

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

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

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

BILL: SB 48

INTRODUCER: Senators Gaetz and Osgood

SUBJECT: Housing

DATE: November 3, 2025

REVISED: _____

ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1. Hackett	Fleming	CA	Pre-meeting
2. _____	_____	ATD	_____
3. _____	_____	RC	_____

I. Summary:

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

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

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

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

The bill takes effect July 1, 2026.

II. Present Situation:

Reusable Tenant Screening Reports

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

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

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

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

State Preemption of the Residential Landlord and Tenant Act

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

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

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

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

⁴ Ch. 2023-314, s. 1, Laws of Fla.

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

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

Accessory Dwelling Units

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

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



Source: AARP, ADUs Come in Many Shapes and Sizes¹²

⁵ Section 83.425, F.S.

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

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

⁸ *Id.*

⁹ Section 163.31771(2)(a), F.S.

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

¹¹ *Id.*

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

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

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

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

Homestead Exemptions

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

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

Commercial Use of Homestead Property

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

¹³ Section 163.31771(1), F.S.

¹⁴ Section 163.31771(3), F.S.

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

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

¹⁷ FLA. CONST. art. VII, s. 6.

¹⁸ FLA. CONST. art. X, s. 4.

¹⁹ *Id.* at (c).

²⁰ FLA. CONST. art VII, s. 6(a).

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

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

Abandonment of Homestead Property

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

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

Density Bonus Incentives for Land Donation

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

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

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

²³ See ss. 196.031 and 193.155, F.S.

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

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

²⁶ Section 420.615(3), F.S.

²⁷ Section 420.615(6), F.S.

III. Effect of Proposed Changes:

The Reusable Tenant Screening Report

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

Elements of a Reusable Tenant Screening Report

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

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

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

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

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

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

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

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

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

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

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

Acceptance of a Reusable Tenant Screening Report Is Not Mandatory

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

Additional Provisions

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

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

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

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

Accessory Dwelling Units

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

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

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

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

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

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

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

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

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

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

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

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

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

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

³³ FLA. CONST. art. VII, s. 18(d).

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

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None.

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

None.

B. Private Sector Impact:

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

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

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

C. Government Sector Impact:

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

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

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

This bill creates section 83.471 of the Florida Statutes.

This bill creates an undesignated section of law.

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

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

None.

B. Amendments:

None.

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