



Government Affairs Report

June 20 - June 27, 2025

LOCAL

CITY OF KISSIMMEE

- **Kissimmee will hold First Reading of an Ordinance that will amend their lien and appeal process.**

The City of Kissimmee states there is “a need to amend the review of liens and the appeal process in the Lien Policy”, this was identified by a circumstance created by the policy’s current wording. As it is, a property owner must file an appeal within thirty days of receiving notice that a lien has been recorded. However, there are occasions where a property owner is not yet in compliance, fines continue to accrue, and the lien is filed while they are still in violation. In this instance, the property owner would not be able to file a timely appeal due to their continued non-compliant status. The proposed ordinance change would allow a property owner to file an appeal 30 days after the City determines that the property owner is in compliance. Additionally, the City Manager will modify the Lien Reduction Policy to further clarify the lien reduction criteria, including a formula for calculating the reduction. **This would change when the 30-day countdown for appeal begins. Instead of having 30 days to appeal from the date of notification a homeowner will now have 30 days to appeal from the date of compliance. This gives property owners a chance to appeal after they've resolved the issue, rather than being penalized for not being in compliance when the lien was recorded.** The first hearing will be July 1, 2025 and the second and final hearing will be July 15, 2025. This is the [agenda](#) and this is the [item report](#).

CITY OF ST. CLOUD

- **First Reading of Annexation of approximately +/- 24.66 acres**
St. Cloud City Council approved the first reading of the annexation of approximately +/- 24.66 acres identified as Clay Whaley Road Mixed Use, Project #ANX24-00013, located north of Clay Whaley Road and west of Florida’s Turnpike This was approved June 12, 2025, and will be up for Final Hearing July 10, 2025. This link is the [agenda](#).

STATE

- **All of Florida Realtors 2025 legislative priorities have now been signed into law.**
Below is a brief recap of the three bills signed recently completing our priorities.
 - **Additional Transparency in Condominium Transactions:** [HB 913](#) is intended to ensure a smooth transition to safer buildings and increased financial health. One



- particular provision in the bill is a Realtor priority designed to improve street address transparency – condominium associations would be required to 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.** Read the Florida Realtors news article on this bill signing [HERE](#). You can also see the governor’s press release on the bill signing by going [HERE](#).
- **Limiting 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.**
 - **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 will also be required to provide the disclosure to prospective tenants. 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.**

As far as our budgetary priorities go, we are in very good shape. The governor just received the bill from the legislature today, and he has until Tuesday, July 30, to act on it. Of course, that isn’t a lot of time, so everyone in Tallahassee is preparing for a Monday, June 30 budget signing, with the possibility of some line-item vetoes to happen alongside it.

- **REALTOR supported Condo Bill becomes law.**

The bill (HB 913) includes document transparency changes championed by Florida Realtors and extends certain inspection deadlines that some said were driving up condominium costs. During the bill signing press conference on Monday, DeSantis said the laws were “well intentioned” but could negatively impact affordability. The new law, which will take effect July 1, includes extending the deadline for SIRS to Dec. 31, 2025, and narrows the application of both the milestone inspection and SIRS studies from three stories or more, to three habitable stories or more. It also allows for a temporary pause in reserve funding for two years immediately following a milestone inspection, thus providing a longer timeline for associations that need it.



Additionally, it gives condo associations flexibility on meeting reserve requirements and allows associations to use lines of credit to satisfy reserve obligations if a majority of owners approve. Lastly, the new bill also improves street address transparency, an effort directly supported by Florida Realtors. Under the new law, condominium associations are required to 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 the 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.

NATIONAL

- **Congress moves to curb trigger leads.**

New legislation would prevent home buyers from being inundated with unsolicited calls, texts and emails from competing lenders offering loans. These are trigger leads that are generated when a consumer applies for a mortgage, prompting a lender to make a credit inquiry with a consumer reporting agency (CRA). This inquiry signals to the CRA that the consumer is actively seeking home financing. Under current law, CRAs are allowed to sell this information – without the consumer's knowledge or consent – to third parties, including other lenders and data brokers. The practice is currently permitted under the Fair Credit Reporting Act, which allows CRAs to share consumer data with prospective creditors, provided those creditors intend to extend a “firm offer of credit.” **Now, in a significant step toward stronger consumer protection, the U.S. Senate has passed the bipartisan Homebuyers Privacy Protection Act. Introduced by Sens. Jack Reed (D-R.I.) and Bill Hagerty (R-Tenn.), the bill seeks to restrict this widespread and often abusive practice.** A companion bill also passed in the House of Representatives on June 23. NAR recently joined several organizations in a letter of support to the House Financial Services Committee, led by French Hill (R-Ark.) and Ranking Member Maxine Waters (D-Calif.). Under this legislation, the use of trigger leads would be restricted to specific, limited scenarios, such as during an active real estate transaction, and only when the offer is a genuine firm offer of credit. If signed into law, the act would severely limit the mass sale of mortgage inquiries without the applicant's permission. “The National Association of Realtors strongly supports this legislation and has advocated for measures that enhance transparency, consumer control and privacy in the mortgage process,” says Shannon McGahn, NAR executive vice president and chief advocacy officer. “As the bill moves forward on Capitol Hill, NAR urges lawmakers to prioritize the privacy and protection of American home buyers.

- **NAR's President Kevin Sears sends a letter to FEMA calling for action.**

National Association of Realtors® President Kevin Sears sent a letter to the Federal Emergency Management Agency calling for action on the National Flood Insurance Program and other critical FEMA disaster programs. In his letter, Sears emphasized NAR's desire to engage in a



productive and collaborative dialogue, aligning with the Trump administration's goals of streamlining and reducing costs while ensuring that programs effectively meet the needs of communities impacted by disasters. The letter came in response to a request from the Department of Homeland Security for comments on the public's experience with FEMA. **NAR's recommendations to the FEMA Review Council reflect decades of on-the-ground advocacy and insights from members in disaster-impacted communities.** To strengthen long-term outcomes, NAR recommends streamlining federal recovery programs to better bridge the gap between short-term aid and permanent housing and expanding mitigation grants that help communities rebuild stronger and safer. NAR also stresses the need for comprehensive NFIP reforms to ensure the program's long-term sustainability and effectiveness. Read NAR's comments and recommendations [here](#).