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HOME MATTERS

REPORT FROM THE FLORIDA HOUSING COALITION



The Florida Housing Coalition appreciates PNC for funding the Home Matters report.

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HOME IS WHERE WE FIND
RESPIRE
where we **SAFE** where we **CONNECT**
— **FEEL** —
where we keep our **BELONGINGS** with our **FAMILY**
AND ESTABLISH OURSELVES WITHIN
OUR COMMUNITY

Quick Facts

Florida still has a housing affordability crisis.

- Over 2.4 million low-income Florida households pay more than 30% of their incomes towards housing, the maximum amount considered affordable by experts, with over half, 1.3 million low-income households, paying more than 50%. This makes it nearly impossible to save for retirement or emergencies and difficult to afford other basic necessities like food and childcare.
- Though Florida has seen a significant decrease in homelessness over the past ten years, there are still over 25,000 individuals and families experiencing literal homelessness on any given night throughout the state and over 78,277 students without a permanent place to live.
- Florida has only 23 affordable and available rental units for every 100 extremely low-income renters (those with incomes at or below 30% of the area median). No community in Florida provides enough housing to support this group which is primarily made up of low-income workers, retirees, and people with disabilities.
- Over 83,687 units are at risk of being permanently lost from the privately owned affordable housing stock by 2043.

Why Does Home Matter?

The health, safety, and welfare of Floridians and the strength of Florida's economy depend on a sufficient supply of housing that is affordable for all of Florida's households, including working families, older adults, and people with disabilities living on fixed incomes.

Housing that is affordable reduces taxpayer expenses.

- For seniors, older adults, and people with disabilities, the cost of affordable housing that is community-based is significantly less than the cost of institutional care.
- Chronically homeless persons often cycle through jails, hospitals, and other crisis services. Permanent, supportive housing for this high-need population considerably reduces the cost to taxpayers.
- Housing that is affordable can improve low-income families' and children's health and educational outcomes, reducing the public costs associated with illness and poor school performance.

Housing affordability boosts the economy

- Money spent on housing construction and rehabilitation has a ripple effect on local economies. Contractors and suppliers spend money on materials and labor, and workers spend their earnings locally.
- The legislature's allocation to the Sadowski Housing Trust Fund programs in FY 2023-2024 through the Live Local Act will create nearly 57,000 jobs and have \$7.2 billion in positive economic impact in just one year while creating homes lasting far into the future.¹

**Home
Matters.**

The Florida Housing Coalition has produced this report in support of Home Matters® (www.HomeMattersAmerica.com), a national movement to make Home a reality for everyone by elevating the importance of Home's impact on people's health, education, personal success, public safety, and the economy. Participating in Home Matters is a coast-to-coast coalition composed of members of the general public, leaders of housing and community development organizations, as well as other organizations concerned about increasing the positive impact of home in their communities.



SECTION ONE:

Introduction: Why Does Home Matter?

When it comes to housing, Florida has seen both triumphs and ongoing challenges in 2023. Florida enjoys access to an incredible source of funding for housing: the Sadowski State and Local Government Housing Trust Funds. This year, we witnessed the passage of the most transformative housing legislation since the Sadowski Act. Championed by Senate President Kathleen Passidomo, the 2023 Live Local Act marks a historic milestone in our continued efforts to address housing needs. In addition to various land use, property tax, and other policies aimed at building more affordable housing, the Act also fully funded the State Housing Initiatives Partnership (SHIP) and State Apartment Incentive Loan (SAIL) programs with \$511 million for the 2023-2024 fiscal year. After including the additional housing projects supported by General Revenue, the Legislature appropriated well over \$1 billion in total for housing. This is largely due to the work of the Sadowski Coalition, Sadowski Affiliates, and all those who worked to include language in Senate Bill 2512 from the 2021 Legislative Session, which codified into law that all monies collected in the State and Local Government Housing Trust Funds be used for housing.

Even though the Live Local Act marked a historic moment in how the state Legislature approaches affordable housing policy, the work continues. This is an incredibly important time for the housing ecosystem to work together to implement the tools in the Live Local Act and build more affordable homes to continue to demonstrate that Florida’s housing programs are the best in the nation. Also, moving into this next legislative session, advocates must continue to ensure that the core Sadowski Trust Fund programs of SHIP and SAIL are fully funded to address Florida’s increasing affordability challenges and continue to ensure that effective and well-reasoned funding, land use, property tax, and other state and local policies are designed to serve Floridians most in need.

Everyone needs a safe, stable place to call home. However, because housing is a market commodity priced at whatever the market will bear, the private market by itself cannot provide homes and apartments for many workers, older adults, and people with disabilities. The price of housing reflects what people are willing to pay to live in a community and the supply of homes, and many people are bidding high prices to live in Florida’s vibrant cities and towns while not enough new homes have been built since the 2008 Great Recession to keep up with demand. In many communities, even modest homes and

apartments are priced out of reach for essential workers (including teachers and police officers) or are torn down and replaced with high-end houses, apartments, and condominiums. Even in communities with more moderate housing costs, many residents struggle to find good quality affordable housing, particularly those working in low-wage jobs or living on fixed incomes.

The way to address housing affordability challenges is to provide financial and regulatory incentives that make it profitable for private developers to invest in affordable housing. These incentives come from public-private partnerships among lenders; real estate professionals; community-based nonprofit organizations; and local, state, and federal agencies. Housing funders typically require standards for building quality, amenities, and property management that equal or exceed market rate housing, ensuring that subsidized units look and feel like any other home. Every partner and every funding source in this community effort – public, private, and nonprofit – is an essential piece of the puzzle. This report outlines the greater need for rental and ownership housing affordability in Florida and highlights the importance of the Sadowski State and Local Trust Funds, as well as other key solutions that work in concert to address this need.



HOME MATTERS FOR FLORIDA’S ELDERLY



HOME MATTERS FOR FLORIDA’S FAMILIES



HOME MATTERS FOR FLORIDA’S VETERANS



HOME MATTERS FOR FLORIDA’S SPECIAL NEEDS POPULATIONS



HOME MATTERS FOR FLORIDA’S ECONOMY



HOME MATTERS FOR FLORIDA’S YOUTH AGING OUT OF FOSTER CARE

What is Housing that is Affordable?

Misconceptions are widespread, with many people associating “affordable housing” with large, distressed public housing projects in central cities. That perception simply does not fit reality. The majority of Public Housing Authorities nationwide, from large to small, are well-managed and have quality units. Furthermore, public housing is only one type of housing that is affordable. In this report, “housing that is affordable” refers to housing that is safe and affordable in the private market, publicly owned housing, and privately owned housing that receives a subsidy to bring its rent or purchase price down to a level that is affordable to a low- or moderate-income family. Substandard housing is, by definition, not considered affordable.

The Benefits of Affordable Housing

Economic Benefits

Housing stimulates state and local economies. When a developer creates housing that is affordable through new construction or rehabilitation, the community gains jobs through direct, indirect, and induced economic impacts (see Sidebar on p. 2).² For example, each dollar of Sadowski State and Local Housing Trust Funds leverages \$4 to \$6 in private investment, federal tax credits, and other funding sources. With the 2023-2024 appropriation to the Sadowski State and Local Housing Trust Fund programs, the projected economic impact is:

- Over \$7.2 billion in positive economic benefit
- More than 56,000 jobs

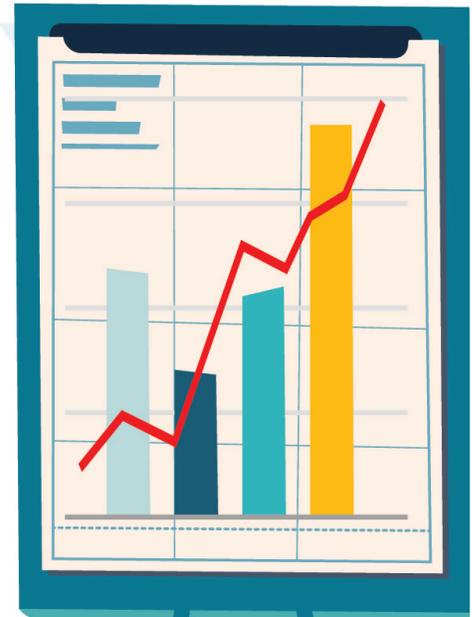
Once a housing development is built and occupied, the residents create demand for ongoing jobs to meet their needs. Additionally, when housing is affordable, families have more discretionary income to spend on food, clothing, and other goods and services, thereby boosting the local economy.³

With the Sadowski State & Local Housing Trust Fund Monies fully appropriated for housing in FY 2023/24,

THE PROJECTED ECONOMIC IMPACT WILL BE:

Nearly
56,000
JOBS
for Floridians

More than
\$7.2
BILLION
in Positive Economic Benefits



Housing affordability is also important for employers trying to attract skilled workers to a region. When local housing costs near employment sites are out of reach for entry-level and mid-level employees, employers may find it challenging to attract skilled workers and may face employee absenteeism and turnover.^{4,5}

An additional economic benefit of affordable housing comes from the foregone costs of providing social services to older adults, those living with disabilities, or those experiencing homelessness. Studies show that home- and community-based services for older adults and permanent supportive housing for persons with disabilities are significantly more cost effective than institutionalized care or relying on jails and emergency rooms.^{6,7} An investment in housing that is affordable is fiscally responsible, with a significant return on investment.

Health and Education Benefits

Housing plays a significant role in our physical and mental health. For low-income individuals and families, a lack of housing that is affordable can have a multitude of adverse effects, including:

- Families in unaffordable housing will likely cut back on nutritious food and health care.⁸
- Access to safe, uncrowded housing is central to preventing the spread of infectious diseases. Households and individuals that are doubling up, “couch surfing,” or experiencing other housing instability issues are more likely to get and spread COVID-19 and other infectious diseases.⁹

Economic Impacts: A Note On Terminology

Activities such as housing construction and rehabilitation stimulate local economies in several ways. For housing development, “direct” impacts occur when developers hire workers and purchase materials from local suppliers. In turn, the suppliers purchase additional materials and labor to fill the developer’s order, producing “indirect impacts.” The workers that are employed further stimulate the economy, both directly and indirectly, when they spend their wages locally (“induced impacts”).

Housing Plays a Major Role

IN OUR PHYSICAL & MENTAL HEALTH

For low-income individuals and families, lack of housing that is affordable can have a multitude of negative effects.

FOOD & HEALTH CARE

Families in unaffordable housing are likely to cut back on nutritious food and health care.



HEALTH HAZARDS

Dust, mold and cockroaches can cause asthma and allergies, and peeling lead paint can reduce IQs and cause behavioral problems in children. Unsafe structural conditions, such as faulty wiring, increase the risk of fire and injury.

STRESS & DEPRESSION

Frequent moves are associated with stress and depression, and overcrowding has been linked to poor health.



- Substandard housing poses a variety of health hazards. Dust, mold, and cockroaches can cause asthma and allergies, and peeling lead paint can reduce IQs and cause behavioral problems in children. Unsafe structural conditions, such as faulty wiring, increase the risk for fire and injury.^{10,11}
- Many low-income families move frequently or double up with friends and relatives if they cannot find affordable housing. Frequent moves are associated with stress and depression, and overcrowding has been linked to poor health in children.^{12,13}
- Homelessness exacerbates a person's pre-existing health problems, and living on the street or in a shelter poses unique health risks (including exposure to weather, violence, and disease). Homelessness also makes it challenging to rest and recuperate after illnesses, find a place to store medications, or keep wounds clean and dry.¹⁴

Notably, many of the health problems associated with a lack of quality and affordable housing are closely connected to children's educational performance. For example, exposure to lead paint can cause developmental delays in children, and asthma from exposure to dust and mold can cause children to miss school and fall behind. Frequent moves, overcrowding, and homelessness have also been linked to lower educational attainment in children.¹⁵

While a shortage of housing that is affordable can contribute to ill health and educational problems among low-income families and children, housing affordability is a solution for good health and achievement in school. According to a study by Children's Health Watch, infants in food-insecure families in the US are 43% less likely to be hospitalized if their families used rental assistance during the prenatal period, resulting in a health care cost savings of about \$20 million to taxpayers annually.¹⁶ Additionally, both subsidized rental housing and homeownership have been linked to better educational outcomes for children.¹⁷
¹⁸ An investment in housing that is affordable strengthens the health and wellbeing of Florida's families and students.



Affordable Housing: Housing that costs no more than 30% of a household's gross income.

Area Median Income (AMI): Median annual household income (pre-tax) for a Metropolitan Statistical Area (MSA), a subarea of a metropolitan area, or a non-metropolitan county.

Cost-Burdened: Household pays >30% of its gross income on housing costs.

Extremely Low-Income (ELI): Household is at or below 30% of the AMI for households of the same size.

Housing Costs: Includes the household's rent or mortgage payments, utility payments, property taxes, insurance, and mobile home or condominium fees, as applicable.

Low-Income (LI): Household is at or below 80% of the AMI for households of the same size.

Metropolitan Statistical Area (MSA): An urban area defined as a core area containing a substantial population nucleus, as defined by the U.S. Census.

Moderately Cost-Burdened: Household pays >30% but no more than 50% of its gross income on housing costs.

Severely Cost-Burdened: Household pays >50% of its gross income on housing costs.

Very Low-Income (VLI): Household is at or below 50% of the AMI for households of the same size.

SECTION TWO:

By The Numbers: Housing Cost Burden in Florida

Housing Costs for Low-Income Families

Housing is affordable when it costs no more than 30% of a household's income. Households that pay more than this amount are considered "housing cost burdened." The 30% threshold is not a perfect benchmark since it is applied equally at all income levels. However, it is a reasonable standard for most low-income households. More conservative analyses of housing affordability focus on households that are "severely cost burdened" and are paying more than 50% of their incomes for housing. See the Sidebar on p. 5 for a glossary of terms related to housing costs and incomes.

Housing Cost Burden and Tenure

Estimates from the 2021 American Community Survey (ACS) indicate that more than 2.4 million households in Florida within the low-income bracket dedicate over 30% of their incomes towards housing costs. Of these low-income and cost-burdened households, 1.3 million also fall into the category of severely cost burdened, meaning they pay more than 50% of their incomes for housing. The interactive Dashboard 1: "Florida Cost Burdened Households by County," shows the

distribution of cost-burdened households by income bracket and tenancy type in Florida. Not surprisingly, the share of cost-burdened households for each tenure type increases as income decreases. Within the extremely low-income (ELI) and very low-income (VLI, excluding those below 30% AMI) categories, a substantial 86% and 73% of all households, respectively, find themselves cost burdened.

Of course, cost-burdened households are not distributed evenly across the state. Cost burden, when considering all households, is concentrated in South Florida, with Miami-Dade, Monroe, and Broward counties topping the list of most cost-burdened urban areas, all with cost burden rates over 40%. They are closely followed by several counties with slightly smaller numbers such as Palm Beach, Orange, and Osceola. At the bottom of the list, rural areas across the state are far less likely to be cost burdened than urban areas. Additionally, cost burden is especially widespread among low-income renters. When filtering cost-burdened households by tenure, rates for renters are consistently upwards of 40% across Florida's counties, save for a few more rural counties.

Over 2.4 million low-income Florida households pay more than 30% of their incomes for housing.

30% is the maximum amount considered affordable by experts.



Low-Wage Jobs

Low-wage jobs are prevalent in Florida’s economy. As the cost of living continues to rise, these jobs are increasingly inadequate to meet the needs of households. According to the United Way of Florida’s 2023 report on Asset Limited, Income Constrained, Employed (ALICE) households, the “survival wage” for a household in Florida with two adults, one infant, and one preschooler was \$33.16 per hour, \$21.01 for two parents working full time, or \$14.17 per hour for a single adult.^a The household Survival Wage is just enough for a bare-bones budget with no cushion for emergencies. Unfortunately, many of Florida’s common occupations do not pay enough for a family to survive, let alone thrive. As the ALICE Report shows, government assistance and private charity are not enough to fill the gap for these families.¹⁹

Can the Workforce Afford to Live in Florida?

In 2022, Florida’s median wage for all occupations was recorded at \$19.62, an 8% increase from 2021 and a significant growth of around 18% from 2018 to 2022. Despite this trend, the effect on the purchasing power of most households is largely offset by concurrent increases in home prices and the cost of essential goods. Dashboard 3 shows the ten most common occupations in the state, some of which are the lowest paid and account for over one in five jobs in Florida.

For example, in the Miami-Fort Lauderdale-West Palm Beach MSA, Dashboard 3 shows that eight of the top ten occupations pay less than the wage required to afford median rent estimates. These households are vulnerable to financial crises due to job loss, illness, childcare emergencies, automobile breakdown, or other disruptions common to any household. When households cannot make ends meet, they tend to cut corners in their budgets in risky ways — including accumulating credit card debt, eating an inadequate diet, forgoing preventative health care, choosing lower-quality childcare, or neglecting to register or purchase liability insurance for their automobiles.



In Dashboard 4, average per capita income is disaggregated by race, showing how much an average individual (rather than a household) is likely to earn. When examining per capita income by race, it becomes evident that individuals from racial minority groups are disproportionately vulnerable in low-wage jobs. In Florida as a whole, the average hourly per capita income for white individuals is \$43,518 annually, or \$21.76 an hour, and for Black individuals is \$22,634 annually, or \$11.32 an hour, a difference of \$10.44 an hour or over \$20,000 a year. These gaps end up having cumulative effects in households placing them as disadvantaged in terms of economic stability, wealth accumulation, and overall quality of life.



Homelessness

When a household’s rent or mortgage payments compete with other basic needs, such as food and healthcare, they are at risk of homelessness. In the 2022 Point-in-Time (PIT) counts,^b communities across Florida identified a total of 25,959 “literally homeless” people—those staying in shelters, on the street, or in other places not meant for human habitation. As Table 2 shows, Florida’s homeless population has declined by 48% since 2008, although this drop masked a peak of 57,551 in 2010. During the 2021 Point in Time Counts across the state, the pandemic was at its height and many communities were unable to conduct full unsheltered counts as they had done in years past due to the increased health risks for volunteers, staff, and those experiencing homelessness, thus demonstrating an artificially low count for that year. We now know the pandemic had severe impacts, causing literal homelessness, especially instances of unsheltered homelessness to increase across the state and nation. According to preliminary 2023 PIT data, our state’s homeless population has risen by 16% with a total of 30,809 Floridians experiencing homelessness on a single given night.²⁰

^a In the ALICE Report, the United Way of Florida assumes that each adult works 40 hours per week, 50 weeks per year.

^b HUD requires Point-in-Time counts of “literally homeless” people to be conducted at least biennially by Continuums of Care (CoCs), or geographically defined networks of homeless service providers. Most CoCs in Florida and across the nation conduct their PIT counts on a single night in the last week of January.

When looking at the specific demographics of people experiencing homelessness captured through the PIT count, prior to 2023, it was difficult to identify how many individuals were age 55 and older. The 2023 PIT count data was collected and aggregated to best identify trends among age populations, and 8,646 Floridians were identified as homeless and age 55 or older. Over 28% of the homeless population in Florida are 55 years old or older according to the initial 2023 PIT data. When broken out by race, it's clear that some racial and ethnic groups experience homelessness at disproportionate rates. Almost 40% of people experiencing homelessness are Black/African American even though Black/African Americans only make up 16% of the state's population.

The US Department of Education (ED) requires public school districts to identify children and youth who are homeless during the academic year (including summer school). Children who are doubled up or living in motels due to their family's loss of housing or economic hardship are defined as

"homeless" by the Florida Department of Education (DoE) and comprise most of the students identified as homeless. Note that families living in doubled up situations are not counted as part of the literal homeless population defined by the US Department of Housing and Urban Development (HUD) in the PIT Count each year even though they are considered homeless through DoE. DoE reported 63,846 homeless students in the 2021-2022 school year; keep in mind the pandemic impacted this count as well. That number increased to 78,277 (18%) in 2022-2023, the last year for which data is available,²¹ indicating a heightened need for affordable housing for low-income families.

Solving homelessness is possible. Through strategic partnerships, shared goal setting, and coordinated investment planning, every community in Florida can adequately address, reduce, and prevent homelessness. Access to affordable housing for every income range is key to solving homelessness in Florida. Section 7 provides solutions on how this can be achieved.

FLORIDA

#11*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,591**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,302** monthly or **\$63,622** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$30.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$22.52
2-Bedroom Housing Wage	\$30.59
Number of Renter Households	2,736,789
Percent Renters	34%

111
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

92
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	\$38.90
Miami-Miami Beach-Kendall HMFA	\$36.98
West Palm Beach-Boca Raton HMFA	\$36.17
Fort Lauderdale HMFA	\$35.52
Naples-Immokalee-Marcos Island MSA	\$34.52



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

SECTION THREE:**Challenges for Renters**

Over 70% of Florida’s low-income renter households are cost burdened,²² and close to 45% of low-income renters are severely cost burdened. Severe cost burden is especially widespread among very low-income renter households (those with incomes $\leq 50\%$ AMI). This section dives into further detail about specific factors that drive high housing cost burdens among low-income renters.

Shortage of Affordable and Available Rental Units

Florida’s communities have rental units – both subsidized and unsubsidized – that are affordable to low-income households. However, there are not enough of these units to meet demand, especially in higher-priced metro areas, and higher-income households occupy some of these rentals. Low-income renters find themselves in a game of musical chairs for a limited number of affordable units.

For extremely low-income households overall, no metropolitan or rural statistical area comes close to providing the number of affordable and available units needed. Moving up the income ladder, there is still no area that has enough housing for very low-income households to afford to live there which, in Florida, includes most service workers. For low-income households earning 80% AMI, a few areas have enough affordable and available housing, and for households earning 120% AMI, most of the state provides enough units, although there are still serious deficits across South Florida.

Dashboard 5: "Number of Affordable and Available Units per 100 Households" illustrates this shortage of affordable and available units in 2021. For extremely low-income households overall, no metropolitan or rural statistical area comes close to providing the number of affordable and available units needed. Moving up the income ladder, there is still no area that has enough housing for very low-income households to afford to live there which, in Florida, includes most service workers. For low-income households earning 80% AMI, a few areas have enough affordable and available housing, and for households earning 120% AMI, most of the state provides enough units, although there are still serious deficits across South Florida.

Number of Rental Homes Affordable and Available per 100 Households
Scan QR code:

**Loss of Affordable Rental Housing**

The limited supply of affordable rental housing for low-income families is constantly shrinking, requiring new affordable homes to be built to maintain supply. Owners of rental units subsidized by federal, state, and local funding must keep rents affordable for tenants in certain income brackets for a set period of time, usually 15 to 50 years, depending on the housing subsidy used to finance the units. The units may be lost from the affordable housing stock if the affordability period expires, the owner prepays the mortgage to end the affordability period early, the property is foreclosed on, or (in extremely rare cases) the subsidy is removed due to poor property management.

Assisted Housing Units Gained and Lost in Florida
Scan QR code:



Between 2000 and 2023, Florida lost 65,332 units of subsidized rental housing units from the affordable housing stock.²³ The Shimberg Center for Housing Studies has estimated that over 83,687 units are at risk of being lost by 2043, based on the age of the developments, the subsidy source, and the dates when the subsidies will expire. Thankfully, subsidized units are continually being constructed: over 93,000 subsidized units were constructed between 2000 and 2020, although some of them only had 15-year affordability periods and have already been lost.

Rising Rents

At the national level, the rental market recovered faster than the homeownership market after the 2008 recession. After peaking in 2009, rental vacancies declined to levels not

seen since the early 2000s. As measured by the Consumer Price Index, the nominal value of contract rents (excluding utilities) began to rise in 2010 and outpaced inflation by 2012. This tightening of the national rental market can be attributed to former homeowners entering the rental market after foreclosures.²⁴ Rental trends at the national level are reflected in Florida. Since 2010, median gross rent has consistently been higher than rent affordable at Florida’s median renter income. The gap between median rents and what the average renter could afford to pay has grown from a low of \$177 in 2014 to \$230 in 2021, nearly as large as the post-recession high of \$243 in 2011. Meanwhile, the state’s overall rental vacancy rate has dropped from a peak of 13.2% in 2009 to 6.8% in 2021.²⁵

Because the ACS lags a few years behind and is less than an ideal source of data for a market that has shifted dramatically in the last few years, it is useful to look at other sources of data that better track 2020 through 2023.

The following chart provides a look at rents of 11 MSAs dispersed across Florida and the year-over-year percent change of the average rents across 21 metropolitan areas tracked by the index. Consistently across the state, rents have risen by double digits between 2020 and 2022 after nearly a decade of relatively stable rents, reaching a state year-over-year average of as much as 25% with increases in individual MSAs increasing by as much as 40% year-over-year, compared to a state year-over-year average of about 5.5% between January 2015 and January 2020. In other words, during the COVID-19 pandemic, rents rose about five times faster than they were before the pandemic in all of Florida’s major metropolitan areas. In 2023, rent increases have slowed down from their drastic hike, decreasing to a state average rate of 6.9% from May 2022 to May 2023, and individual MSA increases ranging from 2.5% to 19.4%.

In many Florida communities, buying a home offers a lower monthly payment than renting and offers better wealth

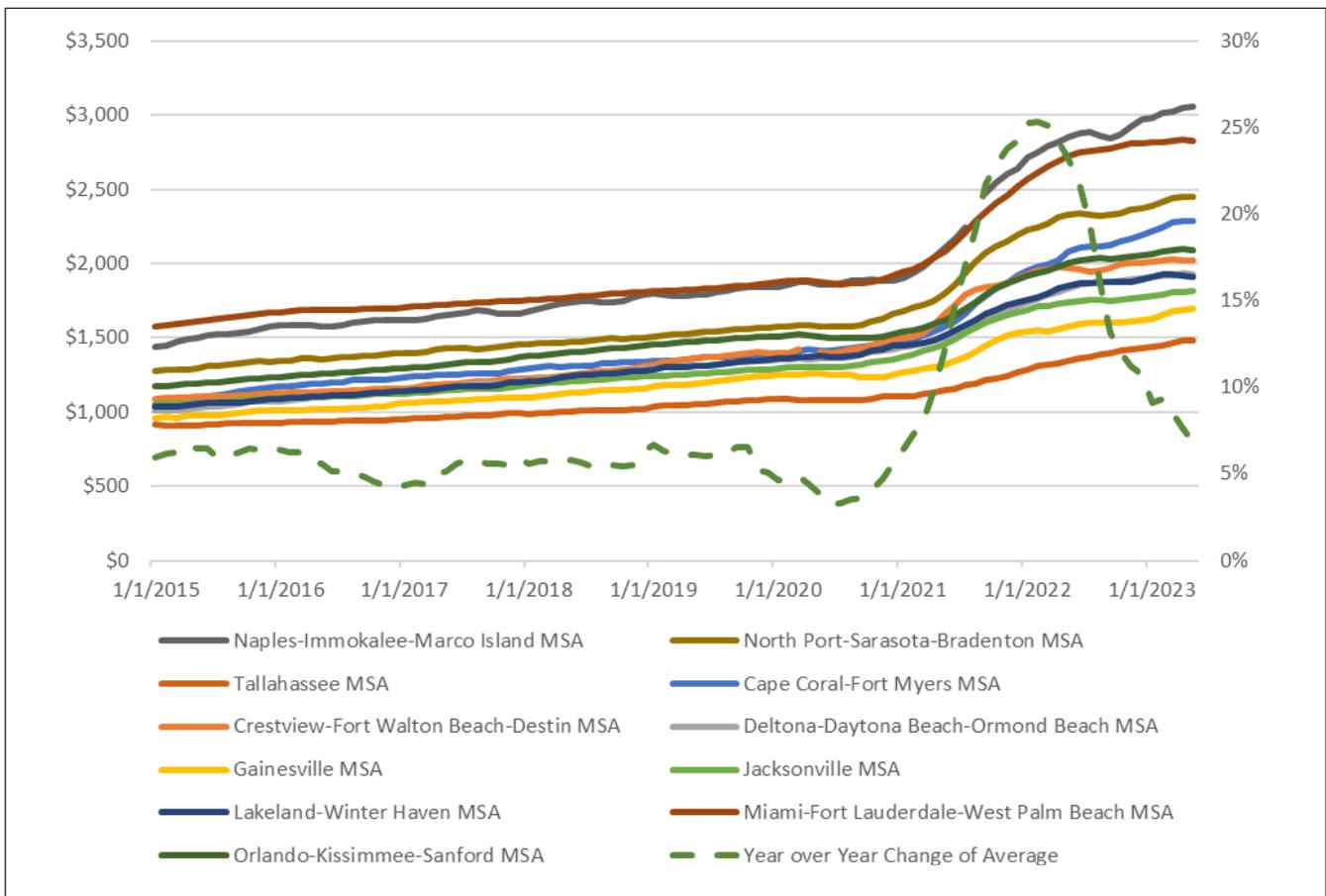


Figure 1 - Source: ZORI, 2015-2023

The Zillow Observed Rents Index (ZORI) tracks MSAs across the state for the observed rents in communities.

creation opportunities if the buyer stays in the home for at least two years. However, high rents make it difficult for low-income households to save for down payment and closing costs.^{26, 27, 28}

SECTION FOUR:

Challenges for Homebuyers

Home sale prices vary widely across Florida. One key indicator of housing affordability is the National Association of Home Builders' Housing Opportunity Index (HOI), which looks at the percentage of homes for sale that a median-income family, assuming a 10% down payment and standard underwriting criteria, could afford. In an HOI analysis of 237 MSAs nationwide in the first quarter of 2023, Florida metros ranged from 74th most affordable (Gainesville) to 215th least affordable (Miami-Miami Beach-Kendall, FL).²⁹ A little more than half of MSAs lost ground nationally, with Port St. Lucie, Homosassa Springs, and Cape Coral-Fort Myers experiencing the largest drops in rank.

Florida's homeownership rate has declined steadily from a peak of 70.6% in 2007 to 67.4% in 2021, although this low

is slightly higher than the all-time low of 63.8% in 2015. Families losing their homes to foreclosure account for some of this decrease, but the factors discussed below prevent many low- and moderate-income families from buying their first homes.

Rising Home Prices

Zillow's Home Value Index is designed to represent the value of typical properties within a region. Unlike solely considering the homes that have been sold, ZHVI considers the complete distribution of homes in each region, reflecting the typical value for homes in the 35th to 65th percentile range.³¹ This index provides an extremely up-to-date and accurate measurement of the cost of housing. The following chart shows the ZHVI tracked across time from 2001-2023, with the typical home value depicted on the left axis and the year-over-year change tracked on the right axis.

Rising Rents in Florida



Source: Zillow Observed Rent Index (ZORI), 2014-2023

Varying Home Prices Across the State of Florida	Affordability Rank Nationally: Q1 2023	Change in Rank Since: Q1 2022
Gainesville, FL	74	-3
Tallahassee, FL	85	7
Sebring-Avon Park, FL	102	-17
Homosassa Springs, FL	121	34
Jacksonville, FL	128	-7
Pensacola-Ferry Pass-Brent, FL	133	13
Ocala, FL	137	19
Palm Bay-Melbourne-Titusville, FL	145	21
Tampa-St. Petersburg-Clearwater, FL	149	-8
Crestview-Fort Walton Beach-Destin, FL	152	-27
Fort Lauderdale-Pompano Beach-Sunrise, FL	156	-7
West Palm Beach-Boca Raton-Boynton Beach, FL	159	-11
Punta Gorda, FL	163	-7
The Villages, FL	166	-1
Panama City, FL	168	12
Deltona-Daytona Beach-Ormond Beach, FL	170	10
Lakeland-Winter Haven, FL	175	1
North Port-Sarasota-Bradenton, FL	182	-2
Orlando-Kissimmee-Sanford, FL	186	4
Cape Coral-Fort Myers, FL	187	26
Sebastian-Vero Beach, FL	192	9
Port St. Lucie, FL	197	47
Naples-Marco Island, FL	209	13
Miami-Miami Beach-Kendall, FL	215	Not available for 2022

Table 1. Florida MSAs Housing Opportunity Index Ranking

Since 2012, home prices in Florida have grown steadily from \$127,146 in 2012 to \$387,537 in 2023. While growth between 2012 and 2020 was slower than the frenzied build-up that preceded the 2008 Great Recession, it has also gone on far longer. Because of this slow yet long growth, home prices were already at an all-time high in Florida before the COVID-19 pandemic. Homes peaked

at 2.21 times their December 2000 value in 2006, before dropping between 2007 and 2011. After a short pause in home value growth at the beginning of the pandemic, home prices have skyrocketed over the last year and a half, growing dramatically faster than during the build-up to the Great Recession. Home prices have risen across the country, but not nearly at the speed Florida homes have been

appreciating. In the last quarter of 2022 to May 2023, ZHVI home values and year-over-year increases have plateaued and even slightly decreased from their recent peak. While this development offers a glimmer of hope for prospective homebuyers, the housing values are still at a historic peak. Consequently, the average homebuyer might not observe any substantial improvement in their purchasing power in the immediate future.



Racial Disparities in Homeownership and Housing Instability

Private-sector discrimination in the past was a direct consequence of a partnership between the federal government, local bankers, and real estate brokers and contributed significantly to our residential segregation patterns today. Federal housing policy gave official sanction to discriminatory real estate sales and bank lending practices based on the procedure of redlining. Through the Home Owners’ Loan Corporation (HOLC), the Federal Home Loan Bank Board developed Residential Security Maps and Surveys used by brokers and lenders to determine eligibility for mortgages and home loans.

The maps divided and ranked areas in American cities from A to D with corresponding colors, considering factors such as building conditions; amenities and infrastructure; and – most importantly – the neighborhoods’ racial, ethnic, and economic composition. Areas with even small populations of Black Americans were deemed “hazardous” and colored red – hence the term “redlining.”

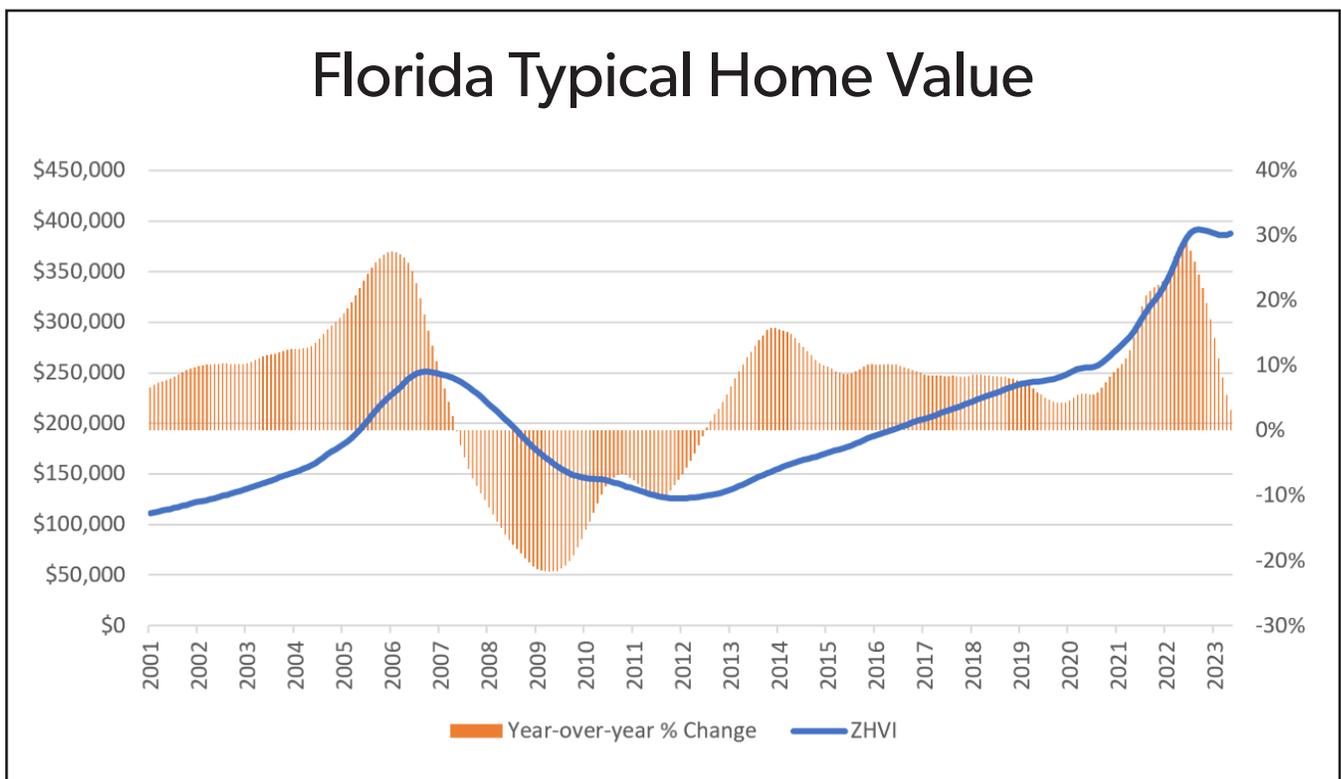


Figure 2 - Zillow Home Value Index 2000-May 2023 (Source: Zillow Data Products)

These inequitable practices perpetuated a vicious cycle of neighborhood decline, a legacy that continues to have lingering effects in American cities. Most of the neighborhoods the HOLC graded as “hazardous” eight decades ago are low-to-moderate income today, and nearly 64% are still predominately minority neighborhoods.³²

This legacy has also had a lingering and moribund impact on financing Black homeownership: The Federal Housing Administration (FHA) regularly refused loans to Black homebuilders while underwriting the construction of homes by whites and refusing to back Black residential development in or near white neighborhoods. To this day, Black homebuyers face difficulties finding high quality financing and are often targeted by predatory lending efforts, including those that led to the subprime mortgage crisis that caused the Great Recession. White Floridians are more likely to own a home either free and clear or with a mortgage than any other racial group. At the same time, Black Florida families have the lowest homeownership rates in the state, and more than half of households are renters.³³

Unfortunately, there have been only small improvements in housing equity over the last 50 years. In 1970, two years after the passage of the Fair Housing Act, the African American homeownership rate was 41.6%. Black homeownership would rise over the following decades to an all-time high in Florida in 2007 at just over 50% (though it remained 20 percentage points lower than the state as a whole and 30 percentage points lower than white homeownership). Since 2007, and particularly after the 2008 Great Recession, the Black homeownership rate fell to 43% in 2015, less than 2 points higher than the Black homeownership rate in 1970, when African Americans had only just started being permitted to buy homes in most parts of the US. Since 2015,



the homeownership rates for all racial and ethnic groups have grown, with Black homeownership rising to about 49%; Hispanic homeownership at 56%; the other, non-Hispanic group (which includes people of multiple races, Native Americans, and Hispanics and Latino who do not identify as Hispanic or Latino) at 64%; Asian non-Hispanic at 73%; and the white homeownership rate at 77%.

In 2020, Black and Hispanic households often bore the burden of COVID-19-related housing instability that illuminated and exacerbated existing racial housing disparities. According to public opinion polling by Opportunity Starts at Home, 72% of African Americans and 76% of Hispanics expressed concern that they would lose their housing during the pandemic without additional assistance.³⁴

These concerns come on the heels of a decade in which Black Americans continued to trail whites in overall homeownership rates. This lack of ownership coupled with the increasing cost of housing has resulted in significant challenges for Black and Hispanic households in Florida: in 2021, 52% of Blacks and 65% of Hispanics were cost burdened, compared to 34% of whites. This cost burden figure increases to more than half of Blacks and Hispanics when looking solely at renters.³⁵

Black homebuyers face difficulties finding high-quality financing

Black Florida families have the lowest homeownership rates in the state, and more than half of households are renters.



This lack of affordable housing exacerbates existing segregation. Due to the aforementioned legacy of discrimination, Black families and families of color have lower net wealth and incomes than white families. The lower net wealth creates large differences in purchasing power, which, in concert with policies and practices in both the public and private sectors, often results in housing for low-income households being sited in areas that perpetuate racial residential segregation.³⁶

New Single-Family Home Construction Levels Out While Supply of Inventory Is Up

In 2022, the number of new residential permits in the state leveled off with a 1% reduction in issued permits compared to 2021 which follows a 30% surge the previous year. Despite being the primary source of residential permits, single-family home building permits experienced a significant decline of 10.8%. In addition, two-unit buildings fell by 21%. Multi-family housing with 5 or more units remained robust in 2022, even though the annual increase in units dropped from a 32% rise from the 2021 permits to just a 22% increase in 2022. While they represent a much smaller proportion of the total units in Florida, buildings with three to four units, namely triplexes and quadraplexes, saw an annual increase of 45%, accounting for 708 units. By the end of 2022, the supply inventory for single-family homes was at 2.7 months, and for condos, it was at 2.8 months. In comparison, the previous year's levels were 1.0 and 1.3 months, respectively. These figures are getting closer to pre-pandemic healthy levels, which typically lie between a three- to five-month supply. This increase in months of supply aligns with a decrease in closed sales through the first quarter of 2023, pointing to a period of moderation of the Florida residential property market and a general cooling trend as interest rates stabilize after rising from historic lows.

Number of Units Permitted by Type in Florida 2004-2022
Scan QR code:



Affordable and Available Rental Units FOR EVERY 100 LOW-INCOME RENTER HOUSEHOLDS at Different Income Brackets.

23

There are only 23 affordable and available units for every 100 extremely low-income renter households.*

* At or below 30% the area's median income.

36

There are only 36 affordable and available units for every 100 extremely low-income renter households.*

* At or below 50% the area's median income.

74

There are only 74 affordable and available units for every 100 low-income renter households.*

* At or below 80% the area's median income.



Attributed to the Shimberg Center

SECTION FIVE:

Resilience and Disaster Recovery

Affordable housing is at risk of damage and destruction from natural disasters like hurricanes, floods, tornadoes, and wildfires. Some affordable housing properties, such as older housing and housing located in flood zones, are at a disproportionately high risk of being damaged or lost. Resilience and disaster recovery operate through a continuum of planning and response that housing agencies can incorporate into their operations to save lives, money, and property.

Hurricane Ian

The recent 2022 hurricane season demonstrated the vulnerability of Florida’s affordable housing stock. Hurricane Ian impacted 26 of the state’s 67 counties where a combined population of 12,197,584 people live, comprising 56% of Florida’s total population. There are approximately 5,585,591 housing units across these 26 counties, including 62.9% single-family, 27.8% multi-family, and 9.2% manufactured homes and other housing types. Within the 26 disaster-impacted counties, 911,556 valid Federal Emergency Management Agency (FEMA) registrations demonstrate the immense impact of the storm on individuals and families.

Residence Type	Count Destroyed	Percent of Total
Houses/Duplex	1,756	51.4%
Mobile Home	1,101	32.2%
Condo	191	5.6%
Travel Trailer	152	4.5%
Apartment	96	2.8%
Other	68	2.0%
Townhouse	37	1.1%
Boat	12	0.4%
Assisted Living Facility	1	0.0%
Total	3,414	100%

Table 2. Destroyed Residences by Types for Hurricane Ian

HUD serves as the coordinating agency for FEMA’s Housing Recovery Support Function (RSF). The following data was pulled from the **DR-4673-FL DR-4680-FL Housing Impact Assessment** prepared by HUD with contributions from FEMA, the State of Florida, and other partners.

Damage to homes falls on a spectrum from minor damage to severe/catastrophic damage or destroyed (terms vary depending on the inspecting agency; FEMA, local governments, or the American Red Cross, for example). A total of 3,414 residences were deemed “destroyed” by FEMA inspectors. Single family homes, duplexes, and mobile homes comprised 83.6% of the total destroyed residence types.

HUD defines FEMA homeowner applicants with “serious damage” as homeowners with a FEMA Real Property inspection of \$8,000 or more and/or FEMA Personal Property inspection of \$3,500 or more, and/or flooding of one foot or more. Further, HUD defines applicants with “unmet needs” as homeowners with serious damage that are not insured for the damage incurred. Of those uninsured owners with serious housing damage and “unmet need” as defined by FEMA, 45.2% of them are owners of a mobile home or travel trailer. In Lee County, the epicenter of Hurricane Ian’s impacts, and in the rest of Florida combined, more owners with unmet needs own manufactured homes than the number of owners of single-family homes with unmet needs.



	Multi-Family (Apartment or Condo)	Single-Family (House, Duplex, or Townhouse)	Manufactured Home (Mobile Home or Travel Trailer)	Other (Boat or Other)	Total
Lee County	864	5,177	6,232	141	12,414
Volusia County	84	3,080	1,817	32	5,013
Charlotte County	95	1,921	1,358	42	3,416
Orange County	94	1,906	621	1	2,622
Sarasota County	77	1,876	1,591	16	3,560
Florida Remainder	255	6,258	6,595	166	13,274
Total	1,469	20,218	18,214	398	40,299

Table 3. Uninsured Owner with Serious Damage and Unmet Housing Needs by Housing Type and Tenure

For individual homeowners and landlords, the first line of defense to repair or replace damaged and destroyed housing is private insurance, followed by Small Business Association Administration (SBA) loans. FEMA applicants seeking home repair and replacement assistance from FEMA must demonstrate that they did not receive enough funding from these two sources to cover demonstrable costs to receive funds. Homeowners, landlords, and renters without insurance coverage or the ability to secure an SBA loan to cover the partial or full cost of damage remediation rely on FEMA and Florida Division of Emergency Management (FDEM) programs, HUD Community Development Block Grant Disaster Relief (CDBG-DR) funds, state-allocated disaster funds such as SHIP Disaster Recovery (SHIP-DR) and Hurricane Housing Recovery Program (HHRP) funds, philanthropic funds, and other sources to make their homes habitable.

The counties with the highest FEMA verified loss (FVL)

costs are Lee, Charlotte, Volusia, Sarasota, Collier, Orange, DeSoto, and Polk. The total FVL is comprised of the county’s real property loss (dwellings), and personal property loss (other living expenses such as personal vehicles, moving, and storage expenses).

For Hurricane Ian, out of 400,811 SBA loan applicants, 322,862 applicants (80.6%) failed the income test to qualify. A failed income test (FIT) is the result of the applicant’s income being too low. Furthermore, 63.5% of FEMA applicants had no form of homeowners or renters insurance coverage (155,723 owners without home insurance, 421,920 renters without renters insurance, and 1,026 without insurance and unknown tenure), and 90.1% of applicants had no form of flood insurance coverage (407,607 owners, 413,985 renters, 1,337 unknown).

A total of 21,259 homes rented by very low-income residents with serious unmet housing needs experienced serious

County	Total FVL	FEMA Inspected Damage: Number of Dwellings		HUD Serious Unmet Housing Need Estimates: Number of Applicants
		Owner	Renter	
Lee	\$1,043,184,883	31,037	9,824	13,076
Charlotte	\$140,044,879	9,482	2,907	3,274
Volusia	\$99,689,812	8,016	3,519	4,386
Sarasota	\$94,614,653	7,808	1,966	2,876
Collier	\$69,927,086	3,626	1,649	1,915
Orange	\$43,771,369	4,439	3,747	2,811
DeSoto	\$27,265,457	1,916	649	969
Polk	\$21,469,965	3,440	1,843	1,247

Table 4. Most Impacted Counties by FVL, FEMA Inspected Damage, and HUD Serious Unmet Housing Need

	Multi-Family		Single-Family		Manufactured Housing		Other		Total
	Apartment	Condo	House/Duplex	Townhouse	Mobile Home	Travel Trailer	Boat	Other	
Lee County	1,631	205	2,722	86	659	99	19	98	5,519
Volusia County	873	39	1,054	96	136	30	1	81	2,310
Charlotte County	319	25	673	1	134	12	2	37	1,203
Orange County	1,287	80	1,150	86	97	10	-	66	2,776
Sarasota County	184	9	823	15	100	10	-	21	1,162
Florida Remainder	2,726	135	3,840	148	1,037	165	7	231	8,289
Total	7,020	493	10,262	432	2,163	326	29	534	21,259

Table 5. Serious Unmet Housing Need for Very Low-Income Renters for Hurricane Ian

housing damage, with the majority of those living in a single-family home or duplex (10,262 homes) or an apartment (7,020 homes). Congruent with FVL of destroyed residence types, single-family houses, duplexes, and townhouses suffered the most damage, representing approximately 50% of the very low-income renter housing type with damage.

Impacted Publicly Assisted Housing

There are a total of 508 HUD multi-family housing properties across the 26 disaster-impacted counties. These either have an FHA-insured mortgage, Project-Based Rental Assistance, deed restriction covenants (use agreement), or a combination of these business agreements. Of these, 30.91% of the properties sustained some level of damage. For additional context, there are also 49 Public Housing Authorities (PHA) supporting 9,259 public housing households and approximately 47,375 housing choice voucher (HCV) households in the 26 counties. HUD multi-family housing inspectors reported 264 of the 508 HUD properties (52%) incurred some level of damage, including 14 properties with severe damage, resulting in

144 households being displaced. The total assessed repair cost for these properties is \$22,348,146. An additional 89 households utilizing HCVs were displaced for a total of 243 displacements.

The area with the most HCV displacements is New Smyrna Beach with 37 displacements. The PHA with the most damage is Daytona Beach Housing Authority with 100 units damaged and 89 displacements. The area with the second most HCV displacements was Daytona Beach with 17 displacements, and the PHA with the second most damage is New Smyrna Beach PHA with 38 units damaged and 38 displaced. Finally, the areas with the third most HCV displacements are Fort Myers and Orange County with 8 displacements each, and the PHA with the third most damage is the Fort Myers PHA with 20 units damaged and 22 displaced households.

The Florida Housing Finance Corporation (FHFC) reported 334 developments in their portfolio (including 1,304 damaged buildings) with some level of damage, representing 32% of their 1,056 total developments in the 26 impacted counties. This includes 12 developments with extensive damage, 2 developments with catastrophic damage, and 132 households displaced.

Damage Level	Number of Properties	Total Units	Assisted Units
No Damage	297	30,395	13,579
Minor Damage	106	12,145	4,394
Moderate Damage	37	5,323	1,586
Severe Damage	14	1,766	872
No Assessment, unoccupied in Production Pipeline	54	908	192
Grand Total	508	50,537	20,623

Table 6. HUD Multi-family Housing Program Property Damage for Hurricane Ian

Impacted Underserved Households

Southwest Florida, where the worst of the destruction occurred, is known as the retirement belt of the state. The elderly and people with disabilities have particularly challenging housing needs and are disproportionately vulnerable to displacement, contractor scams, and even death. According to State medical examiner data, nearly two-thirds of the fatalities caused by Hurricane Ian were

	Total FEMA Registrants	# Registrants with Member 60+	% Registrants with Member 60+	# Registrants with AFN	% Registrants with AFN
Owners	476,987	285,947	59.9%	103,024	21.6%
Renters	421,727	93,052	22.0%	67,494	16.0%

Table 7. FEMA Registrants 60+ and with Access and Functional Needs (AFN) in Florida Post-Hurricane Ian

seniors over the age of 60, many of whom drowned in their flooded homes while others suffered the fatal impacts of losing power to their homes.

In the State of Florida, 21% of the population is aged 65 and over, and of the 26 declared counties, 18 exceed that percentage (Charlotte, Seminole, Highlands, Collier, Flagler, Glades, Lee, Manatee, Lake, Pinellas, Volusia, Palm Beach, Brevard, Putnam, Monroe, DeSoto, Pasco, Okeechobee). Charlotte and Seminole Counties have the highest percentage of 65+ residents, with 41% and 37% respectively. Approximately 59.9% of homeowners and 22.01% of renters registered with FEMA after the storm were aged 60 and over.

In the 26 disaster-declared counties, the Non-Hispanic/

Latino White households with serious unmet needs are mostly homeowners (74% of homeowners, 54% of renters) while all Non-White households with serious unmet needs are mostly renters; Black residents have a particularly high difference in homeowners versus renters (6% owners, 19% renters).

Resilience and Disaster Planning

Planning helps ensure strategic and successful use of resources and regulations to accomplish desired aims of housing production. This section looks at examples from resiliency and disaster recovery planning with regards to data analysis in the housing planning process and community/stakeholder engagement and coordination to ensure safe, resilient housing for all Floridians.

	Households with Serious Unmet Needs	Hispanic/Latino		Non-Hispanic/Latino					
		White	Non-White	White	Black	AIAN**	Asian	Hawaiian or Pacific Islander	Other or multi-race
Owner Serious Unmet Needs	23,106	3%	11%	74%	6%	0%	1%	0%	3%
Renter Serious Unmet Needs	12,977	5%	17%	54%	19%	0%	1%	0%	4%

Table 8. Estimates* of Serious Unmet Needs by Race and Tenure for Hurricane Ian

*Estimates provided by HUD by applying number of cases in 2020 Census blocks to a proportionate percentage of people in each race/ethnic group in that Census block and adding the percentages.

**American Indian/Alaska Native

Analytical Inputs

Housing needs assessments and action plans analyzing metrics such as those shown in this report are a typical starting point for communities to guide investment of resources and policy/regulatory needs. This analysis

provides key insights such as how much housing needs to be built, housing needs of specific populations, and how that might evolve with changing circumstances such as population growth. This analysis should include quantitative and qualitative data.

An imperative factor to incorporate at the planning stage is a vulnerability assessment to account for resilient housing and successful recovery after a disaster, particularly for housing for vulnerable populations such as lower income households and older adults. Many tools assess housing vulnerability, from the regional and communitywide scale to the building scale. FEMA's National Risk Index provides an overview of natural hazard risks at the county level.³⁷ The Housing Coastal Flood Hazard Exposure tool³⁸ developed by the University of Florida's Shimberg Center for Housing Studies is a regional vulnerability assessment tool that overlays three key elements:

- **Geographic location of housing:** assisted living facilities, affordable housing properties, and naturally occurring (lower cost) affordable housing such as mobile homes
- **Geographic location of threats:** historical and potential risks and hazards, such as flood hazard, storm surge, wind-borne debris area, and heat
- **Geographic location of people:** socially vulnerable populations; can use the CDC's Social Vulnerability Index

Once vulnerable properties have been identified, a vulnerability analysis can be performed of individual structures and buildings. Enterprise Community Partners' Portfolio Protect tool (deployed through the Keep Safe Florida program), RiskFactor by the First Street Foundation, and HazardAware can identify specific risks faced by individual properties. The Portfolio Protect tool is a fully customized property survey that helps building owners, operators, and developers understand which properties are at highest risk from natural disasters. The other two resources are easily accessible websites where information is generated for any searched address.

Resilience planning can save an exponential amount of money over time. A FEMA study found that for every one dollar invested in flood mitigation, six dollars are saved on recovery.

Engagement & Coordination

Successful housing efforts require committed stakeholders ready to work together to increase production of housing that is affordable and meet community housing needs.

Florida's Disaster Housing Task Force (DHTF) provides a best practice example from the realm of post-disaster housing recovery. The Florida Housing Coalition partnered with FDEM to facilitate the state-led DHTF in the immediate aftermath of Hurricane Ian. This task force has been part of a groundbreaking approach to addressing post-disaster housing for hurricane survivors through coordination of housing providers, social services providers, and Emergency Management, making Florida a leader in the nation for housing recovery. With over 150 member stakeholders at the federal, state, and local levels, the DHTF hosted weekly check-in meetings as early as three weeks after Hurricane Ian made landfall. Members exchanged real-time updates about housing funding and programs directly from state and federal team leads, and solved problems for immediate survivor needs with local service providers. All DHTF meetings were recorded and posted on our FLHousing.org Disaster Page.⁴²

SECTION SIX: Solutions

Across the state, organizations and communities are implementing best practices to build and preserve affordable housing. Underlying these practices are one or more cross-cutting aims (Figure 3) that serve as strategic objectives spanning multiple aspects of housing production. These aims do not exist in isolation; instead, they weave together different areas of focus to create a holistic approach to problem-solving. This section highlights a selection of efforts and initiatives in place and developing to address the ongoing affordable housing crisis.

LAND Permanent Affordability and Community Land Trusts

Permanent affordability through subsidy retention models is a key solution to both producing and preserving housing affordability in Florida. Permanent affordability seeks to

Key Considerations for Local Housing Strategies

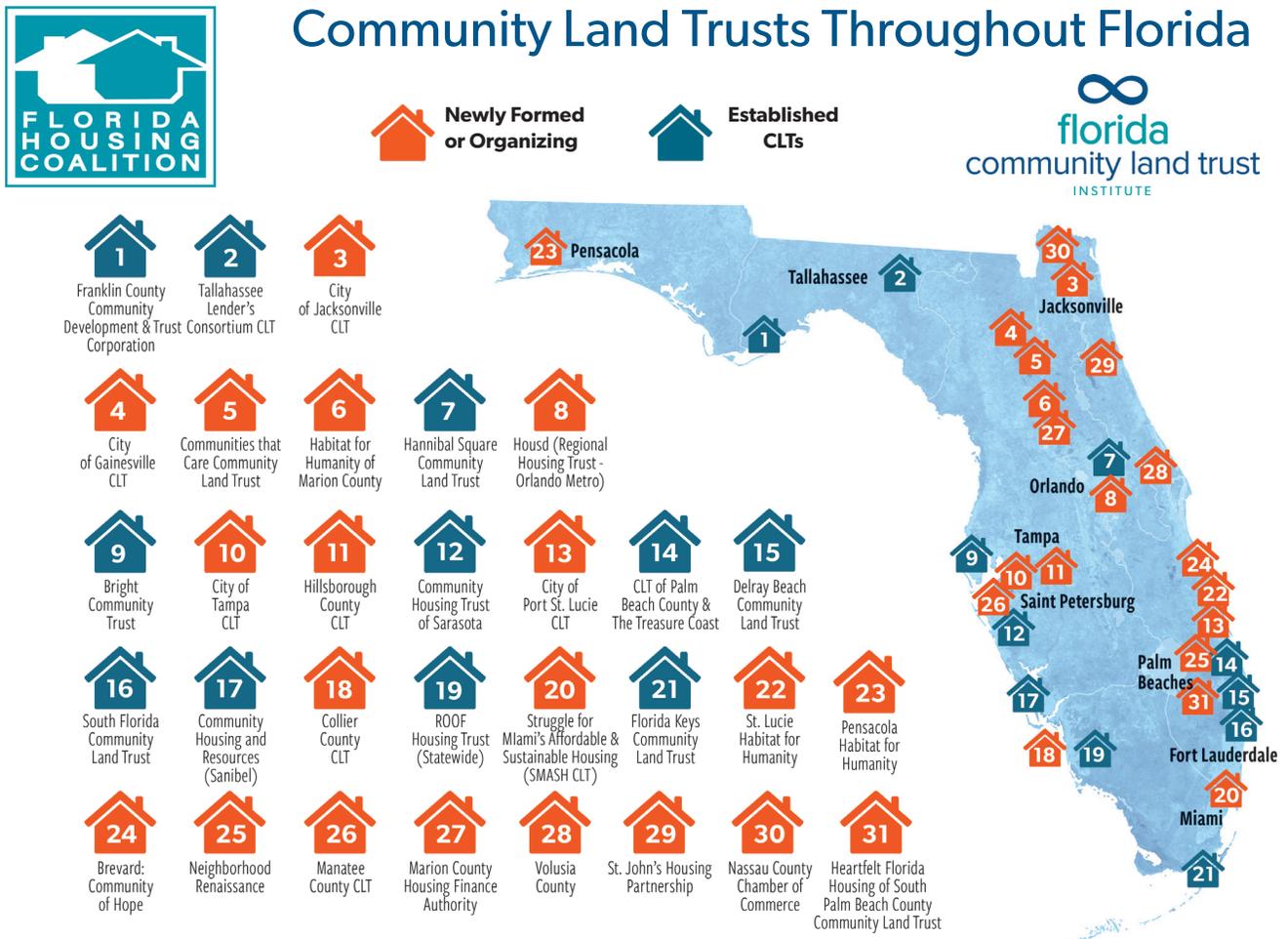
- ✓ **Deep Affordability & Long-Term Assurances:** Address housing affordability by considering all housing-burdened and homeless individuals. Ensure housing remains affordable for the long term via community land trusts, ground leases or other legal means.
- ✓ **Equity:** Recognize the historical impact of discriminatory practices in homeownership and lending. Ensure fairness in housing by enforcing existing laws and adopting additional measures to address discrimination and create equal housing opportunities for all individuals.
- ✓ **Resiliency & Disaster Response:** Assess vulnerabilities and implement resilient housing plans that include mitigation and disaster response with special attention to vulnerable

populations, including older adults and low-income households.

✓ **Access to Services, Amenities & Opportunities:** Ensure affordable housing comes with access to necessary services, amenities, and opportunities such as transportation, jobs, healthcare, and food. Implement housing first and permanent supportive housing strategies to help those experiencing homelessness.

✓ **Partnerships, Education, Engagement & Advocacy:** Coordinate across stakeholders, programs, and funding sources in the production of affordable housing; inclusively engage with underrepresented groups. Use data to build shared understanding and direct efforts.

Figure 3 - Cross Cutting Aims for Best Practices in Affordable Housing Production



remove housing produced with public subsidies from the speculative market and preserve it forever as a community asset. Historically, local governments have utilized a subsidy recapture approach. When applied to homeownership, funds, provided as purchase assistance for example, are repaid when a home is sold then used to assist other eligible households. Similarly for rental housing development, funds are typically provided in the form of a recapturable (though forgivable) deferred payment loan with an expiring affordability period. Recapturing funds serves to increase revenue, as annual SHIP allocations alone cannot meet the growing need. However, this approach is ineffective in addressing the growing affordability gap and adding to the limited supply of affordable housing over time.

Alternatively, a subsidy retention approach involves a one-time investment to produce a housing unit initially, then permanently maintain affordability through legal agreements that determine resale price or rent as well as the income eligibility of households that can buy or rent the unit. These restrictions keep the housing perpetually affordable to homebuyers or renters at the same income level. Specifically for homeownership, several home buyers can benefit from a single investment of subsidy generation after generation. The house is not lost to the open market after it is sold and remains forever in the affordable housing

inventory. In this way, the value of the one-time subsidy grows rather than diminishes in value due to rising costs of production, sales prices, and rents which far outpaces the growth in household incomes in most communities.

The most powerful form of subsidy retention is the community land trust (CLT) model. A CLT refers to the legal vehicle of separating land from building (house) for the purpose of transferring title to dwelling units without selling the land underneath. It also denotes the non-profit corporation that acquires and holds title to the land and manages the ground leases on that property for the benefit of that community.

Many communities are looking to the community land trust model as their preferred strategy to achieve permanent affordability. Dashboard 9: "CLTs in Florida" below illustrates the locations of active community land trusts in the state, their service areas, and the locations of existing units within a CLT. While CLTs throughout Florida have focused primarily on homeownership, a growing number of local governments are also supporting permanent affordability for rental housing in partnership with a CLT. Doing so has the double benefit of increasing the number of affordable rental units while building the capacity of a nonprofit whose mission also involves the production and preservation of affordable housing for homeownership



florida community land trust INSTITUTE



Florida is a national leader in growth of CLTs and is the first in the nation to have a certification program. When a CLT is certified by the Florida Housing Coalition's CLT Institute, local governments, lenders, and home buyers can be confident that CLT is using best practices for general operations and for stewardship.

If you are a nonprofit or local government interested in a community land trust, please contact the Florida Housing Coalition. We have the entire suite of education, technical assistance, and documentation you need.



**Community Land Trusts Work
Across
Florida**
Scan QR code:



Surplus Land

Utilizing publicly owned land for affordable housing purposes is one of the most vital tools local governments have to address the state's affordable housing crisis. All parcels the local government owns in fee simple that can be developed for residential purposes should be placed on the inventory. If it is appropriate for market-rate housing, it is appropriate for affordable housing. The Live Local Act amended Florida's "surplus land" laws to increase accountability and transparency in dedicating and using more public land for these purposes. These statutes, found at s. 125.379 and 166.0451 for counties and cities respectively, require local governments to identify parcels they own in fee simple that are "appropriate for use as affordable housing." Parcels identified as "appropriate" for affordable housing must be placed on a local affordable housing inventory list and adopted by the city or county commission via a resolution. Parcels placed on the inventory list can then be used for a variety of affordable housing purposes.

The Live Local Act extends this affordable housing inventory requirement to include all dependent special districts, which includes entities such as Community Redevelopment Agencies, and requires local governments to now post this inventory list online to encourage potential development. The Act also encourages local governments to utilize best practices when using publicly owned land for affordable housing. These changes to state law can help local advocates and developers have their communities devote more publicly owned land to address the state's housing crisis.

PUBLIC FUNDING PROGRAMS

Public funding in coordination with private funding and financing tools is a critical resource to increase deeply affordable units for the long term. This section details recent highlights and success stories from federal, state, and local programs. Lending requirements and practices at the federal level and for private lending institutions can also be monitored for additional opportunities to finance housing that is affordable.

Federal

Federal funding programs are a significant source of revenue for affordable housing. The federal Low Income

Housing Tax Credit (LIHTC) program, for example, is the nation's most successful program at producing affordable rental housing. A recent study by the Urban Institute found that LIHTC financed 18% of all new multi-family housing development in Florida from 2000-2019. Federal funding programs are numerous and varied enough that an exhaustive list with program details is not included here. Yet generally, they include support in the form of tax credits, assistance to residents, assistance to developers, assistance to governments and service providers, and more to further affordable housing with programs that focus on specific topics and/or specific groups (e.g., USDA Multi-family direct loans to assist with rental housing for low-income, older adult, or disabled individuals and families in eligible rural areas and Continuum of Care to assist people experiencing homelessness).

Federal funding increases were key in a huge win towards ending homelessness in Charlotte County, Florida. CoCs saw an infusion of funding related to response to the pandemic in 2020, 2021, and 2022, including additional federal resources known as Emergency Solutions Grant (ESG) to address homelessness prevention, street outreach, rapid rehousing, and emergency shelter needs. Some communities across Florida struggled with the capacity to administer multimillions in increased funding, while others got creative and used these resources in non-traditional ways. The homeless CoC operating in Charlotte County and led by Gulf Coast Partnership used their increase in funding to place their most vulnerable homeless community members into permanent housing through ESG-funded Rapid Rehousing programs. Many of these individuals had higher needs associated with sustaining housing and were not thought to be successful in the long term unless they were taking advantage of a Permanent Support Housing Program. This community used ESG to fund case management and financial assistance and relied on other community partners to step in and support residents with higher service needs to sustain their housing. They made the rapid rehousing funds they had access to available to serve the highest need and the most difficult to house. Today, they are celebrating, as a community, ending chronic homelessness under the requirements laid out in the federal criteria and benchmarks through the United States Interagency Council on Homelessness. [Criteria and Benchmark for Achieving the Goal of Ending](#)

[Chronic Homelessness | United States Interagency Council on Homelessness \(USICH\)](#). They are one of five communities in the nation and the first in Florida to reach this monumental goal.

State Sadowski Trust Funds & Impact of the Live Local Act

The William E. Sadowski Affordable Housing Act, passed in 1992 thanks to a non-partisan coalition of eleven statewide organizations called the Sadowski Coalition, created a statewide dedicated revenue stream for affordable housing. Today, the Sadowski Coalition proudly consists of over 40 statewide organizations who have made fully funding our state’s affordable housing programs a priority.

The Sadowski Act created two trust funds: the Local Government Housing Trust Fund and the State Housing Trust Fund. The trust funds are replenished annually by a percentage of the state’s documentary stamp tax collections. The collections are allocated by a 70%/30% split between the local and state housing trusts,

respectively, according to a formula in state statute. Because monies collected in these two affordable housing trust funds are tied to the documentary stamp tax, a tax assessed on real estate transactions, the hotter the real estate market, the more money is collected for affordable housing.

The Sadowski Trust Funds primarily support two statewide programs for affordable housing: the SHIP and SAIL programs. SHIP, which is funded by the Local Government Housing Trust Fund, is administered by FHFC and deploys funding to 67 counties and 55 cities for local affordable housing initiatives based on population. SHIP is flexible in that local governments can use the funds for both rental and homeownership and for a broad variety of activities such as down

payment and closing cost assistance, new construction, rehabilitation, home repair, rental and mortgage assistance, insurance deductibles, and more. SHIP dollars are a great way to support new workforce housing construction and to preserve our state’s existing affordable housing stock. For example, SHIP can both help older low-income adults age in place through home repairs and renovations and fund repairs to affordable multi-family rental housing.



Each SHIP Dollar is Required to Meet the Following Criteria:

CONSTRUCTION

At least 75% must be spent on construction (including new construction & rehabilitation)

HOMEOWNERSHIP ACTIVITIES

At least 65% must be spent on homeownership activities

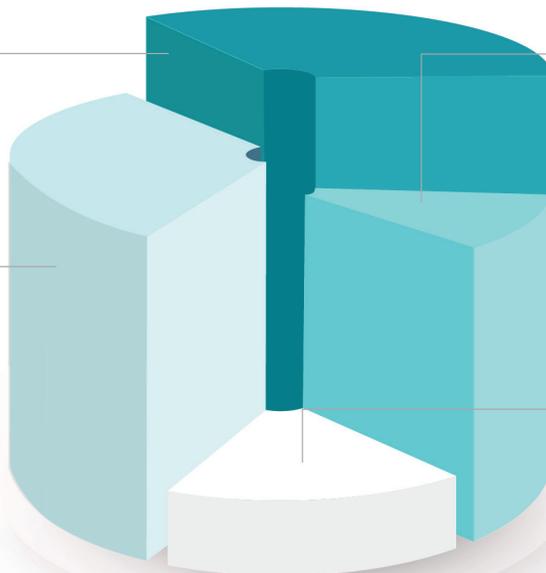


LOW AND VERY LOW INCOME HOUSEHOLD ASSISTANCE

At least 60% must be used to assist low-income households. Of this amount, at least half (30% of the total) must be used to assist very low-income households.

ADMINISTRATION

No more than 10% may be used on administration.



SAIL is Florida's affordable rental housing program and is funded by the State Housing Trust Fund. Administered by FHFC, SAIL provides low-interest loans on a competitive basis to affordable housing developers often to bridge the gap between the development's primary financing and total cost of development. SAIL is a proven national model for financially supporting the development of affordable rental homes.

Although SHIP and SAIL are proven to be successful at building and preserving our workforce housing stock, the Legislature had a history of sweeping funds collected in the Sadowski Trust Funds to other purposes and not the affordable housing programs they were designed to support. In the 20-year period from 2001 to 2021, the Legislature swept over \$2.2 billion from the Sadowski Housing Trust Funds to other purposes; that is over 166,000 affordable units that were not assisted because of the "sweeps." Fortunately, we are in a new era as Senate Bill 2512 from the 2021 Legislative Session "stopped the sweeps" by codifying into law that the monies collected in the State and Local Government Housing Trust Funds may not be diverted to General Revenue (after permanently reducing the monies allocated to the Trust Funds by 50%).

In 2023, housing advocates saw the third legislative session in a row where the Legislature fully funded the core Sadowski Housing Trust Fund programs. This was due to the passage of the Live Local Act, the most impactful piece of housing legislation since the passage of the Sadowski Act. In addition to containing various land use, property tax, and other policies aimed at building more affordable housing, the Live Local Act fully funded the SHIP and SAIL programs.

Through the Act, the Legislature appropriated \$511 million for housing programs supported by the Sadowski State and Local Government Housing Trust Funds for the 2023-2024 fiscal year. \$252 million was appropriated for the SHIP program, \$109 million for SAIL, and \$150 million for a SAIL-like program aimed at building more affordable rental units within certain statutory parameters. The Act also funded the Hometown Hero Housing Program, a

down payment and closing cost assistance program to full-time employees of Florida-based businesses, at \$100 million and created a brand-new Tax Donation Program where corporations can lower their corporate tax and insurance premium tax liability in exchange for donating money directly to the SAIL program.

After including the additional housing projects supported by General Revenue, the Legislature appropriated well over \$1 billion in total for housing. This is largely due to

the work of the Sadowski Coalition, Sadowski Affiliates, and all those who worked to include language in Senate Bill 2512 from the 2021 Legislative Session, which codified into law that all monies collected in the State and Local Government Housing Trust Funds be used for housing.

Every dollar spent from the Sadowski Trust Funds will leverage \$4 to \$6 from other private and public sources; when the total impacts are considered, the

total economic benefit equates to about \$7.2 billion. Additionally, the creation or renovation of affordable housing units will create more than 56,000 jobs.

Since program inception in FY 1992-1993, over \$2.6 billion in SHIP and HHRP funding has been appropriated and allocated, leveraging more than \$8.8 billion and financing over 207,000 housing units. Likewise, over \$1.2 billion has been allocated to SAIL and Homeownership through the Florida Housing Assistance Program (HAP) since inception, resulting in 75,749 and 30,294 total units financed, respectively. Between these programs, over 310,000 units were financed from inception to FY 2018-2019. However, \$2.2 billion has been swept from the Sadowski Trust Funds since inception, meaning that over 166,000 units were not produced. Until recently, the failure to appropriate Sadowski funds for housing was a longstanding statewide issue that had real-life consequences for Florida households. Moving forward, it is the hope of Sadowski advocates that the Live Local Act represents a new era for how the state addresses affordable housing funding.

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Funding to End Homelessness

In addition to the Live Local Act, the 2023 legislative season yielded unprecedented increases in state funding for homeless services and homeless service system capacity through a \$2,205,056 increase in Staffing Grant and \$11,819,157 in Challenge Grant funding. Combined, the increased recurring funding dedicated to homelessness from the state will increase by 3.5 times from \$6,181,500 to \$22,040,378 starting in 2024. The horizon is looking bright for those Florida families and individuals that may fall on difficult times and be facing homelessness, through more access to affordable housing and service supports.

Local

In addition to the federal and state public resources for affordable housing, local governments are also opting to focus local revenues and financing mechanisms towards increasing affordable housing and related efforts. A typical approach is creating an affordable housing trust fund for local revenues to be used for a variety of affordable housing activities such as new construction, rehabilitation, down payment assistance, and rental assistance. Examples of local revenue sources used for affordable housing include general revenue, tax increment financing, the infrastructure surtax, municipal services taxing units, inclusionary housing in-lieu fees, and publicly owned property sale proceeds. Note that certain revenues may have conditions in terms of their adoption and use to fund affordable housing or related needs (e.g., infrastructure). Forms of funding and financing support include grants, loans, and bonds.

LAND USE POLICIES & DEVELOPMENT REGULATIONS

The impact of local zoning and land development regulations on housing affordability is a hot topic across Florida. More and more communities are looking to their own local policies and grappling with the impact of their regulations on the supply of

housing. Zoning and land use policies can impact the 1) cost of development, 2) number of housing units that can be legally produced, 3) types of housing allowed, 4) location of different uses, 5) infrastructure capacity of new development, and 6) willingness of the private sector to produce affordable homes.

Solutions in this category span changes to policies and regulations for by-right development allowances, incentives to encourage affordable housing, and requirements to build affordable housing. Policies and regulations include those regulating site design, as well as financial and procedural considerations for development.

Zoning Reform

Zoning reforms to remove barriers to building more homes have been sweeping the nation in recent years, including zoning standards enacted at the state level. Key reforms include allowing different types of housing other than the traditional single-family home by right, reducing setback and minimum lot size requirements, reducing parking requirements, reducing the number of discretionary review processes, and addressing regulations generally that either increase cost of development or lower the number of homes that can be built. Housing type reforms, for example, include allowing and promoting more multi-family residential and mixed-use development; small-scale multi-family residential such as duplexes, triplexes, and townhomes; and accessory dwelling units (ADUs, see Figure 4). Additional reforms accompanying increased housing type allowances include increasing density and floor area ratio allowances and land development regulations that affect what can feasibly be built on a site, such as off-site parking, buffer, setback, and other site design requirements. Zoning reforms to facilitate the production of more housing can also include regulations for resiliency such as flood mitigation standards for buildings or locational regulations to guide development towards less vulnerable areas.



Palm Beach County Housing Bond

In November of 2022, Palm Beach County voters approved a \$200 million dollar bond for affordable housing. The bond will help create rental and homeownership opportunities for households earning up to 140% of the area median income.



St. Petersburg NTM-1 District

In March of 2023, the City of St. Petersburg adopted a new zoning district to enable small-scale multi-family developments in urban, walkable neighborhoods near daily destinations. Key parameters for this new zone among other zoning regulations include:

- Allows up to four units in a building.
- Applies to locations that transition from a mixed-use corridor, center or “Future Major Street” (identified in the Comprehensive Plan) to a single-family neighborhood.
- At least 75% of the property must be outside the Coastal High Hazard Area, and density in the CHHA cannot be increased via these regulations.

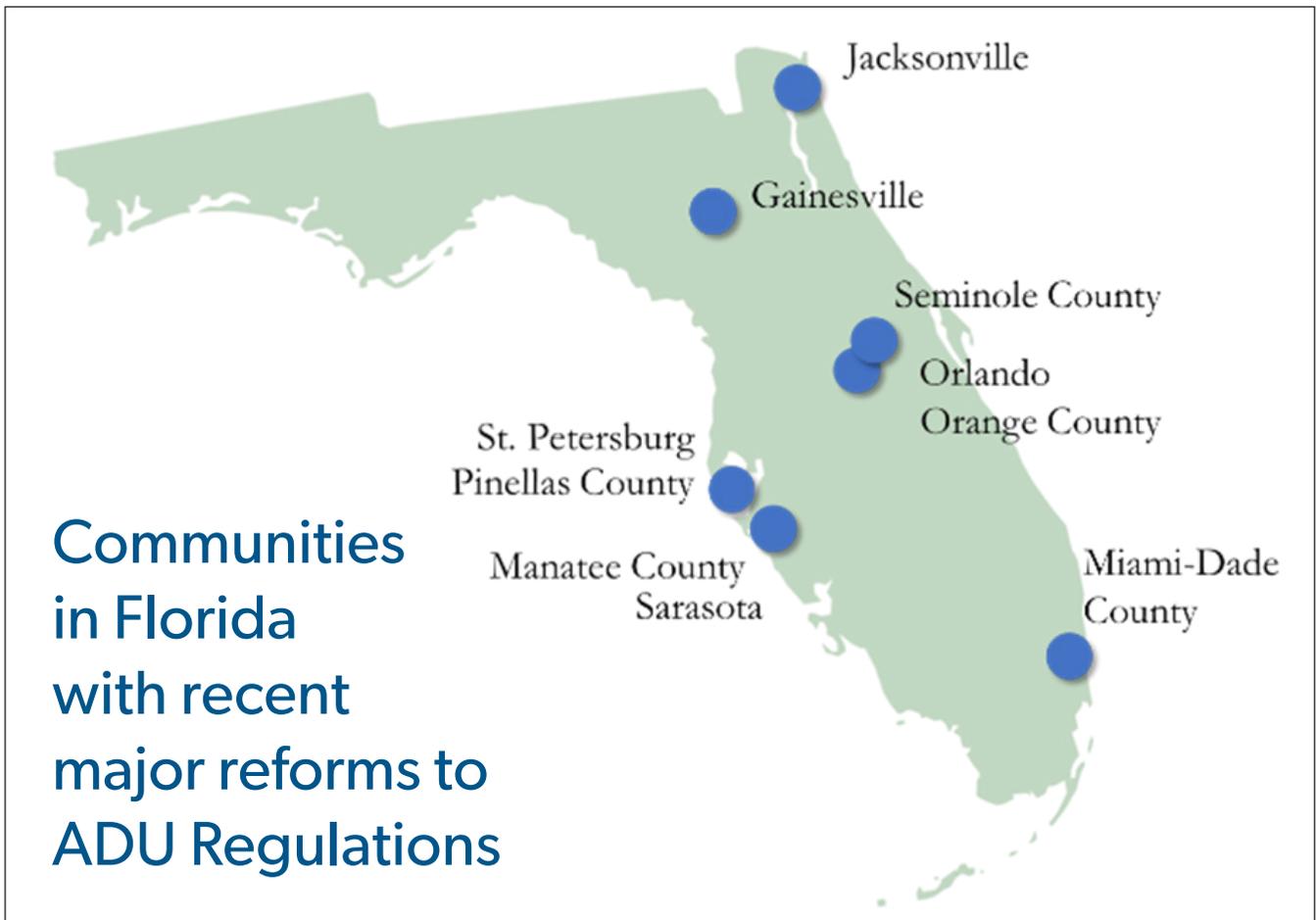


Figure 4

Inclusionary Housing

Inclusionary housing policies (sometimes called “inclusionary zoning”) refer to local land use regulations that either encourage or require the production of below-market, deed restricted units within a market-rate development. Through voluntary inclusionary housing policies, communities use regulatory, financial, and procedural incentives to encourage affordable housing contributions from the private sector. With mandatory

inclusionary housing, communities go a step further to require the provision of affordable units and use various incentives to offset the costs of these requirements to developers. House Bill 7103, that became law in 2019, requires local governments to “fully offset all costs” to the developer of their affordable housing contribution under a mandatory inclusionary zoning program. Figure 4 shows communities with mandatory programs.

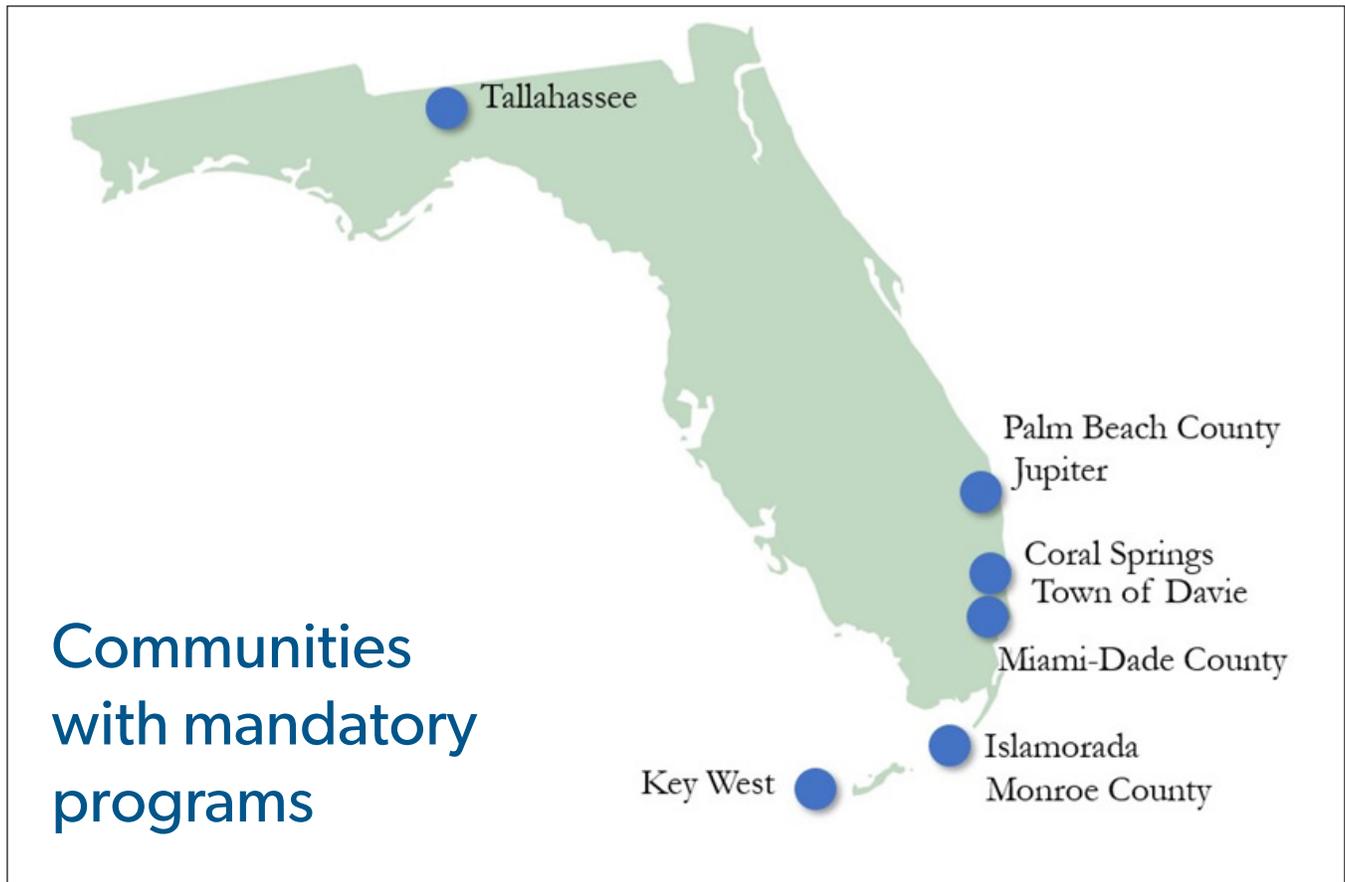


Figure 5

Impacts of the Live Local Act

Local land use and zoning regulations are one of the first hurdles towards building more affordable homes in Florida. The Live Local Act signed into law in 2023 introduced new statewide land use standards to facilitate the development of affordable housing in commercial, industrial, and mixed-use districts. Eligible developments are now entitled to favorable development standards in state law regarding use, density, height, and, in certain circumstances, administrative approval regardless of whether those standards conflict with the local government's regulations. The standards apply to multi-family or mixed-use residential rental developments proposed for an area zoned for commercial, industrial, or mixed-use, if at least 40% of the units are designated as affordable for households earning up to 120% AMI for a minimum of 30 years. This Live Local "land use preemption," as it has been referred to, can be utilized by affordable housing developers until 2033. See s. 125.01055(7)/166.04151(7) of Florida Statutes for more details, additional conditions, and exceptions that apply regarding the land use standards.

Additionally, the Live Local Act provided three new property tax exemptions for affordable housing:

- **Local option affordable housing property tax exemption:** local governments can provide property tax exemptions for developments of 50 or more units with at least 20% of units affordable to households at or below 60% AMI.
- **Nonprofit land used for affordable housing with a 99-year ground lease:** this exemption applies to land owned entirely by a nonprofit that is leased for a minimum of 99 years and predominantly used to provide affordable housing for households up to 120% AMI.
- **"Missing middle" property tax exemption:** this exemption applies to newly constructed multi-family developments that have more than 70 affordable units for households up to 120% AMI, excluding units subject to an agreement with FHFC to provide housing to persons up to 80% AMI and property receiving the previously mentioned local option property tax exemption.

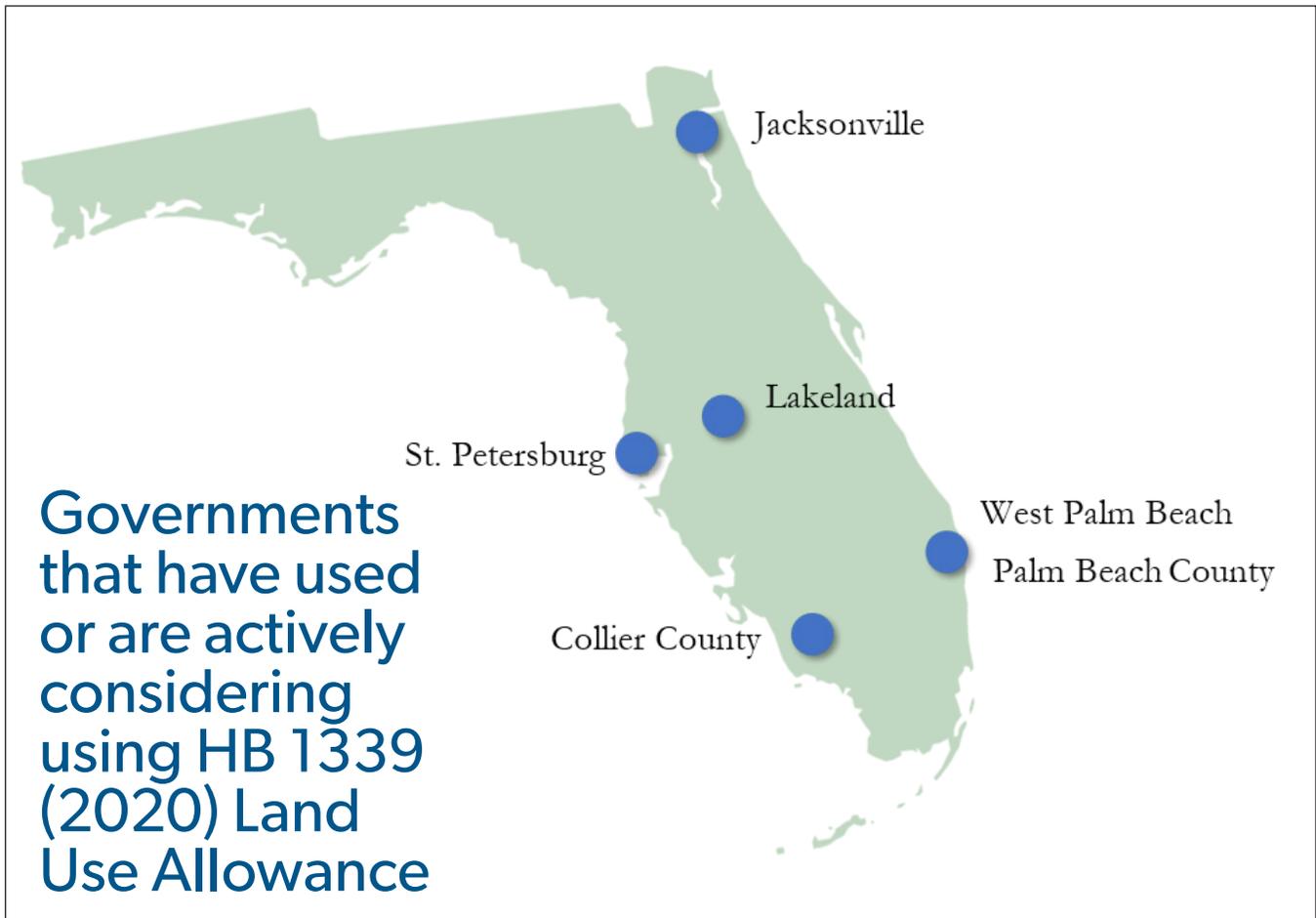


Figure 6

Note: Collier County is considering by-right allowances for affordable housing in commercial zones, similar to intent of HB 1339, and is included in the map.

The Live Local Act also amended an existing land use tool for affordable housing commonly referred to as the “House Bill 1339” tool. House Bill 1339 in 2020 allowed local governments to approve developments with at least a 10% share of affordable units on any parcel zoned for residential, commercial, or industrial use without needing a rezoning or comprehensive plan amendment. Local governments that have used this tool or actively considered adoption are shown in Figure 6. The Live Local Act amended the House Bill 1339 land use tool to remove its applicability to “residential” parcels, yet local governments can continue to use this discretionary tool for developments on parcels zoned for commercial and industrial uses that set-aside at least 10% of their units as affordable housing. Note that this is less than the required 40% of affordability that applies to projects that utilize Live Local Act’s land use preemption for eligible projects described previously in this section.

COMMUNITY-BASED, NONPROFIT & BIPOC DEVELOPER CAPACITY

In addition to the resources and regulations used to build affordable housing, solutions include diversifying the development community involved in providing the housing. This effort can support community developers who might take on smaller scale housing projects, an approach promoted by organizations such as the Incremental Development Alliance. Efforts can also include support for nonprofit developers that provide affordable housing, particularly developers identifying as Black, Indigenous, and People of Color (BIPOC) who are underrepresented in the developer field and who may come from communities experiencing legacies of disinvestment and discrimination. Some funding avenues for affordable housing may include additional technical assistance to support nonprofit and community-based developers, such as the technical assistance associated with FHFC’s Predevelopment Loan Program.



**Hannibal Square
Community Land
Trust, Inc. – Apopka
Townhomes**

Hannibal Square Community

Land Trust, Inc. is breaking ground at 350 East 6th Street in Apopka for one of two townhome projects for homeownership supported by the Predevelopment Loan Program administered by FHFC. Of the 24 total units, 12 will serve families with incomes between 80% to 120% AMI, and 12 will serve families with incomes between 50% and 80% AMI.



Conclusion

AFFORDABLE HOUSING IS ESSENTIAL FOR FLORIDIANS:

Having a healthy, affordable place to call home is the foundation of our lives and the basis of strong local economies. Affordable housing allows low- and moderate-income working families to live near their places of employment and enables older adults and disabled family members on fixed incomes to be integrated with their communities.

- Affordable housing construction and rehabilitation stimulate local economies by creating jobs and generating business for contractors and suppliers.
- Affordable housing is essential for both public sector and private sector businesses to recruit and retain a workforce.
- Stable, quality affordable housing improves a family's physical and mental health and helps children excel in school.

- For older adults and people with disabilities, being able to live in affordable community care saves them, their families, and taxpayers over 60% compared with institutional care.

- For people who are chronically homeless, affordable housing breaks the costly cycle of return visits to hospitals, jails, and other taxpayer-funded crisis systems.

WE DON'T HAVE ENOUGH AFFORDABLE HOUSING IN FLORIDA:

- An estimated 2.4 million low-income Florida households pay more than 30% of their incomes for housing, the maximum amount considered affordable by experts.
- Over 1.3 million very low-income households in Florida are severely cost burdened, meaning they pay more than 50% of their incomes for housing.
- Though Florida has seen a significant decrease in homelessness over the past ten years, there are still over 25,000 individuals experiencing homelessness

on any given night throughout the state. In the 2021-2022 school year, 78,277 K-12 students experienced homelessness or housing instability. Studies show that children experiencing homelessness have poorer health, mental health, and educational outcomes than their peers.

- “Drive till you qualify” is not a solution to high housing costs since transportation costs largely consume the housing cost savings. In rural areas across Florida, households pay a larger share of household income towards housing and transportation than more urban residents, even with dramatically lower housing costs.

THERE IS A LARGE AND GROWING GAP BETWEEN INCOME AND HOUSING COSTS:

- For a two-parent family of four to meet its basic needs in 2021, the parents needed to earn a combined wage of \$33.16 per hour, which is about \$16.58 per parent. Unfortunately, many of Florida’s jobs are still in occupations with median wages below \$16.58 per hour, even as the cost of living has skyrocketed over the last two years.
- Rents are out of reach for low-income workers in many Florida communities. For example, a restaurant cook cannot afford a moderately priced one-bedroom apartment in the Orlando, West Palm Beach, or Tallahassee areas.
- Florida has only 23 affordable and available rental units for every 100 extremely low-income renters (those with incomes at or below 30% of the area median).
- The median renter income in Florida is too low to afford median rents, and the gap between rents and renter incomes is wider now than it was at the height of the housing boom.
- Median-priced homes in Florida are out of reach for many workers with medium- and high-skilled jobs.
- Over 83,687 units are at risk of being permanently lost from the privately owned affordable housing stock by 2043.
- Florida has a shortage of moderately priced homes available for low-income homebuyers, partly due to competition from investors and second-home buyers. In 2018, there were about nine low-income potential

homebuyers for every home sold to an owner-occupant at or below the median sale price.

THE GOOD NEWS

Although the affordable housing need in Florida is daunting, our state has a nationally acclaimed program based on a dedicated revenue source with a proven track record for performance, transparency, and accountability: The State and Local Housing Trust Funds created by the William E. Sadowski Affordable Housing Act. The largest State Housing Trust Fund program in Florida is the SAIL program, while the Local Government Housing Trust Fund supports SHIP programs in every county and all of Florida’s larger cities.

The Sadowski programs are a powerful engine of economic development in Florida. The State Legislature allocation to the Sadowski Trust Fund programs for housing in FY 2023-2024 will generate:

- Over \$7.2 billion in positive economic benefit
- More than 56,000 jobs
- Over 18,000 housing units

In addition to boosting the state’s economy, SHIP and SAIL have helped hundreds of thousands of low- and moderate-income families move into affordable homes or renovate their current homes since 1992. SHIP and SAIL are Florida’s most important homegrown tools for providing housing for our most vulnerable populations, including:

- Older-adult households
- People with developmental disabilities
- Veterans and families experiencing homelessness

Affordable housing saves taxpayer dollars and improves the quality of life for these vulnerable populations.

With strong public-private partnerships leveraged by consistent state funding, we can help thousands of families move into decent, safe, affordable housing every year, boosting our state and local economies in the process. Fully appropriating Sadowski Housing Trust Fund monies for housing is one of the best policy decisions we can make at this critical moment when Florida’s home prices and overall economy reach full recovery from the Great Recession.



SADOWSKI HOUSING COALITION MEMBERS

**BUSINESS/
INDUSTRY GROUPS**

- Associated Industries of Florida
- Coalition of Affordable Housing Providers
- Federation of Manufactured Home Owners of Florida
- Florida Apartment Association
- Florida Bankers Association
- Florida Chamber of Commerce
- Florida Green Building Coalition

**ADVOCATES FOR THE
ELDERLY/ VETS/ HOMELESS/
SPECIAL NEEDS**

- AARP of Florida
- Florida Association of Centers for Independent Living
- Florida Association of Housing and Redevelopment Officials
- Florida Coalition to End Homelessness
- Florida Housing Coalition
- Florida Legal Services

**GOVERNMENT/
PLANNING
ORGANIZATIONS**

- American Planning Assoc., Fla. Ch.
- Florida Association of Counties
- Florida Association of Local Housing Finance Authorities
- Florida Housing Finance Corporation
- Florida League of Cities
- Florida Redevelopment Association
- Florida Regional Councils Association
- 1000 Friends of Florida

**BUSINESS/
INDUSTRY GROUPS**

- Florida Home Builders Association
- Florida Manufactured Housing Association
- Florida Realtors
- Florida Restaurant and Lodging Association
- Florida Retail Federation
- Mortgage Bankers Association of Florida

**ADVOCATES FOR THE
ELDERLY/ VETS/ HOMELESS/
SPECIAL NEEDS**

- Florida Prosperity Partnership
- Florida Supportive Housing Coalition
- Florida Veterans Foundation
- Florida Weatherization Network
- Healthy Housing Foundation
- LeadingAge Florida
- The Arc of Florida
- United Way of Florida

**FAITH BASED
ORGANIZATIONS**

- Florida Conference of Catholic Bishops
- Florida Impact
- Habitat for Humanity of Florida
- Volunteers of America of Florida



Comprised of thousands of individuals, local, or regional organizations, Sadowski Affiliates are comprised of the local organizational members of the Sadowski Coalition members, such as local Realtors, United Way offices, and Habitat Affiliates, as well as hundreds of individuals throughout Florida who are not affiliated with any organization. They are Many Voices having One Message: Use all of the State and Local Housing Trust Funds for Housing. Keep the promise!

FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more under the Publications tab at Flhousing.org



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Affordable Housing is an Integral Part of Community Revitalization and Economic Development



The Florida Housing Coalition, Inc., is a nonprofit, statewide membership organization which brings together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment.

FOR MORE INFORMATION, CONTACT:

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The Florida Housing Coalition appreciates PNC for funding the Home Matters report.