

Tab 1	SB 34 by Sharief (CO-INTRODUCERS) Bernard; Historic Cemeteries Program
Tab 2	SB 48 by Gaetz (CO-INTRODUCERS) Osgood, Pizzo; Identical to H 00313 Housing

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

COMMUNITY AFFAIRS
Senator McClain, Chair

MEETING DATE: Tuesday, November 4, 2025

TIME: 3:30—5:30 p.m.

PLACE: Mallory Horne Committee Room, 37 Senate Building

MEMBERS: Senator McClain, Chair; Senators Jones, Leek, Passidomo, Pizzo, Sharief, and Trumbull

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	SB 34 Sharief	Historic Cemeteries Program; Requiring local governments to approve applications from historic African-American cemeteries to change the land use category and zoning district of excess vacant land under certain conditions, etc. CA 11/04/2025 Favorable GO RC	Favorable Yeas 7 Nays 0
2	SB 48 Gaetz (Identical H 313)	Housing; Authorizing a landlord to accept reusable tenant screening reports and require a specified statement; defining the term "primary dwelling unit"; requiring, rather than authorizing, local governments to adopt, by a specified date, an ordinance to allow accessory dwelling units in certain areas; requiring the Office of Program Policy Analysis and Government Accountability to evaluate the efficacy of using mezzanine finance and the potential of tiny homes for specified purposes, etc. CA 11/04/2025 Favorable ATD RC	Favorable Yeas 7 Nays 0
3	Presentation by the Department of Commerce on the Community Development Block Grant – Disaster Recovery Program (CDBG-DR) and Rebuild Florida		Presented
4	Presentation by the Division of Emergency Management on Elevate Florida		Presented

TAB	OFFICE and APPOINTMENT (HOME CITY)	FOR TERM ENDING	COMMITTEE ACTION
Senate Confirmation Hearing: A public hearing will be held for consideration of the below-named executive appointment to the office indicated.			
Florida Housing Finance Corporation			
5	Henderson, Fox Reynolds (Watersound)	11/13/2028	Recommend Confirm Yeas 7 Nays 0

COMMITTEE MEETING EXPANDED AGENDA
Community Affairs
Tuesday, November 4, 2025, 3:30—5:30 p.m.

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
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Other Related Meeting Documents

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Community Affairs

BILL: SB 34

INTRODUCER: Senators Sharief and Bernard

SUBJECT: Historic Cemeteries Program

DATE: November 3, 2025

REVISED: _____

ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1. Hackett	Fleming	CA	Favorable
2. _____	_____	GO	_____
3. _____	_____	RC	_____

I. Summary:

SB 34 has the stated intention of assisting historic African-American cemeteries in financing long-term maintenance and upkeep. To that end, the bill requires local governments to approve an application to change the zoning of excess land sold by a historic African-American cemetery to match the most permissive adjacent classification.

The bill takes effect July 1, 2026.

II. Present Situation:

Historic Cemeteries Program

The Historic Cemeteries Program within the Florida Department of State, created in 2023,¹ encourages local governments and organizations to preserve, rehabilitate, and provide public education on abandoned and historic cemeteries. Among other duties, the program maintains the state database of cemeteries established at least 50 years ago, develops guidelines on identification and maintenance for historic cemeteries, and assists with research, identification, and coordination related to newly discovered cemeteries.² The program also administers Abandoned African-American Cemeteries Grants, which provide funding to assist with efforts to preserve such cemeteries.³ From its inception in 2024, the program has funded at least 34 cemeteries.⁴

¹ Ch. 2023-142, Laws of Fla.

² Section 267.21(1), F.S. For more information, *See Historic Cemeteries Program*, Florida Department of State, available at <https://dos.fl.gov/historical/preservation/historic-cemeteries-program/> (last accessed Oct. 31, 2025).

³ *Abandoned African-American Cemeteries Grants*, Florida Department of State, available at <https://dos.fl.gov/historical/grants/abandoned-african-american-cemeteries-grants/> (last accessed Oct. 31, 2025).

⁴ *Grant History*, Florida Department of State, available at <https://dos.fl.gov/historical/grants/grant-history/> (last accessed Oct. 31, 2025).

Historic cemeteries include those which had a majority of interments occurring more than 50 years ago, and for the purposes of the grant program an African-American Cemetery is one with a documented association with the interments of persons of primarily African-American ancestry.⁵

Zoning and Land Use

The Community Planning Act⁶ requires every city and county to create and implement a comprehensive plan to guide future development. A local government's comprehensive plan lays out the locations for future public facilities, including roads, water and sewer facilities, neighborhoods, parks, schools, and commercial and industrial developments. Local governments regulate aspects of land development by enacting ordinances that address local zoning, rezoning, subdivision, building construction, landscaping, tree protection, or sign regulations or any other regulations controlling the development of land.⁷

Zoning maps and zoning districts are adopted by local governments for developments within each land use category or sub-category. While land uses are general in nature, one or more zoning districts may apply within each land use designation.⁸ Common regulations on buildings within the zoning map districts include density,⁹ height and bulk of buildings, setbacks, and parking requirements.¹⁰ Zoning regulations also include acceptable uses of property for other categories of land, such as agricultural or industrial.

If a landowner believes that a proposed development may have merit but it does not meet the requirements of a zoning map in a jurisdiction, the landowner can seek a rezoning through a rezoning application which is reviewed by the local government and voted on by the governing body.¹¹ If a property has unique circumstances or small nonconformities but otherwise meets zoning regulations, local governments may ease restrictions on certain regulations such as building size or setback through an application for a variance.¹² However, any action to rezone or grant a variance must be consistent with the local government's comprehensive plan.

⁵ Florida Department of State, Division of Historical Resources, *Abandoned African-American Cemeteries Grant Guidelines*, p. 5, available at <https://files.floridados.gov/media/709314/abandoned-african-american-cemeteries-grant-guidelines.pdf> (last visited November 3, 2025).

⁶ Part II, Ch. 163, F.S.

⁷ See ss. 163.3164 and 163.3213, F.S. Pursuant to s. 163.3213, F.S., substantially affected persons have the right to maintain administrative actions which assure that land development regulations implement and are consistent with the local comprehensive plan.

⁸ INDIAN RIVER CNTY., *General Zoning Questions*, https://indianriver.gov/services/community_development/faq.php#faq-questions-33 (last visited November 3, 2025).

⁹ "Density" means an objective measurement of the number of people or residential units allowed per unit of land, such as residents or employees per acre. Section 163.3164(12), F.S.

¹⁰ INDIAN RIVER CNTY., *supra* note 8.

¹¹ See, e.g., CITY OF TALLAHASSEE, *Application For Rezoning Review*, available at: <https://www.talgov.com/Uploads/Public/Documents/place/zoning/cityrezinfsh.pdf> (last visited November 3, 2025).

¹² See, e.g., CITY OF TALLAHASSEE, *Variance and Appeals*, available at: https://www.talgov.com/Uploads/Public/Documents/growth/forms/boaa_variance.pdf (last visited November 3, 2025) and SEMINOLE CNTY., *Variance Process & Requirements*, <https://www.seminolecountyfl.gov/departments-services/development-services/planning-development/boards/board-of-adjustment/variance-process-requirements.stml> (last visited November 3, 2025).

III. Effect of Proposed Changes:

The bill provides legislative intent, which states that the Black Cemetery Network has identified and registered 35 sites in Florida, and while the historic African-American cemeteries grant program provides assistance for initial preservation, some cemeteries hold vacant land which could be sold to fund long-term maintenance and upkeep.

The bill amends s. 267.21, F.S., to provide that when a historic African-American cemetery with excess vacant land sells or enters a contract to sell such land for the express purpose of funding the cemetery's long-term maintenance and upkeep, the local government must approve an application to change the land use designation and zoning of such land to match the most permissive adjacent designation and zoning.

The bill takes effect July 1, 2026.

IV. Constitutional Issues:**A. Municipality/County Mandates Restrictions:**

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None identified.

V. Fiscal Impact Statement:**A. Tax/Fee Issues:**

None.

B. Private Sector Impact:

None.

C. Government Sector Impact:

The bill may increase property value for the sale of certain land, which will assist in funding maintenance for historic African-American cemeteries.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends section 267.21 of the Florida Statutes.

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

B. Amendments:

None.

By Senator Sharief

35-00005-26

202634

A bill to be entitled

An act relating to the Historic Cemeteries Program; amending s. 267.21, F.S.; requiring local governments to approve applications from historic African-American cemeteries to change the land use category and zoning district of excess vacant land under certain conditions; providing an effective date.

WHEREAS, the State of Florida recognizes the work done by the University of South Florida's Black Cemetery Network to reclaim black histories that have been underrepresented, to redress the exploitation and erasure of these African-American cemeteries due to urban redevelopment and land use practices, and to restore dignity to these cemeteries and honor the deceased, and

WHEREAS, the Black Cemetery Network has identified and registered 35 sites in Florida, and

WHEREAS, the Legislature passed House Bill 49 during the 2023 Regular Session, and it was signed into law by the Governor on May 25, 2023, creating the Historic Cemeteries Program, and

WHEREAS, the Historic Cemeteries Program provides grants to eligible cemeteries for preservation efforts; however, some of these cemeteries have vacant land that could be sold to help fund the long-term maintenance and upkeep of such cemeteries, ensuring that the grants are used for the initial preservation efforts of these cemeteries, NOW, THEREFORE,

Be It Enacted by the Legislature of the State of Florida:

Page 1 of 2

CODING: Words ~~stricken~~ are deletions; words underlined are additions.

35-00005-26

202634

Section 1. Present subsection (3) of section 267.21, Florida Statutes, is redesignated as subsection (4), and a new subsection (3) is added to that section, to read:

267.21 Historic Cemeteries Program.—

(3) If a historic African-American cemetery with excess vacant land sells or enters into a contract to sell such land for the express purpose of funding the cemetery's long-term maintenance and upkeep, the local government where such cemetery is located must approve an application to change the land use designation and zoning of such land to match the most permissive land use category and zoning district adjacent to the excess property.

Section 2. This act shall take effect July 1, 2026.

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CODING: Words ~~stricken~~ are deletions; words underlined are additions.



The Florida Senate

Committee Agenda Request

To: Senator Stan McClain, Chair
Committee on Community Affairs

Subject: Committee Agenda Request

Date: October 6, 2025

I respectfully request that **Senate Bill # 34**, relating to Historic Cemeteries Program, be placed on the:

- ☐ committee agenda at your earliest possible convenience.
- ☒ next committee agenda.

A handwritten signature in blue ink, appearing to read "B. Sharief", is written over a horizontal line.

Senator Barbara Sharief
Florida Senate, District 35

November 4, 2025

Meeting Date

Community Affairs

Committee

The Florida Senate

APPEARANCE RECORD

Deliver both copies of this form to
Senate professional staff conducting the meeting

34

Bill Number or Topic

Amendment Barcode (if applicable)

Name **Barney Bishop III**

Phone _____

Address **BarneVieuxy Bishop III**

Email **Barney@BarneyBishop.com**

Street

Tallahassee

FL

32308

City

State

Zip

Speaking: ☐ For ☐ Against ☐ Information **OR** Waive Speaking: ☒ In Support ☐ Against

PLEASE CHECK ONE OF THE FOLLOWING:

☐ I am appearing without
compensation or sponsorship.

☒ I am a registered lobbyist,
representing:

Guardians for American History

☐ I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022JointRules.pdf \(flsenate.gov\)](#)

This form is part of the public record for this meeting.

S-001 (08/10/2021)

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Community Affairs

BILL: SB 48

INTRODUCER: Senators Gaetz and Osgood

SUBJECT: Housing

DATE: November 3, 2025

REVISED: _____

ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1. <u>Hackett</u>	<u>Fleming</u>	<u>CA</u>	Favorable
2. _____	_____	<u>ATD</u>	_____
3. _____	_____	<u>RC</u>	_____

I. Summary:

SB 48 contains several housing-related provisions, specifically regarding reusable tenant screening reports, accessory dwelling units, and density bonus incentives for land donation.

The bill authorizes, but does not require, a landlord to accept a “reusable tenant screening report” when determining whether to lease a residential property to a prospective tenant. A prospective tenant requests and pays for the report which is uploaded to a website that is then shared with a landlord. The availability of a reusable tenant screening report may streamline the application process for an applicant and avoid the cost of multiple background checks. The bill includes requirements for such reports, and protections related to fees for their use.

The bill also requires each county and municipality to enact an ordinance, by December 1, 2026, to allow accessory dwelling units (ADUs) in all single-family residential areas. Under current law, local governments are authorized, but not required, to enact such ordinance. The bill expressly allows local governments to regulate the permitting, construction, and use of ADUs, with specified exceptions.

The bill also allows certain land donated to a local government for affordable housing to be used to provide affordable housing to military families receiving the basic allowance for housing, and directs the Office of Program Policy Analysis and Government Accountability to evaluate the efficacy of using mezzanine finance, or second position short-term debt, to stimulate the construction of owner-occupied affordable housing, and evaluate potential for tiny homes to meet affordable housing needs.

The bill takes effect July 1, 2026.

II. Present Situation:

Reusable Tenant Screening Reports

Landlords charge rental application fees to cover their administrative costs when screening a prospective tenant's application. The fees are often used for credit checks, eviction history checks, or criminal background checks. Application fees may range between \$35 and \$75 per person but can be higher depending on the location. They are generally not refundable because they are paid to third parties, regardless of whether a potential tenant's application is accepted.¹ If a prospective tenant needs to make multiple applications simultaneously, the costs of the applications can be substantial. In Florida, there is no statutory cap on what a landlord may charge for an application fee.

Recognizing the need to simplify the costs for rental applicants, the industry of "reusable tenant screening reports" has developed. In some states these reports are called portable tenant screening reports.

Several states, including California, have adopted reusable tenant screening reports as a means to reduce rental application costs and streamline the process for applicants. Landlords are not required to accept reusable tenant screening reports and the report can only be reused for an application made within 30 days after purchasing the report. In general, an applicant requests and pays for a consumer report from a consumer reporting agency. The report is then made directly available to a potential landlord at no cost to the landlord. The applicant may then reuse the consumer report with multiple applications at no additional cost to the applicant or the landlord. The landlord is prohibited from charging the applicant to access or view the report. Additionally, the report must comply with the pertinent state and federal laws governing the tenant screening process.²

Other states that have adopted the use of reusable tenant screening reports are Washington, Maryland, and Wisconsin.³

State Preemption of the Residential Landlord and Tenant Act

In 2023, the Legislature preempted to the State the regulation of residential tenancies, the landlord-tenant relationship, and all other matters covered under the Florida Residential Landlord and Tenant Act.⁴ This preemption "supersedes any local government regulations on matters covered under this part, including, but not limited to, the screening process used by a landlord in

¹ Stephen M. White, RentPrep, *A Landlord's Guide to Rental Application Fees (50 States)* (June 26, 2024) <https://rentprep.com/blog/tenant-screening-news/the-landlord-guide-to-charging-rental-application-fees/#faq2> (last visited October 31, 2025).

² *Reusable Tenant Screening Reports*, AB 2559, Contemporary Information Corporation, <https://www.cicreports.com/resources/data-regulations/california-reusable-tenant-screening-reports-ab-2559/> (last visited October 31, 2025). *California Assembly Bill No. 259, Reusable Tenant Screening Reports (2021-2022)* California Legislative Information (9/14/2022) https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202120220AB2559 (last visited October 31, 2025).

³ *Reusable Tenant Screening Reports*, YouCheckCredit.com, <https://www.youcheckcredit.com/blog/2022/10/reusable-tenant-screening-reports/> (last visited October 31, 2025).

⁴ Ch. 2023-314, s. 1, Laws of Fla.

approving tenancies; ... [and] rental agreement applications and fees associated with such applications.”⁵

However, the Florida Residential Landlord and Tenant Act is silent on the issue of the screening process that a landlord may use when reviewing prospective tenants or fees that may be charged against the prospective tenant.⁶

Accessory Dwelling Units

Accessory dwelling units, or ADUs, have been proposed as a way to add housing stock to address the country’s housing crisis.⁷ ADUs are independent living spaces, outfitted with their own kitchen, bathroom, and sleeping area, and located on the same lot as a primary dwelling, but are smaller in size.⁸ Florida Statutes defines ADU as “an ancillary or secondary living unit that has a separate kitchen, bathroom, and sleeping area existing either within the same structure, or on the same lot, as the primary dwelling unit.”⁹

ADUs go by many different names, including accessory apartments, secondary suites, and granny flats.¹⁰ ADUs can be converted portions of existing homes (i.e., interior ADUs), additions to new or existing homes (i.e., attached ADUs), or new stand-alone accessory structures or converted portions of existing stand-alone accessory structures (i.e., detached ADUs).¹¹ The graphic below illustrates the various options for the construction or conversion of ADUs.



Source: AARP, ADUs Come in Many Shapes and Sizes¹²

⁵ Section 83.425, F.S.

⁶ Section 83.683, F.S., discusses a timeline for processing a rental application by a servicemember.

⁷ Joint Center for Housing Studies of Harvard University, *How Nonprofits Are Using Accessory Dwelling Units as an Affordable Housing Strategy*, Sept. 26, 2024, available at: <https://www.jchs.harvard.edu/blog/how-nonprofits-are-using-accessory-dwelling-units-affordable-housing-strategy> (last visited October 31, 2025).

⁸ *Id.*

⁹ Section 163.31771(2)(a), F.S.

¹⁰ American Planning Association, *Accessory Dwelling Units*, available at: <https://www.planning.org/knowledgebase/accessorydwellingunits/> (last visited October 31, 2025). ADUs are sometimes referred to as “granny flats” to denote their use in accommodating the housing needs of aging parents.

¹¹ *Id.*

¹² AARP, *AARP Livable Communities: ADUs Come in Many Shapes and Sizes*, available at: <https://www.aarp.org/livable-communities/housing/info-2019/adus-come-in-many-shapes-and-styles.html> (last visited October 31, 2025).

Section 163.31771, F.S., finds that encouraging local governments to permit ADUs to increase the availability of affordable rentals serves a public purpose.¹³ Current law expressly authorizes a local government to adopt an ordinance allowing ADUs in any area zoned for single-family residential use.¹⁴ Further, an application for a building permit to construct an ADU must include an affidavit which attests that the unit will be rented at an affordable rate to an extremely-low-income, very-low-income, low-income, or moderate-income person or persons.¹⁵

The Florida Housing Coalition studied the extent to which local governments recognized ADUs in their land development regulations and found the following:

- Of Florida's 67 counties, 16 did not address any ADU in their land development codes; and
- Of the 15 most populous cities in Florida, 11 of them explicitly allow ADUs in single-family districts.¹⁶

Homestead Exemptions

The Florida Constitution establishes homestead protections for certain residential real estate in the state in three distinct ways. First, it provides homesteads, property owned and maintained as a person's primary residence, with an exemption from taxes.¹⁷ Second, the homestead provisions protect the homestead from forced sale by creditors.¹⁸ Third, the homestead provisions delineate the restrictions a homestead owner faces when attempting to alienate or devise the homestead property.¹⁹

Every person having legal or equitable title to real estate and who maintains a permanent residence on the real estate is deemed to establish homestead property. Homestead property is eligible for a \$25,000 tax exemption applicable to all ad valorem tax levies, including levies by school districts.²⁰ An additional exemption applies to homestead property value between \$50,000 and \$75,000. This exemption is adjusted annually for inflation from the 2024 value of \$25,000 and does not apply to ad valorem taxes levied by school districts.²¹

Commercial Use of Homestead Property

Section 196.012(13), F.S., provides that “‘[r]eal estate used and owned as a homestead’ means real property to the extent provided in s. 6(a), Art. VII of the State Constitution, but less any portion thereof used for commercial purposes, with the title of such property being recorded in

¹³ Section 163.31771(1), F.S.

¹⁴ Section 163.31771(3), F.S.

¹⁵ Section 163.31771(4), F.S. The parameters defining the various income designations are specified in s 420.0004, F.S.

¹⁶ See Florida Housing Coalition, *Accessory Dwelling Unit Guidebook*, April 2024, available at <https://www.flhousing.org/wp-content/uploads/2019/08/ADU-Guidebook.pdf> (last visited October 31, 2025).

¹⁷ FLA. CONST. art. VII, s. 6.

¹⁸ FLA. CONST. art. X, s. 4.

¹⁹ *Id.* at (c).

²⁰ FLA. CONST. art VII, s. 6(a).

²¹ *Id.* The percent change in the Consumer Price Index for All Urban Consumers, U.S. City Average, all items 1967=100 is used to adjust the exemption, if such percent change is positive. *Id.* For the 2025 tax year, the exemption amount is \$25,722. See Volusia County Property Appraiser, Homestead Exemption, <https://vcpa.vcgov.org/exemption/homestead> (last visited October 31, 2025).

the official records of the county in which the property is located. Property rented for more than 6 months is presumed to be used for commercial purposes.”²²

Abandonment of Homestead Property

The homestead property tax exemption may be lost by a property owner that abandons homestead property. Failure to maintain a homestead property as a permanent residence may constitute abandonment under certain circumstances.²³ Section 196.061(1), F.S., describes when renting a homestead property constitutes abandonment:

“The rental of all or substantially all of a dwelling previously claimed to be a homestead for tax purposes shall constitute the abandonment of such dwelling as a homestead, and the abandonment continues until the dwelling is physically occupied by the owner. However, such abandonment of the homestead after January 1 of any year does not affect the homestead exemption for tax purposes for that particular year unless the property is rented for more than 30 days per calendar year for 2 consecutive years.”

Density Bonus Incentives for Land Donation

A common tool in boosting affordable housing supply is the use of density bonuses for affordable housing. Typically, a density bonus allows developers to exceed a project’s zoning limitations, such as height or density restrictions, in exchange for including a certain number of affordable units in their development. As an affordable housing incentive, a jurisdiction may increase the maximum units allowable if a builder develops affordable housing units in exchange. The presence of bonus units will allow a developer to sell more homes or rent more apartments and thus help meet various financial feasibility criteria.²⁴

Section 420.615, F.S., expressly authorizes local governments to provide density bonus incentives to landowners who voluntarily donate fee simple interest in real property to the local government for the purpose of assisting the local government in providing affordable housing.²⁵ The density bonus may be applied to any land within the local government’s jurisdiction provided that residential use is an allowable use on the receiving land.²⁶ The local government may transfer all or a portion of the donated land to a nonprofit housing organization, such as a community land trust, housing authority, or community redevelopment agency, to be used for the production and preservation of permanently affordable housing. The donated land must be subject to deed restrictions to ensure that the property will be used for affordable housing.²⁷

²² See also Florida Administrative Code Rule 12D-7.013(5): “Property used as a residence and also used by the owner as a place of business does not lose its homestead character. The two uses should be separated with that portion used as a residence being granted the exemption and the remainder being taxed.”

²³ See ss. 196.031 and 193.155, F.S.

²⁴ Florida Housing Coalition, *Affordable Housing Incentive Strategies: A Guidebook for Affordable Housing Advisory Committee Members and Local Government Staff*, 2021, p. 49, available at: <https://www.flhousing.org/wp-content/uploads/2021/08/8-4-21-AHAC-Guide-UPDATE.pdf> (last visited October 31, 2025).

²⁵ For purposes of this section, the terms “affordable,” “extremely-low-income persons,” “low-income persons,” “moderate-income persons,” and “very-low-income persons” have the same meaning as in s. 420.0004, F.S.

²⁶ Section 420.615(3), F.S.

²⁷ Section 420.615(6), F.S.

III. Effect of Proposed Changes:

The Reusable Tenant Screening Report

Section 1 creates 83.471, F.S., to authorize a tenant to use and a landlord to accept a reusable tenant screening report as part of evaluating an applicant for the lease of a residential rental property. The use of a reusable tenant screening report may reduce the costs of background checks as part of the rental application process for a person who submits multiple applications to lease a rental property at about the same time.

Elements of a Reusable Tenant Screening Report

The section defines a reusable tenant screening report as a report that:

- Includes the applicant's full name, contact information including mailing and e-mail addresses and telephone number, verification of employment, last known address, results of an eviction history check that is consistent with applicable housing laws, the date through which the information in the report is correct, and the applicant's consumer report.²⁸
- Is prepared within the last 30 days by a consumer reporting agency²⁹ at the applicant's request and expense.
- Is made directly available to a landlord or provided through a third-party website regularly engaged in providing these reports and complies with all state and federal laws pertaining to the use and disclosure of information contained in a consumer report by a consumer reporting agency.
- Does not cost the landlord anything to access or use.

²⁸ A "consumer report" is defined in the bill at s. 83.471(1)(a)1, F.S.

(a)1. "Consumer report" means any written, oral, or other communication of information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer's eligibility for credit or insurance to be used primarily for personal, family, or household purposes; employment purposes; or any other purpose authorized under 15 U.S.C. s. 1681b.

2. Except for the restrictions provided in 15 U.S.C. s. 1681a(d)(3), the term "consumer report" does not include:

a. Subject to 15 U.S.C. s. 1681s-3, any report containing information solely as to transactions or experiences between the consumer and the person making the report; communication of such information among persons related by common ownership or affiliated by corporate control; or communication of other information among persons related by common ownership or affiliated by corporate control, if it is clearly and conspicuously disclosed to the consumer that the information may be communicated among such persons and the consumer is given the opportunity, before the time that the information is initially communicated, to direct that such information not be communicated among such persons;

b. Any authorization or approval of a specific extension of credit directly or indirectly by the issuer of a credit card or similar device;

c. Any report in which a person who has been requested by a third party to make a specific extension of credit directly or indirectly to a consumer conveys his or her decision with respect to such request, if the third party advises the consumer of the name and address of the person to whom the request was made, and such person makes the disclosures to the consumer required under 15 U.S.C. s. 1681m; or

d. A communication described in 15 U.S.C. s. 1681a(o) or 15 U.S.C. s. 1681a(x).

²⁹ A "consumer reporting agency" is defined at s. 83.471 (1)(b), F.S.

(b) "Consumer reporting agency" means any person who, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and who uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports.

Acceptance of a Reusable Tenant Screening Report Is Not Mandatory

The section authorizes, but does not require, a landlord to accept a “reusable tenant screening report” when determining whether to lease a residential property to a prospective tenant.

Additional Provisions

If a landlord accepts a reusable tenant screening report, he or she may require an applicant to state that there has not been a material change to the information contained in the report.

If an applicant provides the reusable tenant screening report to a landlord who accepts them, the landlord may not charge the applicant a fee to access the report or an application screening fee.

The section states that it does not affect any other applicable law related to the consideration of criminal history information in housing. This includes, but is not limited to, local ordinances governing the information that a landlord may review and consider when determining whether they will rent to an applicant.

The section also states that a landlord is not required to accept reusable tenant screening reports.

Accessory Dwelling Units

Section 2 amends s. 163.31771, F.S., to require counties and municipalities to adopt an ordinance by December 1, 2026, to allow ADUs in any area zoned for single-family residential use. Such ordinance applies prospectively to ADUs permitted or constructed after adoption of the ordinance. Local governments may regulate the construction, permitting, and use of ADUs, except that local governments may not:

- Prohibit the owner of an ADU from offering the ADU for rent, except for terms of less than 1 month, notwithstanding s. 509.032(7)(b).³⁰
- Require an ADU owner to reside in the primary dwelling unit.³¹
- Increase parking requirements on any parcel that can accommodate an additional motor vehicle on a driveway without impeding access to the primary dwelling unit.
- Require replacement parking if a garage, carport, or covered parking structure is converted to create an accessory dwelling unit.

The section reaffirms current law by stating that the owner of a property with an ADU may not be denied a homestead exemption for those portions of property on which the owner maintains a permanent residence solely on the basis of the property containing an ADU. However, if the ADU is rented to another person, the ADU must be assessed separately from the homestead property and taxed according to its use.

The section removes the requirement for property owners seeking to construct an ADU to attest that the unit will be rented at an affordable rate to a low-income person or persons. However, the

³⁰ This section reads “A local law, ordinance, or regulation may not prohibit vacation rentals or regulate the duration or frequency of rental of vacation rentals. This paragraph does not apply to any local law, ordinance, or regulation adopted on or before June 1, 2011.” The effect of the bill is to permit local governments to forbid short term rentals in ADUs.

³¹ The bill defines “primary dwelling unit” as the existing or proposed single-family dwelling on the property where a proposed accessory dwelling unit would be located.

bill maintains the provision allowing affordable ADUs to apply toward satisfying affordable housing goals in the local government's comprehensive plan.

Section 3 amends s. 420.615, F.S., to expand the express authorization for local governments to grant density bonuses to landowners that donate land to the local government for the purpose of providing affordable housing, to specify that affordable housing includes housing for military families receiving the basic allowance for housing.

Section 4 directs the Office of Program Policy Analysis and Government Accountability (OPPAGA) to evaluate the efficacy of using mezzanine finance,³² or second position short-term debt, to stimulate the construction of owner-occupied affordable housing. OPPAGA must also evaluate the potential of tiny homes to meet affordable housing needs in this state. OPPAGA must consult with the FHFC and the Shimberg Center for Housing Studies at the University of Florida and submit a report of its finding to the Legislature by December 31, 2027. The report must include recommendations for the structuring of a model mezzanine finance program.

Section 4 provides that the bill takes effect on July 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

Article VII, s. 18(a) of the Florida Constitution provides, in part, that a county or municipality may not be bound by a general law requiring a county or municipality to spend funds or take an action that requires the expenditure of funds unless certain specified exemptions or exceptions are met. The bill may require counties and municipalities to expend funds associated with the requirement to enact an ordinance authorizing the use of ADUs. However, the mandate requirement does not apply to laws having an insignificant impact,³³ which for Fiscal Year 2026-2027 is forecast at approximately \$2.4 million.³⁴ The aggregate cost for local governments to implement this provision is likely insignificant.

However, if the bill does qualify as a mandate, in order to be binding upon cities and counties, the bill must contain a finding of important state interest and be approved by a two-thirds vote of the membership of each house.

³² A mezzanine loan is a debt-equity instrument that sits in a middle, or "mezzanine" position in the capital stack: below the mortgage, but above the equity. Because it is subordinate to direct loans and other types of senior debts, it's paid after these other debts in the event of insolvency. Mezzanine loans are associated with higher risk because they are typically unsecured, or only have a junior lien on assets as collateral, and as such can command higher interest rates than traditional loans. However, mezzanine loans may provide more flexibility than direct loans, including flexible repayment terms, where the lender may agree to interest-only payments for initial periods. See Center for Public Enterprise. *Smoothering the Housing Investment Cycle. Part I*. July 2024. Available at: <https://publicenterprise.org/wp-content/uploads/Smoothering-the-Housing-Investment-Cycle-Part-1.pdf> (last visited October 31, 2025).

³³ FLA. CONST. art. VII, s. 18(d).

³⁴ An insignificant fiscal impact is the amount not greater than the average statewide population for the applicable fiscal year times \$0.10. See FLA. SENATE COMM. ON CMTY. AFFAIRS, Interim Report 2012-115: Insignificant Impact (Sept. 2011), available at: <http://www.flsenate.gov/PublishedContent/Session/2012/InterimReports/2012-115ca.pdf>.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None.

V. Fiscal Impact Statement:**A. Tax/Fee Issues:**

None.

B. Private Sector Impact:

The reusable tenant screening report will likely save applicants money. The applicant will pay only one application fee to a vendor group that assimilates these reports and then a tenant's report can be shared with multiple landlords of the applicant's choosing at no additional charge to the applicant. This saves the potential tenant from paying multiple screening fees.

The bill will likely result in increased revenues for third-party websites that offer reusable tenant screening reports.

Upon enactment of local ADU ordinances across the state, individuals may benefit from greater access to affordable rentals and single-family property owners may benefit from the resulting ADU rental income. Additionally, there may be opportunities to increase the supply of housing that is affordable for military families due to density bonus incentives.

C. Government Sector Impact:

Counties and municipalities will likely incur administrative expenses associated with the development and noticing of the ADU ordinance as required in section 2 of the bill.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends sections 163.31771 and 420.615 of the Florida Statutes.

This bill creates section 83.471 of the Florida Statutes.

This bill creates an undesignated section of law.

IX. Additional Information:**A. Committee Substitute – Statement of Changes:**

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

B. Amendments:

None.

This Senate Bill Analysis does not reflect the intent or official position of the bill's introducer or the Florida Senate.

By Senator Gaetz

1-00179-26

202648__

1 A bill to be entitled
 2 An act relating to housing; creating s. 83.471, F.S.;
 3 defining terms; authorizing a landlord to accept
 4 reusable tenant screening reports and require a
 5 specified statement; prohibiting a landlord from
 6 charging certain fees to an applicant using a reusable
 7 tenant screening report; providing construction;
 8 amending s. 163.31771, F.S.; defining the term
 9 "primary dwelling unit"; requiring, rather than
 10 authorizing, local governments to adopt, by a
 11 specified date, an ordinance to allow accessory
 12 dwelling units in certain areas; requiring that such
 13 ordinances apply prospectively; prohibiting the
 14 inclusion of certain requirements or prohibitions in
 15 such ordinances; deleting a requirement that an
 16 application for a building permit to construct an
 17 accessory dwelling unit include a certain affidavit;
 18 revising the accessory dwelling units that apply
 19 toward satisfying a certain component of a local
 20 government's comprehensive plan; prohibiting the
 21 denial of a homestead exemption for certain portions
 22 of property on a specified basis; requiring that a
 23 rented accessory dwelling unit be assessed separately
 24 from the homestead property and taxed according to its
 25 use; amending s. 420.615, F.S.; authorizing a local
 26 government to provide a density bonus incentive to
 27 landowners who make certain real property donations to
 28 assist in the provision of affordable housing for
 29 military families; requiring the Office of Program

Page 1 of 7

CODING: Words ~~stricken~~ are deletions; words underlined are additions.

1-00179-26

202648__

30 Policy Analysis and Government Accountability to
 31 evaluate the efficacy of using mezzanine finance and
 32 the potential of tiny homes for specified purposes;
 33 requiring the office to consult with certain entities;
 34 requiring the office to submit a certain report to the
 35 Legislature by a specified date; providing an
 36 effective date.
 37

38 Be It Enacted by the Legislature of the State of Florida:

39
 40 Section 1. Section 83.471, Florida Statutes, is created to
 41 read:

42 83.471 Reusable tenant screening reports.-

43 (1) As used in this section, the term:

44 (a)1. "Consumer report" means any written, oral, or other
 45 communication of information by a consumer reporting agency
 46 bearing on a consumer's credit worthiness, credit standing,
 47 credit capacity, character, general reputation, personal
 48 characteristics, or mode of living which is used or expected to
 49 be used or collected in whole or in part for the purpose of
 50 serving as a factor in establishing the consumer's eligibility
 51 for credit or insurance to be used primarily for personal,
 52 family, or household purposes; employment purposes; or any other
 53 purpose authorized under 15 U.S.C. s. 1681b.

54 2. Except for the restrictions provided in 15 U.S.C. s.
 55 1681a(d)(3), the term "consumer report" does not include:

56 a. Subject to 15 U.S.C. s. 1681s-3, any report containing
 57 information solely as to transactions or experiences between the
 58 consumer and the person making the report; communication of such

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CODING: Words ~~stricken~~ are deletions; words underlined are additions.

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202648

information among persons related by common ownership or affiliated by corporate control; or communication of other information among persons related by common ownership or affiliated by corporate control, if it is clearly and conspicuously disclosed to the consumer that the information may be communicated among such persons and the consumer is given the opportunity, before the time that the information is initially communicated, to direct that such information not be communicated among such persons;

b. Any authorization or approval of a specific extension of credit directly or indirectly by the issuer of a credit card or similar device;

c. Any report in which a person who has been requested by a third party to make a specific extension of credit directly or indirectly to a consumer conveys his or her decision with respect to such request if the third party advises the consumer of the name and address of the person to whom the request was made, and such person makes the disclosures to the consumer required under 15 U.S.C. s. 1681m; or

d. A communication described in 15 U.S.C. s. 1681a(o) or 15 U.S.C. s. 1681a(x).

(b) "Consumer reporting agency" means any person who, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and who uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports.

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(c) "Reusable tenant screening report" means a report that:

1. Includes all of the following:

a. The applicant's full name.

b. The applicant's contact information, including mailing address, e-mail address, and telephone number.

c. Verification of the applicant's employment.

d. The applicant's last known address.

e. The results of an eviction history check in a manner and for a period of time consistent with applicable law related to the consideration of eviction history in housing.

f. The date through which the information contained in the report is current.

g. The applicant's consumer report.

2.a. Is prepared within the previous 30 days by a consumer reporting agency at the request and expense of an applicant.

b. Is made directly available to a landlord for use in the rental application process or is provided through a third-party website that regularly engages in the business of providing a reusable tenant screening report and complies with all state and federal laws pertaining to use and disclosure of information contained in a consumer report by a consumer reporting agency.

c. Is available to the landlord at no cost to access or use.

(2) A landlord may accept reusable tenant screening reports and may require an applicant to state that there has not been a material change to the information in the reusable tenant screening report.

(3) If an applicant provides a reusable tenant screening report to a landlord who accepts such reports, the landlord may

1-00179-26 202648

not charge the applicant a fee to access the report or an application screening fee.

(4) This section does not:

(a) Affect any other applicable law related to the consideration of criminal history information in housing, including, but not limited to, local ordinances governing the information that landlords may review and consider when determining to whom they will rent; or

(b) Require a landlord to accept reusable tenant screening reports.

Section 2. Subsections (3), (4), and (5) of section 163.31771, Florida Statutes, are amended, paragraph (h) is added to subsection (2) of that section, and a new subsection (5) is added to that section, to read:

163.31771 Accessory dwelling units.—

(2) As used in this section, the term:

(h) “Primary dwelling unit” means the existing or proposed single-family dwelling on the property where a proposed accessory dwelling unit would be located.

(3) By December 1, 2026, a local government shall ~~may~~ adopt an ordinance to allow accessory dwelling units in any area zoned for single-family residential use. Such ordinance must apply prospectively to accessory dwelling units approved after the date the ordinance is adopted. Such ordinance may regulate the permitting, construction, and use of an accessory dwelling unit but may not do any of the following:

(a) Prohibit the renting or leasing of an accessory dwelling unit, except to prohibit the renting or leasing of an accessory dwelling unit approved after the effective date of the

1-00179-26 202648

ordinance for a term of less than 1 month, notwithstanding s. 509.032(7)(b).

(b) Require that the owner of a parcel on which an accessory dwelling unit is constructed reside in the primary dwelling unit.

(c) Increase parking requirements on any parcel that can accommodate an additional motor vehicle on a driveway without impeding access to the primary dwelling unit.

(d) Require replacement parking if a garage, carport, or covered parking structure is converted to create an accessory dwelling unit.

(4) ~~An application for a building permit to construct an accessory dwelling unit must include an affidavit from the applicant which attests that the unit will be rented at an affordable rate to an extremely-low-income, very-low-income, low-income, or moderate-income person or persons.~~

~~(5)~~ Each accessory dwelling unit allowed by an ordinance adopted under this section which provides affordable rental housing shall apply toward satisfying the affordable housing component of the housing element in the local government’s comprehensive plan under s. 163.3177(6)(f).

(5) The owner of a property with an accessory dwelling unit may not be denied a homestead exemption for those portions of property on which the owner maintains a permanent residence solely on the basis of the property containing an accessory dwelling unit that is or may be rented to another person. However, if the accessory dwelling unit is rented to another person, the accessory dwelling unit must be assessed separately from the homestead property and taxed according to its use.

1-00179-26

202648

Section 3. Subsection (1) of section 420.615, Florida Statutes, is amended to read:

420.615 Affordable housing land donation density bonus incentives.—

(1) A local government may provide density bonus incentives pursuant to ~~the provisions of~~ this section to any landowner who voluntarily donates fee simple interest in real property to the local government for the purpose of assisting the local government in providing affordable housing, including housing that is affordable for military families receiving the basic allowance for housing. Donated real property must be determined by the local government to be appropriate for use as affordable housing and must be subject to deed restrictions to ensure that the property will be used for affordable housing.

Section 4. The Office of Program Policy Analysis and Government Accountability (OPPAGA) shall evaluate the efficacy of using mezzanine finance, or second-position short-term debt, to stimulate the construction of owner-occupied housing that is affordable as defined in s. 420.0004(3), Florida Statutes, in this state. OPPAGA shall also evaluate the potential of tiny homes in meeting the need for affordable housing in this state. OPPAGA shall consult with the Florida Housing Finance Corporation and the Shimberg Center for Housing Studies at the University of Florida in conducting its evaluation. By December 31, 2027, OPPAGA shall submit a report of its findings to the President of the Senate and the Speaker of the House of Representatives. Such report must include recommendations for the structuring of a model mezzanine finance program.

Section 5. This act shall take effect July 1, 2026.



The Florida Senate

Committee Agenda Request

To: Senator Stan McClain, Chair
Committee on Community Affairs

Subject: Committee Agenda Request

Date: October 6, 2025

I respectfully request that **Senate Bill #48**, relating to Housing, be placed on the:

- ☒ committee agenda at your earliest possible convenience.
- ☐ next committee agenda.



Senator Don Gaetz
Florida Senate, District 1

A handwritten signature in blue ink, appearing to read "P. Miller".

11/4/2025

Meeting Date

Community Affairs

Committee

Name

Zayne Smith

Address

215 S Monroe St #603

Street

Tallahassee

City

FL

State

32301

Zip

The Florida Senate

APPEARANCE RECORD

Deliver both copies of this form to
Senate professional staff conducting the meeting

SB 48

Bill Number or Topic

Amendment Barcode (if applicable)

Phone

(850) 228-4243

Email

zsmith@aarp.org

Speaking:

☐

For

☐

Against

☐

Information

OR

Waive Speaking:

☒

In Support

☐

Against

PLEASE CHECK ONE OF THE FOLLOWING:

☐

I am appearing without
compensation or sponsorship.

☒

I am a registered lobbyist,
representing:

AARP

☐

I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](#)

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The Florida Senate

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11/4/25

Meeting Date

Community Affairs

Committee

SB48

Bill Number or Topic

Amendment Barcode (if applicable)

Name Tessa Niemeyer Phone 619-384-2560

Address 75 N Woodward Ave # 3574 Email tessa.k.niemeyer@gmail.com
Street

Tallahassee FL 32313
City State Zip

Speaking: ☐ For ☐ Against ☐ Information **OR** Waive Speaking: ☒ In Support ☐ Against

PLEASE CHECK ONE OF THE FOLLOWING:

☒ I am appearing without
compensation or sponsorship.

☐ I am a registered lobbyist,
representing:

☐ I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

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Meeting Date

Community Affairs

Committee

SB 48

Bill Number or Topic

Amendment Barcode (if applicable)

Name Luis Vazquez

Phone 786-562-8889

Address 4550 Alhambra Circle

Street

Email lvazquez62807@gmail.com

Coral Gables

City

FL

State

33146

Zip

Speaking: ☐ For ☐ Against ☐ Information

OR

Waive Speaking: ☒ In Support ☐ Against

PLEASE CHECK ONE OF THE FOLLOWING:

☒ I am appearing without
compensation or sponsorship.

☐ I am a registered lobbyist,
representing:

☐ I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](#)

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SB98

Bill Number or Topic

Amendment Barcode (if applicable)

11/4/25
Meeting Date

Community Affairs
Committee

Name

Carolyn Mann

Phone

954 729 6192

Address

557 New Light Church Rd
Street

Email

cmpelican@gmail.com

Crawfordville
City

FL
State

32327
Zip

Speaking:

☐

For

☐

Against

☐

Information

OR

Waive Speaking:

☒

In Support

☐

Against

PLEASE CHECK ONE OF THE FOLLOWING:

☒

I am appearing without
compensation or sponsorship.

☐

I am a registered lobbyist,
representing:

☐

I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](#)

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11/4/25

Meeting Date

Community Affairs

Committee

SB 48

Bill Number or Topic



Amendment Barcode (if applicable)

Name Michael McLane

Phone 904-210-5599

Address 12513 Autumnbrooke Trail E
Street

Email Michael@McLanefamily

Jacksonville
City

Florida
State

32258
Zip

Speaking: ☐ For ☐ Against ☐ Information

OR

Waive Speaking: ☒ In Support ☐ Against

PLEASE CHECK ONE OF THE FOLLOWING:



I am appearing without
compensation or sponsorship.



I am a registered lobbyist,
representing:



I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](#)

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The Florida Senate
APPEARANCE RECORD

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Bill Number or Topic

Amendment Barcode (if applicable)

Name

Phone

Address

Email

Street

City

State

Zip

Speaking:

☐

For

☐

Against

☐

Information

OR

Waive Speaking:

☒

In Support

☐

Against

PLEASE CHECK ONE OF THE FOLLOWING:

☐

I am appearing without
compensation or sponsorship.

☒

I am a registered lobbyist,
representing:

Florida Chamber of Commerce

☐

I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](#)

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S-001 (08/10/2021)

The Florida Senate
APPEARANCE RECORD

11/4/25

Meeting Date

SB48

Bill Number or Topic

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Senate professional staff conducting the meeting

Committee

Amendment Barcode (if applicable)

Name Derick Tabertshofer

Phone 863-220-0138

Address 107 E College Ave.
Street

Email

Tallahassee FL 32301
City State Zip

Speaking: ☐ For ☐ Against ☐ Information

OR

Waive Speaking: ☒ In Support ☐ Against

PLEASE CHECK ONE OF THE FOLLOWING:

☐ I am appearing without
compensation or sponsorship.

☒ I am a registered lobbyist,
representing:

Americans for Prosperity

☐ I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](#)

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S-001 (08/10/2021)

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11/4/25

Meeting Date

SB 48

Bill Number or Topic

Community Affairs

Committee

Amendment Barcode (if applicable)

Name Murphy Kennedy Giering

Phone (407) 232-3820

Address 200 S. Monroe St
Street

Email murphykg@floridarealtors.org

Tallahassee
City

FL
State

32301
Zip

Speaking: ☐ For ☐ Against ☐ Information

OR

Waive Speaking: ☒ In Support ☐ Against

PLEASE CHECK ONE OF THE FOLLOWING:

☐ I am appearing without
compensation or sponsorship.

☒ I am a registered lobbyist,
representing:

Florida Realtors

☐ I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](#)

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S-001 (08/10/2021)

The Florida Senate

APPEARANCE RECORD

Meeting Date

Bill Number or Topic

Deliver both copies of this form to
Senate professional staff conducting the meeting

Committee

Amendment Barcode (if applicable)

Name

Phone

Address

Street

Email

City

State

Zip

Speaking:

☒

For

☐

Against

☐

Information

OR

Waive Speaking:

☐

In Support

☐

Against

PLEASE CHECK ONE OF THE FOLLOWING:

☒

I am appearing without
compensation or sponsorship.

☐

I am a registered lobbyist,
representing:

☐

I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](#)

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S-001 (08/10/2021)



Office of Long-Term Resiliency

Justin Domer, Division of Community Development
Senate Community Affairs Committee

November 4, 2025



Office of Long-Term Resiliency



FloridaCommerce is designated by the Governor to administer HUD Community Development Block Grant - Disaster Recovery (CDBG-DR) funds.



The Office of Long-Term Resiliency (OLTR) leads recovery efforts.



CDBG-DR is "funding of last resort," triggered only after FEMA and insurance funds are exhausted.



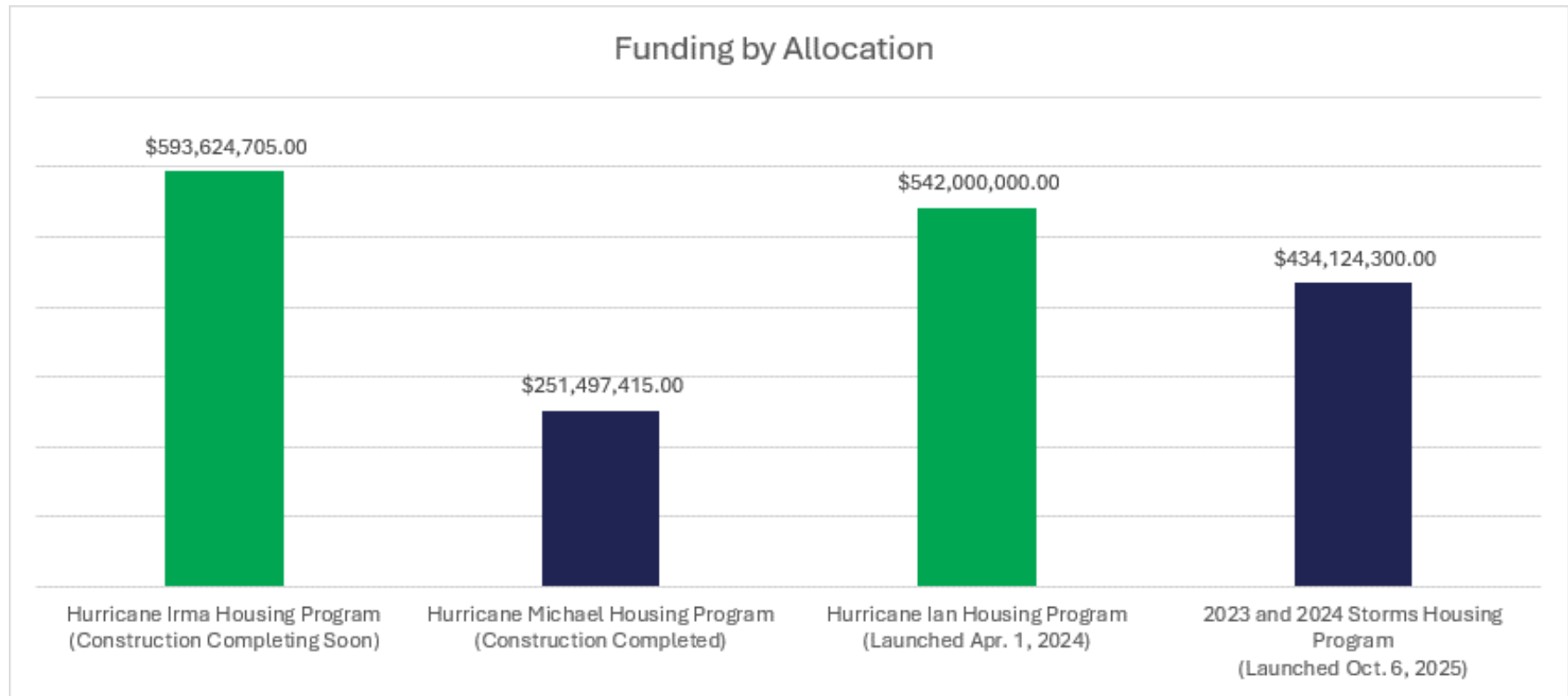
The Mission: To address housing, infrastructure and economic development, prioritizing the most vulnerable populations.



Office of Long-Term Resiliency Funding



Disaster Recovery Funding for Housing Programs



OLTR Hurricane Ian Success Story

Full Reconstruction Putnam County

- ❑ Three bed / two bath single family reconstruction
 - ❑ East Palatka, Florida (Putnam County)
- ❑ Construction completed May 2025





OLTR Hurricane Michael Housing Program Success Story

- ❑ Three bed / two bath single family reconstruction
- ❑ Fountain, Florida (Bay County)



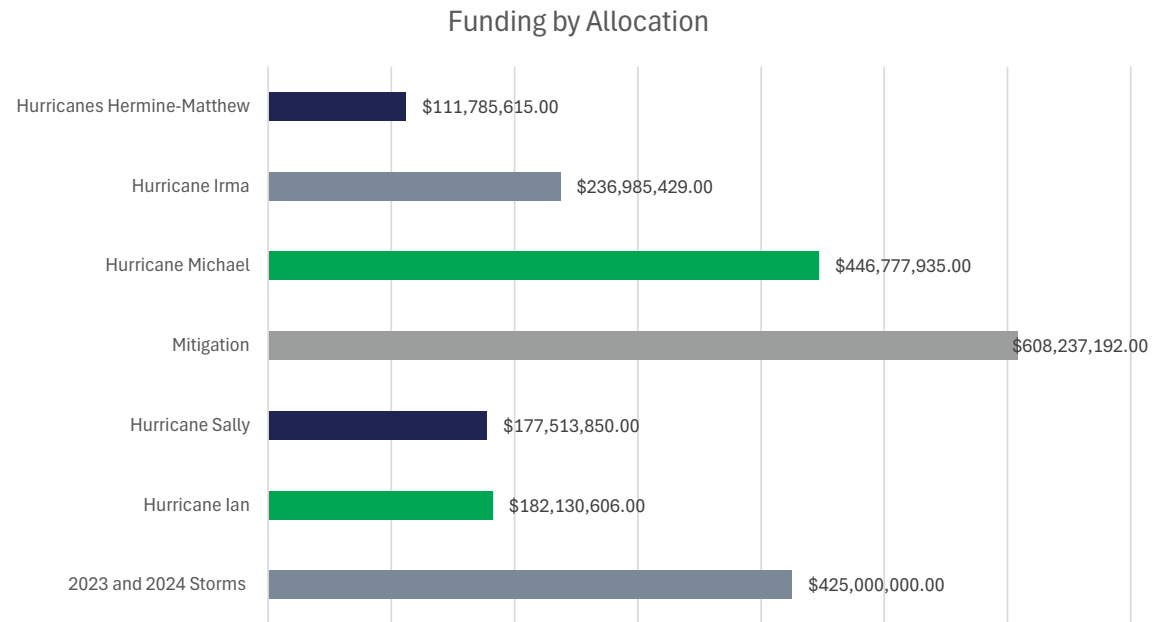
OLTR Hurricane Irma Housing Success Story

- ❑ Three bed / two bath concrete block single family reconstruction home
 - ❑ Lee County, Florida



OLTR Infrastructure Programs Overview

- ❑ Responsible for subgrantee disaster recovery programs.
- ❑ Allocates funding to local municipalities to assist with disaster recovery, harden for future resiliency.



FloridaCommerce Town of Alford Funding

- ❑ The Town of Alford has been awarded \$13.8 million in infrastructure funding to convert the entire town from septic to sewer services.
- ❑ Since Hurricane Michael, the town has been unable to rebuild due to residential easement requirements for septic systems.
- ❑ FloridaCommerce CDBG-DR funding is the primary funding for this transformational “legacy” project.



FloridaCommerce Calhoun Liberty Hospital Funding



- ❑ Calhoun Liberty Hospital (CLH) earned placement on the list of Top 100 Critical Access Hospitals.
- ❑ FloridaCommerce CDBG-DR funding in the amount of \$19.7 million is a major part of allocations helping enable CLH to entirely rebuild the hospital.
- ❑ Re-opened August 17, 2025.



FloridaCommerce Florida Keys Aqueduct Authority SIRO Funding

- ❑ Florida Keys Aqueduct Authority (FKAA) opened new, \$47 million seawater desalination plant May 5, 2025.
- ❑ The Kermit H. Lewin Stock Island Reverse Osmosis Facility will provide emergency drinking water to residents of Key West and Lower Keys.
- ❑ FloridaCommerce CDBG-DR funding in the amount of \$30.6 million was a major part of funding this essential resiliency project.
- ❑ The Lower Keys are now safeguarded during emergencies from water disruptions if the 127-mile transmission pipeline is damaged.



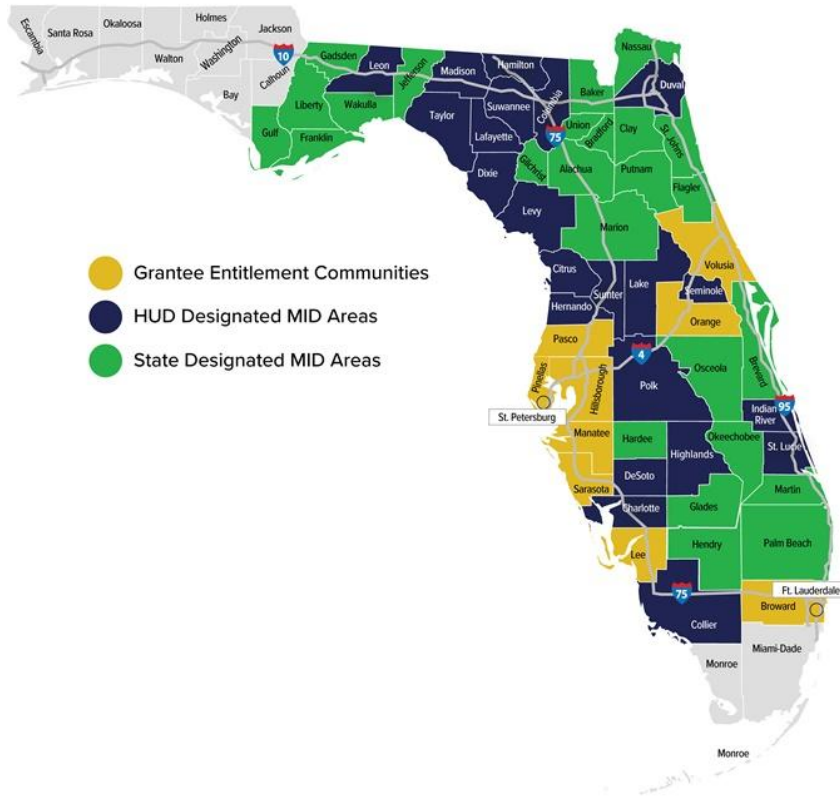
CDBG-DR Funding Allocated to Communities Impacted by 2023/2024 Disasters



State of Florida	\$925,394,000
Broward County	\$29,222,000
Fort Lauderdale	\$88,051,000
Hillsborough County	\$709,324,000
Lee County	\$100,683,000
Manatee County	\$252,711,000
Orange County	\$33,357,000
Pasco County	\$585,704,000
Pinellas County	\$813,783,000
St Petersburg	\$159,884,000
Sarasota County	\$210,094,000
Volusia County	\$133,515,000



CDBG-DR Funding Allocated to Communities Impacted by 2023/2024 Disasters



- January 16, 2025**
HUD Announces Allocations of CDBG-DR Funds
- July 1, 2025**
Infrastructure Program Pre-application Portal Opens
- August 5, 2025**
Housing Pre-application Portal Opens
- September 30, 2025**
Infrastructure Program Application Portal Closes
235 Applications Received
Totaling \$1.9 Billion +
- October 6, 2025**
Housing Application Portal Opens
4,127 Received to Date



Office of Long-Term Resiliency's Impact

Housing Impacts



\$1.9 Billion +



Across **52** counties



5,200+ families returned home

Community Impacts



\$2.1 billion +



436 Active projects
across **52** counties



Contacts

If you have questions or comments about this presentation, please contact us or visit www.FloridaJobs.org/OLTR



Justin Domer, Deputy Secretary, Division of Community Development

Email: Justin.Domer@Commerce.fl.gov

Stephen Marante, Director, Legislative and Cabinet Affairs

Email: Stephen.Marante@Commerce.fl.gov



The Florida Senate

APPEARANCE RECORD

Meeting Date

Bill Number or Topic

Deliver both copies of this form to
Senate professional staff conducting the meeting

Amendment Barcode (if applicable)

Name

Phone

Address

Email

Street

City

State

Zip

Speaking:

☐

For

☐

Against

☒

Information

OR

Waive Speaking:

☐

In Support

☐

Against

PLEASE CHECK ONE OF THE FOLLOWING:

☐

I am appearing without
compensation or sponsorship.

☐

I am a registered lobbyist,
representing:

☐

I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
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S-001 (08/10/2021)



Elevate Florida Overview

Florida Division of Emergency Management
Senate Community Affairs Committee
November 4, 2025



Agenda

- 1 | Program Overview
- 2 | Statutory Authority & Program Design
- 3 | Progress Over the Past 30 Years
- 4 | Program Eligibility & Applicant Benefits
- 5 | Eligible Project Types
- 6 | Emphasis on Structure Elevation
- 7 | Recent Program Accomplishments



Elevate Florida: Overview

ELEVATE[™]
FLORIDA

Prompted by the statewide impact of Hurricanes Debby, Helene, and Milton, Elevate Florida streamlines proven hazard mitigation strategies and resources into a unified approach. Elevate Florida utilizes FEMA's Hazard Mitigation Assistance (HMA) programs to protect and strengthen homes against future disasters, representing a breakthrough first-in-the-nation model for disaster response and resilience.

Through Elevate Florida, the Florida Division of Emergency Management (FDEM) streamlined the grant process—making FEMA mitigation funding directly accessible to Property Owners.



**Expands access for
Floridians and
communities**



**Strengthens Florida's
homes and
communities via
mitigation activities**



**Reduces
administrative
barriers**



Statutory Authority & Program Design



Elevate Florida's innovation is both combining grants, Flood Mitigation Assistance and Hazard Mitigation Grant Program (HMGP), and allowing Property Owners to apply directly to the state for residential mitigation funds, rather than through a local government.

Applicable Florida Law



Statutory Authority

- Florida Statutes, Chapter 252: Emergency Management, Section 252.35
- Florida Administrative Code 27P-22: Hazard Mitigation Grant Program

Description

- Authorizes FDEM to apply for, accept, and administer Federal grants.
- Outlines FDEM's administration of the HMGP.

Applicable Federal Law



- Robert T. Stafford Disaster Relief & Emergency Assistance Act, Section 404
- National Flood Insurance Act of 1968, Section 1366
- Allows states to structure their subgrant programs, so long as they comply with federal eligibility, cost-share (75% Federal, 25% non-Federal), and audit requirements.

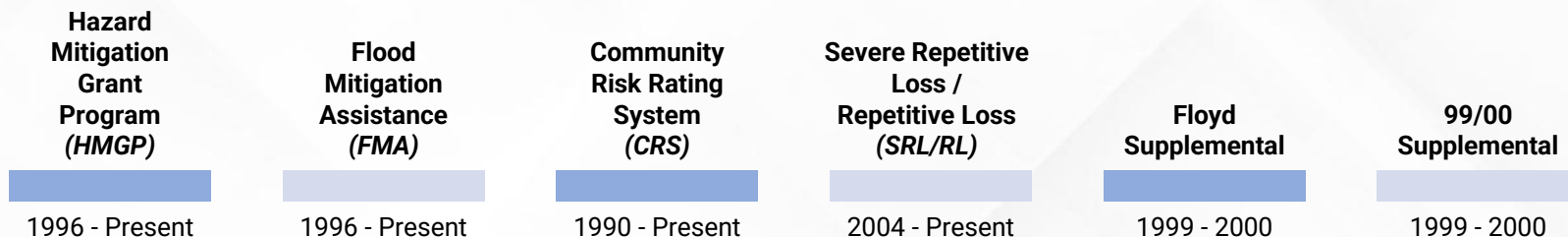
This not only accelerates implementation and increases access to federal funding but also keeps responsibility for disaster mitigation directly in the hands of Floridians, promoting local ownership and accountability.



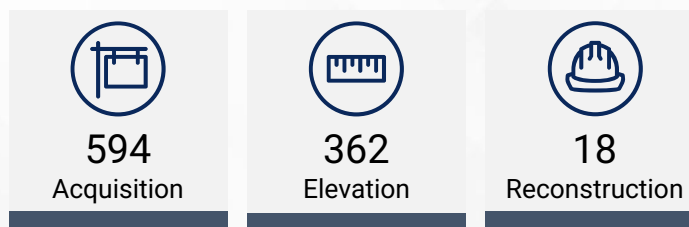
Progress over the Past Thirty Years

ELEVATETM
FLORIDA

Historical Flood Reduction Efforts:



Projects Funded By the Above Programs Since 1996:

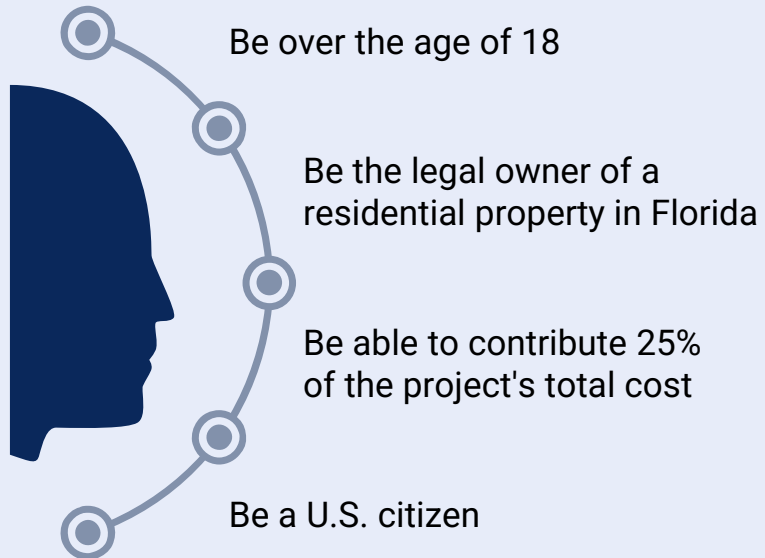




Program Eligibility and Applicant Benefits

ELEVATE[™]
FLORIDA

To become a participant of the Elevate Florida program, applicants must:



Applications were prioritized for review based on the following factors:

- Properties designated as Repetitive Loss (RL) or Severe Repetitive Loss (SRL)
- Locations impacted by Hurricanes Debby, Helene, and Milton
- Properties located within a FEMA-designated Special Flood Hazard Area (SFHA)
- Properties determined by local authorities to be substantially damaged
- Primary residences
- Single-family homes

Applicants selected to participate in Elevate Florida may enjoy:

- Significant cost savings
- Increased home value
- Lower insurance premiums and increased insurability
- Mitigation of risk of repetitive losses
- Comprehensive support from the Elevate Florida team



Eligible Project Types

Through the Elevate Florida Program, 75% of each approved project's cost is covered by Federal funds. **Property Owners must invest their own money to cover the remaining 25% of the total project cost.** There are four eligible project types:



Structure Elevation

An existing structure is physically raised.

Given proven flood reduction from structure elevations, the majority of Swift Current Elevate Florida projects are Structure Elevations.



Mitigation Reconstruction

An improved, elevated building is constructed on the same site where an existing building and/or foundation has been partially or completely demolished or destroyed.



Acquisition / Demolition

A structure is purchased from voluntary sellers and demolished, to be maintained by the local community as open space. The local community must agree to participate in this project type.



Wind Mitigation

Measures that reduce the risk of future wind damage to structures, such as alterations to the roof, windows, doors, and other vulnerable components of structures, are added to a structure.



Emphasis on Structure Elevation

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FLORIDA

Elevate Florida emphasizes Structure Elevation projects over other project types (such as Acquisition/Demolition) for several reasons, including:

Efficient, Cost-Saving Solutions

- Elevation is significantly less expensive and can be completed more rapidly than acquisition or reconstruction processes, which can involve negotiation, demolition, and sometimes community approval.
- Getting homes out of Severe Repetitive Loss status may result in lower National Flood Insurance Program premiums for Property Owners and potentially the community.



Preserving Community Fabric

- Property Owners can remain in their neighborhoods, protecting social ties, school enrollment, and local economies.
- Neighborhood continuity reduces disruption for residents and stabilizes local property values.



Lower Burden for Local Governments

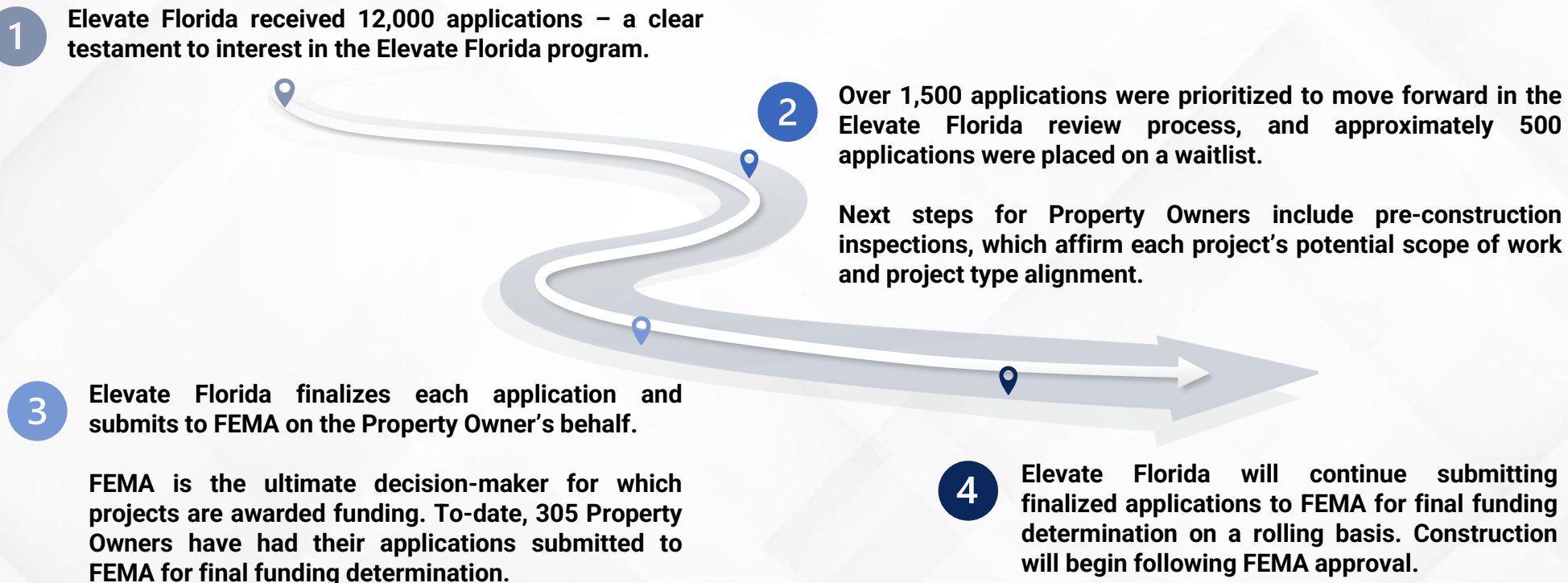
- Elevation does not pose the need for the local government to take ownership or manage parcels of open land in perpetuity.
- Elevation avoids the costs and legal responsibilities tied to land management, maintenance, and liability.





Program Accomplishments as of 10/20/2025

Significant program milestones of the Elevate Florida program to-date are summarized below.





Elevate Florida is a first-of-its-kind, groundbreaking statewide residential mitigation program. Led by FDEM, this program is designed to expedite the hazard mitigation process and complete a resident's mitigation project more efficiently than other initiatives.

All project management services are coordinated on behalf of the Property Owner by FDEM. Property Owners are responsible for 25% of project costs, with the remaining 75% funded by federal resources from the Hazard Mitigation Grant Program (HMGP) or Flood Mitigation Assistance (FMA) Swift Current.

For more information on the Elevate Florida program, please visit the Monthly Program Snapshot or Frequently Asked Questions, which are both linked on the Elevate Florida website.



Thank You

Meigs Lamb

Phone: 850-566-1899

Email: Meigs.Lamb@em.myflorida.com

11/4/25

Meeting Date

The Florida Senate
APPEARANCE RECORD

Deliver both copies of this form to
Senate professional staff conducting the meeting

Elovato Florida

Bill Number or Topic

Community Affairs
Committee

Amendment Barcode (if applicable)

Name Kevin Guthrie

Phone (850) 566-1899

Address 2555 Shumard Oak Blvd
Street

Email Moigs.Lamb@sm.myflorida.com

Tallahassee FL
City State

32349
Zip

Speaking: ☐ For ☐ Against ☒ Information

OR

Waive Speaking: ☐ In Support ☐ Against



I am appearing without
compensation or sponsorship.

PLEASE CHECK ONE OF THE FOLLOWING:

☐ I am a registered lobbyist,
representing:

☐ I am not a lobbyist, but received
something of value for my appearance
(travel, meals, lodging, etc.),
sponsored by:

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S-001 (08/10/2021)

The Florida Senate

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Elevate Florida

Bill Number or Topic

Amendment Barcode (if applicable)

11/4/2025
Meeting Date
S Community Affairs
Committee

Name Kevin Gouthrie Phone _____

Address 2555 Shumard Oak Blvd Email Kevin.gouthrie@cm.mg
Street Tallahassee FL 32311
City State Zip
florida.com

Speaking: ☐ For ☐ Against ☐ Information **OR** Waive Speaking: ☐ In Support ☐ Against

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S-001 (08/10/2021)

1140

**STATE OF FLORIDA
DEPARTMENT OF STATE
Division of Elections**

I, Cord Byrd, Secretary of State,
do hereby certify that

Fox Reynolds Henderson

is duly appointed a member of the

Florida Housing Finance Corporation

for a term beginning on the Thirteenth day of June, A.D., 2025,
until the Thirteenth day of November, A.D., 2025 and is subject
to be confirmed by the Senate during the next regular session of
the Legislature.

*Given under my hand and the Great Seal of the
State of Florida, at Tallahassee, the Capital, this
the Eighth day of August, A.D., 2025.*



[Signature]
Secretary of State

DSDE 99 (3/03)

The original document has a reflective line mark in paper. Hold at an angle to view when checking.



RON DeSANTIS
GOVERNOR

RECEIVED

2025 JUN 20 AM 9:46

DIVISION OF ELECTIONS
TALLAHASSEE, FL

June 13, 2025

Secretary Cord Byrd
Department of State
R.A. Gray Building, Room 316
500 South Bronough Street
Tallahassee, Florida 32399-0250

Dear Secretary Byrd:

Please be advised I have made the following appointment under the provisions of Section 420.504, Florida Statutes:

Mr. Fox "Reynolds" Henderson
Post Office Box 1380
Santa Roda Beach, Florida 32459

as a member of the Florida Housing Finance Corporation, succeeding David Hall, subject to confirmation by the Senate. This appointment is effective June 13, 2025, for a term ending November 13, 2028.

Sincerely,

A handwritten signature in black ink, appearing to read "Ron DeSantis".

Ron DeSantis
Governor

RD/kf

OATH OF OFFICE

(Art. II, § 5(b), Fla. Const.)

RECEIVED
DEPARTMENT OF STATE

2025 AUG -4 AM 8:32

DIVISION OF ELECTIONS
TALLAHASSEE, FL

STATE OF FLORIDA

County of Walton

I do solemnly swear (or affirm) that I will support, protect, and defend the Constitution and Government of the United States and of the State of Florida; that I am duly qualified to hold office under the Constitution of the State, and that I will well and faithfully perform the duties of

Board Member, Florida Housing Finance Corporation

(Full Name of Office - Abbreviations Not Accepted)

on which I am now about to enter, so help me God.

[NOTE: If you affirm, you may omit the words "so help me God." See § 92.52, Fla. Stat.]

[Signature]
Signature

(Affix Seal Below)

Sworn to and subscribed before me by means of ☒ physical presence
Or ☐ online notarization this 29th day of July, 2025.



Joyce Adams
Signature of Officer Administering Oath or of Notary Public

Joyce Adams
Print, Type, or Stamp Commissioned Name of Notary Public

Personally Known ☒ or Produced Identification ☐

Type of Identification Produced _____

ACCEPTANCE

I accept the office listed in the above Oath of Office.

Mailing Address: Home ☐ Office ☒

PO Box 1380

Street or Post Office Box

Santa Rosa Beach, FL 32459
City, State, Zip Code

Fox Reynolds Henderson
Print Name

[Signature]
Signature

CourtSmart Tag Report

Room: SB 37

Case No.:

Type:

Caption: Senate Community Affairs Committee

Judge:

Started: 11/4/2025 3:31:11 PM

Ends: 11/4/2025 4:22:47 PM

Length: 00:51:36

3:31:29 PM	Quorum
3:31:34 PM	Pledge of Allegiance
3:31:56 PM	Chair McClain opening remarks
3:32:14 PM	Tab 2: SB 48 - Housing by Senator Gaetz
3:32:28 PM	Senator Gaetz explains bill
3:33:52 PM	Questions
3:34:01 PM	Appearance Forms
3:34:08 PM	Nathaniel Bittman
3:35:19 PM	Chair McClain reads waiving
3:35:52 PM	Senator Gaetz waives closing
3:35:55 PM	Roll Call
3:36:15 PM	SB 48 reported out
3:36:19 PM	Tab 1: SB 34 - Historic Cemeteries Program by Senator Sharief
3:36:33 PM	Senator Sharief explains bill
3:37:23 PM	Questions
3:37:30 PM	Appearance Forms
3:37:33 PM	Barney Bishop III waives
3:37:39 PM	Chair McClain
3:37:43 PM	Senator Sharief waives closing
3:37:46 PM	Roll Call
3:37:59 PM	SB 34 reported out
3:38:12 PM	Tab 5: Appointment to the Florida Housing Corporation
3:38:23 PM	Chair McClain remarks
3:38:34 PM	Questions
3:38:39 PM	Debate
3:38:48 PM	Senator Leek motion to recommend
3:38:58 PM	Roll Call
3:39:22 PM	Confirmation Recommended
3:39:25 PM	Tab 3: Presentation by the Department of Commerce
3:39:36 PM	Justin Domer, Deputy Secretary of the Department of Commerce
3:50:56 PM	Questions
3:51:02 PM	Senator Pizzo
3:51:08 PM	Justin
3:51:13 PM	Senator Pizzo
3:51:22 PM	Justin
3:51:24 PM	Senator Pizzo
3:51:40 PM	Justin
3:51:42 PM	Senator Pizzo
3:51:50 PM	Justin
3:52:06 PM	Senator Pizzo
3:52:23 PM	Justin
3:52:39 PM	Senator Pizzo
3:52:43 PM	Justin
3:52:59 PM	Chair McClain
3:53:34 PM	Justin
3:55:10 PM	Chair McClain
3:55:19 PM	Justin
3:56:02 PM	Chair McClain
3:56:12 PM	Justin
3:56:35 PM	Chair McClain
3:56:43 PM	Justin
3:56:46 PM	Justin continues

3:57:11 PM	Chair McClain
3:57:30 PM	Justin
3:57:48 PM	Chair McClain
3:57:52 PM	Justin
3:58:06 PM	Chair McClain
3:58:16 PM	Senator Trumbull
3:58:30 PM	Justin
3:58:34 PM	Senator Trumbull
3:58:37 PM	Justin
3:59:05 PM	Senator Trumbull
3:59:09 PM	Justin
3:59:18 PM	Senator Trumbull
3:59:33 PM	Justin
3:59:51 PM	Chair McClain
3:59:55 PM	Tab 4: Presentation by the Division of Emergency Management on Elevate Florida
4:00:03 PM	Kevin Guthrie, Director of the Division of Emergency Management presents
4:13:23 PM	Questions
4:13:26 PM	Senator Jones
4:14:06 PM	Kevin
4:14:35 PM	Senator Jones
4:14:54 PM	Kevin
4:15:44 PM	Chair McClain
4:15:52 PM	Kevin
4:16:47 PM	Chair McClain
4:17:00 PM	Kevin
4:18:35 PM	Chair McClain
4:19:17 PM	Kevin
4:21:58 PM	Senator Pizzo
4:22:03 PM	Kevin
4:22:11 PM	Senator Pizzo
4:22:24 PM	Chair McClain
4:22:39 PM	Senator Sharief moves to adjourn - Meeting Adjourned