



FloridaRealtors®

The Voice for Real Estate® in Florida

# 2026 Legislative Session Update



# Hometown Heroes Housing Program

## Help the Hometown Heroes Housing Program Reach Evergreen Status

During the 2026 legislative session, Florida Realtors asks lawmakers to invest more funding into the Hometown Heroes Housing Program — ensuring it can become self-sustaining, where the payback from earlier loans fuels the dreams of future generations of Floridians.

**Currently, there are no bills linked to this priority. This will be a part of budgetary discussions.**



# Accessory Dwelling Units

## Expand the Availability of Accessory Dwelling Units (ADUs)

To unlock the potential of ADUs statewide, Florida Realtors asks lawmakers to vote YES on SB 48/HB 313. This important legislation encourages the creation of more ADUs by requiring local governments to adopt ordinances allowing them in any area zoned for single-family residential use.

### **Bills linked to this priority: SB 48/HB 313**

Mandate local governments to allow accessory dwelling units by right, provide an additional density bonus for affordable housing land donations, and require a study on alternative finance and housing options.

- Defines the terms “by right” and “primary dwelling unit” for accessory dwelling units (ADUs).
- Requires local governments to adopt an ordinance allowing ADUs by right in single-family residential zones by a specified date, prohibiting certain occupancy and parking requirements.
- Removes the affidavit requirement for ADU affordability when seeking a building permit.
- Allows ADUs that are rented at affordable rates to count toward a local government’s comprehensive plan housing goals.
- Prevents denial of homestead exemptions for owner-occupied property with an ADU and requires separate taxation of ADUs that are rented.
- Authorizes local governments to offer density bonuses to landowners donating property for affordable housing, including for military families.
- Directs OPPAGA to evaluate using mezzanine finance and tiny homes to expand affordable housing options, consulting with housing agencies and reporting findings.

# Property Tax Reform

**HJR 201** eliminates non-school homestead property taxes.

**HJR 203** phases out non-school homestead property taxes over a ten-year period.

**HJR 205** exempts Florida residents over the age of 65 from paying non-school homestead property taxes.

**HJR 207** creates a new homestead exemption for non-school property taxes equal to 25% of the assessed value of the house.

**HJR 209** creates a new property insurance relief homestead tax exemption.

**HJR 211** eliminates the cap on portability, allowing a homeowner to transfer their entire accumulated Save Our Homes benefit to their new home, even if that home has a lesser value.

**HJR 213** limits the growth in assessed value of non-school homestead property taxes to 3% over three years for homestead property and 15% over three years for non-homestead property.

**HB 215** makes various statutory changes including requiring a 2/3 vote for any increase in the millage rate and allowing newly married couples to combine their accumulated Save Our Homes benefits.

**As lawmakers consider this critical issue during the 2026 legislative session, Florida Realtors stands ready to partner with them — bringing expertise, insight, and a shared commitment to keeping Florida the nation's leading place to live, work, and thrive.**

# Live Local Act

## Preserve Beneficial Attainable Workforce Housing Strategies

As local governments, developers, and communities implement the Live Local Act, some adjustments may be necessary to refine its processes and prevent unintended outcomes. These refinements, however, should never come at the expense of the Act's bold vision — or the progress it has already achieved in expanding attainable housing options across our state.

That's why, during the 2026 legislative session, Florida Realtors asks lawmakers to preserve the innovative strategies and dedicated funding that make the Live Local Act so effective.

### **Bills linked to this priority: SB 1350**

Expands eligibility for affordable housing property tax exemptions by shortening the definition of "newly constructed," lowering unit thresholds, and creating new compliance and reporting requirements.

- Defines "LURA" (land use restriction agreement) requiring a minimum 3-year term and use for income-restricted housing.
- Shortens "newly constructed" from improvements completed within 5 years to within 2 years prior to requesting certification.
- Lowers the minimum size of a qualifying multifamily project from 70 to 50 units and revises the eligibility requirements for units rented to households up to 120% of area median income.
- Allows a 75% exemption on certain units for households in the 80%-120% AMI range, and a full exemption on units for households below 80% AMI, when subject to a LURA or meeting ongoing affordability conditions.
- Establishes annual compliance reporting and presumes eligibility for LURA-covered units that meet rent and income limits approved by the Florida Housing Finance Corporation.
- Authorizes property appraisers to issue verification letters for proposed projects meeting affordable housing criteria and clarifies continuing exemption eligibility with successive owners.
- Revises the process and timeframe for local governments to opt out of certain partial exemptions and updates the conditions under which multifamily projects remain exempt despite ordinance changes.
- Adjusts the deadline for the Shimberg Center's annual housing report submission from December 31 to September 30.



# My Safe Florida Home and Condo Programs

## Support the My Safe Florida Home (MSFH) and My Safe Florida Condo (MSFC) Programs

The demand for home hardening support continues to grow. Thousands more families are waiting for the chance to make their homes safer before the next storm season. That's why Florida Realtors asks lawmakers to support additional funding for the MSFH and MSFC programs during the 2026 legislative session. Expanding these programs means expanding protection — empowering more Floridians to fortify their homes, lower their costs, and build resilience for the future.

**Currently, there are no bills or budgetary items that align with Florida Realtors priorities.**

# Water Quality

## Continue to Support Water Quality Efforts

During the 2026 legislative session, Florida Realtors asks lawmakers to continue their strong support for water quality and resilience efforts across the state. Continued investment in the Everglades, Florida's springs and beaches, and critical water restoration projects will ensure that Florida remains the best place to live, work, and play. We also ask that legislators maintain funding for programs that address rising sea levels in coastal communities; reduce the harmful effects of blue-green algae on our waterways; and mitigate the impact of failing septic systems on water quality without infringing on the private property rights of owners and impacting the complex nature of real estate transactions.

**Water quality deliverables are usually discussed during the budget-making process.**



# Property Insurance

## Monitor the Effectiveness of Ongoing Property Insurance Reforms

While Florida's property insurance market has stabilized, the average property insurance premium remains elevated, presenting a persistent barrier to achieving and maintaining homeownership. As such, Florida Realtors asks that during the 2026 legislative session, lawmakers continue to monitor the effectiveness of the reforms, explore additional remedies that can expedite this process, and seek further solutions to provide relief to policyholders.

**Currently, there are no significant bills linked to this priority.**



# Condominium Reform

## Uphold Condominium Safety and Affordability

During the 2026 legislative session, Florida Realtors asks lawmakers to monitor the progress of past condominium reforms and explore additional solutions that support unit owners in implementing these requirements without compromising safety. By balancing protection with affordability, Florida can continue to provide safe, livable, and accessible condominium communities for current residents and future homeowners alike.

**Currently, there are no bills linked to this priority.**

# Private Property Rights

## Protect Private Property Rights

During the 2026 legislative session, Florida Realtors encourages state lawmakers to prioritize the preservation and protection of private property rights to ensure that property owners are treated fairly and protected from unnecessary regulations. By upholding property rights, lawmakers can help maintain the stability, prosperity, and a sense of independence that have long defined the American dream.

**Currently, there are no bills linked to this priority.**

# Other Priorities

## Other 2026 Legislative Priorities

There is one bill that was filed that Florida Realtors® will be actively opposing this year.

### Please encourage lawmakers to vote NO on the following bill:

#### **HB 607** (Yarkosky) - Deregulation

- The bill repeals the Florida Real Estate Commission and Florida Real Estate Appraisal Board.
- The bill repeals continuing education for Real Estate Brokers, Broker Associates, Sales Associates and Appraisers, including inactive status.
- The bill repeals the post-licensure education requirements for brokers, broker associates, and sales associates.
- The bill establishes 4-year renewal periods.
- The bill moves the Division of Real Estate from Orlando to Tallahassee.
- The bill requires DBPR to e-mail licensees and post information on their website every year explaining new laws related to each profession.
- Effective Date: July 1, 2026
- Filed on 12/10/25 and was referenced to the Industries & Professional Activities Subcommittee, State Administration Budget Subcommittee and the Commerce Committee. It passed on a 9-6 vote in its first stop on 12/11.



# Bills of Interest

Florida Realtors does not have a position on the following bills, but they are being monitored as “bills of interest.”

# SB 948/HB 1143

## Florida Starter Homes Act



- Creates the Florida Starter Homes Act, preventing adoption of certain local regulations that impede development of smaller residential lots connected to public water or sewer systems.
- Streamline local government land development regulations to allow smaller residential lots and expedite approval processes for new housing projects.
- Limits local governments' ability to require minimum lot sizes, yard setbacks, maximum densities, and owner-occupancy provisions for lots under specified conditions.
- Allows lots to front or abut shared spaces instead of public rights-of-way and restricts mandatory parking requirements, especially near public transit stops.
- Limits local government regulations on historic property lot splits and provides exceptions for buildings individually listed or contributing in certain historic registers.
- Provides a cause of action for real property owners and housing associations if local governments adopt regulations violating the new law, including potential damages and attorney fees.

# SB 208/HB 399

## Land Use and Development Regulations

- Increase transparency and accountability in how local governments set and apply development review standards and fees.
- Require development application and permit fees to be based on actual, demonstrable costs rather than project value or construction cost.
- Limit local government discretion by establishing clearer, more objective standards for evaluating residential development compatibility.
- Prevent denial or delay of residential projects based on subjective or vague criteria, such as generalized neighborhood character concerns.
- Protect residential and infill development from excessive or unlawful fees and regulatory barriers.
- Preserve local planning authority while ensuring decisions are consistent, predictable, and grounded in adopted plans and measurable impacts.

# SB 1502/HB 1359

## My Safe Florida Home Program

- Expands the uses of grant funds to include impact-rated openings, hurricane shutters, certain roof-to-wall upgrades, and roof replacements not meeting current code.
- Requires inspectors to verify existing mitigation measures and complete a uniform mitigation verification form.
- Specifies that grants must result in all exterior openings and roof-to-wall connections meeting the highest wind-borne debris standards, with limited exceptions.
- Requires the Department of Financial Services to maintain an online dashboard showing funding distribution and premium reductions.

# SB 856/HB 827

## Disclosure of Estimated Ad Valorem Taxes

- Requires online property listings to include estimated ad valorem taxes, rather than displaying the current owner's taxes, to give prospective buyers a more accurate picture of future tax liabilities.
- Defines “listing platform” and “property” for residential online listings and requires displaying estimated ad valorem taxes instead of current taxes.
- Prohibits using a current owner’s taxes for calculating or prominently showing estimated taxes, and instead mandates using either the current millage rates or a countywide aggregate average millage rate.
- Requires listing platforms to include disclaimers about variations in local rates, exemptions, and other tax benefits, and bars them from displaying current or past ad valorem taxes except for historical context.
- Directs the Department of Revenue to annually develop and publish formulas, data, and average countywide millage rates for calculating estimated taxes and to maintain a table of property appraiser links.
- Provides immunity from liability for listing platforms and certain licensees regarding accuracy of the estimated ad valorem taxes.

# SB 1224/HB 1293

## Fraudulent Entry of Residential Dwellings

- Establishes a new definition and criminal prohibition for fraudulent entry of residential dwellings while clarifying civil eviction remedies.
- Defines “fraudulent entry” in Chapter 82 by referencing the newly created offense in Section 817.537.
- Removes the prior exclusion of residential tenancies under part II of chapter 83 from Chapter 82’s scope. (SB 1224)
- Expands the civil cause of action to include fraudulent entry, allowing property owners to recover possession and seek double damages from the time of illegal occupancy. (SB 1224)
- Authorizes property owners to request immediate removal by the sheriff if the occupant obtained possession through fraudulent entry. (SB 1224)
- Creates the felony offense of fraudulent entry in Section 817.537 for using false identity or documents to gain possession of a residential dwelling.

# SB 250

## “Rural Renaissance”

- Strengthens support for rural communities by creating the Office of Rural Prosperity and revising programs, funding, and requirements to enhance economic development, infrastructure, health care, and education in Florida’s rural areas.
- Establishes the Office of Rural Prosperity in the Department of Commerce to coordinate rural initiatives, administer grants, and offer technical assistance.
- Creates the Renaissance Grants Program to provide block grants for counties with long-term population decline to stimulate growth and economic vitality.
- Directs new allocations and priority funding for roads and bridges in rural areas through the Florida Arterial Road Modernization Program, the Small County Road Assistance Program, and related initiatives.
- Adjusts revenue distributions for the half-cent sales tax, communications services tax, and documentary stamp tax to dedicate more resources toward rural infrastructure, transportation, and county funding.
- Expands support for rural schools by adjusting local housing funds, enabling new educator incentive programs, and boosting regional consortium service organization resources.