



# Government Affairs Report

June 27 – July 3, 2025

## LOCAL

### CITY OF KISSIMMEE

- **Kissimmee approved the First Reading that would 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 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](#).

### CITY OF ST. CLOUD

- **St. Cloud 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

- **Gov. Ron DeSantis signed the 2025–2026 Fiscal Year budget totaling \$117.4 billion.** On June 30, 2025, Gov. Ron DeSantis signed the 2025–2026 Fiscal Year budget totaling \$117.4 billion after \$567 million in line-item vetoes. Included in that budget signing were several of our 2025 legislative priorities, including money for the Hometown Heroes Housing program, My



Safe Florida Home program, My Safe Florida Condominium Pilot Program, state and local affordable housing programs, and water quality projects throughout the state. **The governor also signed a historic tax relief package on Monday that includes the COMPLETE elimination of the Business Rent Tax!** You can read more about the tax relief package and BRT elimination in this [Florida Realtors news story](#).

Here is a brief recap of our major budget wins this year:

- Total elimination of Florida's Business Rent Tax (BRT)
- \$50 million for the Hometown Heroes Housing Program
- \$310 million in new and unused funds to help Floridians harden their homes and condominiums
- \$385 million for state and local affordable housing programs
- \$1.5 billion for water quality and restoration projects

You can read the official announcement from the governor's office about the budget and tax relief bill signing by going [HERE](#).

- **On July 1, 2025, Florida Realtors-backed laws took effect.**

Nearly 100 new laws took effect on July 1, many that have a direct impact on Florida home and property owners and real estate professionals and are a result of Florida Realtors® advocacy efforts. Find a breakdown of the new laws that impact the state's real estate industry and were championed by Florida Realtors as a 2025 legislative priority [here](#). This includes 8 new laws and funding for My Safe Florida Home Program, My Safe Florida Condo Pilot Program, Hometown Heroes Housing Program.

- **Two more property insurers have been approved to operate in Florida**

The state Office of Insurance Regulation identified two new companies approved to operate in Florida in a [news release](#) as Incline National Insurance Company, headquartered in Texas, and Florida Insurance and Reinsurance Company, a Florida-domiciled company that Insurance Commissioner Mike Yaworsky said will primarily offer coverage for condominiums and condo associations. More companies will be announced in the "near future," Yaworsky was quoted in the release as saying. **The two new carriers are the 13th and 14th to enter Florida's market since lawmakers enacted reforms in 2022 and 2023** that have decreased financial incentives for policyholders, repair contractors, roofing companies and plaintiffs' attorneys to file what insurers contend are "frivolous lawsuits." Find out more information [here](#).



## NATIONAL

- **The U.S. Senate passes tax bill with major wins for real estate.**

The U.S. Senate on Tuesday, July 1, 2025, passed sweeping tax reform legislation—packed with major real estate provisions championed by the National Association of REALTORS®—advancing the measure toward final approval. The U.S. House of Representatives passed its [version of the One Big Beautiful Bill](#) on May 22. It is expected to take up and approve the Senate-amended version in the coming days, sending the legislation to the president’s desk for signature shortly thereafter. **NAR successfully secured its top five priorities in the final package, alongside several other provisions that support homeownership and strengthen the real estate economy. NAR remained at the negotiating table through the final hours.** “We were invited to the [White House on Friday](#)—just days before the final vote—to continue advocating for our members and consumers as the Senate version took shape,” says NAR Executive Vice President and Chief Advocacy Officer Shannon McGahn. “The administration and Congress respect the voice of our members and the roles they play as leaders in their communities. We are an army of advocates living and working in every ZIP code in America with a unique insight into the state of the economy.”

The bill includes NAR’s five key priorities:

- A permanent extension of lower individual tax rates
- An enhanced and permanent qualified business income deduction (Section 199A)
- A temporary (five-year) quadrupling of the state and local tax (SALT) deduction cap, beginning for 2025
- Protection for business SALT deductions and 1031 like-kind exchanges
- A permanent extension of the mortgage interest deduction

Read the full NAR breakdown of the bill by going [HERE](#).

- **Downpayment Toward Equity Act reintroduced.**

**Representative Maxine Waters (CA), along with representatives Al Green (TX), Ayanna Pressley (MA), and Sylvia Garcia (TX), reintroduced the Downpayment Toward Equity Act (H.R. 4069), legislation that would provide \$100 billion in direct assistance to help first-time, first-generation homebuyers purchase their home.** The bill provides up to \$20,000 for first-generation homebuyers and up to \$25,000 for socially and economically disadvantaged homebuyers. The assistance can be used for down payments, closing costs, and mortgage interest rate buydowns. Eligibility extends to those with incomes up to 120% of area median income (or 180% in high-cost areas) and includes homebuyer education and counseling. H.R. 4069 seeks to address persistent barriers facing communities that have been historically excluded from homeownership. Historically, housing discrimination has prevented millions of Americans from



building intergenerational wealth, creating lasting obstacles to homeownership. NAR's 2024 Profile of Home Buyers and Sellers demonstrates these disparities, showing that 83% of recent home buyers identified as White or Caucasian, while only 7% identified as Black/African American, 6% as Hispanic/Latino, and 4% as Asian/Pacific Islander. Homeownership remains a critical pathway to building generational wealth. **NAR supports this legislation.** Shannon McGahn, NAR's senior vice president of government affairs, stated: "We applaud Ranking Member Waters' reintroduction of the Downpayment Toward Equity Act. This bill has the potential to be a meaningful step toward addressing long-standing disparities in wealth and homeownership, while expanding access for first-generation buyers. By directing assistance to 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 proposes to establish uniform MIP rate for all FHA multifamily programs.**

The Department of Housing and Urban Development (HUD) published a [Federal Register notice](#) proposing to establish a uniform 25 basis point multifamily Mortgage Insurance Premium (MIP) rate annually across all FHA multifamily programs. According to HUD, the proposal aims to lower financing costs and stimulate rental housing development. The proposal would eliminate separate rate categories for market-rate, affordable housing, and green building properties. Under the current system, market-rate properties pay 60-70 basis points annually, affordable housing pays 45 basis points, and properties meeting green building standards pay 25 basis points. The proposal would replace this tiered structure with a uniform rate and eliminate associated program requirements. **HUD is accepting comments through July 28, 2025. Implementation is subject to final rule adoption. The proposed rate changes could affect financing options for multifamily properties. NAR members working with multifamily clients should be aware of potential changes to FHA loan terms.**