



# Government Affairs Report

July 3-14, 2025

## LOCAL

### CITY OF KISSIMMEE

- **Kissimmee approved the First Reading that would amend their lien and appeal process and establish a matrix for the calculation of lien reductions.**

The City of Kissimmee states there is “a need to amend the review of liens and the appeal process in the Lien Policy”, which 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. This ordinance would also allow for a matrix to be established that would calculate the reductions for liens. The formula is not yet created but it would include City costs like the following: inspector expenses, attorney expenses, Special Magistrate expenses, Lien Reduction processing fees, and other miscellaneous expenses incurred. This is consistent with the current ordinance and is not a new expense. **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 was approved July 1, 2025 and the second and final hearing will be July 15, 2025. This is the [agenda](#) and this is the [item report](#). **The changes proposed in this ordinance represent a meaningful benefit to homeowners who might otherwise face undue financial hardship due to the inability to appeal a lien in a timely manner. By providing a clearer and more accessible appeals process, the ordinance helps protect homeowners from disproportionate repercussions. For these reasons, Osceola Realtors supports this ordinance and the positive impact it will have on our community’s homeowners. Osceola Realtors leadership will attend the meeting in support of this proposal.**

### OSCEOLA COUNTY

On July 14, 2025, the Board of County Commissioners approved the Fiscal Year 2025/2026 (FY 26) proposed millage rates and established that the **public hearing for the Millage will be Thursday, September 4, 2025, at 5:30 p.m., in the Commission Chambers. The Millage rate as proposed would keep the rate the same as the previous fiscal year 6.7000.** This approval is not



the final decision this proposed rate will be heard at the budget hearing on September 4. Find the meeting [here](#).

### **CITY OF ST. CLOUD**

- **St. Cloud approves annexation of approximately +/- 24.66 acres**

St. Cloud City Council approved the final hearing 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 for Final Hearing July 10, 2025. This link is the [agenda](#).

### **NATIONAL**

- **NAR applauds FHFA move to expand credit scoring models for mortgage underwriting.**

National Association of Realtors® Executive Vice President and Chief Advocacy Officer Shannon McGahn released the following statement in response to the announcement by Federal Housing Finance Agency (FHFA) Director Bill Pulte that, effective immediately, Fannie Mae and Freddie Mac will allow mortgage lenders to use VantageScore credit ratings—alongside or in place of traditional FICO scores—when assessing borrower creditworthiness: "The National Association of Realtors® has long called for modernizing the credit scoring system to better reflect how today's consumers manage their finances. We applaud the announcement from FHFA Director Bill Pulte that the GSEs will soon begin accepting VantageScore in addition to other credit scoring models. This is a major step toward a more accurate and equitable mortgage underwriting process, one that considers timely rent, utility, and telecom payments as indicators of creditworthiness. These are real-world factors that show how people pay their bills and should count when determining if someone qualifies for a mortgage."

- **NAR urges full funding for critical housing programs in Fiscal Year 2026.**

On July 8, NAR sent a [letter](#) to the leadership of the House and Senate Appropriations Subcommittees on Transportation, Housing and Urban Development, requesting full funding for essential housing programs in the FY 2026 appropriations bill. The letter emphasizes that America faces an unprecedented housing crisis with an inventory shortage making housing increasingly unaffordable and pushing the American Dream of homeownership further out of reach for families. those who need it most, the bill acknowledges that the greatest barrier to homeownership today isn't credit—it's cash. REALTORS® see firsthand how a lack of upfront funds keeps creditworthy Americans out of the market. We commend the leadership behind this legislation and look forward to supporting it as it moves through Congress.



- **HUD updates FHA single family program requirements**

The Federal Housing Administration (FHA) issued multiple Mortgagee Letters (ML) on June 27, 2025, implementing several policy changes affecting FHA-insured single family loans. These changes, which take effect immediately, are part of what the Trump administration says is a broader effort to reduce regulatory burden in the housing market. The policy modifications affect various aspects of the FHA-insured loans, from construction standards in flood zones to appraisal protocols and borrower data collection. Find brief summaries of the Mortgagee Letters [here](#).