



# Government Affairs Report

July 25- August 1, 2025

## LOCAL

### Osceola County Board of Commissioners

- **Board of County Commissioners propose an update to their Fire Rescue Assessment.**

Osceola County funds fire rescue in two ways through the Millage Rate, which is currently proposed to remain the same, and the Fire Assessment Program. The current Fire Assessment Program was last updated in 2020. The County updates the program every 5 years to ensure the rates are reflective of recent call data, land use, and cost information. The County used outside counsel and consultant to update the program/study and the Resolution. The study calculates how much each category will owe for the Program to be completely funded.

The table below shows the proposed rate changes for Fiscal Year 2026:

Calculation	Category	Current Rate: 2025	Rate Change	Proposed Rate: 2026
Rate Per Dwelling Unit:	Residential	\$245.18	+66.83	\$312.01
Rate Per Square Foot	Commercial	\$0.5730	-0.1441	\$0.4289
Rate Per Square Foot	Industrial / Warehouse	\$0.0828	+0.0684	\$0.1512
Rate Per Square Foot	Institutional	\$0.6650	-0.2126	\$0.4524
Rate Per Room/Space/Unit	Transient Occupancy	\$337.20	-37.19	\$300.01

Green represents a decrease in cost and Red represents an increase.

This current [Resolution](#) simply adopts the study that was done by the County’s outside counsel and consultant. This allows the findings to be proposed to the Board. The Resolution does NOT adopt the rates or implement any changes. The rates will not be voted on until September 4, 2025, at the County’s Special Assessments-First Truth in Millage Budget Public Hearing. This is the first hearing for the rates that will be proposed for Fiscal Year 2026. The rates will be readvertised closer to the hearing and will not be officially adopted or changed until they are voted on at the Second and Final Truth in Millage Budget Hearing on September 15. You can find the current Fire Rescue Assessment: [HERE](#) .



### City of Kissimmee

- **Kissimmee City Commission approved proposal to keep millage rate the same.**  
The Kissimmee City Commission has approved the proposed millage rate of 4.6253. This is the same rate as the previous year. The first hearing for this approved proposal is set for September 2, 2025, and the second and final hearing will be September 16, 2025. The rate will have to be approved at both hearings to be implemented for the 2026 Fiscal year.

### Osceola County School Board

- **School Board approves slightly lowered Millage Rate.**  
On July 29, the School Board of Osceola County held their First Hearing of the 2025-26 Proposed Millage Rates and Tentative Budget. The proposed millage for the upcoming fiscal year was approved with a slightly decreased rate. Last year's rate was 5.343. This rate would decrease 0.037 mills to a new rate of 5.306. This was the first hearing. The rate change would have to be approved at a second and final hearing on September 9, 2025, to be implemented. You can find the PowerPoint for the hearing [here](#).

## **STATE**

- **My Safe Florida Home grant application opens Monday August 4, 2025.**  
The home-hardening grant program, a Florida Realtors' 2025 legislative priority, reopens Aug. 4 with \$10K matching grants to help strengthen homes against storms. Since 2022, the program has reimbursed \$369 million to 39,271 homeowners, program spokesman Devin Galetta said Monday. Now, flush with \$280 million approved by the governor and Legislature in June, a more restrictive version of the program will reopen for applications. This year, homeowners who do not fit into a "low-income" or "moderate-income" classification aren't being allowed to apply at all at first. They might be allowed to apply for free inspections if funds remain available after the prioritization period ends Sept. 29, according to an update page on the program's website. In addition, while moderate- and higher-income homeowners must put up \$1 for every \$2 requested up to \$10,000, homeowners in the low-income category will not be required to contribute any match, Galetta said. Definitions for low- and moderate-income levels are set by the federal Department of Housing and Urban Development. They vary by county and household size. Generally, a household is low-income if its members earn 80% or less than the median income for the county where they live. The household is considered moderate income if its members earn between 80% and 120% of their county's median income. Homeowners can consult a chart on HUD's website to determine whether their income level satisfies the requirements of the My Safe Florida Home program. It's available [here](#). You can find more information regarding the requirements and restrictions of this reopened program [here](#).



- **Important Hometown Heroes Housing Program Updates**

Hometown Heroes Housing Program administrator, the Florida Housing Finance Corporation (FHFC), had a board meeting this Friday, August 1 where they approved the new “first-responders” occupation list that will be attached to the program. The Florida Legislature included these occupation restrictions to ensure people employed in certain occupations have a chance at obtaining down payment and closing cost assistance. While the FHFC hasn’t updated their website yet, you can find the new occupation list in their [Aug. 1 agenda](#), starting on page 33. We also learned that the FHFC outlined a plan to conduct two weeks of daily training sessions for loan officers, participating lenders, and Realtor partners. These trainings are intended to ensure all involved parties are fully prepared and understand the program requirements. **The training courses are not on their website yet, but we anticipate they will be available on Monday, Aug. 4. Following the training period, the FHFC plans to open the system for loan reservations on Monday, Aug. 18, for participating lenders.** You can stay up to date on program updates by going [HERE](#)

## **NATIONAL**

- **President Trump signed H.R. 1815, the VA Home Loan Reform Act, into law.**

On July 30, the VA Home Loan Reform Act was signed into law. This law aims to make permanent the VA’s temporary policy allowing veterans to directly compensate their real estate agents, ensuring they can participate in the housing market on equal footing with other homebuyers. NAR has championed efforts to ensure veterans can access professional real estate representation, securing a 2024 temporary suspension of a VA policy that barred them from paying for such services. Since then, NAR has worked with the VA and Congress to permanently eliminate the outdated rule that blocked veterans from having representation in transactions involving seller-paid commissions. Find more information [here](#).

- **Federal Judge orders HUD to resume Fair Housing grant funding to nonprofits.**

On Tuesday, July 29, 2025, a federal judge ordered the U.S. Department of Housing and Urban Development (HUD) to provide a detailed plan for distributing fair housing program grants for FY 2024. The order stems from a class action lawsuit filed by the National Fair Housing Alliance (NFHA) and the Tennessee Fair Housing Council (TFHC) on June 24, 2025, alleging that HUD halted the release of new grant awards and froze the second and third years of existing multi-year grants. In response to the motion for a temporary restraining order, which NFHA and TFHC filed on July 7, 2025, Judge Sparkle Sooknanan of the U.S. District Court in the District of Columbia ordered HUD to provide a detailed plan regarding how it intends to meet its statutory obligations for new grants for FY 2024 by August 4, 2025, and file status reports every seven days thereafter detailing its progress. For the multiyear grants, Judge Sooknanan ordered HUD to submit a status report by August 1, 2025, detailing its progress toward funding these grants. Find more information [here](#).



- **The Federal Reserve left its key short-term interest rate unchanged.**

Despite repeated calls from President Donald Trump for cuts the Federal Reserve held interest rates at 4.3% for the fifth time this year, citing inflation concerns and tariff uncertainty. The economy grew 3% in Q2. Chair Jerome Powell has said the Fed would likely have cut rates already if not for Trump's sweeping tariffs. Powell and other Fed officials say they want to see how Trump's duties on imports will impact inflation and the broader economy. So far the duties have lifted costs of some goods, such as appliances, furniture, and toys and overall inflation has risen a bit, though less than many economists had expected. **When the Fed cuts its rate, it often – but not always – results in lower borrowing costs for mortgages, auto loans and credit cards.**

- **Senate Committee unanimously passed bipartisan ROAD to Housing Act.**

The Senate Committee on Banking, Housing, and Urban Affairs unanimously passed the bipartisan Renewing Opportunity in the American Dream to Housing Act of 2025 (ROAD to Housing Act) in committee markup on July 29. The legislation represents a comprehensive federal response to housing challenges, targeting barriers that have made it increasingly difficult for families to achieve homeownership. With housing costs consuming an ever-larger share of family budgets nationwide, the bill offers a multipronged approach to increasing supply, reducing barriers to development, and creating new pathways to homeownership. Find more information about what the ROAD to Housing Act includes for provisions designed to meet America's diverse housing needs [here](#). **NAR sent a [letter](#) of strong support for the bill to Committee Chair Tim Scott and Ranking Member Elizabeth Warren.** The bill now moves to the full Senate for consideration. The unanimous committee vote demonstrates bipartisan commitment to addressing America's housing affordability challenges.