities in the Claims without Conveyance of Title (CWCOT) process. It also reverts the HUD HomeStore exclusive listing period for REO properties from 30 days back to 15 days for these same groups. According to FHA, these changes were made after evaluation showed the policies were not meeting their intended goals and were leading to sales delays and increased costs.

For real estate agents and their clients, this means potential owner-occupant families now have less time to secure financing and make decisions on foreclosed properties, while investors gain quicker access to this inventory. Implementation begins immediately for CWCOT provisions, with full implementation required by May 30, 2025. The REO provisions must be implemented for properties listed on or after May 30, 2025. All updates will be incorporated into a forthcoming update of the FHA Single Family Housing Policy Handbook. NAR will continue to monitor these developments and the effects on housing affordability and housing access for all potential borrowers.



- **Executive Order Targets Disparate Impact Liability**

On April 23, 2025, the president issued an executive order entitled "Restoring Equality of Opportunity and Meritocracy." It declares the policy of the United States "to eliminate the use of disparate impact liability in all contexts to the maximum degree possible to avoid violating the Constitution, Federal civil rights laws, and basic American ideals." **The order directs federal agencies to de-prioritize enforcement of all statutes and regulations to the extent they include disparate impact liability. The order explicitly refers to laws and regulations protecting civil rights in employment, but it does not limit itself to the employment context. The order also directs the attorney general to determine whether federal authorities preempt state laws, regulations, policies, or practices that impose disparate impact liability based on a federally protected characteristic and to "take appropriate measures consistent with the policy of this order."** The U.S. Supreme Court recognized disparate impact as a theory of liability under the Fair Housing Act in its 2015 decision, *Texas Dept. of Housing and Community Affairs v. Inclusive Communities Project, Inc.*