

# FLORIDA HOUSE OF REPRESENTATIVES BILL ANALYSIS

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**BILL #:** [CS/CS/HB 1481](#)

**TITLE:** Housing for Veterans

**SPONSOR(S):** Rosenwald and Daley

**COMPANION BILL:** [CS/SB 1602](#) (Wright)

**LINKED BILLS:** [CS/HB 1483](#) Rosenwald, Daley

**RELATED BILLS:** [CS/SB 1604](#) (Wright)

## Committee References

[Housing, Agriculture & Tourism](#)

16 Y, 0 N, As CS



[Intergovernmental Affairs](#)

16 Y, 0 N, As CS



[Commerce](#)

## SUMMARY

### **Effect of the Bill:**

The bill creates the Homes for Veterans Property Management Incentive Pilot Program (pilot program) in Broward, Escambia, Hillsborough, and Santa Rosa counties to provide landlords with incentives to lease eligible dwelling units to veterans who are participating in the U.S. Department of Housing and Urban Development-U.S. Department of Veterans Affairs Supportive Housing program.

The bill allows landlords who enter into an agreement with eligible veterans to apply to an entity contracted by the Florida Housing Finance Corporation to receive funding to:

- Compensate a landlord for the time that a dwelling unit is held vacant before the veteran is able to move in.
- Cover property loss at the dwelling unit caused by the veteran which extends beyond the amount of the deposit money, up to \$2,000.

### **Fiscal or Economic Impact:**

The bill may have an indeterminate, negative fiscal impact on state government related to providing funding for certain landlords to veteran tenants and administering the pilot program.

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## ANALYSIS

### **EFFECT OF THE BILL:**

The bill creates the Homes for Veterans Property Management Incentive Pilot Program (pilot program) in Broward, Escambia, Hillsborough, and Santa Rosa counties to provide landlords with incentives to lease eligible dwelling units to veterans who are participating in the [U.S. Department of Housing and Urban Development \(HUD\)-U.S. Department of Veterans Affairs \(VA\) Supportive Housing](#) (HUD-VASH) program, a program that combines HUD's housing choice voucher rental assistance for [homeless veterans](#) with [case management and clinical services](#) provided by the VA, subject to annual legislative appropriation. (Section [1](#))

The bill allows landlords who enter into an agreement with eligible veterans to apply to program administrators who have contracted with the [Florida Housing Finance Corporation](#) (FHFC) to receive funding from the following trust fund related to veteran housing, which is created by the linked bill, HB 1483:

- The Vacancy Relief and Risk Mitigation Trust Fund (Fund), which is designed to compensate a landlord for the time that the dwelling unit is held vacant before the [veteran](#) is able to move in.
  - The Fund may provide proportional rent to eligible landlords for a period of up to 45 days after the date the dwelling unit becomes available or until the actual date that the veteran moves into the dwelling unit, whichever is sooner.
  - The Fund may provide funding if a veteran moves out of the dwelling unit during the first 12 months of a year-to-year rental agreement or after the expiration of a rental agreement for any duration. The landlord may apply for up to \$2,000 beyond the deposit money. (Section [1](#))

**STORAGE NAME:** h1481d.IAS

**DATE:** 2/12/2026

The bill requires FHFC, in consultation with the local public housing authority and case managers assigned to veterans by the VA, to establish and oversee the Fund, the applications for such trust funds, the document requirements, and all processes of the pilot program. (Section [1](#))

The bill provides that FHFC's responsibilities for the pilot program are limited to program administration, including:

- Rulemaking;
- Oversight; and
- Establishing and executing contracts with one or more local public housing authorities, contracted program administrators, or other public or nonprofit entities that have experience administering the HUD-VASH program, supportive housing, or landlord mitigation programs to perform:
  - Intake;
  - Documentation review;
  - Claim verification functions to locally administer the funds in the Fund; and
  - Distribution of funding to the contracted program administrator for payment of approved reimbursement requests. (Section [1](#))

The bill provides that FHFC is not responsible for maintaining eligibility files, tenancy records, or other case-level documentation for the HUD-VASH program, which must be maintained by the contracted program administrator. (Section [1](#))

In order to apply for the Fund for vacancy issues, the bill requires a landlord to submit all required documentation to the contracted program administrator within 60 days after the veteran moves into the dwelling unit. The case manager assigned to the veteran by the VA must assist FHFC by facilitating trust fund requests from landlords and documentation compliance. At a minimum, a landlord must submit documentation to the contracted program administrator in the form and manner established by FHFC. Required supporting documentation necessary to confirm eligibility for reimbursement and oversight must be maintained by the entity responsible for case management or rental assistance administration in the HUD-VASH program. The contracted program administrator must maintain all required documentation and provide FHFC with a certification of eligibility, tenancy dates, and verified costs within the timeframe established by FHFC by rule. (Section [1](#))

In order to apply for the Fund related to risk mitigation issues, the bill requires a landlord to submit all required documentation to the contracted program administrator within 60 days after the veteran moves out of the dwelling unit. The case manager assigned to the veteran must assist the contracted program administrator by facilitating trust fund requests from landlords and documentation compliance. The contracted program administrator must maintain all required documentation and provide FHFC, within the timeframe established by rule, a certification of eligibility, tenancy dates, verified damage amounts, and verified costs. Required supporting documentation necessary to confirm eligibility for reimbursement and oversight must be maintained by the entity responsible for case management or rental assistance administration in the HUD-VASH program. (Section [1](#))

The bill requires the landlord, after the veteran vacates the dwelling unit, to provide a copy of the move-out checklist with current photos of the dwelling unit and a copy of the written notice of intent to impose a claim on the deposit provided to the veteran by the landlord in accordance with [s. 83.49\(3\)\(a\), F.S.](#) (Section [1](#))

The bill provides that a landlord may apply for the Fund for risk mitigation issues only if the landlord previously applied to the Fund for vacancy issues. (Section [1](#))

The bill provides that, due to funding for the pilot program being limited, FHFC is required to award funds on a first-come, first-served basis. The bill allows FHFC to suspend acceptance of applications when available appropriations are fully obligated. FHFC must notify contracted program administrators if the intake of applications is suspended and when the intake of applications is resumed. (Section [1](#))

The bill requires FHFC to adopt rules to implement the pilot program. (Section [1](#))

The bill has an effective date of July 1, 2026, if HB 1483 or similar legislation is adopted in the same legislative session or an extension thereof and becomes a law. (Section [2](#))

#### **RULEMAKING:**

The bill requires FHFC to adopt rules to implement the pilot program.

*Lawmaking is a legislative power; however, the Legislature may delegate a portion of such power to executive branch agencies to create rules that have the force of law. To exercise this delegated power, an agency must have a grant of rulemaking authority and a law to implement.*

#### **FISCAL OR ECONOMIC IMPACT:**

##### STATE GOVERNMENT:

The bill may have an indeterminate, negative fiscal impact on state government related to providing funding for certain landlords to veteran tenants and administering the pilot program.

## **RELEVANT INFORMATION**

#### **SUBJECT OVERVIEW:**

##### **[Florida Housing Finance Corporation](#)**

The Florida Housing Finance Corporation (FHFC) is a public-private entity created by the Legislature in 1997 to assist in providing a range of affordable housing opportunities for Floridians.<sup>1</sup> The FHFC is a corporation held by the state and housed within the Department of Commerce (Department). The FHFC is a separate budget entity and its operations are not subject to control, supervision, or direction by the Department.<sup>2</sup>

The goal of the FHFC is to increase the supply of safe, affordable housing for individuals and families with very low to moderate incomes by stimulating investment of private capital and encouraging public and private sector housing partnerships.<sup>3</sup> As a financial institution, the FHFC administers federal and state resources to finance the development and preservation of affordable rental housing and to assist homebuyers with financing and down payment assistance.<sup>4</sup>

The FHFC administers several affordable housing programs, including the:<sup>5</sup>

- State Apartment Incentive Loan Program,
- Multifamily Mortgage Revenue Bonds Program,
- Florida Affordable Housing Guarantee Program,
- Low Income Housing Tax Credit Program,
- State Housing Initiatives Partnership Program,
- Predevelopment Loan Program,
- Foreclosure Counseling Program,
- Affordable Housing Catalyst Program,

<sup>1</sup> Chapter 97-167, Laws of Fla. From 1980 through 1997, the former Florida Housing Finance Agency, placed within the former Department of Community Affairs, performed similar duties. See ch. 80-161, and ch. 97-167, s. 7, Laws of Fla.

<sup>2</sup> [S. 420.504\(3\), F.S.](#)

<sup>3</sup> See [ss. 420.502](#) and [420.511, F.S.](#)

<sup>4</sup> Florida Housing Finance Corporation, *Overview of Florida Housing Finance Corporation*, p. 1 (July 2017) available at <https://www.floridahousing.org/docs/default-source/aboutflorida/august2017/august2017/tab8.pdf> (last visited Jan. 29, 2026).

<sup>5</sup> *Id* at pp. 6-8.

- Homebuyer Loan Program,
- Downpayment Assistance Program, and
- Homeownership Pool Program.

The FHFC may prevent an applicant or an applicant’s affiliate from participating in any of its programs under certain circumstances if the applicant or affiliate has:<sup>6</sup>

- Made a material misrepresentation or engaged in fraudulent actions in connection with any FHFC program;
- Been convicted or found guilty of, or entered a plea of guilty or nolo contendere<sup>7</sup> to, a crime in any jurisdiction which directly relates to the financing, construction, or management of affordable housing or the fraudulent procurement of state or federal funds;
- Been excluded from any federal funding program related to providing housing, including debarment<sup>8</sup> from participation in federal housing programs by HUD;
- Been excluded from any federal or Florida procurement programs;
- Offered or given consideration, other than the consideration to provide affordable housing, with respect to a local contribution;
- Demonstrated a pattern of noncompliance and a failure to correct any such noncompliance after notice from FHFC in the construction, operation, or management of one or more developments funded through a FHFC program; or
- Materially or repeatedly violated any condition imposed by FHFC in connection with the administration of a FHFC program, including a land use restriction agreement, an extended use agreement, or any other financing or regulatory agreement with FHFC.

### [U.S. Department of Housing and Urban Development-Department of Veterans Affairs Supportive Housing](#)

The U.S. Department of Housing and Urban Development (HUD) administers programs that provide housing and community development assistance, and also works to ensure fair and equal housing opportunity.<sup>9</sup>

The HUD-Department of Veterans Affairs (VA) Supportive Housing (HUD-VASH) program combines the HUD’s Housing Choice Voucher (HCV) rental assistance for homeless veterans with case management and clinical services provided by the VA. The VA provides these services for participating veterans at VA medical centers, community-based outreach clinics, through VA contractors, or through other VA designated entities.<sup>10</sup>

Each year, HUD and the VA collaboratively award HUD-VASH vouchers based on current geographic need and public housing agency (PHA) performance. Since 2017, the allocation process for awarding HUD-VASH vouchers has changed to allow PHAs to self-identify their interest in the program. HUD publishes an annual HUD-VASH Registration of Interest Notice containing detailed instructions that PHAs must follow if they are interested in receiving a portion of the available HUD-VASH vouchers. PHAs must have the support of a partnering VA facility and meet any utilization threshold requirements to be eligible for an award. After the registration period has closed, HUD and the VA use a formula to determine relative need, and ultimately invite eligible PHAs to apply for a

<sup>6</sup> [S. 420.518\(1\), F.S.](#)

<sup>7</sup> By entering a plea of nolo contendere, a defendant does not admit the allegations of the charge against him or her in a technical sense, but rather represents the defendant’s unwillingness to contest the charge. *Grizzard v. State*, 881 So. 2d 673, at 676-677 (Fla. Dist. Ct. App. 2004). *See also, Vinson v. State*, 345 So.2d 711 (Fla.1977); *Kelly v. Dep’t of Health & Rehab. Serv.*, 610 So.2d 1375 (Fla. 2d DCA 1992).

<sup>8</sup> “Debarment” means an action taken by a federal agency to prohibit a recipient from participating in federal government procurement contracts and covered nonprocurement transactions. 1 C.F.R. § 182.630.

<sup>9</sup> USA.GOV, *U.S. Department of Housing and Urban Development (HUD)*, <https://www.usa.gov/agencies/u-s-department-of-housing-and-urban-development#:~:text=The%20Department%20of%20Housing%20and,equal%20housing%20opportunity%20for%20all>. (last visited Jan. 29, 2026).

<sup>10</sup> HUD, *HUD-VASH*, <https://www.hud.gov/helping-americans/housing-choice-vouchers-homeless-veterans> (last visited Jan. 29, 2026).

specific number of HUD-VASH vouchers. The associated funding awarded for HUD-VASH vouchers is determined by the actual average per unit cost at each PHA.<sup>11</sup>

There is at least one PHA currently administering HUD-VASH in each of the 50 states, District of Columbia, Puerto Rico, and Guam.<sup>12</sup> In Florida there are 97 PHA's working with HUD.<sup>13</sup> HUD-VASH vouchers are renewed based on actual PHA leasing along with all other HCVs.<sup>14</sup>

Generally, the HUD-VASH program is administered in accordance with regular HCV and project-based voucher program requirements.<sup>15</sup> However, the 2008 Consolidated Appropriations Act allows the HUD to waive or specify alternative requirements for any provision of any statute or regulation affecting the HCV program in order to effectively deliver and administer HUD-VASH voucher assistance.<sup>16</sup>

### [U.S. Department of Veterans' Affairs Case Management and Services](#)

The VA runs programs that benefit veterans and members of their families. It offers educational opportunities and rehabilitation services and provides compensation payments for disabilities or death related to military service, home loan guaranties, pensions, burials, and health care that includes the services of nursing homes, clinics, and medical centers.<sup>17</sup> The VA Care Management and Social Work programs provide a vast array of clinical services, which address the needs of wounded, injured and ill Servicemembers, Veterans, their family members, and family caregivers.<sup>18</sup>

Community Resource and Referral Centers (CRRCs) are places where veterans who are experiencing homelessness or are at risk of homelessness can connect to stable housing and supportive services. CRRCs are collaborative, multi-agency programs that provide access to housing, health care, and a wide variety of services that veterans may need. These community-based store front operations are located in areas accessible to veterans and services are provided by both the VA and community partner staff.<sup>19</sup> CRRCs are an important part of the VA's community outreach efforts and a primary access point for veterans experiencing homelessness or risk.<sup>20</sup>

### [Veteran Homelessness](#)

Section [1.01\(14\), F.S.](#), defines "[veteran](#)" to mean a person who served in the active military, naval, or air service and who was discharged or released under honorable conditions only or who later received an upgraded discharge under honorable conditions, notwithstanding any action by the VA on individuals discharged or released with other than honorable discharges.

Florida has the second largest population of veterans in the nation after Texas.<sup>21</sup> Nearly 1.4 million veterans reside in the state, which is 12 percent of the state's population of adults aged 18 and over.<sup>22</sup>

<sup>11</sup> *Id.*

<sup>12</sup> *Id.*

<sup>13</sup> HUD, Local Public Housing Authority, *PHA Contact Information*, [https://www.hud.gov/sites/dfiles/PIH/documents/PHA>Contact\\_Report\\_FL.pdf](https://www.hud.gov/sites/dfiles/PIH/documents/PHA>Contact_Report_FL.pdf) (last visited Jan. 29, 2026).

<sup>14</sup> HUD, *supra* note 10.

<sup>15</sup> 24 CFR ss. 982 and 983.

<sup>16</sup> Pu. L. No. 110-161.

<sup>17</sup> USA.GOV, *U.S. Department of Veterans Affairs (VA)*, <https://www.usa.gov/agencies/u-s-department-of-veterans-affairs> (last visited Jan. 29, 2026).

<sup>18</sup> VA, *Care Management and Social Work*, <https://www.patientcare.va.gov/caremanagement.asp> (last visited Jan. 29, 2026).

<sup>19</sup> VA, *Outreach & Case Management*, <https://www.va.gov/homeless/nchav/program-development-implementation/outreach-case-management/> (last visited Jan. 29, 2026).

<sup>20</sup> *Id.*

<sup>21</sup> VA, *Our Veterans*, <https://www.floridavets.org/our-veterans/> (last visited Jan. 29, 2026).

<sup>22</sup> *Id.*

According to the Florida Council on Homelessness, reducing homelessness among veterans is an ongoing policy focus for local, state, and federal agencies.<sup>23</sup> Veterans experience homelessness at a higher rate than non-veterans, and the risk factors for veteran homelessness include substance abuse, mental health, poverty, and social isolation.<sup>24</sup> Preliminary 2025 data indicates the count of veterans experiencing homelessness in Florida decreased significantly from 2019 to 2025, and has seen a year over year decrease of 18.65 percent from 2024 to 2025. Nonetheless, approximately 1,898 veterans were experiencing homelessness in Florida in 2025.<sup>25</sup>

The Florida Department of Veterans’ Affairs was created to provide assistance to all former, present, and future members of the Armed Forces of the United States and their spouses and dependents in preparing claims for and securing compensation, hospitalization, career training, and other benefits or privileges to which they are, or may become entitled to, under federal or state law or regulation by reason of their service in the Armed Forces of the United States.<sup>26</sup>

**BILL HISTORY**

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
<a href="#">Housing, Agriculture &amp; Tourism Subcommittee</a>	16 Y, 0 N, As CS	2/5/2026	Curtin	Wright
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none"> <li>• Clarifies FHFC’s responsibilities for the pilot program.</li> <li>• Requires FHFC to contract with one or more entities with certain qualifications to perform intake, documentation review, document retention, claim verification, and funding distribution for the pilot program.</li> <li>• Requires that veterans must be participating in the HUD-VASH program to be eligible to participate in the pilot program.</li> <li>• Allows FHFC and contracted entities to rely on certain documentation from the VA and local housing authorities when making funding determinations, rather than requiring original documents and applications from the landlord.</li> <li>• Allows FHFC to suspend accepting applications when appropriated funds are expended.</li> </ul>			
<a href="#">Intergovernmental Affairs Subcommittee</a>	16 Y, 0 N, As CS	2/12/2026	Darden	Burgess
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none"> <li>• Removes the definition of “ledger.”</li> <li>• Makes conforming changes.</li> </ul>			
<a href="#">Commerce Committee</a>				

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**THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.**  
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<sup>23</sup> Florida’s Council on Homelessness, *Florida’s Council on Homelessness Annual Report 2025*, p. 28, <https://www.myflfamilies.com/sites/default/files/2025-07/Florida%20Council%20on%20Homelessness%20Annual%20Report%202025.pdf> (last visited Jan. 29, 2026).

<sup>24</sup> National Coalition for Homeless Veterans, *Risk Factors for Homelessness Among US Veterans*, [https://www.nchv.org/images/uploads/RB%2095%20-%20Risk%20Factors%20for%20Homelessness%20Among%20US%20Veterans%20FINAL%20\(2\).pdf](https://www.nchv.org/images/uploads/RB%2095%20-%20Risk%20Factors%20for%20Homelessness%20Among%20US%20Veterans%20FINAL%20(2).pdf) (last visited Jan. 29, 2026).

<sup>25</sup> Florida’s Council on Homelessness, *supra* note 22.

<sup>26</sup> *S. 292.05(1), F.S.*

