FGA

MEMO

# What More Florida Can Do to Strengthen Higher Education

From: Eric Bledsoe, *Senior Fellow*, Foundation for Government Accountability

## Introduction

For decades, our country's higher education system has failed high school graduates eager to achieve the American Dream. Current U.S. student debt is now $1.6 trillion, with the average borrower owing nearly $30,000 at graduation.[1] Yet 44 percent of college graduates work in jobs that do not even require a college degree.[2] And prospective students are responding.

Approximately 38 percent of the American population holds at least a bachelor's degree.[3] But since 2020, undergraduate enrollment at America's colleges and universities has declined by nearly five percent.[4] The COVID-19 pandemic cannot be entirely blamed for the downturn as college enrollment was down by 2.5 million students already since 2012.[5] Students and their parents realize they are paying more for degrees that are worth less.

But the long-term trend in Florida is different. Over the last 20 years, Florida's public higher education enrollment has increased by nearly 50 percent.[6] Meanwhile, it is the only state in the nation to see a drop in the costs students are paying for higher education.[7] Florida has already taken the lead to restore the value of American higher education by reinvigorating its postsecondary institutions with free market principles.

Below are five key reforms that Florida can undertake to innovate further:

- **Educate for the Future, Not Indoctrinate for the Left**
  1. Disband Diversity, Equity, and Inclusion (DEI) offices and in hiring and tenure practices.
  2. Remove environmental, social, and governance (ESG) investing from higher education.
- **Create the Quickest and Best-Value Bachelor's Degree in America**
  3. Create a 90-credit-hour bachelor's degree program.
- **Expand Florida's High-Value Higher Ed to Grandkids and Employees of FL Companies**
  4. Strengthen the affordable online bachelor's degree.
- **Eliminate the Need for Any Florida Student to Have Any Student Debt through Work**
  5. Create a private sector work program for college students.

We are ready to activate FGA's powerful assets on the ground to expand education innovation and fight back against the "woke" warriors on the left.

## Disband DEI offices and eliminate DEI in hiring and tenure

**Problem:** "Woke" ideology has infiltrated every aspect of American university life. Governor Ron DeSantis has been the nation's leader in fighting back against this indoctrination. Yet one of the major drivers of leftist ideology on campus are DEI offices. Headed by chief DEI officers, these departments drive indoctrination on campus and add to administrative bloat. In 2019, the DEI office at the University of Michigan's budget amounted to more than $10 million.[8] Moreover, most college students report that DEI offices do not improve campus life or even their experience with diversity.[9] These "diversicrats" do little to enrich the lives of students and faculty while driving up the cost of college. At Florida State University, the University of Central Florida, and the University of Florida, chief diversity officers make $110,000, $265,000, and $290,000 per year in salary, respectively.[10] Universities also institutionalize DEI by ensuring faculty hiring adheres to far-left principles by requiring diversity statements. In fact, Florida International University encourages prospective faculty to submit a diversity statement so that hiring committees can screen for ideological alignment.[11]

**Solution #1:** Direct the Florida Board of Governors to review the resources devoted to DEI offices at the state's higher education institutions and develop a plan to defund those offices. This plan would not include legal compliance offices such as those dealing with civil rights and Title IX violations. Also, direct the Board of Governors to implement policies that prohibit requiring prospective faculty to submit diversity statements as a condition of hiring or as part of their tenure process.

## Remove ESG investing from higher education

**Problem:** American higher education is increasingly investing in ESG at an alarming rate. In 2021, colleges issued almost quadruple the amount of ESG bonds than they did in 2020 to fund capital projects.[12] ESG investing underperforms financially and presents an unacceptable risk to higher education for the sake of the green agenda.[13] Governor DeSantis has taken a critical step in removing ESG from state investments.[14] Now is the time to eliminate ESG from Florida's higher education system.

**Solution #2:** Through legislation, require Florida's public colleges and universities to disclose any ESG investments in their annual financial reports. Then, reduce the budgets of those universities equal to the ESG assets in their endowments. Incentivizing pecuniary strategies in public university investing will ensure "woke" ideology does not hijack Florida taxpayer funds.

## Create a 90-credit-hour bachelor's degree program

**Problem:** Since 1980, the cost of a college degree has increased 180 percent.[15] Yet Florida is the only state in the nation where students are paying less than they did 20 years ago for a bachelor's degree.[16] Florida can further reduce the cost of college by being the first state in the nation to offer a streamlined bachelor's degree that can be completed in three years. With the state's recent legislation that gives accreditation flexibility to universities, these programs can be accredited by accreditors that do not require 120 credit hours.[17] The following regional accreditors presently do not specify 120 credit hours in their assessment criteria:

- Higher Learning Commission (HLC)[18]
- Middle States Commission on Higher Education (MSCHE)[19]
- Northwest Commission on Colleges and Universities (NWCCU)[20]

Though the process of implementing a three-year bachelor's degree may take years, Florida can begin incentivizing accelerated degree completion through its Performance-Based Funding Model in the short term.[21]

**Solution #3:** Direct the Florida Board of Governors to create a 90-credit-hour bachelor's degree program for the state's top industry-focused majors. As a start, add a metric to the Board of Governors' Performance-Based Funding Model that measures the matriculation and early graduation of students who have participated in Florida's Dual Enrollment program.[22] Allowing students to graduate in three years will continue Florida's path to cost savings and workforce development in higher education while maintaining degree quality.

## Strengthen the online bachelor's degree

**Problem:** In 2021, Governor DeSantis signed into law a groundbreaking provision allowing out-of-state students to pay in-state tuition if they have grandparents who are Florida residents.[23] This is an innovative first step in keeping the cost of college down for the state's college students. Yet with the cost of tuition on the rise across the country, more students are turning to online learning as a seemingly more affordable option. In the 2020-2021 academic year, 148,081 Florida college students exclusively took online classes.[24]

The following shows online costs at select institutions. It does not account for extra fees often imposed by universities for distance learning:[25]

| University | Enrollment in Online-Only Courses[26] | Number of Online Bachelor's Programs[27] | Current Tuition and Fees for Full-Time Online Programs[28] |
|---|---|---|---|

| | | | |
|---|---|---|---|
| Florida State University | 20,817 | 7 | $4,332[29] |
| University of Central Florida | 38,172 | 32 | $4,301[30] |
| University of Florida | 22,480 | 24 | $3,100[31] |

**Solution #4:** Expand the state's online degree programs at the University of South Florida, the University of Central Florida, and the University of Florida to 10,000 additional out-of-state students who have grandparents who are legal residents of Florida in the state's new program.[32] Also, expand the program to children of employees of Florida businesses who work in other states.

## Create a private-sector work program for college students

**Problem:** The Florida Board of Governors requires approximately 15 hours of specific coursework in general education programs for each higher education institution.[33] This leaves a number of course options up to the discretion of colleges and universities, but those options are full of "woke" ideology. For example, at Florida State University, students may fulfill the social sciences requirement with "Feminist Perspectives on Globalization" or "The Hunger Games Trilogy: Collective Action and Social Movements."[34] As 47 percent of Florida college students graduate in debt, with 36 percent holding more than $10,000 in student loans, graduates cannot afford to take bloated coursework like this that adds little to no value to their future success.[35] University education must focus on preparation for mature citizenship and the workforce.

Some universities are working to rectify the problem. The Miami University of Ohio is now in the third year of its Work+ program.[36] Students enrolled in the program work 24 hours per week while matriculating at the university full time. Their employers pay the student/employee a salary and their full tuition and fees to the university. The program has been successful and serves as a model to address costs and employment opportunities for students.[37] However, Ohio has yet to implement a statewide program. If Florida were to implement a statewide program like this, it would practically eliminate the need for any student to take on debt and make their education more relevant with this work component as well as help fill the labor shortage in Florida.

**Solution #5:** Work with the Florida Department of Economic Opportunity to identify the most needed jobs requiring a bachelor's degree and create a statewide program like Work+ for college students. Providing on-the-job training for those undergraduates will streamline the bachelor's degree in Florida, bolster the state's post-graduation employment, and fill Florida's most needed jobs.

## Conclusion

States are looking to Florida as an innovator in education reform and rightly so. Now is the time to double down on preparing students for citizenship and the workforce. An oft-quoted line attributed to Edmund Burke reads: "Education is the cheap defense of nations." Strong and capable leaders in Florida must stand up to the status quo and the Left's agenda in order to preserve our constitutional republic before it is too late.

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OSP

MEMO

# How to Make Florida First Again and Unlock the Medicaid Handcuffs

**To: Ron DeSantis,** ***Governor of Florida***

**From: Scott Centorino,** ***Visiting Fellow***

## A record of being first

When Florida opted out of the federal unemployment bonus early in 2021, it showed America that states do not have to defer to the Biden administration's welfare-for-all approach. And Florida continues to defy the dependency agenda by turning away pandemic bonuses in food stamps and assigning able-bodied adults without dependents to employment and training programs. You have shown America that at least some state leaders can lead.

These policies, paired with your fearlessness toward federal overreach, have put Florida in a better position to get more workers off the sidelines, strengthen its economy, and reduce spending.

But the Biden administration continues to handcuff Florida's economy and your priorities by using the federal public health emergency to keep control over the biggest piece of Florida's budget—Medicaid. Now, you have another chance to make Florida first again.

## Florida's Medicaid handcuffs

In March of 2020, under the Families First Coronavirus Response Act (FFCRA), the federal government offered states a 6.2 percent increase in federal matching funds for as long as the national public health emergency remains in force. Like every other state on uncertain financial footing in the early days of the pandemic, Florida's Medicaid agency accepted.

But, like most federal funding, it came with a catch: Under so-called Maintenance of Effort (MOE) restrictions, to receive the additional funding, Florida had to agree to not make any changes in eligibility or enrollment rules in Medicaid.[1]

As part of this deal, Florida also cannot remove anyone from Medicaid—unless they die or move out of state—even if they become ineligible.[2] Florida cannot even remove people who commit fraud.[3] Of course, this includes about one million able-bodied adults in Florida, the individuals most likely to have enrolled in Medicaid early in the pandemic but to later return to work with increased incomes that have since made them ineligible.[4]

And, as the federal government shows no hurry in ending the public health emergency to which these handcuffs are tied, President Biden moves every state closer to the single-payer health care system the Left has been pushing us towards for decades.

## The handcuffs are costing Florida

Like the federal unemployment bonus, the Medicaid handcuffs cost Floridians in more than just one way. They cost Florida's taxpayers in higher state spending on ineligible enrollees. And they cost Florida's truly needy in a less sustainable program by siphoning resources away from the eligible and to the ineligible.

These aren't abstractions. Even with an economy desperate for workers, **Medicaid enrollment is still surging in Florida, with more than 5.5 million enrollees in October, up from five million one year earlier, 4.4 million two years earlier, and 3.8 million three years earlier before the Medicaid handcuffs.**[5]

Why? Our internal model suggests that more than 1.6 million Medicaid enrollees in Florida are ineligible, costing the state more than $100 million more per month than it receives from the increased federal matching funds.

And, of course, the longer Florida keeps the handcuffs on, the longer and more expensive the state's administrative backlog will become.

## Medicaid is broken and the Biden administration is making it worse

Even before the COVID-19 pandemic and the federal government's Medicaid handcuffs, the program was fundamentally broken. More than one in five dollars spent through Medicaid is spent improperly—more than $100 billion annually—driven primarily by eligibility errors.[6]

Examples of waste and fraud abound in Florida. For example, one federal audit conducted shortly before the pandemic estimated that Florida's Medicaid program paid at least $4 million in unallowable payments for individuals with multiple Medicaid ID numbers over just three years.[7] And one woman acting by herself recently stole more than $200,000 by billing Medicaid for services she did not actually perform.[8]

But the Biden administration is doubling down on Medicaid's waste. It recently proposed a regulation to water down the program's already loose eligibility verification standards by banning states from conducting more frequent eligibility reviews, forcing states to disregard mail showing an address change, eliminating in-person interviews, creating unnecessary "reconsideration periods," prohibiting states from asking follow-up questions on resources and citizenship, eliminating requirements to seek other supports, and barring meaningful enforcement of statutory state options.[9]

As if that were not enough, the handcuffs are only becoming tighter. States like Florida continue to pay for more and more ineligible enrollees on Medicaid as the COVID-19 pandemic fades further and further into the distance.[10] Yet, the Biden administration's declaration of a federal public health emergency, which keeps the handcuffs on, has no end in sight[11]

## How Florida can take off the handcuffs

Here is the good news: The FFCRA explicitly makes the handcuffs optional, so it is not too late for Florida to change course.[12] States can begin removing ineligible enrollees—or make changes to eligibility and enrollment processes—simply by opting out of the bonus federal matching dollars.

Like the federal unemployment bonus, the initial rationale for the funding boost has ended with the pandemic.

To set Florida apart as a national leader once again and protect the truly needy, Florida should opt out of this raw deal and uncuff itself by notifying the Centers for Medicare & Medicaid Services (CMS) that the state will proceed with scheduled redeterminations and remove enrollees who are ineligible.

This would be a significant step towards getting Florida's Medicaid program under control and could possibly spark another national trend of states opting out and pushing back on the Biden administration's march towards Welfare for All.

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MEMO

# Florida Can Lead the Way Forward on Health Care

**From:** Tarren Bragdon, *Chief Executive Officer*, Foundation for Government Accountability

## Florida Forward on Health Care

Florida is a national leader on free market reforms already. One key area in which Florida can continue to lead is private health care markets. Florida has held firm against market-destroying Medicaid expansion to able-bodied adults and has enacted other reforms, like transparency and shared savings that help build a private market that gives consumers more choice and affordability.

But more can and should be accomplished to move Florida forward and create a parallel market that allows Floridians to stay out of government dependency with more private, affordable options outside of Medicaid and ObamaCare. This set of reforms can not only benefit Florida residents and undermine the Biden administration's continued push towards socialized medicine, but it can send a signal to the rest of the country that this is the path forward they should follow.

#1: Shared Savings Program -SB 252 Sen. Brodeur, HB 1325 Rep. Barquin

#2: Out-of-Network Care-SB 296 Sen. Garcia, HB 1529 Rep. Snyder

#3: Physician Non-Competes-SB 842 Sen. Brodeur, HB 1449 Rep. Tuck

#4: Non-Profit Plans (Farm Bureau Plans)-SB 1930 Sen. Hooper, HB 1455 by Rep. Truenow

## #1: Enhance Florida's Shared Savings Program

This policy would expand Florida's Shared Savings Program, which is designed to reduce health care costs for state employee plans and reward patients for making cost-effective decisions. Under the program, if a patient shops around for high-value health services, then they receive a shared savings reward in the form of credits. Patients may use credits to purchase eligible medical, vision, or dental items and services.

This policy would increase the menu of eligible health expenses by adding approximately 500 items and services that patients may purchase with credits. Providing greater flexibility to use credits would incentivize more patients to utilize the program, helping to create more meaningful competition in health care. This would build on the success of the Shared Savings Program for state employee plans, which saved Florida nearly $10 million the last two years, with members receiving $2 million in cash rewards for shopping for lower-cost options. There is a great opportunity to expand on this success both within the state health plans, and by expanding it to private plans and to more items and services.

This is an incredibly popular reform according to FGA's polling, with 84 percent of voters supporting transparency for health services, and 62 percent support making it mandatory for insurers to share savings with consumers who shop for lower cost options.

## #2: Out-of-Network Care

Allowing patients to access cost-effective providers, even if they are out of network, would incentivize patients to seek medical providers that deliver high-value services. This would encourage competition and could lead to lower health premiums.

This policy would increase access to care by allowing patients to apply credit toward in-network, out-of-pocket responsibility, even if a provider is out of network. The health service must be covered by the patient's insurer, and the cost must be equal to or lower than the average in-network options or the statewide average based on the Florida Health Price Finder website.

This policy reform is very popular with Florida voters—80 percent of all voters support, including 79 percent of Independents.

## #3: Physician Non-Competes

Burdensome non-competes between physicians and hospitals can reduce worker mobility and, in turn, reduce patient access to physicians. Physicians are sophisticated contracting parties, but they may lack the bargaining power to modify non-compete agreements in their employment contracts with hospitals, especially if they're saddled with student debt. This policy would help spur competition and increase health care options.

Under this policy, a non-compete agreement between a physician and a hospital would be unenforceable unless it includes a buyout provision. This means a physician would have the opportunity to "buy out" of a non-compete in order to practice medicine elsewhere.

While this policy mandates that a buyout provision be included in non-compete agreements, it doesn't mandate how parties calculate the buyout provision, as a one-size-fits-all approach is unworkable in the real world.

## #4: Non-Profit Plans (Farm Bureau Plans)

This policy would allow non-profit professional or trade associations, such as a Farm Bureau, to offer health benefit plans to members. Non-profit health plans aren't subject to federal health insurance regulations. Though not regulated as insurance, non-profit plans can still offer comprehensive health coverage. Because less regulation means that non-profit health plans can be tailored to individual needs, this also means greater affordability.

In practice, non-profit plans function similar to individual market coverage prior to the advent of ObamaCare. Expanding access to non-profit plans in Florida would provide more affordable options for consumers. Several states have had great success with the core policy these plans built. In Tennessee, for example, Farm Bureau plans (a category of non-profit health plans) have been available for some time and these private plans are available with up to 77 percent lower premiums than traditional market plans. Five other states—Kansas, Indiana, Iowa, South Dakota, and, most recently, Texas—have all allowed this option, expanding the availability of affordable private health plans.

Eighty-five percent of Florida voters support policies that make it easier for small groups and businesses to band together and provide more affordable options for their employees to purchase health coverage.

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MEMO

# Reforms To Expand Home Ownership in the Sunshine State

**To: Office of Governor Ron DeSantis**

**From: Tarren Bragdon, President and CEO, Foundation for Government Accountability (FGA); Hayden Dublois, Data & Analytics Director, FGA**

## Introduction

As Florida continues to serve as the model for the nation in economic growth in personal freedom, more and more Americans are escaping the lockdown and high-tax policies of blue states in search of better opportunities. Florida has routinely ranked first in the nation for in-state migration, with nearly 1,000 people moving to the state every single day.[1-2]

As a result, Florida's needs for housing and home ownership have never been greater. Unsurprisingly, in 2021, more than 213,000 building permits for housing units were issued in Florida—a 30 percent increase over 2020, which is close to double the national average growth rate.[3] Under the leadership of Governor DeSantis and the Florida Legislature, Florida has already taken strong steps to speed up permitting timelines for single family homes, reduce impact fees, support our Hometown Heroes, and invest a record amount in affordable housing with the signing of the Florida Freedom First Budget.[4-5-6-7]

But for many Floridians, home ownership is out of reach. The costs of owning a home are driven up by a combination of bureaucratic permitting delays and red tape, onerous local regulations, excessively high impact fees and title insurance costs driven by poor policy rather than market forces, property taxes, and burdensome rules that make it difficult to foster a strong housing workforce.

To reduce housing costs, help house Florida's growing populations, and amplify this success of past policy actions, the state can explore additional housing reforms to reduce housing costs, expand the housing workforce, lower property taxes, and more.

## Policy Recommendations

**Title Insurance Premiums:** In 2021, Florida saw the largest title insurance premium volume increase in the nation.[8] Typical title insurance premiums and fees on a $400,000 Florida home are more than triple the average costs in Georgia; more than double the average costs in Alabama; and more than 50 percent greater than the average costs in both Mississippi and Tennessee.[9] Currently, Florida's Office of Insurance Regulation (OIR) sets title insurance rates, which limits a competitive marketplace.[10] Only a few other states follow this practice of promulgating rates rather than allowing market forces to fully operate.[11]

**Potential Solutions:**

1. **Remove OIR promulgation of rates** and replace it with a prior-approval standard to open up competition in title insurance.

**Impact Fees:** For every $1,000 increase in impact fees in Florida, more than 10,000 Floridians are priced out of the housing market.[12] Thankfully, Governor DeSantis took strong action in 2021 to limit the extent to which impact fees could be increased in a given time period.[13] However, localities are still pushing high impact fees—for example, in 2022, St. Lucie County raised impact fees across the board from by a range of 37.5 percent to as much as 50 percent.[14] There are additional steps that can be pursued to expand upon the success of prior legislation.

**Potential Solutions:**

1. **Require localities to waive impact fees in full or in part for single family households earning up to 120 percent of the median area income** for their local metropolitan area (MSA). There is precedent for this in several Florida localities, e.g., Polk County and the City of Lakeland.[15] Other localities waive impact fees entirely.[16]
2. Strengthen Florida's 2021 law by **reducing the maximum amount by which impact fees could be increased even further.**
3. Requiring special districts to **account for capital asset replacement and management** when setting their budgets.
4. Broadening the scope and time horizon for the appropriation of impact fees to **direct spending towards future capital needs** as opposed to major one-time expenses.
5. Expanding **innovative impact fee collection pilots** that focus on tying the impact fee responsibility to the owner of the property throughout its life rather than placing the entire burden on the initial property owner. For example, in Immokalee, instead of impact fees being lumped-in with the mortgage (which is borne entirely by the original home owner), the fees are treated as a non-ad valorum assessment that is amortized over 30 years and is transferred whenever the property changes ownership.

**Public Housing:** The average wait time for public housing in Florida is nearly four years, and as high as nearly six years in certain cities like Miami.[17] As a result, most wait lists for public housing in Florida are completely closed.[18] Yet, very few able-bodied adults in public housing work full time, and nearly half do not work at all.[19] Meanwhile, only two of Florida's public housing authorities have taken advantage of a federal pilot program that helps move adults in public housing from welfare to work.[20] Florida can and should take steps to preserve public housing for the truly needy and encourage able-bodied adults to move towards self-sufficiency.

**Potential Solutions:**

1. Require all public housing authorities within the state to **implement for able-bodied, working-age adults in public housing**, requiring them to work, train, or volunteer at least part time;
2. Implement an affordable housing **work requirement** for able-bodied adults residing in public housing that is **located on government property** (see Florida HB 159 of 2021);
3. Impose a **time limit of a maximum of three consecutive years** for able-bodied adults residing in public housing that is **located on government property** (see Florida HB 159 of 2021);

**Occupational Licensing for Builders and Contractors:** While Florida has taken steps in the right direction preempting certain local regulation of licenses, the state still has a complex set of rules in place for its housing workforce. For example, a Certified Building Contractor must first pass the Florida State Construction Exam (which includes hundreds of dollars in exam fees depending on the type of test for a nearly five-hour exam), must have a combination of four years of education or experience, must prove financial stability (with credit reports) and carry insurance, must be at least 18, must be of "good moral character," and must pay a $245 licensing fee.[21-22] Additionally, Florida only recognizes reciprocal contractor licenses from two states—Louisiana and North Carolina—and still requires applicants to go through a rigorous approval process.[23] Similar licensing hurdles exist for other construction-related occupations, like plumbers, electricians, roofers, and more. Florida can streamline and simplify its licensing processes to boost its housing workforce.

**Potential Solutions:**

1. **Expand existing licensing fee waivers** for all licenses to cover those receiving welfare assistance;
2. **Expand reciprocal licensing arrangements** for all construction-related licenses with more states;
3. **Clarify that a completed apprenticeship should count** towards the education requirements for all construction-related licenses;
4. **Eliminate vague or unrelated requirements** (e.g., "financial stability" and "good moral character") for all construction-related licenses; and
5. **Expand Florida's MyFloridaFuture dashboard** to illustrate the average salaries that high school students could earn by entering into specific fields (including construction-related occupations), as well as the education requirements for these fields.

**Fast Track Permit Approval:** On average, permitting delays cost an average of 1.7 percent of the selling price of a finished home.[24] In 2021, Governor DeSantis signed legislation to dramatically speed up permitting processes, particularly for single-family homes.[25] This legislation implemented permit application processing timeframes on localities and refunded a portion of permit fees to the applicant if localities failed to meet prescribed deadlines.[26] Florida can expand on the tremendous success of its permit fast tracking reform by expanding it further.

**Potential Solutions:**

1. Require **local governments to act on single-family home permit applications within 20 businesses days** rather than 30 business days;
2. **Give applicants 15 business days to address deficiencies** in single-family home permit applications rather than 10 business days;
3. **Increase the fee reduction** for lateness in reviewing single-family home permit applications from 10 percent per business day to **15 percent per business day**; and
4. **Remove the arbitrary five business day cap for fee reductions** for local governments that fail to approve or deny permits in cases where the applicant has addressed deficiencies.

**Property Taxes:** Floridians have long benefited from homestead exemptions, but these amounts have remained somewhat fixed over time. Thankfully, Florida's leaders have advanced targeted relief via a proposed state constitutional amendment that will expand homestead exemptions for Floridians working in key professions.[27] Recent legislation would have further expanded Florida's homestead exemptions across the board and grown them over time.

**Potential Solution:**

1. **Re-file HB 1503,** which would create an additional $25,000 exemption (for all properties with an assessed value of greater than $50,000) and increase the value of that exemption over time by the change in the Florida House Price Index.[28] The re-filed bill should include a provision that grants the legislature and governor the discretion to increase the exemption by a greater amount than the change in the Florida House Price Index if deemed necessary.
2. **Reform property tax thresholds**, particularly for special districts (see additional memo).

**Local Regulations:** Onerous regulations can drive up the cost of housing. Localities can and should be mindful of the impact that ordinance changes can have on the cost of housing. Recent legislation would have helped curb excessive regulation through impact analyses for most local ordinances.

**Potential Solution:**

1. **Require localities to produce a housing impact analysis** for most ordinances (with certain exceptions) that considers the effects of the proposed ordinance on the cost of housing, the compliance cost for builders and/or homeowners, the regulatory/administrative costs to implement the ordinance, and any new charges or fees that would be levied.[29]

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[1] Tampa Bay EDC, "Florida ranks #1 in net migration for fifth consecutive year," Tampa Bay Economic Development Council (2021), https://tampabayedc.com/news/florida-ranks-1-in-net-migration-for-fifth-consecutive-year/.

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[5] Florida Legislature, "HB 337," State of Florida (2021), https://www.myfloridahouse.gov/Sections/Bills/billsdetail.aspx?BillId=70442&SessionId=90.
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[7] Gov. Ron DeSantis, "Record Breaking Budget," Twitter (2022), https://twitter.com/GovRonDeSantis/status/1532497295228301314.
[8] Brooklee Han, "Title insurance industry premiums spike $7B year-over-year," Housing Wire (2022), https://www.housingwire.com/articles/title-insurance-industry-premiums-spike-7b-year-over-year/.
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[13] Ibid.
[14] Donald Rodrigue, "County finalizes new impact fee rates," Hometown News (2022), https://www.hometownnewstc.com/news/county-finalizes-new-impact-fee-rates/article_2a4f8b78-c63c-11ec-ad37-2fe8ea9b048b.html.
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[19] Scott Centorino, "Rooms to Grow: Work requirements in public housing will increase independence and preserve resources for the truly needy," Foundation for Government Accountability (2020), https://thefga.org/wp-content/uploads/2020/03/Work-requirements-in-public-housing-will-increase-independence-and-preserve-resources.pdf.
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[24] Millsap et al, "Assessing the Effects of Local Impact Fees and Land-use Regulations on Workforce Housing in Florida," The James Madison Institute (2019), https://www.jamesmadison.org/assessing-the-effects-of-local-impact-fees-and-land-use-regulations-on-workforce-housing-in-florida/.
[25] Florida Legislature, "HB 1059," State of Florida (2021), https://www.flsenate.gov/Session/Bill/2021/1059/BillText/er/PDF.
[26] Ibid.
[27] Florida Legislature, "HJR 1," State of Florida (2022), https://www.flsenate.gov/Session/Bill/2022/1/BillText/er/PDF.
[28] Florida Legislature, "HB 1503," State of Florida (2022), https://www.flsenate.gov/Session/Bill/2022/1503.
[29] Certain ordinances should be exempted, such as ordinances dealing with emergencies, ordinances altering fire prevention codes, ordinances required to comply with federal or state laws or regulations, ordinances related to financial obligations or the refinancing of debt, ordinances related to the adoption of county or municipal budgets or budget amendments, and ordinances required to implement contracts, agreements, grants, and other private assistance.

FGA

MEMO

# Reining in Florida Property Taxes, Especially Among Special Districts

**To: Office of Governor Ron DeSantis**

**From: Hayden Dublois, Data & Analytics Director, Foundation for Government Accountability (FGA)**

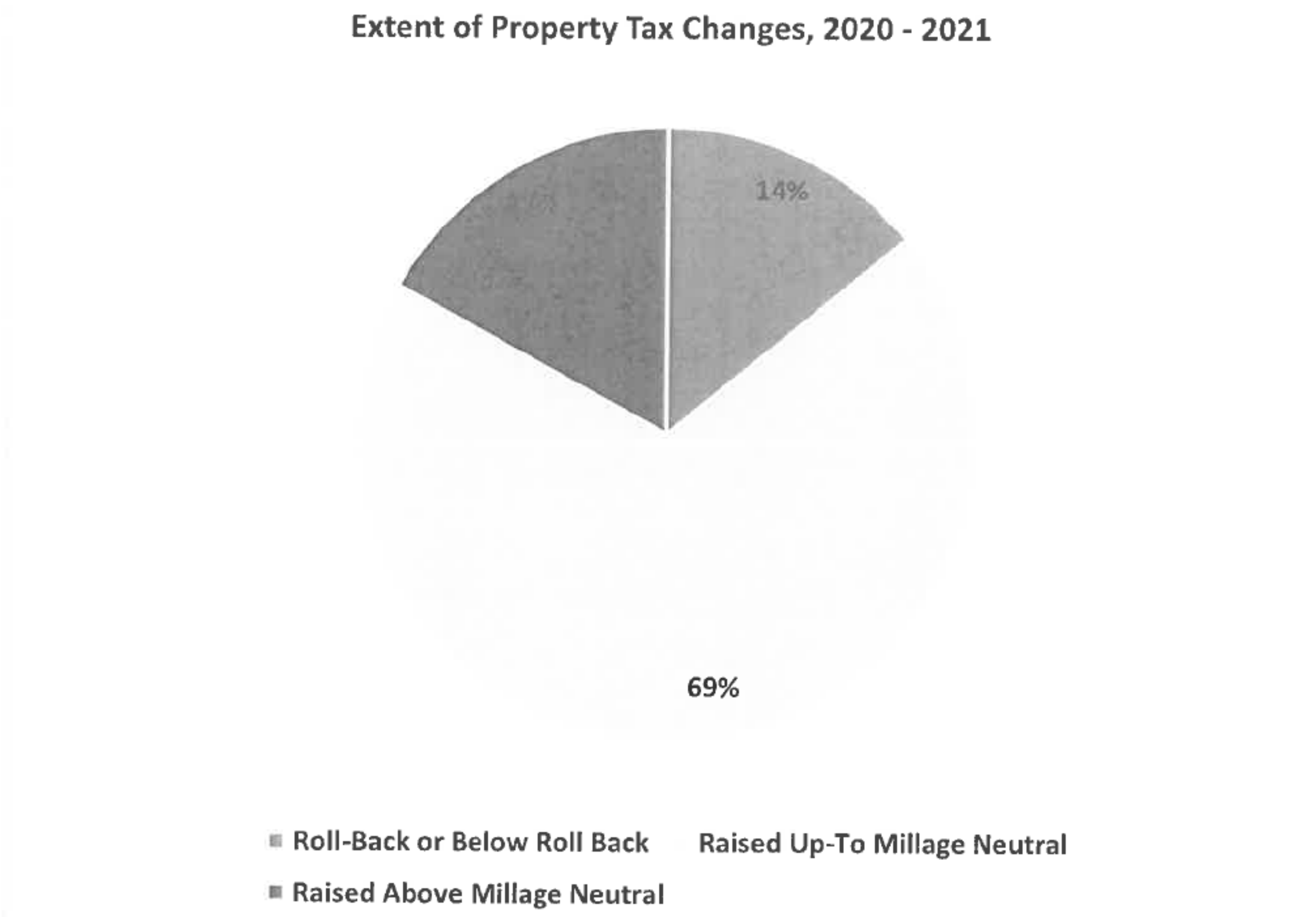
## Key Findings:

- **From 2020 to 2021, 86 percent of localities collected more taxes from their citizens than the year before.**
- **While most tax increases were modest, nearly one in five were dramatic.**
- **The highest property tax increases are emerging from independent special districts.**
- **By changing trigger thresholds for certain tax increases, policymakers can hold these localities—including special districts—accountable.**

## An Overview of Property Tax Changes in Florida

Florida faces wildly differing levels of property tax changes at the local level, depending on where one resides. However, between 2020 and 2021, roughly **86 percent of localities** (including municipalities, counties, single-county independent special districts, and multi-county independent special districts) **taxed at a property tax rate above the "rolled-back" rate**.[1] The "rolled-back" rate is the rate a locality would levy to ensure not a single dollar more of property taxes are collected from citizens, even if home values increased over the last year (barring new construction). Put simply, **the overwhelming majority of Florida localities chose to collect more taxes from their citizens** in 2021 compared to the year before.

Thankfully, most of these localities only increased taxes slightly, such as to the "millage neutral," which keeps property tax rates (but not collections) flat. However, others pursued more dramatic increases.




Unfortunately, 17 percent of localities chose to raise property taxes above the millage-neutral rate—meaning citizens in these localities saw a significant increase in their property tax bills.

Critically, the extent of these rate changes varies dramatically by the type of locality. While just 14 percent of counties and 16 percent of municipalities raised property tax rates above the millage-neutral rate, **23 percent of special districts (nearly one in every four) raised taxes to this extent.** Put simply, **the highest property tax increases in Florida are emerging from special districts**.

In fact, three special districts (Florosa Fire Control, Manatee County Mosquito District, and Sanibel Fire and Rescue District) raised property taxes by so much **that it required a unanimous vote of the governing body or a popular referendum to become enacted**. Another 13 special districts raised taxes enough to trigger a two-thirds vote requirement for the governing body. That means **nearly one in every five special districts in Florida raised taxes by such an extent that the law required them to get extra/special permission**.

## Three Potential Solutions to Stop Excessive Property Tax Hikes

Thankfully, there are three potential solutions to rein in these out-of-control property tax increases, both for special districts and for all local taxing authorities.

**Solution 1: Reduce the "Ten Percent Above Majority Maximum" Threshold to Five Percent:** Every Florida locality has a unique "majority maximum" millage rate based on the change in per capita Florida personal income over last year's tax rate. Most localities do not reach this rate; however, if a locality exceeds this rate by less than 10 percent, it must pass the proposed tax increase by two-thirds of the governing body. If it exceeds this rate by more than 10 percent, it must pass the proposed tax increase unanimously by the governing body or by a popular referendum. In 2021, nearly one in every five localities—**including more than a dozen special districts**—raised taxes by enough to trigger one of these two thresholds. Had we used a five percent trigger instead of a 10 percent trigger, another 17 localities (including several special districts) would have been required to receive a unanimous vote of their governing board or a direct vote of the people (instead of a two-thirds vote of their governing board) to raise taxes.

**Solution 2: Account for Inflation When Calculating the "Majority Maximum" Millage Rate:** Instead of tying the growth in the majority maximum millage rate to the change in nominal per capita Florida personal income, they should tie it to *real* per capita Florida personal income. This would place downward pressure on property taxes as the majority maximum milage rates across the state would be lower than they otherwise would be, since real personal income will grow at a slower rate than nominal personal income—especially in times of high inflation. In this instance, if they want to raise taxes, more localities will hit the extra vote hurdles described above.

**Solution 3: Reduce the Statutory Maximum Millage from 10 Mills to Nine Mills:** By law, no Florida locality can increase their millage rate to more than 10 mills without getting approval directly from the voters (only Jacksonville/Duval County has above 10 mills so far). Currently, there are nine localities taxing just at this threshold (if they raised taxes any further, they would be subject to receiving direct approval from voters), while several others are close to reaching this threshold. Lowering this threshold would force the highest-taxing localities in Florida to get special permission from the voters if they seek to raise taxes by an additional amount above the lowered threshold. To supercharge this reform, policymakers could require voter consent for not only initial tax increases to above nine mills, but ongoing voter consent for every year in which the millage rate exceeds nine mills.

[1] All statistics and facts referenced are drawn directly from the author's analysis of tax reports from the Florida Department of Revenue. See, e.g., Florida Department of Revenue, "Maximum Millage Compliance Reports," State of Florida (2021), https://floridarevenue.com/property/Pages/TRIM_MaximumMillage.aspx.

FGA

MEMO

# Taking Florida's Food Stamp Work Requirements to the Next Level

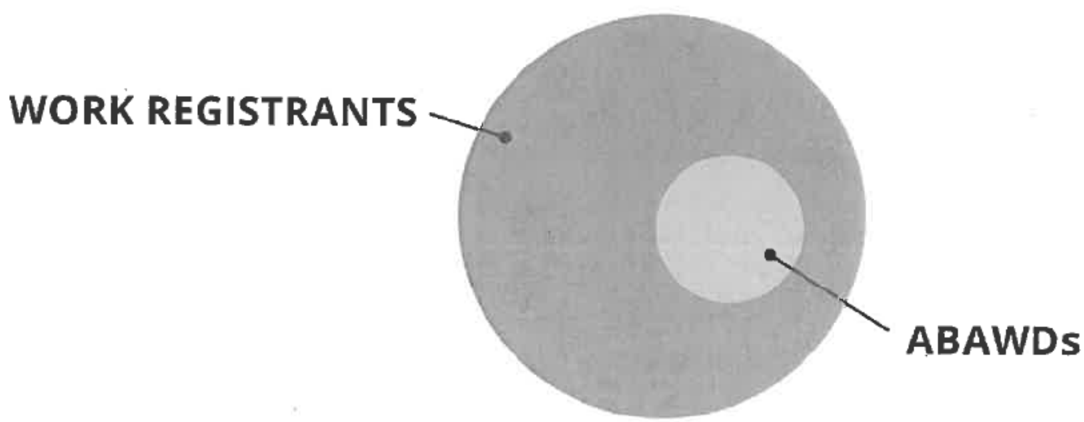
**To: Office of Governor Ron DeSantis**

**From: Hayden Dublois, Data & Analytics Director, Foundation for Government Accountability (FGA)**

Florida has long been a leader in helping individuals break free from the shackles of government dependency by realizing the power of work. From implementing work requirements in food stamps to ending the federal $300 weekly unemployment bonus early, Florida has consistently led the nation in pro-work policies.[1-2]

While most other states have failed to get able-bodied adults on food stamps back to work since the beginning of the pandemic, under the leadership of Governor DeSantis, Florida is assigning able-bodied adults without dependents (ABAWDs) to its Employment and Training (E&T) program so that these Floridians can find meaningful opportunities to work, train, or volunteer.[3]

But Florida has an opportunity to amplify this policy by taking it to the next level. Specifically, Florida is only mandatorily assigning ABAWDs on food stamps to E&T. These ABAWDs are able-bodied adults without any dependents, aged 18 to 49 who are receiving food stamps.[4] However, there is a broader population of individuals on food stamps that Florida can mandatorily assign to E&T known as "work registrants."



These work registrants include individuals on food stamps aged 18 to 59 who may be parents of school-aged children (defined as children six years old or older).[5] In other words, this broader group of work registrants includes the existing population of ABAWDs, plus individuals who may have school-age dependents and childless adults between 50 and 59 years of age.[6]

Based on 2020-2021 figures, Florida has somewhere in the vicinity of 240,000 ABAWDs on food stamps, but approximately 950,000 work registrants.[7] In other words, while Florida's mandatory E&T program is currently shepherding just under 240,000 individuals back to work, **it is missing out on getting an additional 710,000 individuals** into the workforce.

**Most Able-Bodied Adults on Food Stamps In Florida Are Exempt from E&T[8]**

| Category | Estimated Number of Individuals | Percent of Total Work Registrants | Currently Subject to Mandatory E&T |
|---|---|---|---|
| ABAWDs (childless adults aged 18 – 49) | 238,955 | 25.2% | YES |
| Childless Adults Aged 50 - 59 | 199,028 | 21.0% | NO |
| Parents With Children Aged 13+ | 334,084 | 35.2% | NO |
| Parents With Children Aged 6 - 12 | 177,704 | 18.7% | NO |
| **SUBTOTAL Subject to Mandatory E&T** | **238,955 (25.2%)** | | |
| **SUBTOTAL Exempt from Mandatory E&T** | **710,816 (74.8%)** | | |
| **GRAND TOTAL** | **949,771** | | |

Florida can examine phasing-in different groups of individuals on food stamps who are currently exempt from mandatory E&T. For example, by first expanding Florida's existing mandatory E&T to encompass childless adults aged 50 – 59 and parents with teenage children, Florida could require another 534,000+ able-bodied adults to participate in E&T programs. It could then expand mandatory E&T requirements to the remaining able-bodied adults on the program.

**By expanding mandatory E&T to encompass more work registrants, Florida can take the next step in revitalizing the workforce and leading the nation in pro-work policy.**

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[1] Jonathan Ingram, "Commonsense welfare reform has transformed Floridians' lives," Foundation for Government Accountability (2019), https://thefga.org/paper/commonsense-welfare-reform-has-transformed-floridians-lives.

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