Palm Beach County State Legislative Update

Committee Meetings — Week of November 17



Florida Senate Files Rural Renaissance Legislation

On November 20, 2025, Senator Corey Simon filed the Rural Renaissance legislative package, SB 250: Rural Communities.

SB 250, filed by Sen. Simon and supported by Senate President Ben Albritton, is a comprehensive $218 million legislative package aimed at revitalizing Florida's rural communities. The bill modernizes the definition of fiscally constrained counties by updating outdated revenue thresholds and significantly expands financial support. It guarantees at least $50 million annually for these counties, with required spending on public safety, infrastructure, and other public purposes, while also expanding access to satellite-tax distributions. SB 250 additionally establishes a new Office of Rural Prosperity, staffed regionally to help rural governments secure state and federal grants, navigate planning laws, and access technical resources.

The bill introduces $1 million annual "Renaissance Grants" for seven counties experiencing long-term population decline—Gadsden, Hardee, Hamilton, Taylor, Jackson, Calhoun, and Liberty—continuing until each achieves three consecutive years of population growth. Other major economic components include expanding the Rural Revolving Loan Program, increasing Rural Infrastructure Fund appropriations, funding innovation pilots, and investing in small business development through more Small Business Development Center "circuit riders."

Transportation and infrastructure receive substantial investment. SB 250 redirects documentary stamp revenue to create a $50 million annual investment in farm-to-market arterial roads, enhances the Small County Road Assistance Program, and creates new rural transit block grants**.** The bill updates the County Incentive Grant Program by adding rural farm-to-market connectivity to the project criteria and, from 2026–2027 through 2032, gives priority to Everglades Agricultural Area counties seeking full funding for qualifying projects such as County Road 880 up to $15 million annually. It also strengthens broadband coordination to help rural communities access major federal funding streams.

The bill includes sweeping education and health-care provisions. School districts in regional consortia see their per-district funding tripled, along with new supplemental service grants. A new student loan repayment program (RIPE) offers up to $15,000 for educators working in fiscally constrained counties. Health-care access is expanded through a new startup-grant program for doctors, PAs, and APRNs establishing rural practices; enhancements to emergency-response training through the SCORE program; major new hospital capital and Medicaid reimbursement support; and mobile units and telemedicine kiosks to expand services in hard-to-reach communities.

Altogether, SB 250 represents one of the largest rural-focused investments in Florida history, aiming to reverse population decline, improve essential services, strengthen local economies, and preserve the agricultural and cultural heritage of rural Florida.

Florida Legislature Hosts Committee Meetings

This past committee week, the Florida Legislature convened for a series of committee meetings, focusing on presentations from cabinet members, state agency leaders, staff, and professional associations. As several pieces of legislation were considered, lawmakers gathered valuable insights on a variety of pressing issues. Below is a summary of the key topics discussed.

House Select Committee on Property Taxes

On Thursday, the House Select Committee on Property Taxes heard all 8 of the property tax proposals put forth as part of the Speaker Perez Memo last month. The proposals make significant changes to the tax base through expanding or carving new homestead exemptions, tightening assessment caps, and eliminating non-school homestead property taxes altogether (HJR 201). Each proposal prohibits local governments from reducing funding for law enforcement services below FY 26 or FY 27 funding levels; however, the proposals provide no mechanism for revenue replacement or implementation. FAC along with many other local government representative opposed the proposals on the basis that they are tax shifts that do not contemplate core components of Florida's public safety and community well-being established in statute and the Florida Constitution.

To watch the committee hearing, **click here**.
Counties retain all statutory and constitutional responsibilities, including: Sheriff operations, Jails and corrections, Courts and justice system facilities, EMS and fire response, Public health and indigent care, Infrastructure and roads, Water quality and stormwater, Elections administration, and all constitutional officers' operations.

For HJR 201—Elimination of non-school homestead property taxes, state estimates provide a $14 billion impact on local governments (county, city, special districts) for the first-year implementation in FY 2027-28 if approved by the voters. The statewide county share of this impact to be roughly **$9 billion**.

To view county-by-county analysis of the adopted impacts for each proposal, **click here.**

- HJR 201 proposes the elimination of non-school homestead property taxes, resulting in a first-year statewide impact of $14 billion, including a $9 billion county share.
- HJR 203 creates a 10-year sunset of non-school homestead property taxes, producing a $4.3 billion statewide first-year impact with counties absorbing $2.9 billion.
- HJR 205 eliminates non-school homestead property taxes for seniors aged 65 and older, generating a $5.7 billion statewide first-year impact and $3.5 billion in county losses.
- HJR 207 provides an additional 25% exemption on non-school homestead property taxes, leading to a $3.5 billion statewide impact, including $2.3 billion to counties.
- HJR 209 adds an additional $100,000 exemption for insured properties on non-school homestead value, with a $3.6 billion first-year statewide impact and $2.2 billion county share; a PCS estimate places this impact higher at $9.5 billion statewide and $4 billion to counties.
- HJR 211 eliminates the Save-Our-Homes portability cap for non-school homestead property taxes, resulting in a $43 million first-year statewide impact, including $27 million to counties.
- HJR 213 modifies assessed value growth rates for non-school homestead property taxes, creating a $1.7 billion statewide first-year impact and $1.1 billion county share.
- HB 215 establishes a combined Save-Our-Homes differential for married couples affecting non-school homestead property taxes, estimated to cost $44.5 million statewide in the first year, with counties absorbing $24.2 million.

Senate Committee on Environment and Natural Resources

The Senate Committee on Environment and Natural Resources met on November 18, 2025, to consider CS/SB 240, a bill focused on reducing waste by establishing a consistent statewide approach to managing single-use plastics. The bill aligns closely with recommendations from the Florida Department of Environmental Protection, emphasizing statewide clarity, uniformity, and environmental stewardship. Senator Garcia, the bill sponsor, described the proposal as a balanced effort to protect the environment while avoiding unnecessary burdens on local governments and businesses.

During member discussion, Senator Smith highlighted his cosponsorship and noted the bill's strong alignment with agency guidance. Public testimony was overwhelmingly supportive, with representatives from major environmental organizations—including the Sierra Club, Surfrider Foundation, Florida Springs Council, Florida Native Plant Society, and People of the Ocean—speaking in favor of the measure. Their support emphasized the need for coordinated statewide action and the environmental urgency associated with plastic waste.

Debate within the committee remained positive, with members praising the bill's practical and forward-looking framework. Senator Garcia reiterated that the proposal brings needed consistency to Florida's environmental policy landscape. With bipartisan support and no opposition, CS/SB 240 passed unanimously and advanced forwardly to the second committee stop in the Senate.

House Insurance & Banking Subcommittee

The House Insurance & Banking Subcommittee met on November 18, 2025, to receive an extensive update on the condition of Florida's property and casualty insurance market.

Commissioner Michael Yaworsky of the Office of Insurance Regulation (OIR) reported that Florida now has 7.61 million residential policies in force and an average homeowner premium of $1,755. He emphasized that the state's insurance environment is stabilizing after several turbulent years, noting that 17 new companies have entered the Florida market since recent legislative reforms. These reforms—such as SB 7052, HB 837, SB 2-D, and SB 2-A—have collectively reduced litigation, enhanced regulatory oversight, and encouraged insurers to submit filings for rate decreases or zero-percent increases. Financial performance among domestic insurers has improved as well, with underwriting gains strengthening and combined ratios moving in the right direction. Enforcement has also ramped up, with OIR conducting more than 100 examinations and securing over $14.5 million in consumer restitution.

The subcommittee also received a national and global reinsurance market overview from Guy Carpenter. Reinsurers have posted strong profitability over the past two years, even as global catastrophe losses remain historically high, exceeding $100 billion annually for five consecutive years. Reinsurance capital increased by seven percent in 2024, leading to rate softening in 2025. Florida, in particular, benefitted during renewal seasons, with many programs seeing moderate price decreases and renewed appetite from reinsurers due to improvements in Florida's legal climate and underwriting results. Catastrophe bond issuance has reached record highs, with Florida entities—such as Citizens Property Insurance Corporation—playing a major role in the resurgence of investor interest.

Lloyd's of London echoed these trends, stating that the global reinsurance market has become more stable, allowing capital to re-enter and produce downward pressure on rates. Lloyd's representatives affirmed that Florida's litigation reforms have had a meaningful impact in reducing risk and improving underwriting confidence. They also discussed claims-handling processes, emphasizing that delays often reflect the multi-layered structure of adjusters, engineers, and third-party vendors. Lloyd's clarified that the organization does not mandate out-of-state arbitration for personal-lines policies, responding to concerns raised by lawmakers about Floridians being required to resolve disputes in faraway venues.

During member questions, lawmakers pressed for clarity on why premiums for homeowners have not dropped proportionally to improvements in litigation, reinsurance pricing, and insurer profitability. Several members explored whether lowering the Florida Hurricane Catastrophe Fund retention point could produce meaningful rate relief. Others focused on enforcement, asking how many violations trigger regulatory action and whether the Legislature could receive more frequent updates on insurer financial stability. Condo insurance challenges also arose, with OIR noting that while rates are beginning to decline, the market remains largely unregulated and may benefit from a new mitigation credit program. Members additionally sought information on Citizens takeouts, insurer accountability, and whether Florida is prepared for future hurricane events given recent improvements.

The presentations and discussion underscored a cautiously optimistic outlook. Florida's insurance market appears to be stabilizing, with stronger finances, new market entrants, rising competition, and improving reinsurance conditions. Still, lawmakers made clear that their central concern is ensuring that these positive developments ultimately translate into real premium relief for consumers and sustained market health.

Senate Agriculture Committee

The Senate Committee on Agriculture met on November 18, 2025, to receive a presentation from the Florida Department of Transportation (FDOT) on rural arterial highway projects.

FDOT officials Huiwei Shen, Chief Planner, and Jack Rogers, Legislative Affairs Director, outlined the state's expanding efforts to modernize and improve rural transportation networks. They explained that the Arterial Highway Program is designed to enhance safety, reduce congestion, connect rural communities to economic centers, and support the efficient movement of goods throughout Florida. The initiative also supports long-term resiliency by reinforcing key corridors that serve both residents and agricultural industries.

FDOT reviewed several major statutory programs that support these goals, including CIGP, SCOP, SCRAP, TRIP, SUN Trail, New Starts Transit, and the broader Strategic Intermodal System. Collectively, these programs provide funding for upgrading rural highways, widening two-lane roads with significant truck traffic, and improving local infrastructure through state–local partnerships. For the 2026–2030 Work Program, FDOT highlighted more than $1.1 billion dedicated to local programs such as SCOP, SCRAP, CIGP, and TRIP, with cost-sharing models that range from full state coverage to 50–50 partnerships with local governments.

Despite ongoing investment, FDOT emphasized that Florida faces more than $16 billion in unfunded arterial project needs. Their project pipeline includes 13 fully funded projects totaling $874 million, 44 partially funded projects requiring an additional $4.58 billion, and 123 unfunded projects needing approximately $11.42 billion. FDOT stated that prioritizing future projects will require a focus on safety, congestion reduction, and economic impact, especially in rapidly growing rural regions where transportation infrastructure must keep up with population and commercial expansion.

The committee presentation highlighted the increasing importance of rural highway improvements in a fast-growing state. FDOT stressed that strengthening arterial roads is critical not only for safety and mobility but also for supporting Florida's agricultural economy, freight movements, and the long-term resilience of its transportation system.

Senate Community Affairs Committee

The Senate Committee on Community Affairs met on November 18, 2025, to consider several bills focused on housing affordability, local taxation, and land-use regulation.

The committee first considered SB 78 by Senator Osgood, a proposal aimed at helping homeowners strengthen their properties against storms through a temporary, refundable sales-tax exemption. The bill creates a two-year refund program for purchases of "home hardening products," specifically impact-resistant windows, doors, and garage doors. To ensure the program targets middle-income homeowners, SB 78 limits eligibility to homesteaded, site-built single-family properties with a just value of $700,000 or less. Refunds are capped at $500 per eligible home, and only purchases made between July 1, 2026, and June 30, 2028, qualify. Senator Osgood offered a strike-all amendment that clarified product standards, defined eligibility requirements more precisely, and authorized the Department of Revenue to adopt emergency rules to administer the refund program efficiently. The amendment was adopted with no opposition, and the committee passed the bill unanimously, reflecting broad agreement on incentivizing hurricane-resistant upgrades.

Next, the committee took up SB 118 by Senator Truenow, which addresses long-standing disputes over how special assessments are levied on recreational vehicle (RV) parks. Property owners have argued that some local governments assess RV spaces as though they were permanent residential units, resulting in disproportionately high charges. SB 118 seeks to correct this by directing local governments to assess RV parks as commercial properties—similar to hotels or motels—rather than as traditional residences. A core provision of the bill prohibits assessments based on the full size of an RV pad and instead caps the assessable footprint at 400 square feet, aligning with the maximum physical dimensions of RV-type units in statute. The bill also requires counties, municipalities, and special districts to consider park occupancy rates, ensuring that owners of highly seasonal or partially occupied parks are not overburdened. During member questions, Senator Pizzo sought clarity on how the square-footage cap would be applied, prompting Senator Truenow to introduce a clarifying amendment that reinforced the 400-square-foot limit. With support from industry representatives and no organized opposition, the bill advanced unanimously.

The committee then considered SB 208 by Senator McClain, a measure proposing significant changes to Florida's land-use and development-approval framework. A major component of the bill redefines "compatibility" in the Community Planning Act to eliminate the expectation that new residential development must mirror existing development in size, style, or density. Instead, the bill clarifies that residential uses are inherently compatible with one another when they fall within the same land-use category adopted in a local government's comprehensive plan. SB 208 also seeks to prevent local governments from denying or delaying residential projects on subjective compatibility grounds when those projects already conform to the comprehensive plan's land-use designation. Additionally, the legislation provides a statutory definition for infill residential development, identifying it as development of one or more parcels—up to 100 acres—within existing residential future land-use categories and zoning districts. This clarification is intended to promote infill and reduce barriers for builders developing vacant or underutilized parcels in established communities. The bill is part of a broader push to streamline housing approvals and encourage development that aligns with local comprehensive plans. SB 208 received support from builders and property-rights advocates, while local governments raised concerns about losing discretion over neighborhood character. Despite the mixed testimony, the committee advanced the bill unanimously.

House Intergovernmental Affairs Subcommittee

The House Intergovernmental Affairs Subcommittee met on November 18, 2025, to consider HB 37, a bill sponsored by Representative Danny Nix regarding the removal, storage, and cleanup of electric vehicles (EVs) following accidents.

The bill responds to concerns from towing and storage operators who have experienced delayed EV battery fires—sometimes occurring days after a crash—which require special isolation measures and create higher costs and safety risks.

To address this, the bill allows counties (and permits municipalities) to impose a daily administrative fee of up to three times the standard vehicle-storage rate when an accident-damaged EV must be stored under enhanced safety conditions.

The bill provides a formal definition of "proper storage" for damaged EVs, requiring that they be kept either 50 feet away from all structures and combustibles or isolated behind appropriate physical barriers such as concrete or steel. Importantly, towing operators may only charge the enhanced fee if these safety conditions are met. The legislation also clarifies that insurance companies are not obligated to pay beyond what is covered in the policy contract, preserving existing insurer–policyholder agreements while still allowing towing services to recover their additional costs.

During member questions, Representative Campbell sought clarification on the current challenges operators face when handling EVs, especially regarding the 50-foot separation standard. Representative Nix explained that since tow operators are not EV specialists, they must assume potential battery instability in any accident-damaged EV. However, he clarified that routine roadside assistance—such as flat tires or dead batteries—would not trigger the higher fee or special storage requirements.

Public testimony revealed a split between towing operators and insurers/EV manufacturers. Towing and wrecker industry representatives strongly supported the bill, arguing it protects operators and ensures they can safely accept EVs without fear of absorbing high liability or unexpected costs. Opponents, including the Florida Insurance Council and Tesla, expressed concerns about cost impacts and urged clearer limits. Member debate reflected this divide but leaned toward supporting tow operators' safety needs. Supporters argued the bill is forward-looking and necessary to prevent towing companies from refusing to handle EVs entirely. A few members sought more refined language, but the overall view was that operators should not bear uncompensated risk.

Ultimately, the subcommittee voted 12–3 to pass HB 37, moving the bill forward as a measure intended to improve safety, clarify storage standards, and ensure that the growing number of EVs on Florida roads can be managed effectively after accidents.

Senate Committee on Ethics and Elections

The Senate Committee on Ethics and Elections met on November 19, 2025, to consider SB 62, a bill by Senator Arrington addressing candidate qualification requirements. The bill clarifies that certain statements candidates must currently submit in writing—such as affirming political-party membership for at least 365 consecutive days prior to qualifying—are legally considered substantive requirements, not merely procedural ones. This applies both to candidates seeking nomination by a political party and those running with no party affiliation.

SB 62 also authorizes a qualified candidate or political party to bring legal action if they believe a person seeking to qualify has not met these affiliation requirements. If a circuit court finds non-compliance, the candidate is disqualified from the ballot. An amendment by Senator Arrington changed the effective date from July 1, 2026, to immediately upon becoming law, which the committee adopted. With public support and no member opposition in debate, the bill advanced unanimously.

Senate Committee on Finance and Tax

The Senate Committee on Finance and Tax met on November 19, 2025, to review Florida's Ad Valorem Forecast and Impact Conference, presented by Amy Baker of the Office of Economic & Demographic Research. The presentation explained Florida's strict consensus-based revenue-forecasting system and highlighted major methodological updates to property-tax forecasting. These updates incorporate confidential parcel data, produce county-level forecasts, and improve modeling of just value, taxable value, exemptions, and assessment differentials.

The committee discussed statewide property-tax trends, including the significant effects of Save Our Homes (SOH) caps and homestead exemptions. Homestead properties account for about one-third of taxable value, yet their assessed values are sharply reduced—over 50% in some cases—due to differentials and exemptions. The updated model also improves the ability to evaluate legislative or constitutional changes by providing detailed breakouts for homestead, non-homestead, agricultural, and other categories.

Members engaged in questions about whether property-tax reductions could stimulate economic growth, how population changes influence revenue, and the timing of new forecasts. Baker emphasized that tax-cut stimulus effects typically take years to materialize and vary widely by county and proposal type. She also noted that while the conference models revenue impacts, it does not calculate budgetary effects on specific local services. The next official Ad Valorem forecast is set for December 29, 2025, and will guide the upcoming 2026 legislative session.

Senate Committee on Banking and Insurance

The Senate Committee on Banking and Insurance received extensive presentations on the status of Florida's property insurance, auto insurance, and reinsurance markets as of late 2025. Officials highlighted that major legislative reforms enacted between 2022 and 2023—particularly those curbing litigation, strengthening building codes, and expanding regulatory authority—have begun stabilizing the market. This stabilization is reflected in growing private-sector participation, improved underwriting results, and a surge of companies filing for rate decreases or zero-percent increases.

Presenters showed that the homeowners' insurance market is experiencing declining rate requests, with the 30-day rolling average at –6.6% compared to positive growth a year earlier. Seventeen new companies have entered the market since reforms, and Citizens Property Insurance Corporation has transferred more than 1.5 million policies to private carriers in 2025 alone. Reinsurance markets also displayed improving conditions, including increased investor interest, lower risk-adjusted pricing for some layers, and record catastrophe -bond issuance, with Florida remaining a central driver in that market.

Committee members questioned experts on arbitration practices, catastrophe exposure, investment trends, and the effects of global weather patterns. Lloyd's of London representatives explained that financial strength, risk modeling, and strong state policies—such as Florida's superior building codes—help reinsurers price Florida risks more favorably than in states with weaker standards. Representatives also addressed concerns over slow claims handling and multiple layers in the claims process, noting ongoing efforts to monitor and improve performance. Presenters emphasized that Florida's insurance market is showing strong signs of recovery and renewed competitiveness, supported by legislative reforms and improving economic conditions.

Palm Beach County Day 2026

Save the date for Palm Beach County Day 2025! Join us in Tallahassee on Tuesday, January 13, and Wednesday, January 14, to advocate for our community. Visit our website at www.pbcgov.com/pbcdays!

