

Housing, Agriculture & Tourism Subcommittee

Wednesday, December 10, 2025
3:30 PM - 5:30 PM
Morris Hall (17 HOB)

Meeting Packet

Daniel Perez
Speaker

Michelle Salzman
Chair

Committee Meeting Notice

HOUSE OF REPRESENTATIVES

Housing, Agriculture & Tourism Subcommittee

Start Date and Time: Wednesday, December 10, 2025 03:30 PM

End Date and Time: Wednesday, December 10, 2025 05:30 PM

Location: Morris Hall (17 HOB)

Duration: 2.00 hrs

Consideration of the following bill(s):

HB 313 Housing by Nix

Discussion of Artificial Intelligence in the Agriculture Industry

NOTICE FINALIZED on 12/03/2025 1:50PM by Young.Kimberly

HB 313

FLORIDA HOUSE OF REPRESENTATIVES
BILL ANALYSIS

This bill analysis was prepared by nonpartisan committee staff and does not constitute an official statement of legislative intent.

BILL #: HB 313	**COMPANION BILL:** SB 48 (Gaetz)
TITLE: Housing	**LINKED BILLS:** None
SPONSOR(S): Nix	**RELATED BILLS:** None

Committee References

Housing, Agriculture & Tourism ➤ Ways & Means ➤ Commerce

SUMMARY

Effect of the Bill:
The bill authorizes, but does not require, a landlord to accept a reusable tenant screening report from a prospective tenant and prohibits a landlord who has accepted a reusable tenant screening report from a prospective tenant from charging the prospective tenant an application screening fee or other fee associated with accessing the report.

The bill requires local governments to adopt an ordinance to allow accessory dwelling units (ADUs) in any area zoned for single-family residential use. The ordinance may regulate the permitting, construction, and use of an ADU, subject to certain exceptions. The bill clarifies that an owner of a property with an ADU may not be denied a homestead exemption on the basis of renting the ADU to another person, but that the ADU must be assessed separately according to its use.

The bill provides that local governments may provide density bonus incentives to landowners who donate real estate for the purpose of assisting local governments in providing attainable housing to military families that are receiving the basic allowance for housing.

The bill requires the Office of Program Policy Analysis and Government Accountability to assess the effectiveness of mezzanine finance, or second-position short-term debt, to encourage the construction of owner-occupied affordable housing and the potential for tiny homes to help meet the state's affordable housing needs.

Fiscal or Economic Impact:
The bill has an indeterminate impact on the private sector.

JUMP TO SUMMARY ANALYSIS RELEVANT INFORMATION BILL HISTORY

ANALYSIS

EFFECT OF THE BILL:

Reusable Tenant Screening Reports
The bill authorizes, but does not require, a landlord to accept a reusable tenant screening report from a prospective tenant. (Section 1.)

The bill defines a "reusable tenant screening report" as a report that:

- Has been prepared within the previous 30 days by a consumer reporting agency at the request and expense of a prospective tenant.
- 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.
- Is available to the landlord at no cost to access or use. (Section 1.)

Under the bill, a reusable tenant screening report includes all of the following:

- The prospective tenant's full name.
- The prospective tenant's contact information, including mailing address, e-mail address, and telephone number.
- Verification of the prospective tenant's employment.
- The prospective tenant's last known address.
- The results of an eviction history check.
- The date through which the information contained in the report is current.
- The prospective tenant's consumer report. (Section 1.)

The bill authorizes a landlord to request confirmation from a prospective tenant that there has been no material change to the information in the reusable tenant screening report since it was generated. (Section 1.)

The bill prohibits a landlord who has accepted a reusable tenant screening report from a prospective tenant from charging the prospective tenant an application screening fee or other fee associated with accessing the report. (Section 1.)

The bill's provisions related to reusable tenant screening reports do not:

- 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
- Require a landlord to accept reusable tenant screening reports. (Section 1.)

Accessory Dwelling Units

The bill requires, rather than authorizes, local governments to adopt an ordinance to allow the construction of ADUs in any area zoned for single-family residential use. The bill requires the ordinance to be adopted by December 1, 2026, and provides that the ordinance applies prospectively to ADUs approved after the date the ordinance is adopted. The ordinance may regulate the permitting, construction, and use of an ADU, but may not:

- Prohibit the renting or leasing of an ADU, ***except to prohibit the renting or leasing of an ADU approved after the effective date of the ordinance for a term of less than 1 month***.
- Require that the owner of a parcel on which an ADU is constructed reside in the primary dwelling unit.[1]
- 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 ADU. (Section 2.)

The bill removes the requirement for an application for a building permit to construct an ADU to include an attestation from the applicant that the unit will be rented at an affordable rate to extremely-low-income, very-low-income, low-income, or moderate-income persons. (Section 2.)

The bill prohibits denying a homestead exemption to an owner of a property with an ADU, where the owner maintains a permanent residence, solely due to the ADU being rented or able to be rented. If the owner rents the ADU, the property appraiser must assess the ADU separately from the homestead property and tax it based on its use. (Section 2.)

[1] Under the bill, "primary dwelling unit" means the existing or proposed single-family dwelling on the property where a proposed ADU would be located. (Section 2.)

Density Bonus Incentives

The bill provides that local governments may provide density bonus incentives to landowners who donate real estate for the purpose of assisting local governments in providing affordable housing to military families that are receiving the basic allowance for housing. (Section 3.)

Affordable Housing Study

The bill directs the Office of Program Policy Analysis and Government Accountability (OPPAGA)[2] to assess the effectiveness of mezzanine finance, or second-position short-term debt,[3] to encourage the construction of owner-occupied affordable housing and the potential of tiny homes in meeting the state's affordable housing needs. The bill requires OPPAGA to consult with the Florida Housing Finance Corporation and the University of Florida Shimberg Center for Housing Studies in conducting its evaluation. OPPAGA is required to report its conclusions to the President of the Senate and the Speaker of the House of Representatives by December 31, 2027. The report must include recommendations for a model mezzanine finance program. (Section 4.)

The effective date of the bill is July 1, 2026. (Section 5.)

FISCAL OR ECONOMIC IMPACT:

PRIVATE SECTOR:

This bill may have an indeterminate positive fiscal impact on prospective rental tenants as the authorization for landlords to accept reusable tenant screening reports may decrease application costs for such prospective tenants.

The bill has an indeterminate positive impact on extremely-low-income, very-low-income, low-income, and moderate-income persons. If more local governments allow for the construction of ADUs, and more ADUs are in fact constructed, this may lead to an increased supply of attainable housing options throughout Florida.

The bill also has an indeterminate positive impact on military families who receive the basic allowance for housing, but only to the extent that the local jurisdictions in which the military families live opt-in to provide the density bonus incentive under the bill.

RELEVANT INFORMATION

SUBJECT OVERVIEW:

State Preemption of the Residential Landlord and Tenant Act

In 2023, the Legislature expressly preempted the regulation of residential tenancies, the landlord-tenant relationship, and all other matters covered under the Residential Landlord and Tenant Act to the state.[4] This preemption supersedes any local government regulations on such matters, including, but not limited to, the screening process used by a landlord in approving tenancies; security deposits; rental agreement applications and fees associated with such applications; terms and conditions of rental agreements; the rights and responsibilities of

[2] OPPAGA supports the Florida Legislature by providing data, evaluative research, and objective analyses that assist legislative budget and policy deliberations. OPPAGA, *About OPPAGA*, https://oppaga.fl.gov/ (last visited Dec. 2, 2025).
[3] Mezzanine financing offers a hybrid of debt and equity for companies seeking capital beyond traditional bank loans or equity financing. It "occupies a middle position within the capital stack, between senior debt and equity. This placement directly affects both the risk and return profile of the investment. Senior debt, typically secured by collateral, is prioritized in liquidation, meaning it is repaid before mezzanine financing. Mezzanine lenders assume a higher risk due to this subordinated position, but they are compensated with the potential for higher returns, which makes this type of financing attractive for yield-seeking investors." Accounting Insights Team, *What is Mezzanine Financing and How Does It Work?* (Feb. 1, 2025), https://accountinginsights.org/what-is-mezzanine-financing-and-how-does-it-work/ (last visited Dec. 2, 2025).
[4] Ch. 2023-314, L.O.F.

the landlord and the tenant; disclosures concerning the premises, the dwelling unit, the rental agreement, or the rights and responsibilities of the landlord and tenant; fees charged by the landlord; and notice requirements.[5]

The Residential Landlord and Tenant Act is, however, currently silent as to the screening process used by a landlord in approving tenancies and as to applications and fees associated with such applications generally.[6]

Federal Fair Credit Reporting Act

There are hundreds of companies engaged in employment and tenant background screening across the United States.[7] These companies are defined as "consumer reporting agencies" (CRAs), pursuant to the federal Fair Credit Reporting Act (FCRA) and are regulated by both the Federal Trade Commission and the Consumer Financial Protection Bureau.[8]

The FCRA defines "consumer reporting agency" as 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 which uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports.[9]

It further defines "consumer report" generally as any written, oral, or other communication of any 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 in 15 U.S.C. s. 1681b.[10]

Section 1681b, U.S.C., provides specific circumstances under which a CRA may furnish a consumer report, including, but not limited to:

- In accordance with the written instructions of the consumer to whom it relates.[11]
- To a person who has a legitimate business need for the information in connection with a business transaction that is initiated by the consumer.[12]

The FCRA promotes the accuracy, fairness, and privacy of information that CRAs collect.[13] The FCRA governs the acts of CRAs, entities that furnish information to CRAs (furnishers), and individuals who use credit reports issued by CRAs.[14] Specifically, CRAs and their furnishers must adopt methods to ensure the information they collect and report is accurate.[15] Individuals may request to review the information a CRA has in his or her file, the sources of the information, and the identity of those to whom the information was disclosed to ensure that it is accurate, and may dispute its accuracy which triggers a CRA's duty to reinvestigate the information.[16]

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[5] S. 83.425, F.S.
[6] Pt. II, Ch. 83, F.S.; There is some discussion in s. 83.683, F.S., regarding rental applications by servicemembers.
[7] Professional Background Screening Association (PBSA), *About PBSA*, https://thepbsa.org/about-us/about-pbsa/ (last visited Dec. 2, 2025).
[8] *Id.*
[9] 15 U.S.C. § 1681a(f).
[10] 15 U.S.C. § 1681a(d).
[11] 15 U.S.C. § 1681b(a)(2).
[12] 15 U.S.C. § 1681b(a)(3)(F)(i).
[13] Federal Trade Commission, *A Summary of Your Rights Under the Fair Credit Reporting Act* (Sept. 18, 2018), 12 CFR 1022, https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf (last visited Dec. 2, 2025).
[14] 15 U.S.C. § 1681, et. seq.
[15] 15 U.S.C. § 1681s-2.
[16] 15 U.S.C. §§ 1681g and 1681i.

Additionally, if any person takes any adverse action against an individual based in whole or in part on any information contained in a consumer report, he or she must provide specified information to the individual, including:

- Notice of the adverse action.
- The name, address, and telephone number of the CRA that furnished the consumer report the person relied on.
- Notice of the individual's right to obtain a free copy of their consumer report from the CRA that issued such a report to the person taking the adverse action.
- Notice of the individual's right to dispute the accuracy or completeness of any information in a consumer report with the CRA who produced it.[17]

Portable Tenant Screening Reports

Currently, some companies specialize in online tenant background screening reports, which include information such as a:

- ResidentScore, a renter credit score.
- Criminal background report.
- Credit report.
- Eviction related report.
- Income insights report.
- Identity check report.[18]

On such a website, either a landlord or property manager or a tenant may create an account to either request screening of a potential tenant or to screen themselves.[19] Such companies typically provide several tiers of reports that are available for purchase to provide a prospective tenant or property manager or landlord with control over the cost of the report which will impact how much information the report includes.[20] However, even for a top tier tenant screening report, which includes all of the information listed above, the total cost is $47, and a prospective tenant may grant permission for a property owner to access his or her report.[21]

Affordable Housing in Florida

Housing is considered affordable when monthly rents or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30 percent of a family's gross income.[22] Over 2.4 million low-income Florida households pay more than 30% of their incomes towards housing.[23] Over half of these households, or 1.3 million low-income households, spend more than 50% of their income on housing costs.[24] This makes it difficult for those households to save for retirement or emergencies and difficult to afford other necessities like food and childcare.[25]

Eligibility to participate in Florida's state and federally-funded housing programs is determined by area median income (AMI) or statewide median family income, which is published annually by the United States Department of

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[17] 15 U.S.C. § 1681m(a).
[18] TransUnion SmartMove, *Tenant Background Screening Reports*, https://www.mysmartmove.com/tenant-screening-services (last visited Dec. 2, 2025).
[19] *Id*.
[20] TransUnion SmartMove, *Pricing*, https://www.mysmartmove.com/pricing (last visited Dec. 2, 2025).
[21] *Id*.; TransUnion SmartMove, *Tenant Frequently Asked Questions*, https://www.mysmartmove.com/transunion-smartmove-frequently-asked-questions/tenant-frequently-asked-questions#accordiongroup-338a6660be-item-bf9b64ac40 (last visited Dec. 2, 2025).
[22] S. 420.0004(3), F.S.
[23] Florida Housing Coalition, *2025 Home Matters Report*, p. 1. https://flhousing.org/wp-content/uploads/2025/09/Home-Matters-Report-2025-V5-DIGITAL.pdf (last visited Dec. 2, 2025).
[24] *Id.*
[25] *Id.*

Housing and Urban Development (HUD).[26] In Florida, the current statewide AMI for a family of ***four*** is $95,300 (as family size changes, the income range also varies):[27]

- Extremely-low-income – earning up to 30 percent AMI (at or below $28,600);[28]
- Very-low-income – earning from 30.01 to 50 percent AMI ($28,601 to $47,650);[29]
- Low-income – earning from 50.01 to 80 percent AMI ($47,651 to $76,250);[30] and
- Moderate-income – earning from 80.01 to 120 percent of AMI ($76,251 to $114,360).[31]

As of 2025, Florida had only 24 affordable and available rental units for every 100 extremely low-income renters.[32] In addition, there were little to no communities in Florida that could provide enough housing to support this group of renters, which is primarily made up of low-income workers, retirees, and people with disabilities.[33]

Accessory Dwelling Units

The Legislature has taken measures in recent years to address Florida's need for more affordable housing.[34] One of those measures included encouraging the construction of ADUs in single-family residential areas to increase the availability of affordable rentals.

An ADU is 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.[35] ADUs can go by many different names such as "carriage house," "mother-in-law suite," or "coach house," and are quite common throughout the United States.[36]

ADUs offer benefits to both individual homeowners and the wider communities where they exist.[37] For individuals, ADUs:

- Allow families to provide care to aging or disabled relatives, while still providing those relatives some independence.
- Provide young adults an affordable housing option as a first step after college.
- May be a source of rental income to the homeowner.[38]

For the wider community, ADUs:

- Are a more affordable housing alternative compared to a single-family residence or apartment unit with costly neighborhood and amenity fees.
- Create diverse neighborhoods with a variety of residents of different ages and backgrounds.[39]

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[26] *See* U.S. Dept. of Housing and Urban Development: Office of Policy Development and Research, *Income Limits*, https://www.huduser.gov/portal/datasets/il.html#year2025 (last visited Dec. 2, 2025).
[27] U.S. Dept. of Housing and Urban Development: Office of Policy Development and Research, *FY 2025 State Income Limits: Florida*, https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn?inputname=STTLT*1299999999%2BFlorida&selection_type=county&stname=Florida&statefp=12.0&year=2025 (last visited Dec. 2, 2025).
[28] *Id. See also* s. 420.0004(9), F.S.
[29] *Supra* note 27. *See also* s. 420.0004(17), F.S.
[30] *Supra* note 27. *See also* s. 420.0004(11), F.S.
[31] *Supra* note 27. *See also* s. 420.0004(12), F.S.
[32] *Supra* note 23, at p. 2.
[33] *Id.*
[34] In 2023, the Legislature passed the Live Local Act, which represented a generational retooling of state housing policy in Florida. The Legislature made subsequent amendments to the Live Local Act in 2024 and again in 2025. *See* chs. 2023-17, 2024-188, and 2025-172, Laws of Fla. *See also* Florida Housing Coalition, *Overview of the Live Local Act*, https://www.floridahousing.org/live-local-act (last visited Dec. 2, 2025).
[35] S. 163.31771(2)(a), F.S.
[36] City of Tallahassee: Growth Management Department, *Zoning Spotlight: Accessory Dwelling Units*, March 2024, p. 1. https://www.talgov.com/uploads/public/documents/growth/zoning_spot_231010.pdf (last visited Dec. 2, 2025).
[37] *Id.*
[38] *Id.*

Under current law, a local government in Florida is authorized – but not required – to adopt an ordinance that allows ADUs in any area zoned for single-family residential use.[40] An application for a permit to construct an ADU must be accompanied by an affidavit from the applicant in which the applicant attests that the unit will be rented at an affordable rate to extremely-low-income, very-low-income, low-income, or moderate-income persons.[41]

Homestead Exemption

The Florida Constitution establishes homestead protections for certain residential real estate in three distinct ways. First, it provides homesteads, property owned and maintained as a person's primary residence, with an exemption from taxes.[42] Second, the homestead provisions protect the homestead from forced sale by creditors.[43] Third, the homestead provisions delineate the restrictions a homestead owner faces when attempting to alienate or devise the homestead property.[44]

Every person having legal or equitable title to real estate and who maintains a permanent residence on the real estate is deemed to have established homestead property. Homestead property is eligible for a $25,000 tax exemption applicable to all ad valorem tax levies, including levies by school districts.[45] An additional exemption applies to homestead property valued between $50,000 and $75,000. This exemption is adjusted annually for inflation and does not apply to ad valorem taxes levied by school districts.

Any portion of the homestead property used for commercial purposes is excluded from the homestead.[46] Property rented for more than six months is presumed to be used for commercial purposes.[47]

The homestead property tax exemption may be lost by a property owner who abandons homestead property. Failure to maintain a homestead property as a permanent residence may constitute abandonment under certain circumstances.[48] Renting all or substantially all of a homestead property constitutes abandonment until the dwelling is physically occupied by the owner.[49]

Density Bonus Incentives

A density bonus is a development incentive that allows developers to increase the maximum allowable development for a proposed project, as defined by a local zoning code, in exchange for the developer's support of specified public policy goals.[50] Density bonus programs are a common planning tool at local, county, and state levels across the United States, but vary greatly both in the types of bonuses offered and the policy goals the incentives are intended to address.[51]

In Florida, local governments have the inherent home rule authority[52] to provide density bonuses in exchange for the production of affordable housing units. Additionally, local governments that have adopted inclusionary housing

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[39] *Id.*
[40] S. 163.31771(3), F.S.
[41] S. 163.31771(4), F.S.
[42] Art. VII, s. 6, Fla. Const.
[43] Art. X, s. 4(a), Fla. Const.
[44] Art. X, s. 4(c), Fla. Const.
[45] Art. VII, s. 6(a), Fla. Const.
[46] S. 196.012(13), F.S.
[47] *Id*. *See also* R. 12D-7.013(5), F.A.C. ("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.")
[48] *See* ss. 196.031 and 193.155, F.S.
[49] S. 196.061(1), F.S.
[50] Planetizen, *What is a Density Bonus?* https://www.planetizen.com/definition/density-bonuses (last visited Dec. 2, 2025).
[51] *Id.*
[52] Home rule power refers to the ability of counties and municipalities to enact ordinances at the local level without prior state approval. Such ordinances, however, must not conflict with state or federal laws. In Florida, home rule language was proposed

ordinances are required to provide incentives to developers to offset the cost of the developer's affordable housing contribution, which may include granting density or intensity bonuses.[53]

A local government may also provide density bonus incentives to any landowner who voluntarily donates real property to the local government for the purpose of assisting the local government in providing affordable housing.[54] To receive a density bonus under this provision, the donated real property must:

- Be appropriate for use as affordable housing, as determined by the local government;[55] and
- Be subject to deed restrictions to ensure the property will be used for affordable housing.[56]

The deed restrictions must also prohibit an affordable housing unit from being sold at a price that exceeds the threshold for housing that is affordable for low-income or moderate-income persons or to a buyer who is not eligible due to his or her income under chapter 420, F.S., Florida's housing statutes. The deed restriction may allow affordable housing units to be rented to extremely-low-income, very-low-income, low-income, or moderate-income persons.[57]

In practice, an increase in density for a proposed development offers an economic incentive for developers to produce affordable housing.[58] The allowance of full density allowed by local land use and zoning regulations, as well as additional approved units allowed by density bonuses, creates the opportunity for an affordable housing development to be financially feasible.[59] The allowance of more density also incentivizes market-rate developers to produce affordable units.[60] The sale of more units or the leasing of more apartments offsets the lower sales price or rent payments for each affordable unit.[61]

RECENT LEGISLATION:

YEAR	BILL #/SUBJECT	HOUSE/*SENATE* SPONSOR(S)	OTHER INFORMATION
2025	CS/CS/CS/HB 247	Conerly, Basabe/ *Gaetz*	Died in Senate Returning Messages.

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and subsequently adopted in the 1968 Constitutional revision. After several legal challenges, the Legislature adopted the Home Rule Powers Act in 1973, which ended challenges related to city and county home rule powers. *See* Florida League of Cities, *Florida Municipal Officials Manual*, 2022, pgs. 6-8, https://www.floridaleagueofcities.com/wp-content/uploads/2025/06/florida-municipal-officials-manual.pdf (last visited Dec. 2, 2025).

[53] *See* ss. 125.01055(1), (2), and (4); 166.04151(1), (2), and (4), F.S.

[54] S. 420.615(1), F.S.

[55] *Id*.

[56] S. 420.615(6), F.S.

[57] *Id.*

[58] Florida Housing Coalition, *Affordable Housing Incentive Strategies: A Guidebook for Affordable Housing Advisory Committee Members and Local Government Staff*, Aug. 2021, p. 49, https://www.flhousing.org/wp-content/uploads/2021/08/8-4-21-AHAC-Guide-UPDATE.pdf (last visited Dec. 2, 2025).

[59] *Id.*

[60] *Id.*

[61] *Id.*

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Housing, Agriculture & Tourism Subcommittee			Curtin	Fletcher
Ways & Means Committee				
Commerce Committee				

A bill to be entitled

An act relating to housing; creating s. 83.471, F.S.; defining terms; authorizing a landlord to accept reusable tenant screening reports and require a specified statement; prohibiting a landlord from charging certain fees to an applicant using a reusable tenant screening report; providing construction; amending s. 163.31771, F.S.; 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 that such ordinances apply prospectively; prohibiting the inclusion of certain requirements or prohibitions in such ordinances; deleting a requirement that an application for a building permit to construct an accessory dwelling unit include a certain affidavit; revising the accessory dwelling units that apply toward satisfying a certain component of a local government's comprehensive plan; prohibiting the denial of a homestead exemption for certain portions of property on a specified basis; requiring that a rented accessory dwelling unit be assessed separately from the homestead property and taxed according to its use; amending s. 420.615, F.S.; authorizing a local

government to provide a density bonus incentive to landowners who make certain real property donations to assist in the provision of affordable housing for military families; 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; requiring the office to consult with certain entities; requiring the office to submit a certain report to the Legislature by a specified date; providing an effective date.

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

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

83.471 Reusable tenant screening reports.—

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

(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).

(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.

(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 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 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.

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.

HOUSING, AGRICULTURE & TOURISM SUBCOMMITTEE

HB 313 by Rep. Nix
Housing

AMENDMENT SUMMARY
December 10, 2025

Amendment #779321 by Rep. Nix (Line 40): The amendment removes the bill's provisions relating to reusable tenant screening reports.

Amendment #186883 by Rep. Nix (Line 134): The amendment:

- Provides that local governments, in adopting an ordinance to allow accessory dwelling units (ADUs), may not require any additional action by the property owner to construct the ADU (other than comply with the applicable building regulations).
- Removes the ability of local governments to prohibit the renting or leasing of an ADU for a term of less than 1 month.

Amendment No.

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	__	(Y/N)
ADOPTED AS AMENDED	__	(Y/N)
ADOPTED W/O OBJECTION	__	(Y/N)
FAILED TO ADOPT	__	(Y/N)
WITHDRAWN	__	(Y/N)
OTHER	_____	

Committee/Subcommittee hearing bill: Housing, Agriculture & Tourism Subcommittee

Representative Nix offered the following:

Amendment (with title amendment)

Remove lines 40-127

T I T L E A M E N D M E N T

Remove lines 2-7 and insert:

An act relating to housing;

Amendment No.

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	____	(Y/N)
ADOPTED AS AMENDED	____	(Y/N)
ADOPTED W/O OBJECTION	____	(Y/N)
FAILED TO ADOPT	____	(Y/N)
WITHDRAWN	____	(Y/N)
OTHER		

Committee/Subcommittee hearing bill: Housing, Agriculture & Tourism Subcommittee

Representative Nix offered the following:

Amendment (with title amendment)

Remove lines 134-157 and insert:

(d) "By right" means the ability to be approved without requiring a public hearing; a variance, conditional use permit, special permit, or special exception; or other discretionary action other than a determination that a site plan conforms with applicable zoning regulations.

(e) ~~(d)~~ "Low-income persons" has the same meaning as in s. 420.0004(11).

(f) ~~(e)~~ "Moderate-income persons" has the same meaning as in s. 420.0004(12).

(g) ~~(f)~~ "Very-low-income persons" has the same meaning as in s. 420.0004(17).

(h) ~~(g)~~ "Extremely-low-income persons" has the same meaning as in s. 420.0004(9).

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

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

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

(d) Impose discretionary review or hearing standards, such as requiring a conditional use approval or special exception to

construct an accessory dwelling unit, or other review standards that do not apply generally to other housing in the same district or zone.

T I T L E A M E N D M E N T

Remove line 8 and insert:
amending s. 163.31771, F.S.; defining the terms "by right" and

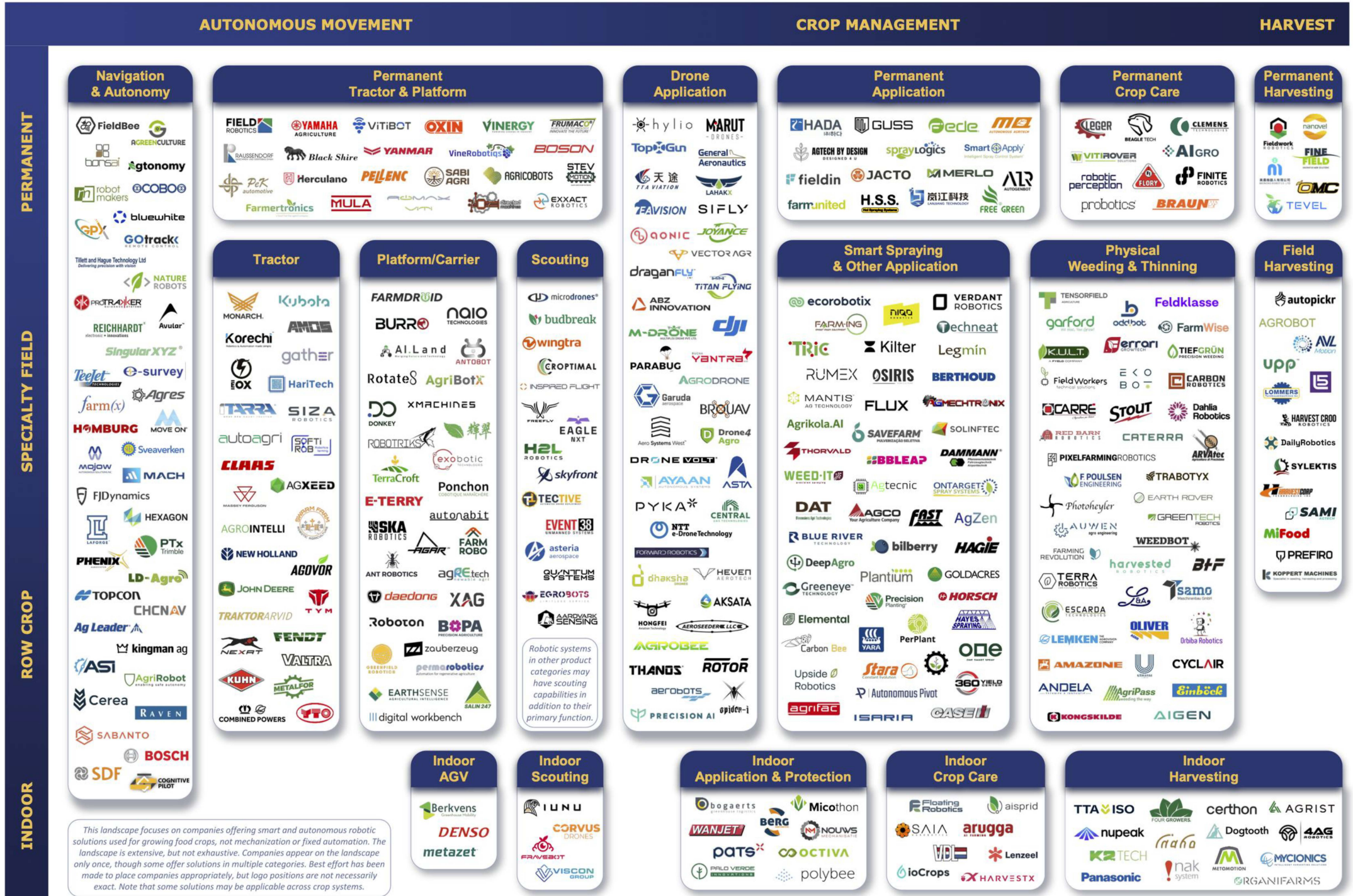
Robotics and AI in Agriculture

Agricultural Robotics

Dr. Nathan S Boyd
Dr. Arnold Schumann
Dr. Yiannis Ampatzidis
Dr. Henry Medeiros



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AUTONOMOUS MOVEMENT
CROP MANAGEMENT
HARVEST
PERMANENT
SPECIALTY FIELD
ROW CROP
INDOOR
Navigation & Autonomy
Permanent Tractor & Platform
Drone Application
Permanent Application
Permanent Crop Care
Permanent Harvesting
Tractor
Platform/Carrier
Scouting
Smart Spraying & Other Application
Physical Weeding & Thinning
Field Harvesting
Indoor AGV
Indoor Scouting
Indoor Application & Protection
Indoor Crop Care
Indoor Harvesting
Robotic systems in other product categories may have scouting capabilities in addition to their primary function.
This landscape focuses on companies offering smart and autonomous robotic solutions used for growing food crops, not mechanization or fixed automation. The landscape is extensive, but not exhaustive. Companies appear on the landscape only once, though some offer solutions in multiple categories. Best effort has been made to place companies appropriately, but logo positions are not necessarily exact. Note that some solutions may be applicable across crop systems.

What is making this possible?

- Investment
- Open-Source Software
- Commoditization of robotic platforms
- Community-supported robot programming libraries
- Dissemination of deep learning tools and techniques



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Emerging commercial applications

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Harvesters



tomato



aspargus

Weeders



laser



mechanical

Sprayers



vineyards



orchards

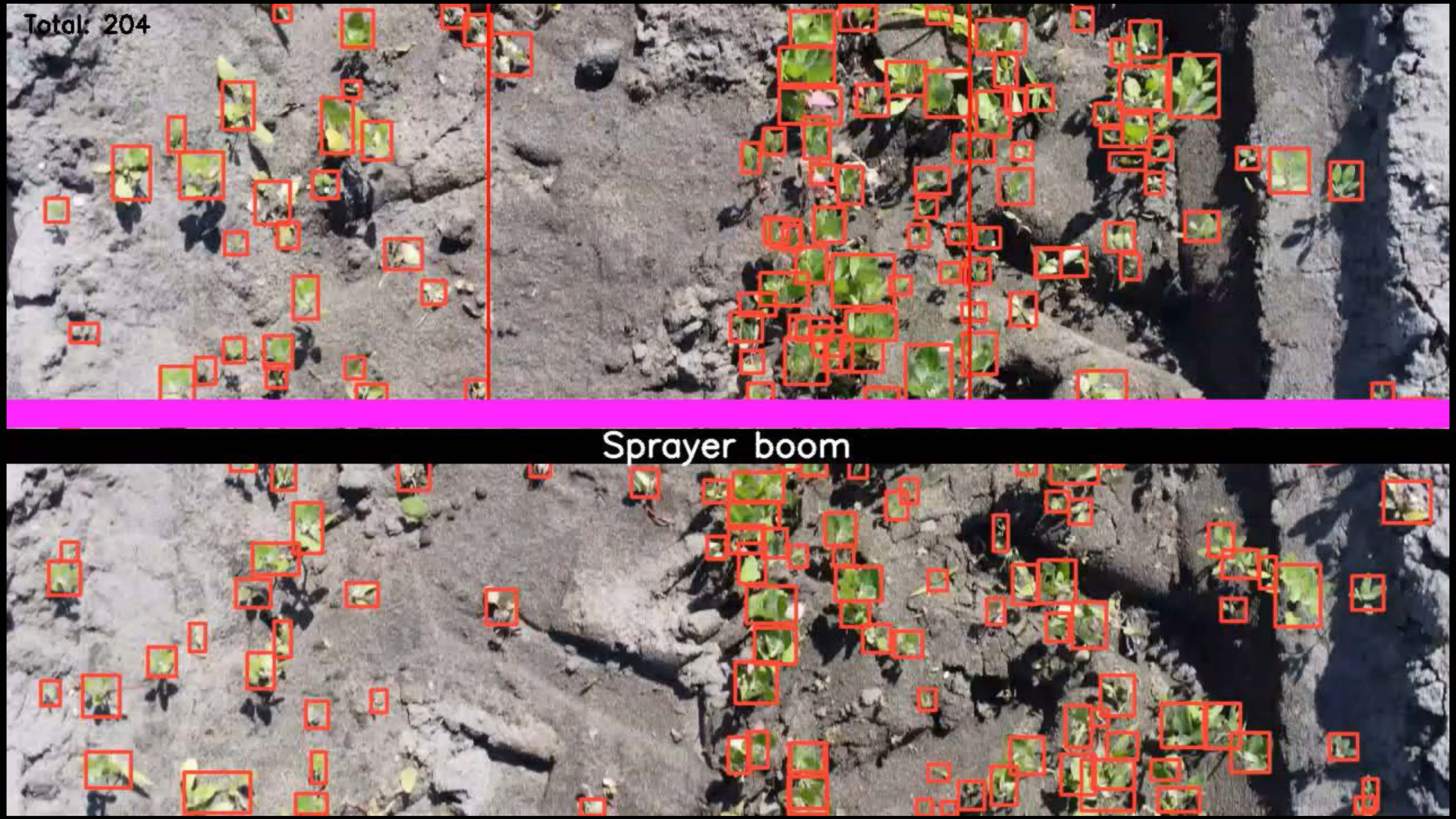
Agricultural Technology in 2025

Efficiency / Automation

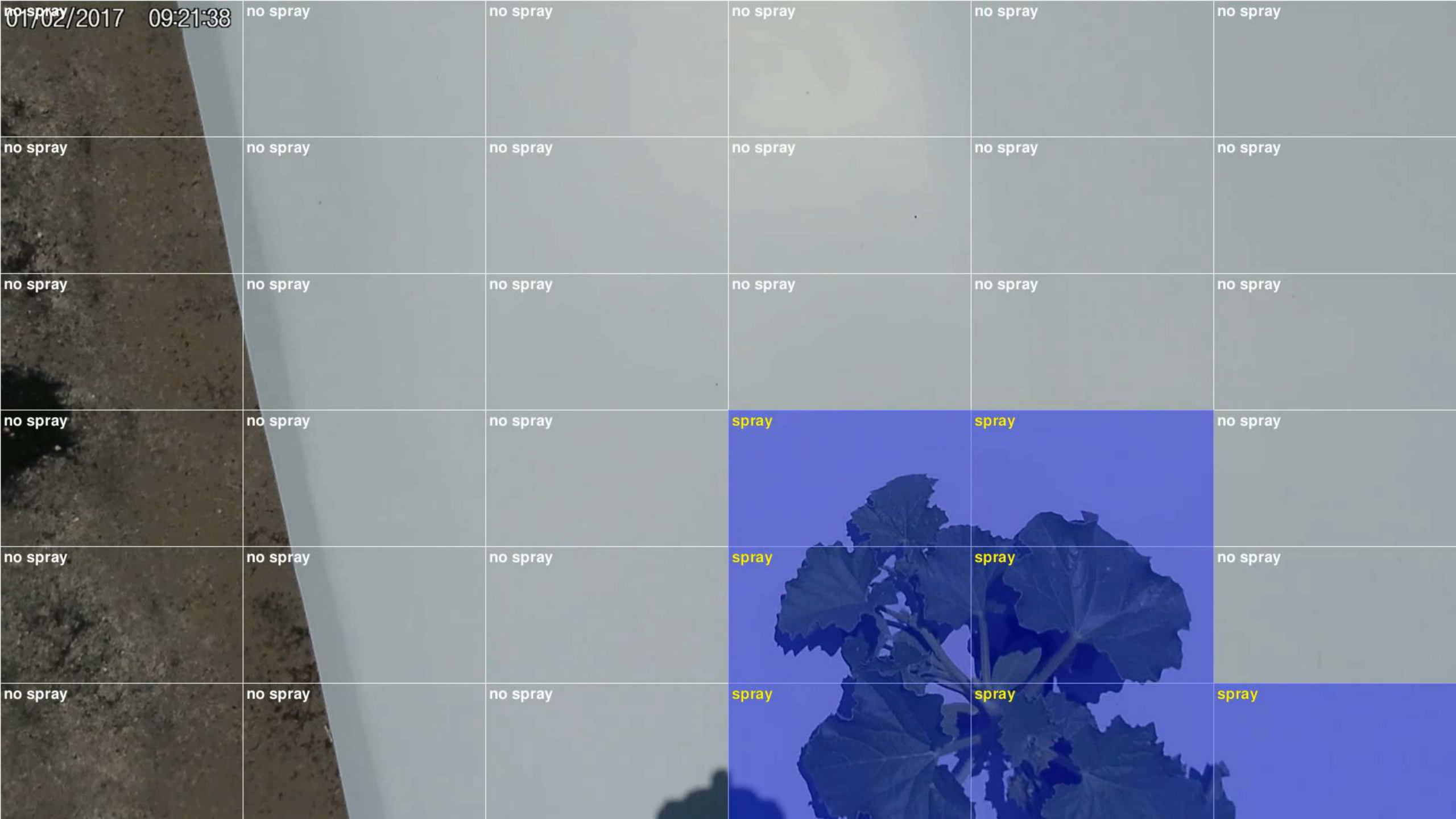


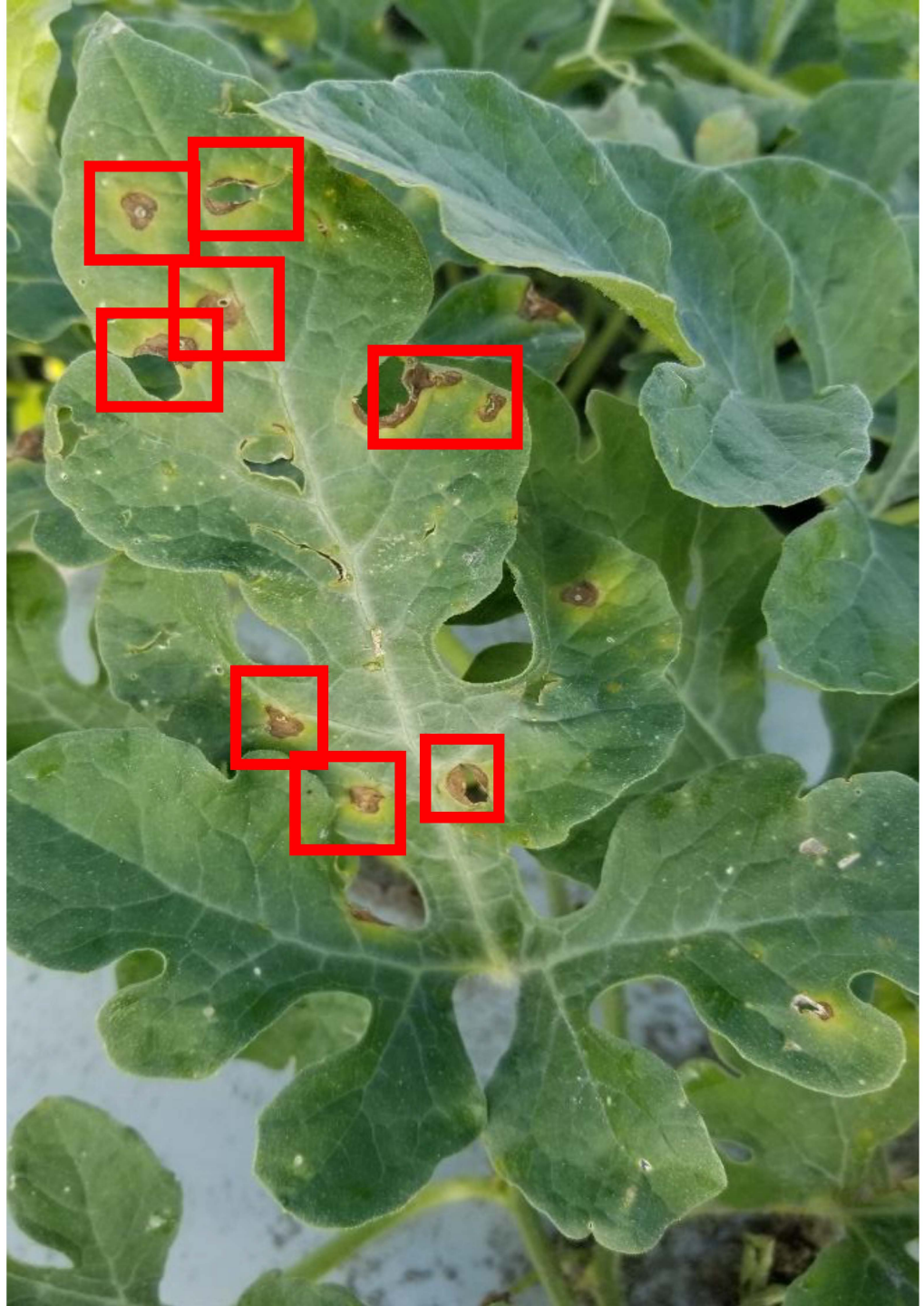


2025 Dirty Dozen


Total: 204
Sprayer boom

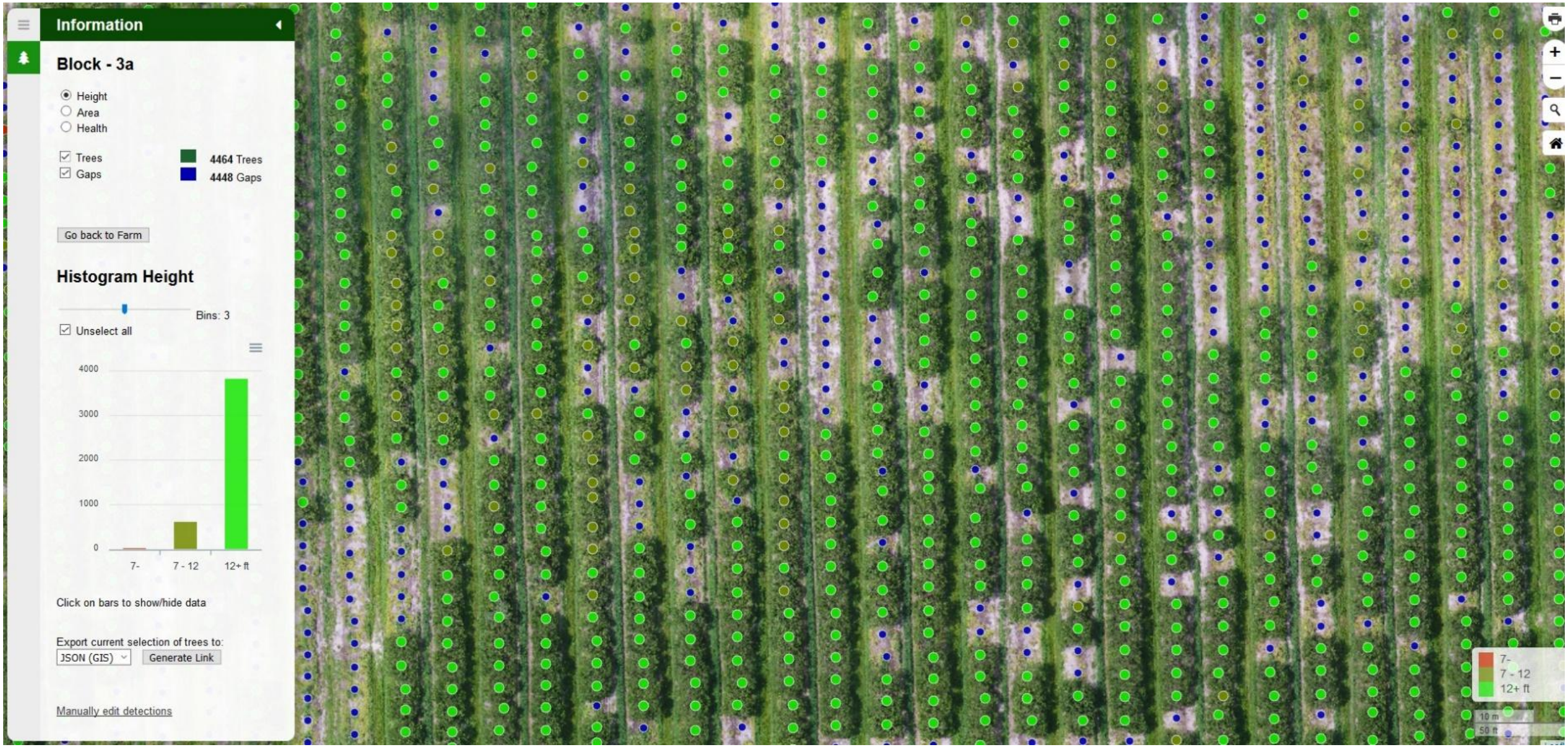



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no spray
spray





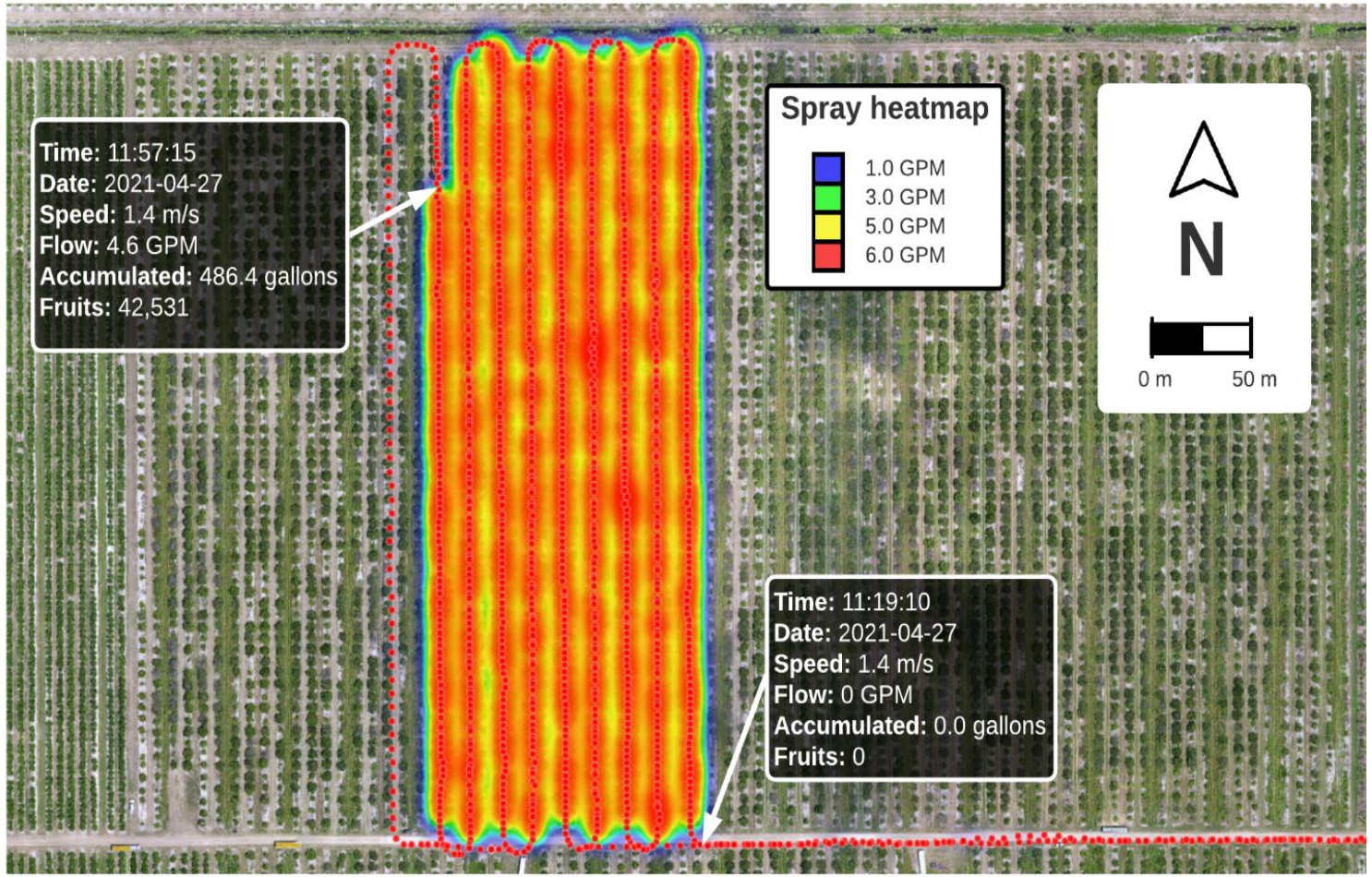
Agroview – https://www.agintel.ai/



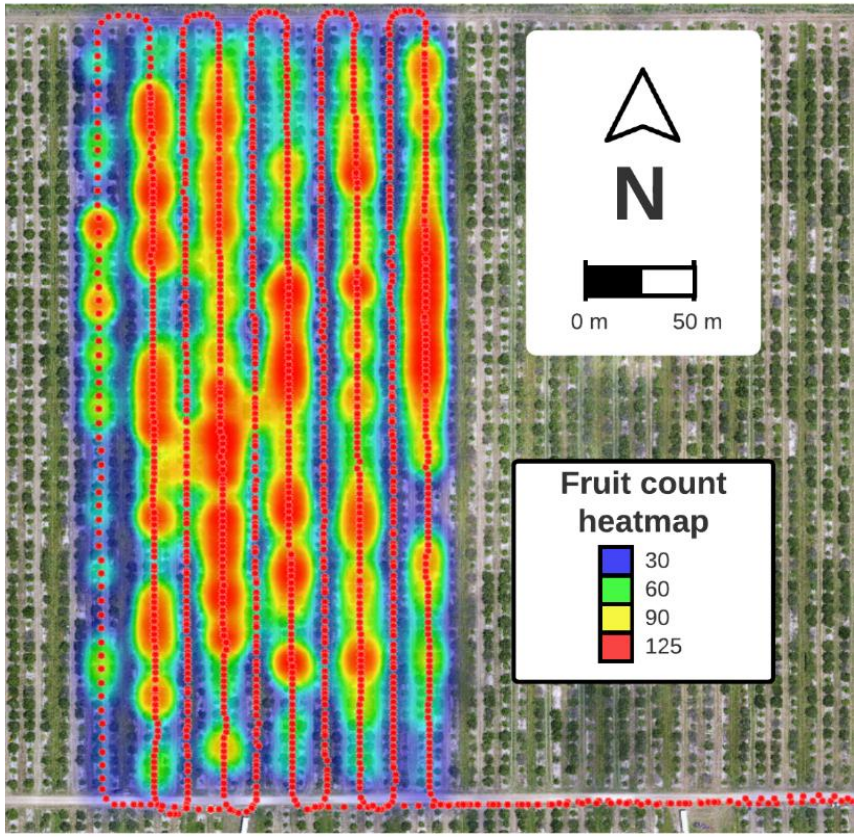


Smart Tree Sprayer using Artificial Intelligence (AI)

Spray path and spraying heat-map



Fruit detection and fruit heat-map



Key Points

- Lower input costs for growers
- Higher yields and quality
- Fewer pesticides in the environment
- Fewer pesticide residues on food.



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Labor is the issue

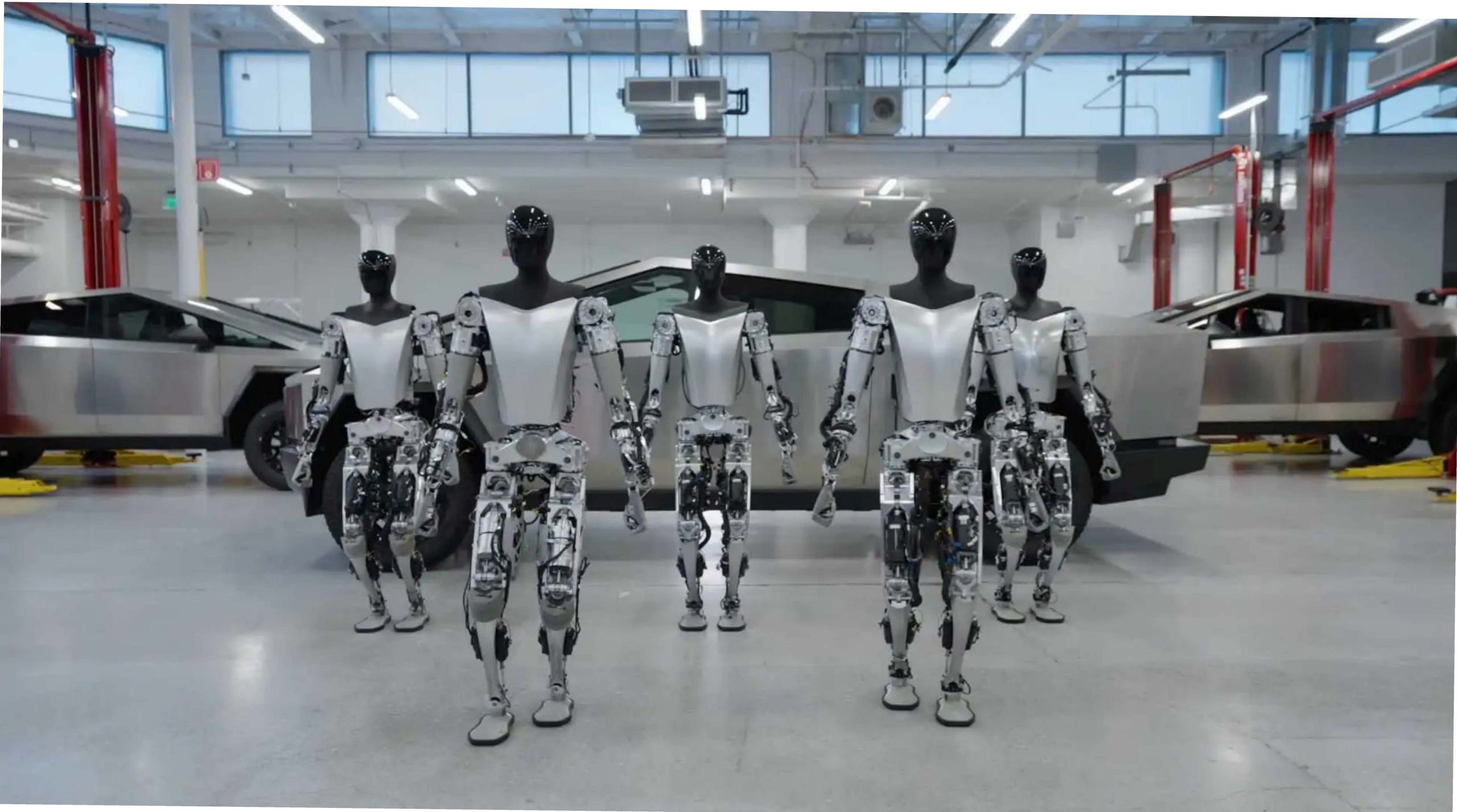




- Aging farm operators
- Limited domestic labor
- Labor shortages
- Population trends



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CSM-101
THE
TERMINATOR

Robotic automation in agriculture

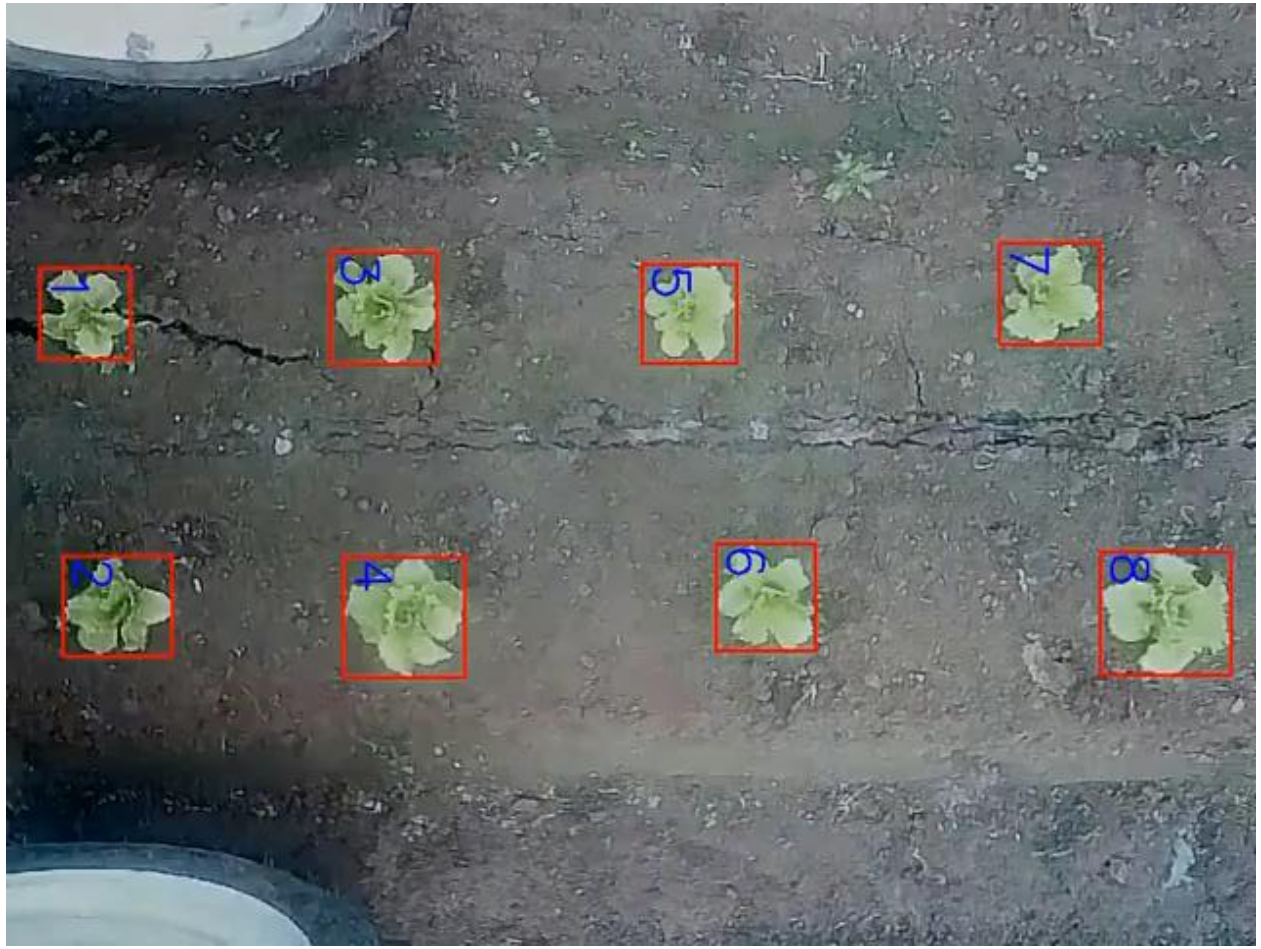
- Precision irrigation, fertigation, and seeding
- Bloom and yield estimation
- Plant health and development monitoring
- Harvesting, pruning, thinning







Robotic perception is critical for navigation

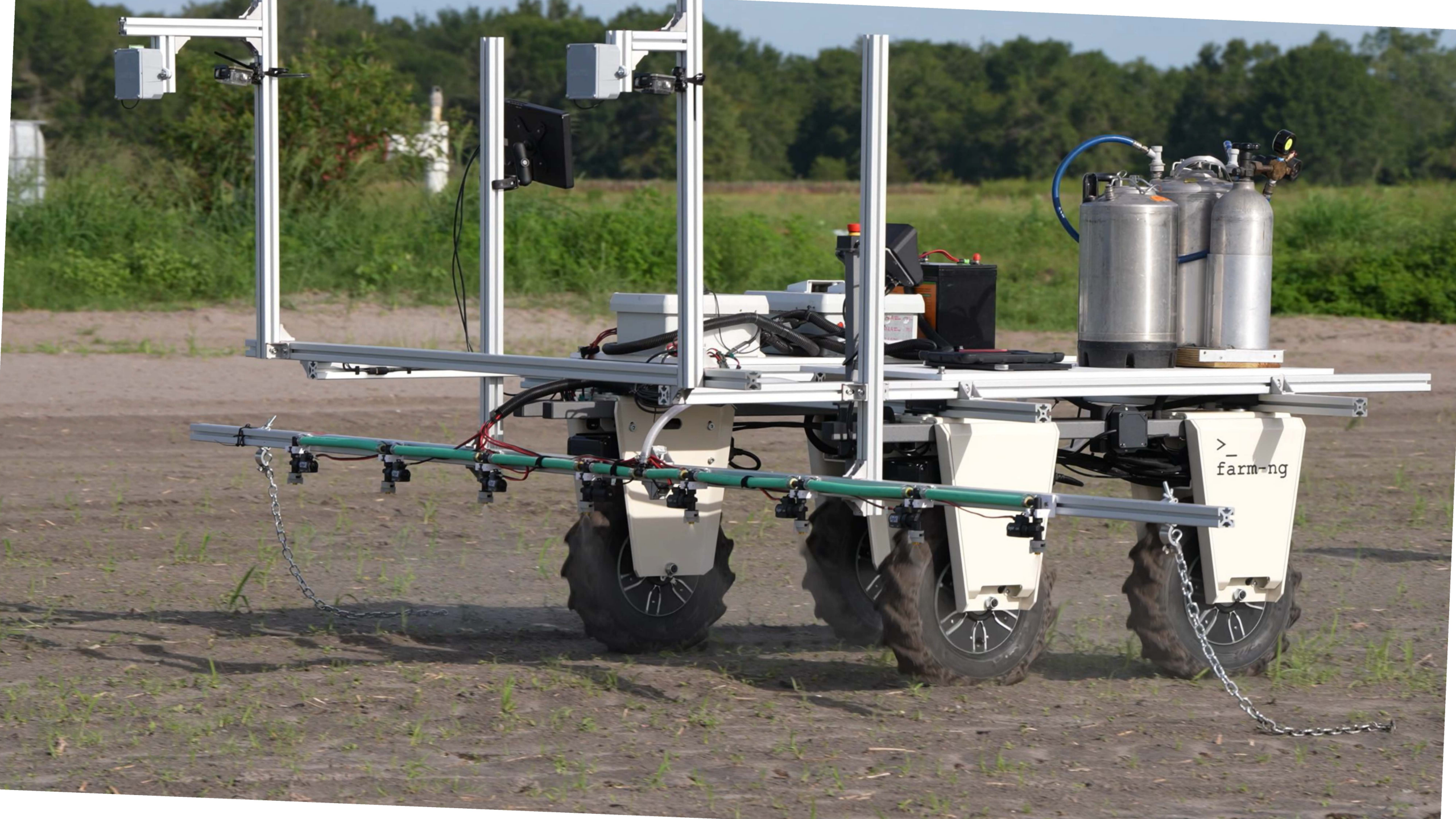




Autonomous tractors



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>_
farm-ng


GREENFIELD ROBOTICS


Autonomous Row Entry

Implications and Opportunities

- AI & Robotics should increase overall agricultural production by ~35% by 2030
- Robotic harvesting valued at $236 million in 2022 but set to rise to $6.8 billion by 2030.
- Agriculture drone market expected to reach $18.22 billion by 2030





FLORIDACOMMERCE



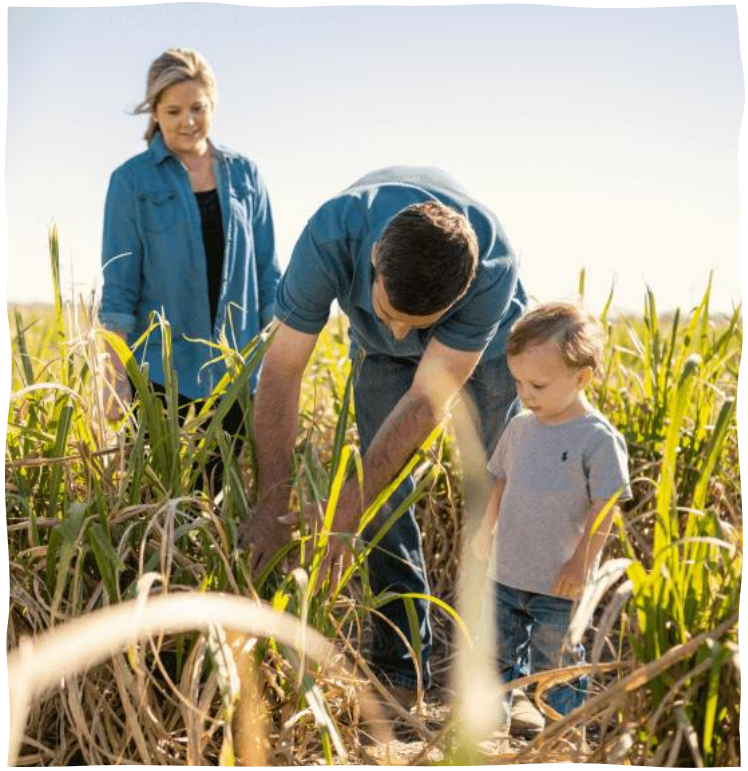
AgTech as a new target industry

Center for Applied Artificial Intelligence in Agriculture









The Future Is Bright



Nathan S Boyd

Gulf Coast Research and Education Center

University of Florida

Advancements in the Forestry Industry

F4 – INNOVATIVE STEWARDS OF FOREST RESOURCES

Leaders in Natural Resource Management and Analytics Since 1998

MARK MILLIGAN | PRESIDENT & CEO

Mark founded F4 (formerly LandMark Systems) in 1998. He holds a Bachelor of Science in Forest Management and a Master's in Business Administration. Mark provides overall organizational leadership, leads business development and technological advancements, develops technical reports, and presents technical information at meetings and conferences. He also serves on several professional boards and engages with other professional organizations that support forestry. Prior to forming F4, Mark worked for the Florida Forest Service (10 years) in various positions. He is a full member of the Association of Consulting Foresters and is a member of the Florida Forestry Hall of Fame.

AI Driving Efficiencies in Aquaculture



HOUSING, AGRICULTURE & TOURISM SUBCOMMITTEE

Driving Efficiencies in Shellfish Aquaculture using AI

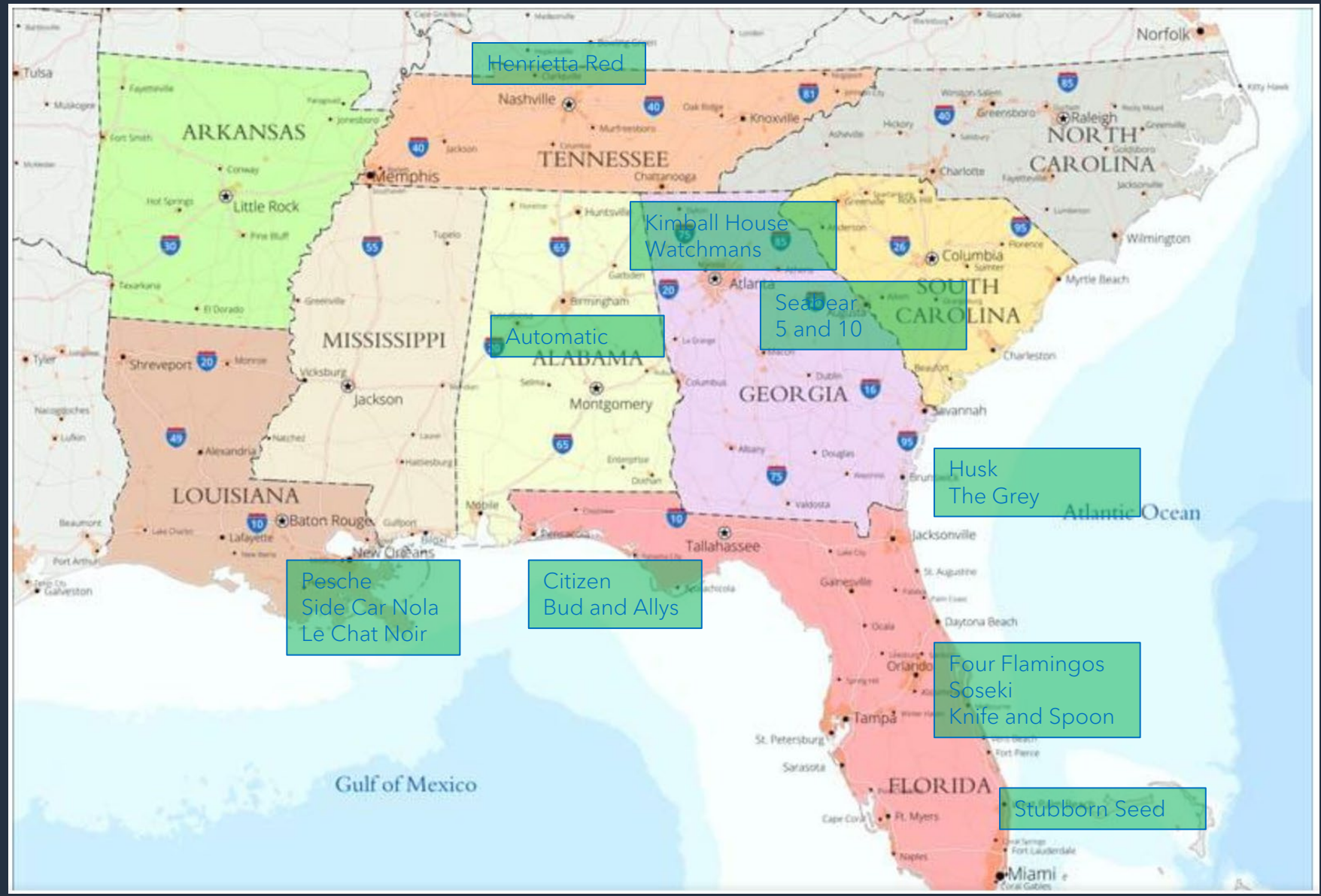
FALL 2025

WHO WE ARE (@CYPRESSPOINTOYSTERCO)

- Wholesale and Retail Supplier of Premium Grade Cocktail and Petite Oysters – Growers and Processors
- "Little Honeys" voted one of the 35 best oysters in the South in Garden and Gun
- Spring Creek, Florida
- Three full time and two part time employees
- Four leases in Oyster Bay (6 acres)
- Relatively small operation - 500,000 oysters a year
- Jody leads the company
- Dewey's background is AI/Machine Learning



OUR MARKETS


Henrietta Red
Kimball House
Watchmans
Seabear
5 and 10
Automatic
Husk
The Grey
Pesche
Side Car Nola
Le Chat Noir
Citizen
Bud and Allys
Four Flamingos
Soseki
Knife and Spoon
Stubborn Seed
ARKANSAS
TENNESSEE
NORTH CAROLINA
SOUTH CAROLINA
MISSISSIPPI
ALABAMA
GEORGIA
LOUISIANA
FLORIDA
Gulf of Mexico
Atlantic Ocean
Nashville
Memphis
Little Rock
Atlanta
Charlotte
Raleigh
Norfolk
Columbia
Charleston
Savannah
Jacksonville
Tallahassee
Tampa
Miami
Montgomery
Jackson
Baton Rouge
New Orleans
Shreveport
Birmingham
Knoxville
Wilmington
Myrtle Beach

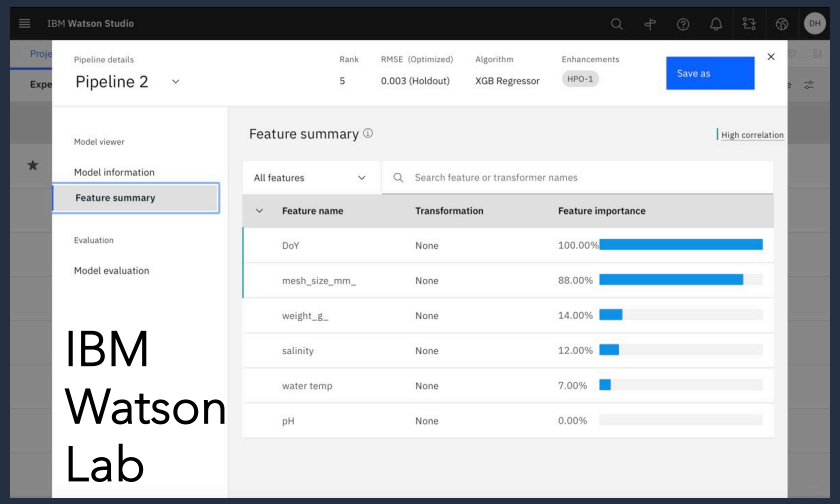
THE BUSINESS PROPOSITION

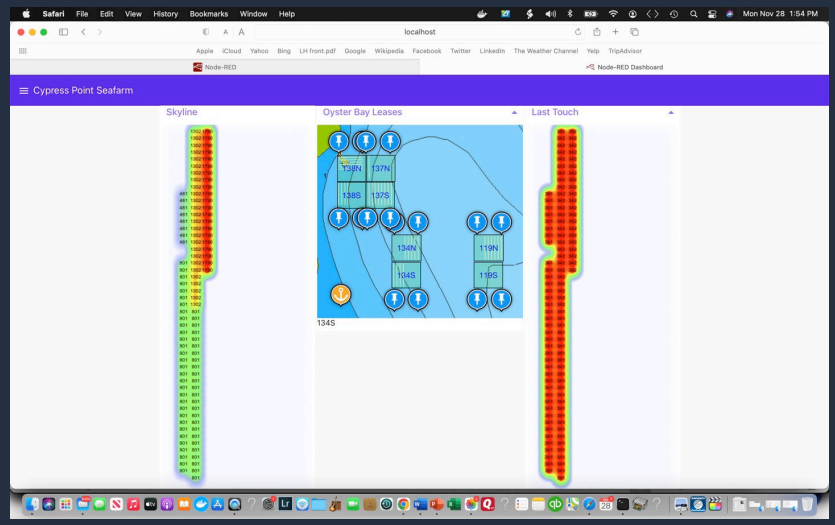
- Produce the greatest number of the highest quality oysters in the shortest time in a safe, consistent and predictable way



THE MACHINE LEARNING MODEL







Environmental - Water temp, turbidity, salinity, pH, DO

Oysters - Weight, Size and Mortality

Contextual- Day of Year, Day/Time, Lunar cycle, Lease

Input Data

Random Forest ML Algorithm Model Training

Predictors

- Accurately estimate harvest quantities
- Efficiently plan work schedules
- Effectively manage stress and mortality

THE BUSINESS OBJECTIVE

- To know how many oysters we've got, by size, by cohort at any given time, both in the present and in the future



SO WHERE ARE WE NOW?

- Our oysters are served at the best oyster houses in the south from NOLA to Atlanta to Savannah ($3-$4.50 each)
- We command premium pricing, and our oysters are picked up at our dock
- We move between 5K and 15K oysters a week year round
- We have six years of oyster growth data

  Used by VIMS PhD candidate in dissertation research

  We understand the growth rate in our bay and that gives us significant competitive advantage through use of Machine Learning
- We have expanded the industry to 6 farms at our dock
- We have an environmental monitoring station on our lease thanks to a partnership with FSU (MOU/Public Private Partnership)

BACKUP

P.S. HELENE

- Only 6 intact lines out of 30 after the storm
- >400,000 marketable oysters lost
- Bags traveled 22 miles
- Most farms had similar experiences
- Farthest recorded travel is > 500 miles to Dalia Beach on the Atlantic Coast

