



Government Affairs Report

August 15-22, 2025

LOCAL

City of St. Cloud

- **St. Cloud to update Future Land Use Map for first time in over 20 years.**

A Future Land Use Map (FLU Map) represents a community's long-term vision for how public and private lands should be developed or preserved over a 20-year or longer timeframe. It identifies where different types of land use, such as housing, commercial areas, and open spaces, should be located and at what general densities or intensities. **The FLU Map serves as a guide for future planning decisions, including zoning, infrastructure investments, and new development, aiming to balance community needs and protect natural resources.** St. Cloud's population is projected to be 100,000 by 2045 and given the unprecedented growth in just the last decade the city is trying to proactively plan for the future. This is not a zoning map, it is a plan. Traditionally the FLU Map is updated every 7 years, St. Cloud's hasn't been updated since 2002. This has been a long and detailed process and since the project began the map has undergone many changes. On August 19, 2025, the city staff presented the most updated map to the St. Cloud Planning Commission; you can watch the presentation [here](#). The map is still being changed as the project continues. Originally, the project was due in September, however the State gave the city an extension till March of 2026 and the City decided to postpone the vote to October. If the Map is approved at the October 9 meeting it would be the final hearing before implementation. If approved, the map can still be changed at any time by Council. **The FLU Map affects REALTORS® by indicating the intended general uses, density, and location of future development in an area, which guides property values, investment decisions, and potential development opportunities. The map outlines what types of properties can be built and how many; the map helps agents advise clients on a property's potential for growth or redevelopment, enabling them to market or sell a property more effectively by understanding its long-term viability and market trends.**

City of Kissimmee

- **The City of Kissimmee approves 'housekeeping' on their building permits and fee schedule by removing the ordinance.**

The City of Kissimmee is proposing Ordinance #25-08 to remove all building permit and related fees from its official Code of Ordinances. This change is being made at the request of the City Attorney's Office to simplify future updates. Instead of listing the fees in the ordinance, they will be moved to a separate resolution, which will be introduced at the same time as the final vote on this ordinance. This approach is intended to be clearer and more centralized. The first hearing for



the deletion ordinance was August 19, 2025. The ordinance was approved. You can watch the vote [here](#). The resolution that will update the fees is not yet completed by the City. The City says the resolution will feature new ways to calculate fees; some fees will be increased or decreased by a few dollars, and there may be new fees added. Osceola REALTORS® is closely monitoring for developments. The second and final hearing for the deletion of the ordinance has not yet been advertised.

- **The City of Kissimmee approved a Master Development Agreement with Azure Hotel International, Inc.**

Tuesday, August 19, 2025, The Kissimmee City Commission unanimously approved a Master Development Agreement with Azure Hotel International, Inc., marking a transformative milestone for Downtown Kissimmee's future. The agreement paves the way for a \$180 million+ redevelopment of the Civic Center site into a luxury hotel and a state-of-the-art convention center, bringing unprecedented economic and community benefits to the City. The project will replace the existing Civic Center with a 10-story, 300-room luxury hotel, part of the Preferred Hotels & Resorts portfolio, and will include restaurants, a rooftop pool and bar, spa facilities, retail space, and direct shuttle service to Kissimmee Gateway and Orlando International airports. In addition, it will create a new south-end public trail that connects with adjacent developments. You can find out more about what Azure must deliver under the agreement [here](#).

Osceola County School Board

- **School Board lowers millage rate; however, higher assessed property values and higher tax levy could lead to increased property taxes.**

While the Osceola County School Board has proposed to lower their millage rate by 0.037 mils the proposed 2026 Fiscal Year Budget includes raising their total tax levy. This means the school board intends to collect more money overall than they did last year from the Osceola County property owners through property taxes. This increase is made possible by rising assessed property values across the county. Because property taxes are calculated by multiplying the millage rate by the assessed value, even a lower rate can result in higher tax bills when property values increase.

Tax Levy Comparison:

Total levy in 2024-25: **\$314,646,574**

Proposed Total levy in 2025-26: **\$331,454,545**

Increase: **\$16,807,971**

Below is a chart that shows an example of what is used to calculate property taxes, then see the calculation.



Source	2024-25	2025-26
Example Assessed Value	\$218,545	\$ 224,883
Homestead Exemption	(25,000)	(25,000)
Taxable Value	193,545	199,883

Source	Year: 2024-25	Year: 2025-26
Taxable Value	193,545	199,883
Divided by 1,000	193.55	199.88
Multiply Millage Rate	5.343	5.306
Equals	=\$1,034.14	=\$1,060.56
Change		+\$26.42

The specific increase a homeowner experiences will depend on how much their property's assessed value has risen, which is determined annually by the county property appraiser based on fair market value. This proposed increase in total levy coupled with the increasing assessed property value will raise the tax bills of homeowners despite the lower millage rate. The School Board notes that a portion of the tax levy is required under state law in order for the school board to receive the state education grants that are needed funding for the school year. The required portion of the tax levy needed has increased by 0.51 percent and represents approximately 60% of the total proposed taxes. The remainder of the taxes is proposed solely at the discretion of the school board. This year the school board is, to receive \$347,821,303 in state education grants. The first public hearing for this proposed budget was July 29, 2025. It was approved. The second and final public hearing for this proposed budget will be September 9, 2025. If approved, it would be fully passed.

Important Documents: PowerPoint from the hearing: [Link](#)

Resolution to adopt the Millage rate: [Link](#)

Resolution to adopt the Tentative Budget: [Link](#)

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](#) .**

STATE

- **New insurance approved making 15 for the state since reform.**

Since lawmakers enacted reforms in 2022 and 2023 to decrease litigation costs a 15th company has been permitted by the Florida Office of Insurance Regulation and will begin to sell homeowner insurance in the state if the company’s application for a Certificate of Authority is approved. Vision Insurance Exchange, headquartered in Cape Coral, plans to begin operating in November. According to its website, the company will offer coverage to homeowners in every Florida county except Monroe, where the Florida Keys are located. The new company will build its initial book of business by participating in efforts to depopulate state-owned Citizens Property Insurance Company. It will offer all-perils home and condo insurance policies as well as dwelling/fire policies to Citizens customers. Next year, the company will offer policies on the voluntary market, meaning that independent agents will be able to offer the company’s policies to customers shopping for insurance. Read the full article [HERE](#).



- **Hometown Heroes Housing Program reopens.**

A new application period for Florida's Hometown Heroes Housing program is underway, offering eligible first-time buyers much-needed funds toward a down payment and closing costs on a new home. During the most recent legislative session, Florida Realtors® successfully advocated for an additional \$50 million in funding for the program. [Applications](#) for the popular program opened Monday for up to [5% of the total first mortgage loan amount](#) (maximum of \$35,000/minimum of \$10,000) towards down payment and closing costs for frontline and essential workers. The Florida Legislature included the new "first-responder" occupation restrictions this year to ensure those employed in critical service roles have a chance at obtaining the homebuying assistance before the money runs out. [Click here to see the approved list of occupations.](#)

Program applicants must be:

- A person employed full-time by a Florida-based employer as a health care worker, school staff member, first responder, public safety or court employee, or childcare worker;
- A service member of the United States military or military reserves, the United States Coast Guard or its reserves, or the Florida National Guard; or
- A veteran employed full-time by a Florida-based employer.