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HOUSING

NEWS NETWORK

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LEGISLATIVE UPDATE:
What's next for Affordable Housing policy?

REFLECTING ON INNOVATION:
The 2024 Annual Affordable Housing Conference proved to be one for the record books.

A VISION FOR A FAIRER FUTURE
FHC unveils a groundbreaking new program designed to address housing inequities.

BUILDING PERMANENT AFFORDABILITY
Celebrating Florida's First Community Land Trust Institute Cohort Graduates

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THE FLORIDA HOUSING COALITION is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The Housing News Network is published by the Florida Housing Coalition as a service to its members, housing professionals and others interested in affordable housing issues. Ashon Nesbitt, Editor, Amanda Rosado and William Campbell, Associate Editors.

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MESSAGE FROM THE CEO

ASHON NESBITT

As 2024 draws to a close, I find myself reflecting on a year marked by incredible momentum and shared purpose. Affordable housing has remained a central focus for so many of us, and the work we've done together has been nothing short of inspiring. From our record-breaking Annual Statewide Conference to the unveiling of innovative tools like the Interactive Housing Ecosystem Map, this year has shown us what's possible when we work collaboratively toward a common vision.

Our mission—to bring together advocates and resources so that all Floridians have access to a safe, affordable home—has guided everything we do. This year, it felt more tangible than ever. With nearly 1,300 attendees at our conference and over 3,000 live stream participants, the energy in the room and online was undeniable. This was not just a gathering; it was a movement, a shared commitment to innovation and action.

The strides we've made extend far beyond the conference. In this journal issue, you'll read about the Housing Equity Institute, which is taking bold steps to close the homeownership gap for communities of color, and the Community Land Trust Institute, whose first cohort of graduates is leading the charge for permanent affordability across the state.

You'll also see how we're leveraging data and partnerships, from tracking the impacts of the Live Local Act to launching disaster recovery tools like the Hurricane Housing Dashboard. These efforts exemplify the ways we are turning strategy into action, reinforcing our commitment to equity, resilience, and long-term sustainability.

Finally, our success this year can be seen in our commitment to growth and sustainability. With \$1.4 million in fee-for-service revenue secured—95% of our annual goal—and over \$910,000 in corporate grants awarded, we've strengthened our financial foundation while expanding the reach and impact of our programs. This strategic growth, fueled by investments in staff, long-term relationships, and innovative systems, positions us to meet the challenges of 2025 with confidence and determination.

As we celebrate these accomplishments, I want to express my deepest gratitude to our members, partners, and stakeholders. Your unwavering dedication has propelled our work forward. Together, we've embraced the spirit of innovation, not as a fleeting theme, but as a guiding principle for shaping Florida's housing future. Looking ahead to 2025, I am filled with optimism. We will continue building on the successes of this year, implementing bold strategies and providing resources to strengthen Florida's housing ecosystem. Our work will remain rooted in collaboration, ensuring that all Floridians—especially the most vulnerable—can live in homes that are both affordable and secure.

As you read through this issue, I hope you see the collective impact of our efforts and feel inspired to deepen your engagement with us. Together, we are making a difference. Let's carry this momentum into 2025 with renewed focus and purpose. Thank you for being part of this journey. Together, we are building a stronger, more equitable future for housing in Florida.

WHAT'S NEXT FOR STATE AFFORDABLE HOUSING POLICY?

KODY GLAZER
CHIEF LEGAL AND POLICY OFFICER

Florida's Live Local Act was the state's first major foray into statewide zoning preemptions designed to increase the supply of affordable housing. The Live Local Act's much-discussed land use mandate for multifamily affordable housing in commercial, industrial, and mixed-use areas has already proved to facilitate new housing development but not without controversy (to say the least).

The push and pull between state mandates and encouraging local action under home rule is going to be the epicenter of housing policy debates for the next decade as our state's housing prices continue to soar faster than incomes. Was the Live Local Act an outlier in Florida's approach to affordable housing policy? Or was it a shift in how the state is going to approach local housing regulation moving forward?

STATE ZONING POLICY

One thing is for sure - Florida is not alone in exploring statewide zoning mandates to reduce regulatory barriers to new housing supply. In fact, Florida's Live Local Act was mild compared to the suite of policies other states have enacted

to address the nation's housing crisis. Montana, a state with politics similar to Florida, passed the proclaimed "Montana Miracle" in 2023 to address the state's increasing housing prices.

What did Montana do? First, the Governor of Montana launched a statewide housing task force through executive order with the directive to make policy recommendations on what the Montana Legislature could do to make housing more affordable.

The result: state legislation that legalized apartments and mixed-use buildings in all commercial zones, legalized 1,000 square foot accessory dwelling units on any lot with a detached house, legalized at least two homes on every residential lot, limited parking mandates to no more than one space per home, and shifted development review to by-right staff approval from lengthy and unpredictable public hearings, among other reforms.

Even states like Maine, Arizona, and Utah, also similar in politics to the Sunshine State, have stepped in to legalize accessory dwelling units, open more land for duplexes, cap minimum lot sizes, and encourage housing near transit



Photo source: Tampa Bay Housing Authority

from up-on-high. The state of Maine passed LD 2003 in their 2022 Session which among other housing reforms, requires local governments to allow duplexes save for certain exceptions on all lots in the state and up to four dwelling units per lot depending on if the lot is undeveloped or served by existing infrastructure.

- In 2024, the state of Arizona enacted laws allowing accessory dwelling units on any parcel where single-family homes are allowed (HB 2720) and duplexes, triplexes, and fourplexes in single-family areas within 1 mile of a municipality's central business district (HB 2721). As of early 2024, the Mercatus Center found that 14 states have broadly legalized the construction of ADUs.
- In 2019, Oregon passed a law requiring cities with populations of 25,000 or more to allow duplexes, triplexes, townhomes, and other "missing middle" housing types in single-family districts. Cities of 10,000-25,000 in population are required to allow duplexes in single-family zones (Or. Rev. Stat. § 197.758).
- In 2021, California passed Senate Bill 9 which, among other policies, provides that a proposed duplex within a single-family zone be "considered ministerially, without a discretionary review or a hearing" if the proposal meets statutory requirements (Cal. Gov. Code. § 65852.21 (2021)). California's AB 2011 passed in 2022 offers statewide mandates for affordable housing in defined commercial areas.

As of 2024, 15 states have laws requiring or strongly encouraging residential development in defined commercial areas (including Florida's Live Local Act).

California's AB 2097 from 2022 prohibits public entities from imposing any minimum parking requirements on a residential, commercial, or other development project within one-half mile of a major transit stop. Colorado in 2024 through HB 24-1304 passed a similar policy and eliminated parking mandates along major transit routes and in HB 24-1313, requires larger cities to increase residential densities for zones adjacent to major transit lines.

By comparison, the Live Local Act is less radical in some ways than reforms in other states, and perhaps more effective at striking a balance between removing barriers to housing production and respecting home rule. However, in light of Florida's housing crisis, discussions amongst advocates continue on whether additional state reforms make sense, and how they could be designed to reflect our unique context in relation to things such as geography, historical land use patterns, flood and other environment risks, and projected population growth.

MORE FUNDING FOR AFFORDABLE HOUSING

Full funding of our state's Sadowski Affordable Housing Trust Funds is critical to affordable housing production and preservation, and it remains as the Florida Housing Coalition's top Legislative priority. In addition to the Sadowski Trust Funds, there exists opportunities to open up additional funding sources for housing as well. State law currently allows for the use of local infrastructure surtax for land acquisition for affordable housing.

Recognizing housing as key infrastructure needed to support community growth like roads and parks, further clarity could allow the use of this source for construction costs also, which makes sense given the permanency of the land use secured by public ownership of the land. Another opportunity lies with the Tourist Development Tax, also called the "Bed

Tax". Tourism is a significant driver of local economies in our state. However, most of the jobs are low-paying, creating a growing need for affordable housing. This connection supports expanding the use of the Bed Tax for housing development for tourism industry workers.

The state could also consider tying a variety of state funds to the allowance of and production of housing. Want Department of Transportation money to expand a roadway? Allow and build more housing near it. Want Department of Environmental Protection money to strengthen stormwater infrastructure? Allow and build more housing near it. Want Department of Commerce technical assistance money for community planning around a major employment hub? You guessed it - allow and build more housing near it.

YES-IN-GOD'S-BACKYARD (YIGBY)

Another type of reform is the allowance of affordable housing development on land owned or controlled by religious organizations, also known as Yes-In God's Backyard" (YIGBY) reforms. In 2020's House Bill 1339, Florida passed legislation at s. 125.01055(6) and s. 166.04151(6) allowing local governments to approve affordable housing development in commercial and industrial zones. This same allowance could be extended to religious and institutional land, opening tens of thousands of acres potentially to affordable housing development. Florida would not be alone in this, with similar laws on the books in California and Washington state, and other states looking to follow suit.

Legislation has also been introduced at the national level to provide technical assistance and grants to faith-based organizations and institutions of higher education for housing development on their land, similar to programs provided by the Coalition, Enterprise Community Partners, and others.

PROPERTY TAX EXEMPTIONS

The Live Local Act featured three new property tax exemptions for certain affordable housing developments - one of which was a local option to allow property tax exemptions for multifamily affordable rental housing developments that are at least 50 units and dedicate at least 20% of the units to households at or below 60% AMI. A handful of local governments have implemented ordinances, including St. Petersburg and Port St. Lucie. If local governments had full discretion to design their own property tax exemption programs, more may choose to do so as the impacts on affordability could be greater.

Beyond uses of tax revenue, opportunities exist to incentivizing planning for housing production when accessing other state resources, such as funding for roadway expansions, transit projects, and infrastructure for economic development. For example, funding for road expansions that benefit land set aside for affordable housing development (publicly owned or otherwise) could be prioritized or an analysis of benefits to affordable housing required for all applications.

WHAT'S NEXT?

The lack affordable housing is a crisis. Therefore addressing it requires crisis-like action. State-level mandates and funding resources will continue to the center of discussion and focus of policy in the present and foreseeable future. Balanced design of these mandates combined with sustained and effectively targeted funding sources may be the crisis-like actions we need.



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TRACKING THE LIVE LOCAL ACT: EVALUATING ITS USAGE TO INFORM STATE & LOCAL DECISION-MAKING

RYAN MCKINLESS
POLICY ANALYST

This past summer marked the one-year anniversary of the enactment of the Live Local Act (LLA), a watershed piece of housing legislation aimed at combating the state’s ongoing affordable housing crisis. In addition to dedicating a new stream of recurring SAIL funding for innovative multifamily developments over a period of ten years, the Act features an array of policy tools designed to encourage the development of low and moderate-income housing options to meet the needs of Florida’s continuously growing population. This included multiple new ad valorem exemptions, a widely publicized statewide land use mandate for affordable housing in commercial, industrial, and mixed-use areas, and guidelines for public entities to use publicly owned land for affordable housing.

In the time since the LLA was enacted in July 2023, there has been a flurry of LLA-related activity throughout Florida, both in terms of local policy implementation and new housing development. There has also been responsive state legislation to improve and clarify the LLA’s legislative intent. In 2024, the Legislature passed Senate Bill 328, a Live Local Act “glitch bill” that updated and provided clarity to the land use preemption for eligible multifamily affordable housing developments in areas zoned for commercial, industrial, or mixed-use. Additionally, House Bill 7073 provided a new option for eligible local taxing authorities to “opt-out” from the LLA’s Multifamily Middle Market (MMM) Property Tax Exemption for the 80-120% AMI level. Sweeping legislation

such as the LLA is rarely perfected from the start. That is why evaluating policy outcomes and shortcomings is vital to successful policy implementation.

The LLA featured new policy tools that contain many moving parts and require multiple stakeholder groups in order to function. As we have seen with other examples of innovative housing legislation elsewhere around the country, how we evaluate and interpret the impacts of the LLA is crucial to better informing its implementation efforts, “glitch bills” in the future, and avoiding the premature abandonment of policies due to a lack of data and evidence-based support. As we continue our efforts to collect information and evaluate the effects of LLA policies, we invite our partners and members of the Florida housing ecosystem to connect and collaborate with us on data sharing and best practices. To follow is a brief overview of our current research initiatives and goals related to the LLA’s land use mandate. We also plan to study and explore the use of the MMM Property Tax Exemption and its effectiveness in producing affordable homes that would not have otherwise been built without public subsidy compared to local revenue impacts.

TRACKING THE LIVE LOCAL ACT’S LAND USE MANDATE

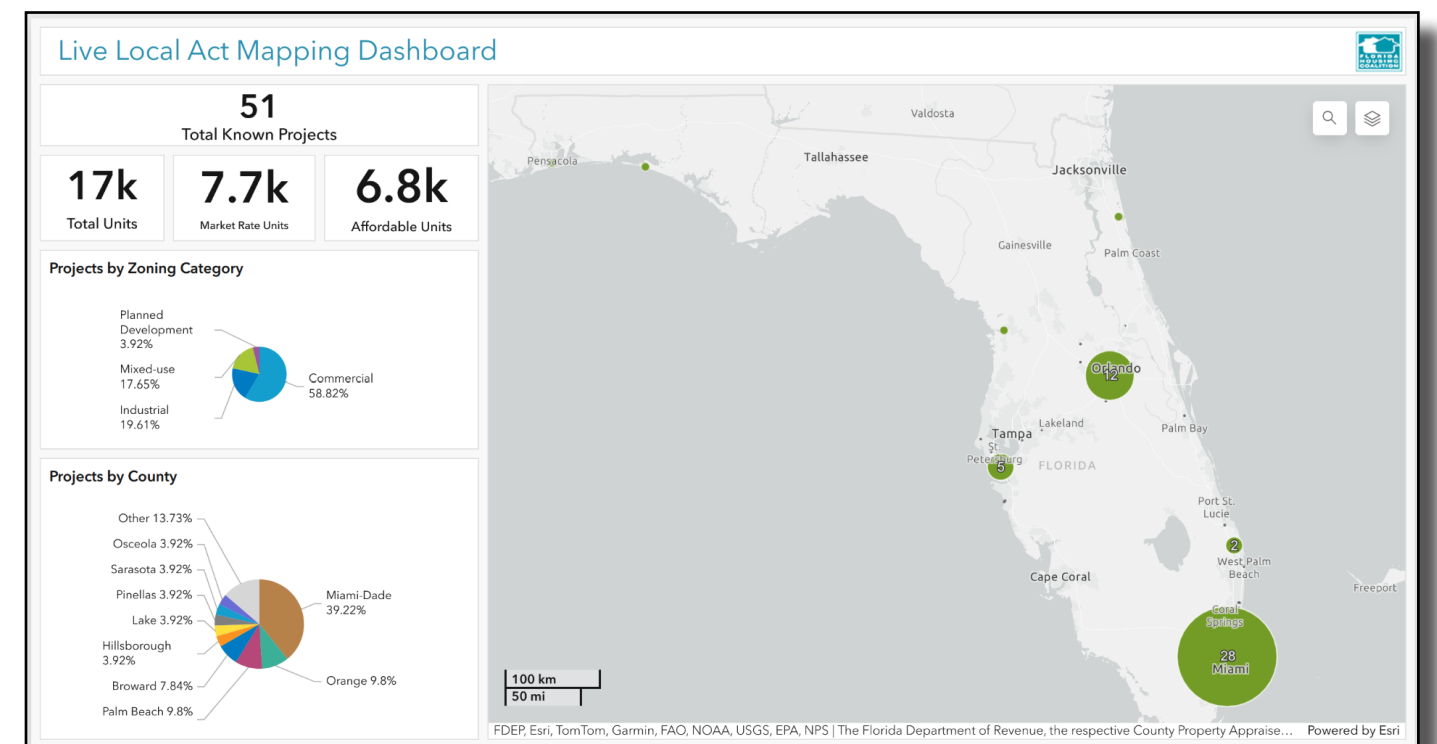
The LLA’s land use mandate for local jurisdictions to allow eligible multifamily

developments in areas zoned commercial, industrial, or mixed-use does not feature a statewide reporting requirement to gauge its ongoing impact. Because there is no reporting requirement, tracking proposed developments throughout the state is a challenge that is left to non-governmental entities to solve. The Florida Housing Coalition, through frequent monitoring of news updates, local city and county commission meetings, word-of-mouth, and other data-gathering methods, is attempting to fill this data gap by publishing an interactive statewide map of all the projects we are aware of that are in the process of using the LLA’s land use mandate. Since we have relied on imperfect methods to gather data, our work is likely not conclusive. However, these methods of collecting information have yielded results that indicate future housing production stemming from the land use mandate.

As of October 1, 2024, around 51 multifamily developments have been proposed statewide, and if all the proposals lead to completed construction, it would result in a total of 16,972 new housing units. Note that these totals are based on applications for development. The

project status of these proposed developments may vary and the Coalition will continue to track development progress.

- 30 proposed developments are on commercially zoned land.
- 10 proposed developments are on industrially zoned land.
- 9 proposed developments have mixed-use zoning.
- 2 proposed developments are within Planned Developments or Planned Urban Developments (PDs or PUDs).
- 7,749~ proposed units would be at market-rate rents.
- 6,841~ proposed units would serve households at or below 120% AMI.
- 38~ proposed units would serve households at or below 100% AMI.
- 933~ proposed units would serve at or below 80% AMI,
- 32~ proposed units would serve households at or below 60% AMI.





RESEARCH GOALS

The LLA's land use mandate is ripe for policy research. Over the next several months, we plan to use the data we have gathered to assess the outcomes of the tool in terms of number and location of the homes built and the income levels served. Here are some of FHC's research goals when analyzing properties that are planning to use the affordable housing tool:

- Are proposed developments located in places "suitable" for affordable housing? Evaluating whether proposed housing is located near community-based resources such as grocery stores, hospitals, schools, and public transportation.
- Are proposed developments located near, or adjacent to, sites with active industrial uses? With the land use mandate opening industrially zoned land for housing development, we are looking to analyze how close these properties are to active industrial sites that can present risks for future residents.
- Are proposed developments in areas prone to environmental hazards? Analyzing how proposed developments align with community resiliency.
- Do proposed projects concentrate affordable and moderate-income housing in certain areas? Considering the proximity of proposed developments to other forms of affordable housing to avoid the concentration of low and moderate-income residents.

The Coalition will continue to analyze this provision of the LLA with the hope of providing Florida's affordable housing ecosystem - including state and local policymakers, for-profit and non-profit housing providers, housing advocates, planners, and the public, with the tools to be able to understand the real-world impacts of the LLA's land use mandate.



RYAN MCKINLESS is a Policy Analyst with the Florida Housing Coalition, providing training and technical assistance to assist stakeholders with interpreting and implementing state and federal affordable housing programs. In addition to providing training and technical assistance, Ryan actively conducts research and analyses on public policies related to affordable housing, and his specialized research areas of interest include land use, affordable housing preservation, affordable housing development, and housing policy best practices being utilized throughout the country. Ryan can be reached mckinless@flhousing.org.

STAY INFORMED ON FLORIDA'S 2025 LEGISLATIVE SESSION: JOIN THE SADOWSKI AFFILIATES TODAY!

The Sadowski Coalition is a collaboration of diverse statewide organizations that urge the legislature to use all the housing trust funds for Florida's housing programs. The Sadowski Act passed in 1992, increased the doc stamp tax paid on all real estate transactions and placed these monies in a dedicated state and local housing trust fund. Today the Sadowski Coalition is comprised of 40 diverse statewide organizations representing millions of Floridians. The Sadowski Affiliates are local and regional organizations in Florida that support the Sadowski Coalition's mission to ensure that all the state and local housing trust funds are used solely for housing.

If you are with a local or regional organization and would like to be a part of this collective state message, you can join as a Sadowski Affiliate. There is no fee for becoming a Sadowski Affiliate - only the mutual agreement of understanding between all Sadowski Coalition and Affiliate members to bring a cohesive message to the Florida Legislature that all the state and local housing trust fund monies be used for existing housing programs.

As a Sadowski Affiliate, you can participate in regular webinars regarding issues related to the housing trust funds and assist in the effort to have all of Florida's housing trust funds used for housing, including regular legislative updates every Friday during session.

For more information, visit www.flhousing.org/sadowski-affiliates or contact Johnitta Wells at wells@flhousing.org



Sponsored by Wells Fargo Bank and facilitated by the Florida Housing Coalition.

REFLECTING ON INNOVATION: THE 37TH ANNUAL AFFORDABLE HOUSING CONFERENCE RECAP

This past August, the Florida Housing Coalition hosted its 37th Annual Affordable Housing Conference at the Rosen Centre Hotel in Orlando. With over 1,250 in-person attendees and nearly 3,000 individuals tuning in via live stream for general sessions, keynotes, and awards presentations, the conference underscored the growing momentum for affordable housing solutions across Florida. This year's theme, "Innovate," resonated throughout the event as ideas flowed, partnerships were forged, and innovation was brought to the forefront.

A GATHERING OF HOUSING VISIONARIES

The conference began with a powerful Opening Plenary featuring remarks from Ashon Nesbitt, CEO of the Florida Housing Coalition, and Gladys Cook, Board Chairperson. Their insights set the stage for a dynamic three days of collaboration and learning. Throughout the event, attendees engaged in vibrant discussions, exploring new strategies to tackle Florida's housing challenges.



The conference's keynotes were a particular highlight. Wemimo Abbey, Co-Founder and Co-CEO of Esusu, inspired attendees with his story of overcoming systemic barriers to create solutions that empower renters to build credit and financial stability. Jonah Sachs, renowned social change advocate and author, captivated the audience with his session on using storytelling to fuel change, underscoring the role narratives play in advancing affordable housing initiatives.

EDUCATIONAL PROGRAMMING AND NETWORKING

Attendees had access to a diverse array of workshops, forums, and symposia that emphasized innovation and practical solutions. Sessions ranged from "Lego Blocks and Robots: Turbocharging Housing Production" to "Clearing the Path to Wealth: Heirs' Property Solutions for Homeownership." Each session provided actionable takeaways, whether focused on technology, equity, or sustainable housing practices.

The Housing Expo served as the central hub for networking and discovery. Open over two days, it offered a space for attendees to engage with partners, learn about new products and services, and discuss housing strategies. An Ice Cream Social added a sweet touch to the bustling expo floor, further encouraging connections.



Interactive features, such as the Idea Blocks, allowed attendees to contribute their thoughts on prompts like "My Unanswered Question," "My Innovative Solution," and "What I Wish I Knew Sooner." These contributions fostered collaboration and creativity, showcasing the collective expertise of Florida's housing professionals.

RECOGNIZING EXCELLENCE



The conference also celebrated outstanding contributions to affordable housing through the Housing Champion, Storyteller, and Housing Innovator Awards.

CELEBRATING IMPACT

The Housing Champion Award is a testament to the vision, dedication, and hard work of individuals who are committed to making a significant impact in our communities. Whether they are lawmakers, local officials, or business leaders, these champions have shown an unwavering commitment to fostering inclusive communities and vibrant neighborhoods.

This year's Housing Champion Award honorees included:

- State Representative Vicki Lopez for her advocacy in state government.

- Commissioner Gwen Myers for her leadership at the local government level.
- Amanda White of the Florida Apartment Association for her role in advancing housing within the business sector.

HONORING STORYTELLERS

The Storyteller Awards recognized innovative efforts to reshape the narrative around affordable housing:

- WKMG Channel 6 Orlando for impactful news media storytelling.
- Marion County Public Relations for local government advocacy.
- Community Housing and Resources (CHR) for their nonprofit leadership in community storytelling.

ACKNOWLEDGING INNOVATION

The Housing Innovator award celebrates those who are not just participating in the field of affordable housing but are actively transforming it through groundbreaking technologies, creative programs, and novel strategies. This year's honorees included:

- Scott Eller, Community Assisted Supportive Living
- Duanne Andrade, Solar and Energy Loan Fund
- Kenneth Smits, RENCO USA
- Marion County and Duke Energy Partnership

EXPANDING ACCESS THROUGH TECHNOLOGY

For those unable to attend in person, the Florida Housing Coalition expanded its reach with live streaming of general sessions and

keynotes. This effort brought the energy of the conference to nearly 3,000 additional viewers, amplifying the impact of the discussions. The recorded sessions will remain accessible on the Coalition's website, ensuring the knowledge shared continues to inspire action.

GRATITUDE TO OUR SPONSORS

This year's conference would not have been possible without the support of our Partners for Better Housing. Their contributions were instrumental in bringing innovative programming to life. From Duke Energy and Florida Realtors to NeighborWorks America and Regions Bank, each partner played a vital role in advancing the Coalition's mission.

CONTINUING THE CONVERSATION

The energy and ideas from this year's conference extend beyond the event itself. For those who attended or tuned in online, the session handouts, photos, and recordings are now available at <https://fhc24.sched.com>. Attendees are encouraged to revisit these resources to spark new ideas and collaborations.

LOOKING AHEAD

As we reflect on the success of this year's conference, we are already looking forward to next year's gathering. The Florida Housing Coalition remains committed to providing a space for housing professionals, policymakers, and advocates to connect, innovate, and drive change. Together, we will continue to advance solutions that ensure every Floridian has access to safe, decent, and affordable housing.

Thank you for being part of this year's journey. We can't wait to see you next year!



RELIVE THE MOMENTS AND PLAN AHEAD!

Scan the QR code above to access the full gallery of conference photos and download handouts from this year's inspiring sessions. Whether it's highlights from keynotes, snapshots from the Housing Expo, or resources from engaging workshops, revisit the moments that made the 2024 conference unforgettable!

Looking ahead, mark your calendars: registration for the 2025 Statewide Affordable Housing Conference opens in early spring, and a call for presenters will be released on February 3, 2025.

Stay connected and be part of shaping next year's event!

SAVE THE DATE

AUGUST 25-27, 2025

ROSEN CENTRE HOTEL | ORLANDO

THE INTERACTIVE HOUSING ECOSYSTEM MAP: NAVIGATING FLORIDA'S HOUSING FUTURE

WILLIAM CAMPBELL
DIRECTOR, COMMUNICATIONS

In the pursuit of a sustainable and inclusive housing supply for all Floridians, the Florida Housing Coalition has introduced the interactive Housing Ecosystem Map, an innovative tool designed to illuminate the complexities of Florida's housing challenges.

As part of the Coalition's Five-Year Strategic Plan, this dynamic resource not only captures the intricate relationships within the housing ecosystem but also serves as a practical guide for stakeholders navigating its evolving landscape.

UNDERSTANDING THE HOUSING ECOSYSTEM

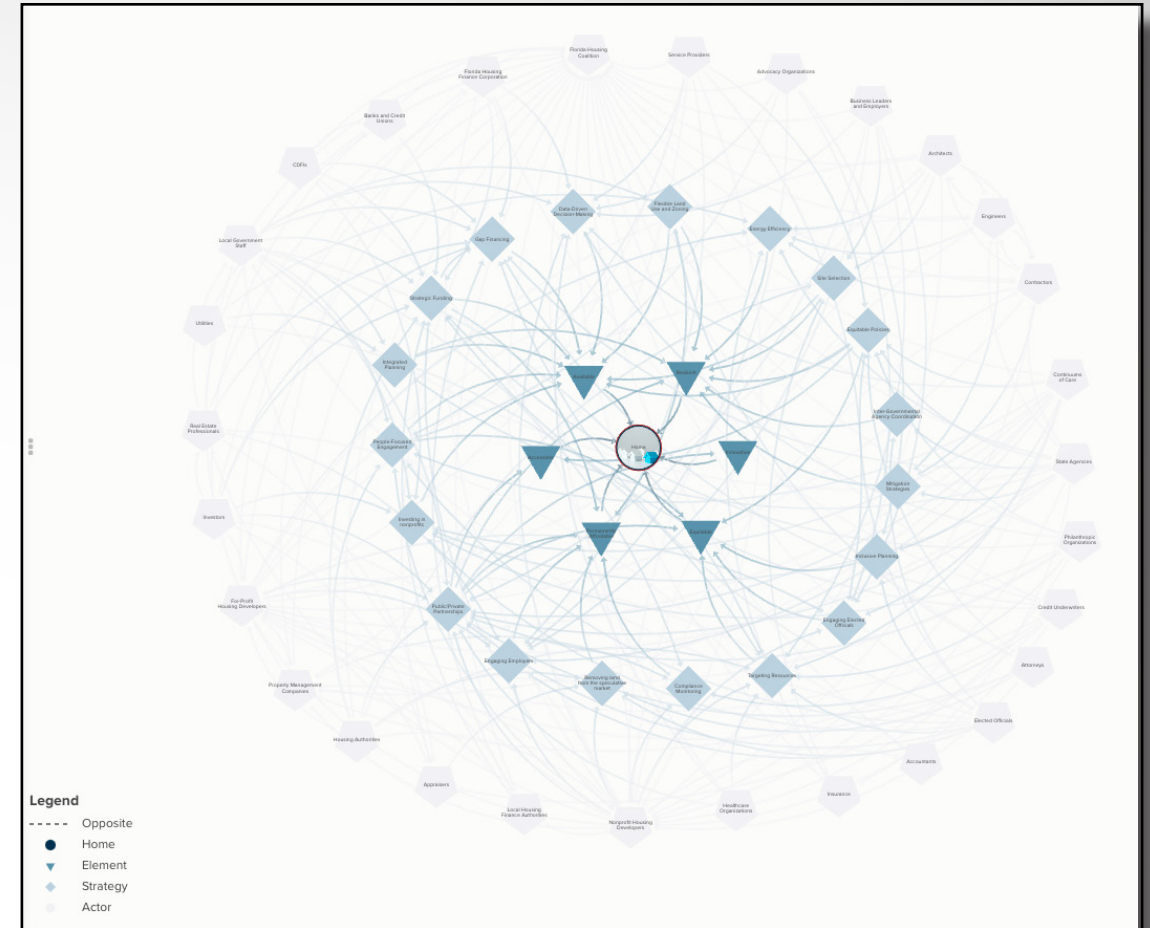
Florida's housing ecosystem is a web of interconnected stakeholders, policies, and resources that collectively influence housing affordability, stability, and access. Each component plays a critical role in shaping outcomes, from policymakers drafting legislation to local governments implementing zoning changes, nonprofit organizations creating housing opportunities, and private developers meeting market demand.

The interactive Housing Ecosystem Map provides a comprehensive view of this intricate network, offering users an intuitive platform to navigate the relationships and resources shaping Florida's housing landscape.

Key Features of this tool include:

- **Comprehensive Stakeholder Mapping:** The map organizes the ecosystem's diverse actors—state agencies, nonprofits, developers, and community groups—into a clear and navigable structure. Users can explore how these entities intersect and collaborate.
- **A Dynamic Tool:** The map evolves in real time, incorporating legislative updates, new partnerships, and innovative housing strategies. This adaptability ensures it remains a relevant resource amid Florida's rapidly changing housing landscape.
- **Integrated Resources (coming soon):** Links to publications, policy documents, and trainings ensure stakeholders have access to vital tools. This feature eliminates the need for time-consuming searches, placing actionable information at users' fingertips.

By uniting the pieces of this complex puzzle, the map fosters a deeper understanding of the housing ecosystem, empowering stakeholders to make informed decisions and drive impactful change.



BRIDGING VISION AND ACTION: WHY THE MAP MATTERS

In the intricate world of housing, where challenges span economic divides and regional landscapes, effective solutions rarely come from a single source. Collaboration is the key to transformative change, and the interactive Housing Ecosystem Map serves as a bridge, connecting stakeholders across sectors. By offering a comprehensive view of Florida's housing landscape, the map enables users to identify potential collaborators and shared goals. A nonprofit seeking funding for a housing initiative might discover a municipality with complementary resources or a developer poised to bring expertise. These connections foster alliances that amplify impact and pave the way for innovative solutions.

The map's holistic design also reveals opportunities that might otherwise remain hidden. Underutilized resources, overlooked funding streams, or policy gaps become apparent when seen through the lens of interconnected data. Stakeholders can use this knowledge to strategically allocate their efforts, ensuring that investments are directed where they are most needed and can create the greatest impact.

Beyond addressing immediate challenges, the Housing Ecosystem Map embodies the Florida Housing Coalition's long-term vision, aligning with its Five-Year Strategic Plan. It accelerates the creation and stabilization of housing by pinpointing areas ripe for development. It sustains local housing ecosystems by equipping governments and community leaders with tools to leverage

their resources effectively. Finally, it cultivates a shared ethic for housing by promoting transparency and fostering public trust. By demystifying the housing process, the map inspires collective action and unites diverse stakeholders around a common goal: ensuring every Floridian has access to a safe, affordable place to live.

This convergence of collaboration, opportunity, and strategy transforms the interactive Housing Ecosystem Map into more than a resource—it becomes a catalyst for meaningful, systemic change.

A LIVING RESOURCE FOR A CHANGING LANDSCAPE: EMPOWERING STAKEHOLDERS

Florida’s housing ecosystem is as dynamic and evolving as the communities it serves, shaped by economic trends, environmental challenges, and policy shifts. The interactive Housing Ecosystem Map stands at the forefront of this evolution, not as a static resource but as a living, breathing tool that grows and adapts alongside Florida’s housing landscape. Its ability to evolve ensures it remains relevant in addressing the state’s housing needs today and tomorrow, serving as a cornerstone of innovation and empowerment.

The map’s adaptability is matched by its capacity to empower stakeholders across the housing spectrum. By providing a clear, interconnected view of Florida’s housing ecosystem, it equips users with the knowledge and tools to drive meaningful change, whether at the local, regional, or state level.

This holistic empowerment creates a ripple effect: individual actions become part of a broader, cohesive strategy that drives real progress. The map’s value lies not only in what it shows but also in what it enables—collaboration, informed decision-making, and innovative problem-solving.

Moreover, the interactive Housing Ecosystem Map serves as a visionary guide for the future. By illustrating the interconnectedness of housing challenges and opportunities, it challenges stakeholders to think beyond immediate issues and toward long-term solutions. It invites users to see themselves as part of an ever-evolving system, where their contributions—no matter how small—help shape a more equitable and sustainable housing landscape.

In this way, the map is more than a tool; it is a call to action. It reminds us that Florida’s housing challenges cannot be solved in isolation. They require a collective commitment to innovation, collaboration, and adaptability. By engaging with the map, stakeholders become part of this movement, working together to build a future where every Floridian has a safe, affordable place to call home.

The interactive Housing Ecosystem Map is the Florida Housing Coalition’s answer to the question of how we move forward. It reflects the Coalition’s belief in the power of connection and the importance of embracing change. As this living resource continues to grow, so too will the opportunities it creates for a brighter, more sustainable housing future. We encourage our members, partners, and elected officials - anyone involved in affordable housing production and preservation - to review this game-changing tool and discover new connections and collaborations that will continue to shape the affordable housing landscape for generations to come.



WILLIAM CAMPBELL is the Director of Communications for the Florida Housing Coalition, serving as the organization’s Public Information Officer and primary liaison for media inquiries, while developing compelling narratives regarding affordable housing issues. He can be reached at campbell@flhousing.org.



HOUSING ECOSYSTEM MAP



Scan the QR code above to learn more about the housing ecosystem.

The Florida Housing Coalition’s Housing Ecosystem Map is your gateway to understanding, enhancing, and contributing to Florida’s vibrant housing landscape.

This dynamic map is a living, ever-evolving tool that will constantly incorporate feedback from users, empowering stakeholders by visually mapping their roles within the housing ecosystem, highlighting the intricate connections between policy, partnerships, and progress.

DISCOVER YOUR ROLE

Whether you are a developer, nonprofit, government agency, or community advocate, the Housing Ecosystem Map helps you see how your work connects with others to foster housing stability and accelerate the creation of affordable homes across Florida.

STRATEGIES FOR SUCCESS

Explore key housing strategies that contribute to a sustainable and equitable housing supply. The Ecosystem Map breaks down actions you can take to support growth, innovation, and resilience within your community.

KEY ACTORS IN HOUSING

Learn about the diverse range of actors shaping Florida’s housing future. From local governments and financial institutions to nonprofits and community land trusts, see how collaboration among these stakeholders leads to stronger, more resilient housing ecosystems.



FLORIDA HOUSING COALITION UNVEILS THE HOUSING EQUITY INSTITUTE: A VISION FOR A FAIRER FUTURE

ASHON NESBITT, CHIEF EXECUTIVE OFFICER

As we enter a new era in housing policy, the Florida Housing Coalition is proud to introduce the Housing Equity Institute, a program that is far more than a rebrand—it's a renewed commitment to our focus on equitable housing outcomes, thanks to the visionary support of the Wells Fargo Foundation.

Through the Housing Equity Institute, we're tackling Florida's most pressing housing challenges head-on by building strategies and partnerships to increase housing stability and advance opportunities in homeownership.

WHY WE NEED THE HOUSING EQUITY INSTITUTE NOW

Over recent years, disparities in housing have become increasingly pronounced. Florida's housing market, like many others, faces significant challenges around affordable housing access, disproportionate impacts of housing costs, and barriers to homeownership for communities of color. Statistics show a stark reality: Black and Hispanic households are not only more likely to be cost-burdened but also face greater obstacles to building generational wealth through homeownership. The legacy of inequity in Florida's housing landscape has deep roots, but through the Housing Equity Institute, we are poised to lay the groundwork for long-term, sustainable change.

The Florida Housing Coalition's mission has always been to ensure Floridians have access to pathways to quality, affordable homes. The Institute is an extension of this mission, with an intentional focus on advancing equity through practical, data-driven strategies that we hope will ripple across the state. It's our goal to support local governments, nonprofits, financial institutions, and other stakeholders in understanding and overcoming the systemic barriers to housing access.

OUR GUIDING PRINCIPLES AND PROGRAMS

At the heart of the Housing Equity Institute's work is the belief that everyone deserves a fair opportunity to access safe, affordable housing. But we know that equity requires more than just intention—it demands action, resources, and continuous learning. That's why we're approaching this effort from multiple angles:

DEFINING "EQUITY" IN HOUSING

For many, the concept of "equity" can feel vague or politically charged. But at its core,

equity is about ensuring fair, balanced, and impartial outcomes for all. The Institute will facilitate conversations among our Coalition members and partners to foster a shared understanding of equity and develop a unified vision for achieving it in Florida's communities.

CLOSING THE GAP PROGRAM

One of the flagship initiatives under the Housing Equity Institute is the Closing the Gap program, which aims to reduce disparities in homeownership. Launched as a pilot in 2021, this program has already made a profound impact in cities like Ft. Pierce and West Palm Beach, where we have worked with local governments to create tailored strategies for increasing Black and Hispanic homeownership.

In Ft. Pierce, for instance, the Coalition helped launch the city's first purchase assistance program, funded through \$900,000 in American Rescue Plan Act dollars. This investment is expected to help over 20 new homebuyers, demonstrating how local government can lead transformative change when supported by effective technical assistance.

In West Palm Beach, the program's emphasis was on community engagement and strategy planning. Through an online engagement platform, residents were invited to share their experiences and challenges related to homeownership. The insights gained enabled us to tailor recommendations that reflect the unique needs and history of the community, leading to actionable strategies that will have a long-term impact on local homeownership rates.

ENERGY EFFICIENCY AND RESILIENCE

With energy costs rising and low-income households disproportionately affected, another priority for the Institute is promoting energy efficiency and resilience. Many low-income and minority homeowners live in

older, less energy-efficient homes, resulting in higher energy bills and insurance costs. Through SHIP (State Housing Initiatives Partnership) and collaboration with utility companies, the Institute will provide tools and training to help local governments address these issues. By incorporating energy-saving improvements into housing rehabilitation programs, local governments can ease the financial burden on households and make homes more sustainable and resilient against Florida's weather challenges.

TITLE CLEARING FOR GENERATIONAL WEALTH PRESERVATION

Another crucial aspect of the Institute's work is supporting the preservation of wealth through title clearing and estate planning. Heirs' property is a major barrier to wealth transfer in many communities. By developing educational resources and collaborating with Legal Aide and local governments on programs to help clear title and create estate plans, we're helping families protect and leverage their property as a lasting legacy.

BUILDING A FUTURE TOGETHER: A CALL TO ACTION

While the Housing Equity Institute provides structure and expertise, we know that meaningful change requires the commitment of our entire community. That's why we're calling on all members of the Florida Housing Coalition—local governments, housing nonprofits, lenders, developers, and passionate community advocates—to get involved. By joining us in this effort, you're not only contributing to a more equitable housing landscape in Florida but also helping lead the nation in innovative housing policy.

Our Closing the Gap series of webinars is an excellent way to start. These sessions provide actionable strategies for navigating policy challenges, understanding new funding

sources, and expanding homeownership opportunities. I invite each of you to participate in this multi-part series and gain practical insights that you can apply in your communities. The first session, Hot Topics Part 1 - Preventing Homeownership Loss, covered critical issues like mortgage forbearance, flood disclosures, insurance requirements, and home repair resources, to equip you with the knowledge to support homeowners facing obstacles to stability and recovery. Upcoming sessions will cover a variety of topics, including laws impacting condominium homeownership, understanding and evaluating loan products and innovations in housing counseling.

Another opportunity is Housing Forward. In this series of conversations, we invite our members, partners and other stakeholders to join with our team of experts on staff to build a framework for the Coalition's work in local communities, identifying key focus areas, related best practices, and measures of progress. Through these conversations, we aim to learn about equity-focused housing work across the state as well as national examples to gain insights on how to best support communities in this work. These conversations will culminate in the creation of an action plan to serve as a guide for leading with equity in increasing access to affordable housing in furtherance of our mission.

MOVING FORWARD WITH PURPOSE

As we advance into the next chapter of housing equity work, we are hopeful for what we can achieve together. We know that the path forward will be neither easy nor short, but through perseverance, collaboration, and a shared vision, we can reduce disparities, and create opportunities for a brighter future for every family. Join us on this journey to close the gap and build a stronger, more equitable Florida. Your involvement matters, and we can't wait to see the impact we'll create together.

BUILDING PERMANENT AFFORDABILITY: FLORIDA'S FIRST COMMUNITY LAND TRUST INSTITUTE COHORT GRADUATES

MATTHEW WYMAN
DIRECTOR, PERMANENT AFFORDABILITY

As Florida's affordability gap continues to widen, innovative solutions are critical to ensuring the sustainability of affordable housing across the state. Housing prices are outpacing incomes, production costs are escalating, and expiring affordability restrictions on funded developments threaten the availability of affordable units. Against this backdrop, the Florida Housing Coalition's Community Land Trust Institute (CLTI) is rising to meet the challenge, equipping professionals with the knowledge and tools to create a lasting supply of permanently affordable housing.

WHY COMMUNITY LAND TRUSTS?

Community Land Trusts (CLTs), ground lease programs, and shared equity models are transformative tools for preserving housing affordability. These models ensure that investments in affordable housing are protected while simultaneously increasing the rate of homeownership and addressing long-term housing stability. By maintaining affordability in perpetuity, CLTs safeguard housing resources for future generations—a critical component of closing the affordability gap in Florida.

INTRODUCING THE SHARED EQUITY AND CLT TRAINING COHORT

This year, the CLTI introduced its new Basic Individual Shared Equity & CLT Training Cohort (BIT), an eight-week virtual program offering foundational training in shared equity and CLT models. Designed for professionals from diverse sectors, BIT integrates self-guided learning, expert-led instruction, peer networking, and practical application. Participants gain a robust understanding of shared equity principles and are empowered to implement or enhance CLT operations.

In November, the inaugural cohort of 12 individuals successfully completed the program, earning certification and equipping them to lead the charge in establishing or advancing shared equity and CLT initiatives in their communities. As a continuation of their work, many participants are now engaged in the Technical Assistance & Incubation Cohort program, a hands-on initiative offering up to 90 days of guidance toward achieving organizational certification in partnership with Freddie Mac.

A COLLABORATIVE EFFORT: THANK YOU TO GUEST PRESENTERS

The success of the BIT program is a testament to the collective efforts of the Florida Housing Coalition, the CLTI Steering Committee, and a team of experienced professionals who enriched the program with their expertise. We extend our heartfelt thanks to the following guest presenters for their invaluable contributions:

- Camille Reynolds, Executive Director, Hannibal Square CLT (Strategic CLT Planning)
- Kristin King-Ries, Attorney (CLT Governance)
- Mandy Bartle, Executive Director, South Florida CLT (Ground Lease & Legal Instruments)
- Cindee LaCourse Bloom, Executive Director, CLT of Palm Beach County & Treasure Coast (CLT Operational Preparedness)
- Karen Miller, Executive Director, Tallahassee Lenders Consortium & Tallahassee-Leon County CLT (Homebuyer Education)
- Evelyn Dobson, Executive Director, Delray Beach CLT (Stewardship & Asset Management)

Their contributions provided cohort participants with a well-rounded education, practical insights, and a deeper appreciation for the role of CLTs in addressing housing challenges.

WHAT PARTICIPANTS ARE SAYING

The feedback from the inaugural cohort underscores the program's impact:

- *"I loved the interactive style*

and the guest speakers at each session."

- *"This course was rich in depth and very informative. It exceeded my expectations."*
- *"In developing a sustainable housing policy, this class provided clear and concise information about CLTs, helping me better shape our programs."*

These testimonials highlight the program's effectiveness in delivering actionable knowledge to participants.

LOOKING AHEAD: JOIN THE NEXT BIT COHORT

The CLTI is thrilled to announce the next Basic Individual Shared Equity & CLT Training Cohort, beginning the week of March 31 - April 4, 2025. Enrollment opens in mid-January, and early registrants can secure their seats, influence the cohort schedule, and receive a discount.

Whether you're a seasoned housing professional or new to the field, the CLTI's BIT program offers the tools and training to create lasting solutions to Florida's housing affordability challenges. Don't miss the opportunity to be part of this transformative movement.

Visit www.flhousing.org today for more information regarding the next BIT cohort enrollment.



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RESPONDING TO HOUSE BILL 1365 WITH HOMES, NOT ARRESTS

KODY GLAZER, CHIEF LEGAL AND POLICY OFFICER
AMANDA WANDER, DIRECTOR, ENDING HOMELESSNESS

House Bill 1365, signed into law after the 2024 Legislative Session, is a controversial policy initiative designed to address public-facing homelessness in Florida. The bill, titled “Unauthorized Public Camping and Public Sleeping,” prohibits local governments from allowing people to “regularly engage” in public camping or sleeping on any public property unless the local government sanctions a designated encampment site that meets certain criteria.

While this bill does not criminalize homelessness directly, it may lead to more local governments conducting proactive sweeps of public property in order to avoid liability. We strongly encourage local governments to respond to House Bill 1365 with proven best practices to address unsheltered homelessness and avoid arrests where possible. If there is a positive to this legislation, it will be that it may compel local entities to coordinate and collaborate effectively to address unsheltered homelessness in their communities.

WHAT DOES THE BILL DO?

House Bill 1365, codified at s. 125.0231 of the Florida Statutes, makes it illegal for local governments to authorize or otherwise allow any person to “regularly engage” in public camping or sleeping on any public property. “Public camping or sleeping” is defined as “lodging or residing overnight in a temporary outdoor habitation used as a dwelling or living space and evidenced by the erection of a tent

of other temporary shelter, the presence of bedding or pillows, or the storage of personal belongs;” or “lodging or residing overnight in an outdoor space without a tent or other temporary shelter.” While the bill did not impose specific fines or penalties against local governments that violate this new state directive, it did create a cause of action where residents of the county, an owner of a business located in the county, or the Florida Attorney General can bring a civil action seeking a court order to move persons who are regularly engaging in public camping or sleeping off the public property.

As an exception to this new prohibition against public camping or sleeping on public property, House Bill 1365 authorizes local governments to designate sanctioned encampment sites where public camping or sleeping is allowed. Counties may designate public property as an encampment if it meets certain criteria outlined in the bill and is approved by the Department of Children and Families.

HOW SHOULD POLICYMAKERS RESPOND?

Collaboration and coordination are central to achieving success and enacting change. In Florida, as in many other states, we face an escalating issue of unresolved, unsheltered homelessness. If there is a positive to this legislation, it will be that it may compel local entities to coordinate and collaborate effectively to address unsheltered homelessness through proven best practices including supportive

services, shelter, and housing. Though the bill allows for sanctioned encampments as an alternative to sleeping in public spaces, we do not recommend this as a viable alternative rooted in best practices to resolve homelessness. Sanctioned encampments are costly to set up and maintain and those resources would be better spent scaling up proven strategies that solve homelessness within the Housing Crisis Response System.

The reasons individuals experience unsheltered homelessness are complex and varied, as are the solutions; thus, no single solution can eradicate the issue entirely. However, we know that well-resourced and efficient Housing Crisis Response Systems at the local level can make a significant impact. These systems incorporate core interventions such as street outreach, diversion, homelessness prevention, emergency shelter, transitional or temporary housing, rapid rehousing, and permanent supportive housing.

Several strategies can enhance collaboration and return on investment among local governments, Continuums of Care (CoCs), and nonprofit service providers, including:

1. Coordinated Investment Planning (CIP)
2. Shared Performance Measures and Outcome Goals
3. Collaborative Data Systems with Real-Time Shelter Bed Availability

Funding for the Housing Crisis Response System cannot and should not rely solely on one entity. A collaborative funding approach ensures diversity and inclusivity among multiple funders and stakeholders. It is essential for these parties to understand their contributions and the outcomes they aim to achieve, as well as to identify any funding gaps that need addressing.

Coordinated Investment Plans (CIPs) for the Housing Crisis Response System should encompass federal, state, and local government

funding, along with private contributions. A CIP transparently communicates the priorities of the Housing Crisis Response System and outlines the most important outcomes to achieve and their timelines. This strategy fosters shared ownership of challenges, creating momentum and synergy. CIPs can help accomplish the seemingly impossible goals of providing shelter, housing, and supportive services for all individuals in need by ensuring a comprehensive understanding of the community’s needs among all investors.

Developing a detailed and effective CIP requires communities to know the specific costs associated with addressing homelessness, grounded in data on housing, services, and program needs. This data is typically managed by the CoC through their Coordinated Entry System and assessment data. The CoC is a valuable partner in creating the CIP, providing detailed data and securing buy-in from key stakeholders committed to addressing homelessness.

Embarking on a CIP also necessitates defined metrics for measuring progress toward reducing unsheltered homelessness. During the CIP development process, stakeholders should discuss the data points needed to track progress. Existing shared performance measures can serve as a useful starting point for fostering common understanding. The U.S. Department of Housing and Urban Development (HUD) mandates that CoCs collect specific data points and report on established System Performance Measures (SPMs). Some of these measures are instrumental in assessing the system’s impact on the unsheltered homeless population. Relevant SPMs include:

- SPM #2: Percentage of people exiting homelessness who return to it within 6, 12, and 24 months
- SPM #3: Number of individuals accessing emergency shelters, safe havens, and transitional housing programs within 12

- months
- SPM #4: Increased income among individuals staying in or exiting homeless programs
- SPM #5: Number of people experiencing homelessness for the first time
- SPM #7: Successful exits from street outreach and other programs

Each of these SPMs is integrated into every CoC's existing Homeless Management Information System (HMIS), eliminating the need for additional costs or time associated with custom measures and reports. CoCs have been reporting on these SPMs since 2015, providing robust trend data to help establish project goals. These SPMs can guide communities in understanding the resources required to adequately fund homelessness prevention services, the average turnover rate of emergency shelter beds, and permanent housing placement and retention rates and targets.

Another significant advantage of the data collection efforts by CoCs and service providers is the ability to maintain real-time shelter bed inventories within their HMIS. A key point in responding to HB 1365 is ensuring that individuals have access to resources, particularly shelter, if they are currently unsheltered. Shelter bed inventories can be managed within existing HMIS systems.

By combining this with the Housing Inventory Chart, communities can ensure optimal utilization of available emergency shelter beds before allocating additional resources to expand capacity or utilize hotels. This strategy can also aid in enforcement efforts; for example, if an outreach worker can access an inventory of open shelter beds for the night, they can refer a client sleeping outside to a bed, thus preventing one more person from remaining outside and avoiding more severe enforcement actions such as arrest or detention.

The challenge in addressing HB 1365 is the insufficient dedicated resources to fully fund the Housing Crisis Response System across Florida. Currently, Florida faces a shortage of 13,000 emergency shelter beds. Addressing the emergency shelter shortage absent addressing the affordable housing shortage will only mean that people will be warehoused in shelter settings rather than attaining permanent affordable housing of their own, gaining ultimate self-sufficiency and housing stability.

This legislation did not come with additional funding, leaving local municipalities and communities struggling to find implementable solutions within their budgets that address homeless service needs and affordable housing stock. We must become creative and educate federal, state, and private funders about the total costs involved in addressing these needs. Although the initial figures may seem daunting, they reflect broader societal costs borne by other systems—such as healthcare, tourism, and the justice system—that often subsidize those living unsheltered. Florida can no longer afford to neglect unsheltered homelessness. A coordinated, concise approach is essential.



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FREE LEARNING? YES PLEASE!


Register today for one of our SHIP Webinars!

Did you know that the Florida Housing Coalition presents more than 50 free webinar events annually? With topics ranging from SHIP funding to housing rehabilitation, new housing development and land use to disaster recovery. Valuable webinars are presented each week.

The best part, they're all FREE and you can attend from the comfort of your home or office.

Visit www.flhousing.org/events or scan the QR code below to view our webinar schedule and register today.





LEVERAGING PARTNERSHIPS FOR RESILIENT HOUSING AND RAPID RECOVERY

CJ REYNOLDS, DIRECTOR, RESILIENCE & RECOVERY
LAUREN THORNBERG, TECHNICAL ADVISOR

Partnerships are an essential strategy for creating resilient housing and recovering from disasters. Through partnerships, governments, non-profits and the private sector can work together to leverage their knowledge, expertise and resources to more effectively respond to community needs.

In 2024, the Coalition Resilience and Recovery team strengthened existing partnerships and created new ones to develop new resilience and recovery resources for developers and local governments. The partners are identifying new integrated opportunities and technical services which will be available in early 2025 which focus on sustainable, resilient design and new construction.

At the annual Conference, Florida Green Building Coalition and FHC announced partnership to accelerate the development of sustainable, green-certified affordable housing. The activities will engage professionals working on affordable housing and sustainability through roundtables and surveys to define programming that addresses critical issues, develop joint training workshops, and a future innovation showcase.

In late summer 2024, FHC staff also began meeting with American Institute of Architecture (AIA) Florida to learn about their Resilience Committee, define common goals and discuss efforts to advance more resilient affordable design and construction. Discussions include a special focus on “missing middle” housing and include outreach, technical training and some policy.

FHC is implementing a pilot project to assess resilient construction investment with affordable multifamily developers in partnership with Insurance Institute for Business and Home Safety (IBHS), AON and Global Risk Consultants. The project, funded by the Robert Woods Johnson Foundation, is working with two developer partners Banyan and ReVital to compare Florida Building Code to FORTIFIED standards and assess costs and benefits. The project will hold meetings with developers and insurance sector to discuss risk, construction and collect input on incentives for voluntary resilience improvements above the code.

COALITION LAUNCHES DISASTER HOUSING DATA PORTAL

In the aftermath of the devastating 2024 hurricane season, access to real-time data was a critical deciding factor in the effectiveness of a community’s recovery process. When community well-being is on the line, having a deeper understanding of impacted neighborhoods, communities, and

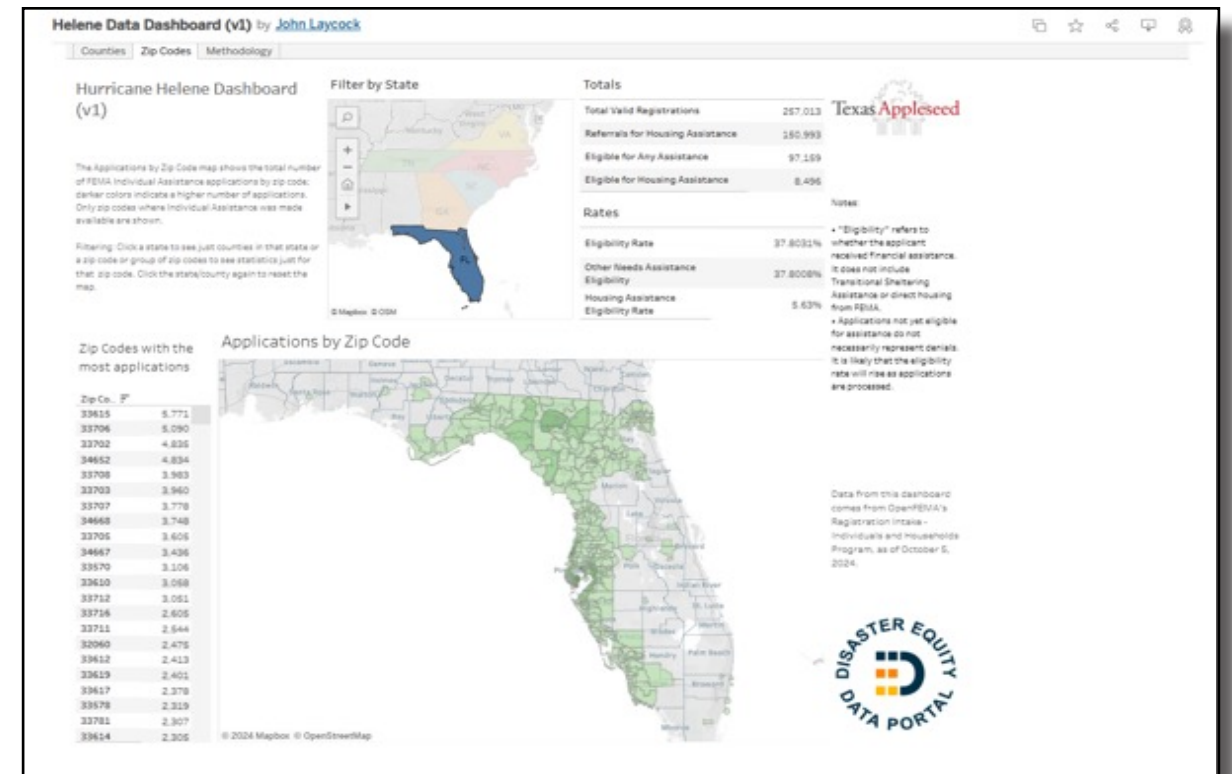
demographics is key to making informed decisions about recovery programs and policies. Unfortunately, delays in accessing data are a common challenge faced by recovery leaders, which has adverse effects for survivors and the wider community. This doesn’t have to be the case.

Starting in November, thanks to the partnership with Texas Applesseed, local governments, nonprofits, and emergency management can access current hurricane data from the Coalition’s new interactive Disaster Housing Dashboard Portal on the FHC website.

The portal will include dashboards for the 2024 Hurricanes Debby, Helene, and Milton, and also the Hurricane Idalia dashboard, initially published in early 2024. The dashboards provide access to real-time, aggregated FEMA Individual Assistance data to help quickly identify the most affected areas, assess the impact on vulnerable populations, and improve recovery efforts.

Each dashboard visualizes applications for FEMA Individual Assistance (IA) by county and zip code for Hurricane Idalia and the three 2024 hurricanes. Users can examine housing types, estimated damage levels, income levels of applicants, and tenure (percentage of owners vs. renters). The tables dynamically update when a user clicks on a selected field, enhancing understanding of the relationships between different factors and greatly increasing stakeholder and community awareness of the impacts on local housing.

To support homeowners at-risk to heir’s property issues, the dashboards have new tab focused on FEMA Housing Assistance (HA) status data which will allow legal aid and housing advocates to assess FEMA denials. The dashboard will enable them to identify areas with concentrations of homeowners (down to the zip code level) that need additional support with filing claims due to insufficient documentation to verify home ownership.



Instructions and tutorials will be added to the dashboard for a variety of users and data needs. This project is supported by Fannie Mae and Wells Fargo.

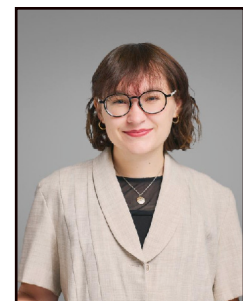
Having an early understanding of disaster impacts to your housing stock is critical. Our technical assistance services can help housing professionals quickly access personally identifiable information from FEMA to achieve targeted goals at the household level. This will optimize funding decisions, streamline interim recovery, and improve survivor outcomes.

“Aggregated FEMA IA data can help expedite interim recovery planning. You can use it to identify the number of impacted residents, housing types, define potential unmet needs, support coordinated actions with recovery groups, and develop plans to allocate disaster resources proportionally to affected populations,” said John Laycock, senior research analyst with Texas Applesseed.

To access the dashboard portal, visit our website at www.flhousing.org/resilience-and-recovery.



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DOING THE MATH ON SMALL-SCALE MULTI-FAMILY DEVELOPMENT: THE CASE FOR A SITE TESTING PROCESS

ALI ANKUDOWICH, TECHNICAL ADVISOR

Imagine you're the star slugger of a top Major League Baseball team. Today's game will determine if your team makes it to the World Series. You step up to the plate wearing, uh oh, cleats that are a size too big and wielding a heavy bat that you struggle to swing. You manage to hit the ball, but as you awkwardly run toward first base in your oversized shoes, the ball speeds past you, landing in the first baseman's glove. "Thwap!" You're out.

Like the ballplayer, planning, zoning, and housing program staff of local governments cannot effectively address a housing crisis using tools that don't suit their circumstances. Regulations and incentives designed to encourage builders to construct more housing and affordable options must be tailored to the specific market context. This need is especially true for small-scale multi-family housing, such as duplexes, triplexes, and quadplexes, which many local governments are now striving to promote through zoning reforms and construction subsidies.

To assist in tailoring local small-scale housing solutions, the Florida Housing Coalition has documented a site testing process to inform local zoning reforms, programmatic support, and the inclusion of modular and deed-restricted affordable units. This process evaluates physical land development regulations alongside pro forma financial testing to analyze the feasibility of different development scenarios. These scenarios can include adjustments to site development requirements, the impact of restricted rents and sales prices, and the effects of offering subsidies and other incentives. Although this approach is not new—several organizations and agencies provide analysis tools for specific project types—the Coalition's tool offers an additional avenue for understanding the development perspective in crafting policies and programs, incorporating information for modular construction. This tool aims to effectively influence prospective development projects toward desired outcomes.



APPLYING THE PROCESS FOR ST. PETERSBURG

Our report uses St. Petersburg as a case study to illustrate how the site testing process works. In 2023, the city passed its NTM-1 zoning district, allowing for duplexes, triplexes, quadplexes, and bungalow courts.

GOALS & OBJECTIVE TO STRUCTURE THE PROCESS

The project team applied the site testing process to study development scenarios in light of the new zoning district allowances and three main goals:

1. Facilitate general implementation of the new housing types.
2. Encourage deeper levels of absolute housing affordability with quality housing options.
3. Ensure that the benefits of new development flow to communities with limited access to housing finance tools and quality housing options.

For the third goal, the report considers options for specifically serving the South St. Petersburg Community Redevelopment Area (CRA), which encompasses sizable historically redlined areas with restricted access to home loans.

Additional detailed objectives that structured the scenarios included:

- Consistency with NTM-1 regulations, with some intentional changes to explore potential zoning reforms.
- Affordability, reflecting the requirements of the City’s Workforce Housing Density Bonus Program (not currently applicable in the NTM-1 district).
- Profitability, which was calculated

as a 20% increase to preliminary total development costs for developer fees and contingency costs.

- Reduced costs using modular construction.
- Use of public and small lots to assess what can fit on the smallest vacant lots and the impacts of providing City-owned lots at no cost or a reduced cost.
- Increased housing supply by maximizing the number of units on the lot in view of other objectives.

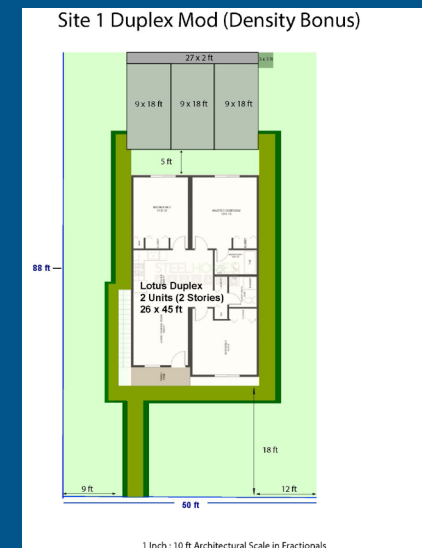
OUTCOMES

Based on these goals and objectives, the study analyzed various scenarios: a duplex, a duplex plus an accessory dwelling unit (ADU), and a fourplex scenario, along with a multi-lot scenario featuring two duplexes and a duplex plus an ADU.

The analysis supported the following options and takeaways for regulatory reforms and programmatic support:

- Extend the use of the Workforce Housing Density Bonus Program to the NTM-1 District.
- Allow ADUs by right with duplexes.
- Offer strategies to meet funding gaps, such as providing public resources (e.g., public land at no cost or reduced cost, construction subsidies, and/or down payment assistance), allowing flexibility regarding affordability requirements, and marketing site opportunities to nonprofit developers who may accept lower profit margins. Estimated funding needs for rental scenarios on individual lots range from \$20,000 to \$70,000

DEVELOPMENT SCENARIO ANALYSIS



Stacked Duplex Scenario



Stacked Duplex Plus ADU Scenario



Multi-Lot Scenario

per project, with a need of \$40,000 for the multi-lot project scenario. For homeownership scenarios, needs range from \$230,000 to \$490,000 per project for individual lot scenarios, with \$740,000 required for the multi-lot scenario.

- Create a gap financing program. The scenarios analyzed in this report provide initial estimates for gap financing needs, assuming a maximum primary loan from a community development financial institution with an 80% loan-to-value ratio, not exceeding 85% of total development costs. Estimates range from \$110,000 to \$310,000 for development scenarios on individual lots and slightly more than \$430,000 for the multi-lot scenario.

- Establish community preference policies to prioritize small-scale multi-family development resources and units to support equity goals, in line with fair housing and anti-discrimination laws, as well as other funding source program requirements.

Visit our website at www.flhousing.org/publications to access and download the full report.



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FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program

MICHAEL CHANEY, DIRECTOR, CATALYST PROGRAM
TAMARA WEST, TECHNICAL ADVISOR

QUESTION: The income rules used for SHIP have changed because of HOTMA. By what date must my housing assistance office change to HOTMA practices? What resources are available to learn about these changes?

ANSWER: The answer is July 1, 2025, and here are the details. Most SHIP communities follow the income regulations in 24 Part 5 of the Code of Federal Regulations and the HUD Handbook 4350.3 Chapters 3 and 5. There are changes to these income qualification rules that have resulted from the Housing Opportunity Through Modernization Act (HOTMA). While many of the existing rules remain unchanged, HOTMA introduces modifications to how household income and assets are determined.

HOTMA's effective date is January 1, 2024, and several SHIP offices have already fully implemented the helpful, time-saving changes. However, in September 2024 HUD issued a notice that kept the effective date but revised



the compliance date to July 1, 2025. Prior to July 1, 2025, Florida Housing's SHIP monitors will not cite local government for HOTMA-related applicant file errors discovered as part of the monitoring review. Instead, the SHIP monitor will recommend corrective actions for all HOTMA-related errors discovered prior to the July 1, 2025, implementation date.

HOTMA impacts these programs:

- State Housing Initiative Partnership (SHIP) program
- Community Development Block Grant- Disaster Recovery (CDBG-DR)
- HOME Investments Partnerships (HOME)
- HOME - American Rescue Plan (HOME-ARP)
- Housing Trust Fund (HTF)
- Low-Income Housing Tax Credit (LIHTC)
- Multifamily Mortgage Revenue Bonds (MMRB)
- State Apartment Incentive Loan Program (SAIL)

The Florida Housing Coalition recently completed a "HOTMA Updates and Additions" training. A link to that training, along with other valuable HOTMA resources is at the end of this article.

QUESTION: How does HOTMA categorize assets? Are each of these asset categories treated differently in the eligibility determination calculations?

ANSWER: The Florida Housing Coalition had not addressed this topic in training until recently.

The HOTMA asset categories are addressed in Notices PIH 2023-27 and the HOTMA Implementation Guide. All assets are categorized as either Real Property, Necessary Personal Property, or Non-Necessary Personal Property. Necessary personal property, including furniture, a car, and a wedding ring, is excluded from net family assets.

Non-necessary personal property includes bank accounts, financial investments, and recreational vehicles. When the combined value of all non-necessary personal property does not exceed \$50,000, as adjusted by inflation, all non-necessary personal property is excluded from net family assets. However, actual income from assets is always included in a family's annual income, regardless of the total value of net family assets or whether the asset itself is included or excluded from net family assets, unless that income is specifically excluded by 24 CFR § 5.609(b).

Examples of real property include land and a rental home. Real property must be included in net family assets regardless of its value unless the real property meets a different exclusion under 24 CFR § 5.603.

The HOTMA Implementation Guide can be found at <https://www.hud.gov/sites/dfiles/OCHCO/documents/2023-10hsgn.pdf>

QUESTION: What does it mean that some HOTMA items are subject to inflationary adjustments?

ANSWER: HOTMA's Final Rule requires that certain amounts used to make income, asset, and eligibility determinations be adjusted by an inflationary factor on an annual basis. Those who are required to follow HOTMA changes must use the HUD-published values when they are made available each year.

2025 Inflationary Adjustments
<https://www.huduser.gov/portal/sites/default/files/datasets/inflationary-adjustments/CY2025-Revised-Amounts-And-Passbook-Rate.pdf>

There are a handful of items that you must monitor for HUD's annual updates:

- Passbook Savings Rate (0.4% in 2024): This is the rate used in calculations of an asset's imputed income. This rate increases to 0.45% in 2025.
- Threshold above which imputed returns must be calculated on net family assets (\$50,000 in 2024): Recent HOTMA trainings has explained that if the value of family assets exceeds this amount, housing staff must calculate imputed income for any included asset that does not generate actual income. This increases to \$51,600 in 2025.
- Income exclusion for earned income of dependent full-time students (\$480 in 2024): This has been an income rule for years. Count no more than this amount of annual job income from a full-time student so long as they are not the head of household. This remains \$480 in 2025.

- Income exclusion for adoption assistance payments (\$480 in 2024): This is also a long-time rule. Count no more than this amount of annual adoption assistance payments. This remains \$480 in 2025.
- Threshold above which the non-necessary personal property value is included in net
- Family assets (\$50,000 in 2024): The SHIP Clip answer above addresses the categories of assets, along with the Florida Housing Coalition's most recent HOTMA training. Count the value of non-necessary personal property assets only if they exceed this amount, which increases to \$51,600 in 2025.
- Amount of assets for which one may accept self-certification by the family (\$50,000 in 2024): If a household has more than this amount of net family assets, HOTMA strongly recommends obtaining third party verification of assets. This amount increases to \$51,600 in 2025.

QUESTION: HOTMA does mention one final inflationary adjustment. It is for an asset limit of \$100,000. Is that a new income-related rule that we follow?

ANSWER: No, this aspect of HOTMA is not relevant for SHIP. The HOTMA Guidelines note that 'although Section 104 sets asset limits for the Section 8 and Public Housing programs, asset limits do not apply to the HOME program or LIHTC.'

While this \$100,000 asset limit does not apply to SHIP, there are a number of local governments

that have imposed their own asset limits. They may continue to do this, but there is no program-wide asset limit.

QUESTION: HOTMA has made changes to the number of certain documents that must be collected. How many pay stubs are needed to verify job income? What are the required number of bank statements required?

ANSWER: This is addressed in the HOTMA Implementation Guide. Two pay stubs are required: "In Attachment J, subtopic J.5.a, HUD clarified that PHAs/MFH Owners are required to obtain a minimum of two current and consecutive pay stubs for determining projected annual income from wages when they are relying on pay stubs."

Bank statements are not required: Instead, the implementation guide notes that housing administrators "may accept a declaration from the family that their net assets do not exceed \$50,000 (as adjusted for inflation), without needing to further verify that declaration. See Attachment F (paragraph F.7) (Self-Certification of Net Family Assets Equal to or Less Than \$50,000 (as adjusted by inflation)) of this notice."

QUESTION: Has HOTMA changed the rules for verifying child support income?

ANSWER: Yes, the following language comes from page 42 of the HOTMA Implementation Guide:

"Annual income includes "all amounts received," not the amount that a family may be legally entitled to receive but which they do not receive. For example, a family's child support or alimony income must be

based on payments received, not the amounts to which the family is entitled by court or agency orders. A copy of a court order or other written payment agreement alone may not be sufficient verification of amounts received by a family"

Several documents are available to verify child support income that is received. Florida law requires child support payments to be sent electronically, either by direct deposit to a checking or savings account or by being placed on a VISA prepaid card. Housing staff may collect whatever written deposit notices applicants receive from the bank account or prepaid card.

For deposits into a bank account, use bank statements to document child support income regularly received. As a last resort, self-certification could be provided but only if other attempts to verify have been unsuccessful.

QUESTION: If a financial institution informs us that the interest rate for a checking account is "0%" or "N/A", do we need to calculate the imputed income for that checking account if the total combined value of household asset is \$50,000.00 or more?

ANSWER: No, imputed income does not need to be calculated for a checking account. HUD provided a webinar on asset income calculations that answers this question. When asset income can be calculated but is \$0—such as a checking account with a 0% interest rate—that is not the same as an asset for which income cannot be calculated. A financial asset that does not generate income, like a bank account with no interest rate or a stock that does not issue cash dividends, is considered to generate

zero dollars of actual asset income. Imputed income is not calculated.

There are not many assets that do not generate an actual income. It is only on such assets that you calculate imputed income. The HOTMA implementation guide gives one example of calculating imputed income on a recreational boat. The guide gives another example of vacant land owned by the applicant (not the land their home is on). This land is not rented and does not produce crops that are sold, so it generates no actual income. In such a case, calculate the imputed income from this land.

The Coalition has several recorded trainings and resources available online.

You can "HOTMA Updates and Additions" training online, which includes HOTMA Resources, as well as SHIP-specific trainings and the HUD HOTMA webinars at www.flhousing.org/webinar-recordings/



MICHAEL CHANEY is the Director of the Catalyst Program, focusing on providing training, publications, and local support for the Florida Housing Finance Corporation's Catalyst funding. Michael can be reached via email at chaney@flhousing.org.



TAMARA WEST is a Technical Advisor for the Florida Housing Coalition, focusing on providing training, publications, and local support for the Florida Housing Finance Corporation's Catalyst funding. Tamara can be reached via email at west@flhousing.org.

COALITION NEWS: STRENGTHENED TEAM, SHARPENED GOALS FOR 2025

AMANDA ROSADO, CHIEF OPERATING OFFICER

2024 was an incredible year of growth for the Coalition. As we worked through the first year of our new organizational strategic plan, we implemented strategic initiatives, including engaging our members and partners, enhancing how we provide technical assistance to our network, and being intentional about growing our team.

STRATEGIC INITIATIVES

Our technical assistance and training reached 16,000 attendees through our webinars, workshops, and events—an impressive leap from the 14,486 individuals we reached in 2023. This year also saw over 85 live events, each providing critical tools, resources, and opportunities to our members and partners. Behind the scenes, we have been equally busy enhancing the ways we serve our community. Launching our new website and upgraded webinar technology has made it easier than ever for members to access resources and connect our members' success through meaningful engagement and cutting-edge tools.

One of the most exciting initiatives we worked on was the Wells Fargo Global Fellows initiative. We are so grateful to the Wells Fargo volunteers who contributed their valuable skills and perspectives to support our work. Their expertise helped us strengthen our strategic plan, improve processes, and think creatively about elevating our work.

WELCOMING NEW LEADERS

The strength of our mission lies in the remarkable people who champion it, and we are thrilled to welcome new voices to both our Board of Directors and Advisory Council.

On the Board of Directors, we are honored to welcome:



Laura Bayona of Florida Power & Light. With over 14 years of experience, Laura brings a passion for energy conservation and customer advocacy, including her leadership of FPL's Care To

Share Program, which supports vulnerable communities.



Hana Eskra of Preservation of Affordable Housing. Hana has more than 25 years of experience in affordable housing consultation, financial feasibility, and project management

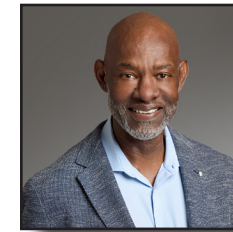
services, as well as housing policy analysis and implementation.



Monclaude Nestor of PNC Bank. Monclaude's extensive expertise in community development banking and his leadership in improving

low-to-moderate-income neighborhoods will be invaluable as we strive to strengthen housing access and quality of life across Florida.

Joining our Advisory Council, we are pleased to welcome:



Dr. Willie Logan of Ten North Group. A celebrated public servant and thought leader in community economic development, Dr. Logan brings a global perspective and deep expertise to our work, furthering our mission to create sustainable housing opportunities.

These new leaders bring fresh energy, diverse perspectives, and a shared commitment to our mission. We are thrilled to work alongside them to strengthen Florida's housing ecosystem.

A FOND FAREWELL TO PAM DAVIS



With a mix of joy and sadness, we say farewell to Pam Davis, who has been a cherished member of the Coalition family for more than 20 years.

Pam's dedication as our Administrative Coordinator and her warm presence at our conferences have left a lasting mark on our organization.

Her ability to make every attendee feel welcome and appreciated is a testament to her character and passion for our mission. Pam will be deeply missed, and we wish her every happiness in this exciting new chapter of her life.

LOOKING AHEAD TO 2025

As we celebrate the successes of 2024, we are equally excited about what lies ahead. From enhancing member engagement through improved CRM systems to formalizing project quality control processes and investing in our team's professional development, we are committed to continuous improvement.

These priorities and our unwavering dedication to strategic initiatives will ensure that the Coalition remains at the forefront of housing innovation and advocacy. This year has been a testament to the power of collaboration and the shared passion for creating a Florida where everyone can access safe, affordable housing. Thank you for your continued support and commitment. Together, we will make 2025 another year to remember.



AMANDA ROSADO is the Chief Operating Officer and a Technical Advisor for the Florida Housing Coalition, leading the organization's strategic planning, and operational processes and providing technical assistance. Amanda can be reached via email at rosado@flhousing.org.

Our new website has launched

www.flhousing.org



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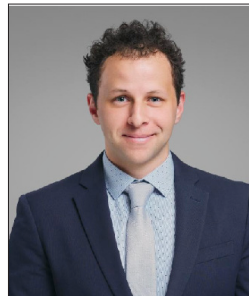
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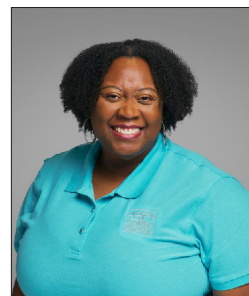
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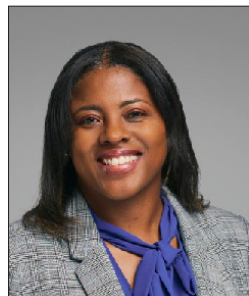
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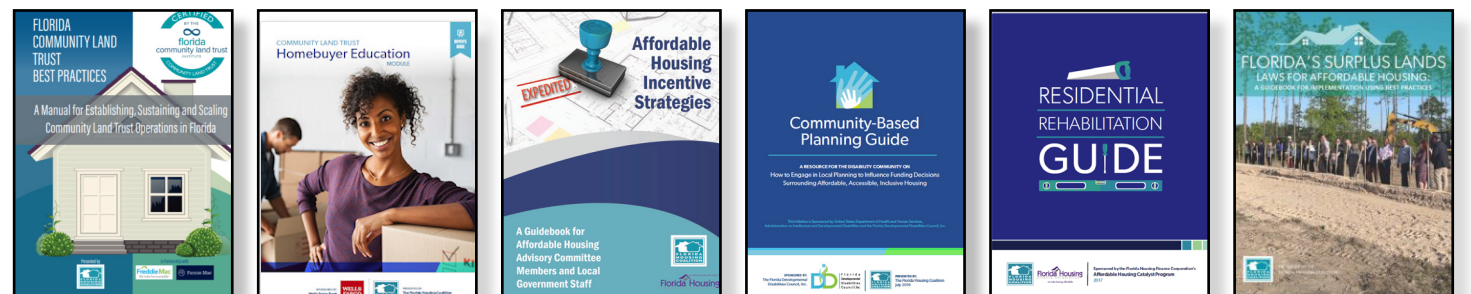
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FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more at www.flhousing.org/resource-library





THE FLORIDA HOUSING COALITION

Helping local governments, nonprofits, and businesses solve complex affordable housing issues with tried and true best practices.

Housing is paramount to equitable, healthy, and sustainable communities. As Florida's premier statewide mission-based housing expert on everything from ending homelessness to first time homeownership, we understand the housing and development challenges that communities face. Our professional

team increases your capacity to implement effective solutions embraced by public and private sector stakeholders. The Coalition assists government and community-based organizations involved in producing and preserving housing for the workforce and Florida's most vulnerable populations.

"Long-term community improvements and future affordable housing units will be directly attributable to the Coalition's participation in our strategic plan. [The Coalition's] effort, analysis, recommendations, and collegiality were over-the-top professional and I would absolutely recommend you for similar engagements." --Bruce Lyon, Winter Haven EDC

"There is truly nothing that happens in the Florida housing space where the Coalition is not advocating, influencing, leading, partnering, and/or working on. Thank you for your leadership!" -- Esther Marshall, Fifth Third Bank

WHAT THE FLORIDA HOUSING COALITION CAN DO FOR YOU:

- ✓ Set up a Community Land Trust
 - ✓ Design and Facilitate Housing Forums
 - ✓ Develop Implementable Plans to End Homelessness
 - ✓ Provide Recommendations for Land Development Code Revisions
 - ✓ Develop Housing Resilience, Disaster Mitigation, and Recovery Plans
 - ✓ Draft an Inclusionary Housing Ordinance
 - ✓ Evaluate Capital Stack to Right Size Subsidy
 - ✓ Write Consolidated Plans
 - ✓ Facilitate Community Engagement Efforts
- And so much more!



GIVE US A CALL! 850-878-4219

All our services are grounded in data analysis and best practices.



FOR MORE INFORMATION,
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info@flhousing.org

FLHousing.org

Follow us on LinkedIn for trainings and updates:
[LinkedIn.com/company/Florida-Housing-Coalition](https://www.linkedin.com/company/Florida-Housing-Coalition)

"In partnering with the Coalition, we got a clear and unbiased assessment of our CoC's current state. [The team's] work ethic, expertise and ability to lead staff and volunteers has been masterful and the results tangible." -- Don Anderson, Coalition for the Homeless of Pasco County



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