

THE FLORIDA HOUSING COALITION JOURNAL

BLUEPRINTS

GUIDING THE FUTURE OF AFFORDABLE HOUSING IN FLORIDA

VOLUME 1 | SUMMER 2025

FLORIDA'S HOUSING STRATEGY

2025 ANNUAL CONFERENCE

BACK TO THE VISION: Rewrite the Future of
Affordable Housing

VISION TO VIABILITY

Our experts reveal how the success of CLTs
begins with engagement, diversification, and
sustainable strategies.

STATUTE SPOTLIGHT

Activating the State Housing
Strategy in the Live Local Act

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03

IN THIS ISSUE

04 CEO MESSAGE

from Ashon Nesbitt

05 ALL ABOUT FHC

Meet the Florida Housing Coalition

06 LEGISLATIVE UPDATES

State's Housing Strategy

10 ALIGNING FOR ACTION

Healthy Housing Partnerships Progress

12 RECOVERY WITH RESILIENCE

Resilient Housing Through Planning

14 COVER STORY

Vision to Viability: Thriving CLTs

18 STRENGTHENING FLORIDA'S FOUNDATIONS

Non-Profit Capacity Building Institute's Role in Housing

20 2025 CONFERENCE

Back to the Vision

24 ONSITE GREYWATER TREATMENT

A Developer's New Tool

26 HOMEGROWN SOLUTIONS

Accessory Home Implementation

28 SHIP CLIPS

Latest Guidance for SHIP Administrators

30 FOCUS & IMPACT

Staying the Course in 2025

32 WHO'S BEHIND THE MISSION

Staff Directory

33 OUR READS

FHC's Knowledge Library

34 HOW WE CAN HELP

FHC's Services



A WORD FROM OUR CEO

Ashon Nesbitt —————

As we step into the vibrant energy of Summer 2025, you may notice something new in your hands: Blueprints. While it carries a fresh look and name, this publication is still the same trusted journal you've come to rely on, now thoughtfully evolved to better meet the needs of our Coalition and its members. Blueprints reflects not only where we are today, but where we are going, building stronger, more resilient foundations for Florida's housing future.

Today, I feel a deep sense of optimism about the future of attainable housing in our state. Innovation, collaboration, and shared purpose are not just aspirations, they are the guiding forces behind real, measurable progress. Across Florida, advocates, local governments, developers, and community leaders are coming together in unprecedented ways to turn bold ideas into meaningful action. It is a moment of pride, and yet also a call to continue deepening collaboration across the housing ecosystem. There is so much opportunity still ahead.

Already, 2025 is off to an incredibly strong start. Our Housing Forward Town Halls engaged members statewide, gathering invaluable insights that will help shape our future work and amplify the voices of those closest to housing challenges and solutions.

We also recently unveiled one of the most significant research tools we've ever developed: the Live Local Scoring Tool. This groundbreaking analysis evaluates the suitability of sites developed under the Live Local Act, ensuring that affordable housing is located near amenities and away from environmental risks. This research is already helping to inform policy conversations and guide local decision-making, filling critical data gaps at a pivotal moment for housing development in our state. And later this Summer, we'll be releasing our expanded Impact Report, a sweeping look at how the Coalition's work (and your partnership) continues to intervene at critical moments to change the course of housing history in Florida. The theme is clear: when we act together, we don't just predict the future; we shape it.

Looking ahead, the momentum continues as we are eagerly counting down to our 2025 Annual Statewide Affordable Housing Conference, themed *Back to the Vision*. This year's conference will explore the powerful idea that intervening at the right moment in time can fundamentally alter the trajectory of individuals, families, and communities.

The conference, taking place August 25–27 in Orlando, promises to be unforgettable. We are thrilled to welcome Brett Culp, award-winning documentary filmmaker speaker and Dr. Andre M. Perry, a nationally renowned researcher, both of whom will be delivering keynote addresses to our annual conference. This year's conference will also feature exciting format changes, offering more opportunities for engagement, networking, and collaboration. Plus, we'll be screening *Fault Lines*, a powerful feature-length documentary connecting the human stories of the housing crisis to the big policy ideas shaping our future.

The energy, passion, and innovation driving our work are palpable and this issue of Blueprints captures that spirit. From stories of resilience in Community Land Trusts to updates on our resilience-focused housing initiatives and nonprofit capacity building efforts, every page reflects the shared commitment that fuels the Coalition's mission. As you read, I invite you to consider the extraordinary moment we are living through: a time when big ideas such as those in our State Housing Strategy are taking root, when collaboration is proving transformational, and when our collective actions are shaping the future of housing in Florida.

Together, we are not just responding to a housing crisis—we are building the systems, partnerships, and pathways that will define what's possible for generations to come.

Thank you for being a vital part of this work. The future is ours to build—and I cannot wait to see where we go next.

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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 in a suitable living environment. Blueprints is published by the Florida Housing Coalition as a service to its members, housing professionals and others interested in affordable housing issues.

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STATUTE SPOTLIGHT

REFLECTING ON THE STATE'S HOUSING STRATEGY

Written by Kody GLAZER, CHIEF LEGAL AND POLICY OFFICER



As I write this, the tilt-a-whirl of the 2025 Florida Legislative session has just ended. So rather than write a policy piece on what to expect or what to advocate for when it comes to state housing policy in Tallahassee, I wanted to check in on how Florida is doing on its state housing strategy.

Originally codified in 1988, section 420.0003 of the Florida Statutes is a fun little statute that has a lot of dreams, but not a lot of bite on its own. Titled “State housing strategy,” this section of Florida law has been home to many declaratory statements about wanting to “carry the state” toward the goal of ensuring that “each Floridian has safe, decent, and affordable housing.” Prior to a 2023 amendment, the state housing strategy statute made it a goal that “[b]y the year 2010, the state shall ensure that decent and affordable housing is available for all its residents” (emphasis mine). The 1990 Florida Legislature that adopted the 2010 goal was quite ambitious in wanting to eradicate the state’s affordable housing woes in twenty years. But have the state’s policies matched these statewide dreams?

The State Housing Strategy

The modern version (post-1990) of the state housing strategy is divided into three sections: 1) Legislative Intent; 2) Policies; and 3) Implementation. First, the legislative intent of the State Housing Strategy Act is to “articulate a state housing strategy

that will carry the state toward the goal of ensuring that each Floridian has safe, decent, and affordable housing. This strategy must involve state and local governments working in partnership with communities and the private sector and must involve financial, as well as regulatory, commitment to accomplish this goal.” So far, so good! To rephrase the statute, the state’s housing strategy is necessitated on public-private partnerships involving financial and regulatory support. That is fundamental to sound affordable housing policy as neither the private nor public sector can solve our housing crisis alone.

The second section at s. 420.0003(2) describes guidelines for state and local housing policy broken down into a) housing production and rehabilitation programs; b) public-private partnerships; c) preservation of the existing housing stock; and d) addressing unique housing needs. A lot of juicy policy frameworks and ideals live specifically in s. 420.0003(2)(a) relating to housing production and rehabilitation programs. For example, s. 420.0003(2)(a)2. states that:

“State and local governments should consider and implement *innovative solutions to housing issues* where appropriate. Innovative solutions include, but are not limited to:

- a. Utilizing publicly held land to develop affordable housing through state or local land purchases, long-term land leasing, and school district affordable housing programs. To the maximum extent possible, state-owned lands that are appropriate for the development of affordable housing must be made available for that purpose.



- b. Community-led planning that focuses on urban infill, flexible zoning, redevelopment of commercial property into mixed-use property, resiliency, and furthering development in areas with preexisting public services, such as wastewater, transit, and schools.
- c. Project features that maximize efficiency in land and resource use, such as high density, high rise, and mixed use.
- d. Mixed-income projects that facilitate more diverse and successful communities.
- e. Modern housing concepts such as manufactured homes, tiny homes, 3D-printed homes, and accessory dwelling units.”

This section alone of the state housing strategy could be the basis for most of state and local housing policy! But are state and local governments actually implementing the innovative housing solutions outlined in a state law encouraging them to do so? Let’s take the use of publicly owned land for affordable housing, for example. Florida law requires that each city and county in the state identify publicly owned parcels that are “appropriate for use as affordable housing” and place them on a posted affordable housing inventory list. Many jurisdictions do this exercise in good faith and identify all parcels they deem to be “appropriate” for affordable housing. But when you take a look at some local governments’ land inventories for affordable housing, all you see are the dregs of publicly owned parcels or no land at all. We can all live up to the state housing strategy’s ideals and commit more publicly owned land towards building affordable homes, especially when that publicly owned land is in a high opportunity area that could probably fetch a cool million dollars or two on the open market.

Take the strategy to focus community-led planning on urban infill, flexible zoning, and furthering development in areas with preexisting public services, for another example. Many communities are doing good work expanding affordable housing options close to community goods and services by legalizing more types and sizes of housing by-right. And yet, much of our state is still peppered with single-family homes on big lots that are a thirty-minute car drive to work. We can all live up to the state housing strategy’s ideals and continue to reform state and local regulations to support more homes in more places that are close to amenities.

And then there’s the directive to consider and implement “modern-housing concepts” such as manufactured homes, tiny homes, 3D-printed homes, and accessory dwelling units. We can all live up to the state housing strategy’s ideals to provide funding and regulatory support to make these modern-housing concepts turn into a reality.



Section 420.0003(2)(a)3. is also chock full of good policy foundations. This section of Florida law provides that “State-funded development should emphasize use of developed land, urban infill, and the transformation of existing infrastructure in order to minimize sprawl, separation of housing from employment, and effects of increased housing on ecological preservation areas. Housing available to the state’s workforce should prioritize proximity to employment and services.” That sounds great! Let’s do that. Let’s make sure that more state and locally funded housing and infrastructure programs incorporate proximity scoring into their funding decisions to prioritize or require public investments to reduce sprawl, transit costs, and poor quality of life.

Moving down to section 420.0003(2)(c), the state housing strategy states that “[t]he existing stock of affordable housing must be preserved and improved through rehabilitation programs and expanded neighborhood revitalization efforts to promote suitable living environments for individuals and families.” This is an aspect of the overall state strategy that needs a jolt of energy in the state and local housing policy arena. Most state and local housing policy discussions are framed around new – how many new homes can we build. In a present time not far removed from an era where affordable housing was not a policy priority, the fact that so many policymakers are even talking about needing to build new homes is incredible and needs to continue. And yet, we cannot forget to focus resources on our state’s existing supply of affordable housing. According to the Shimberg Center for Housing Studies’ 2022 Rental Market Study, between 2019 and 2022, Florida lost 40 affordable housing developments from the state’s affordable housing inventory, totaling nearly 4,000 assisted homes that were no longer required to be affordable due to expiring affordability periods. By 2032, an additional 250 developments totaling nearly 25,000 affordable homes face similar risks. Policies geared at preserving affordable housing are vitally important in the second half of the 2020s as more affordable housing developments continue to age and “expire” from affordability periods.

And then there is the third section of the state housing strategy – Implementation. The Implementation section is brief but does articulate a commitment to the value of effective technical assistance and capacity building programs at the state and local levels. The Affordable Housing Catalyst Program, of which the Florida Housing Coalition partners with the Florida Housing Finance Corporation to administer, is an example of a foundational technical assistance program designed to support local governments and community based organizations effectively deploy housing resources and enact essential local housing policies.

Are we using the State Housing Strategy?

Knowing this statute exists, you would think that all state and local housing policies would stem from the statute that is literally titled “State housing strategy.” And yet, the statute itself is only cited one once throughout the rest of Florida’s housing laws and programs. Why isn’t the state housing strategy consulted and cited more as a backbone to how policymakers approach housing abundance?

One reason for this could be simple: although the statute itself is rarely referenced, the strategies it outlines are inherent in other state housing programs and laws. For example, although no state or local government cites to section 420.0003(2)(a)1, which states that “[s]tate and local governments shall provide incentives to encourage the private sector to be the primary delivery vehicle for the development of affordable housing,” they still provide incentives to do just that. Another reason could be: why read the legislative intent section of a statute when you can go right to the enforceable laws and policies? It’s not like every legislator, city and county commissioner, nonprofit developer, or Florida Housing Coalition employee consults section 420.0003 of the Florida Statutes when they get out of bed or pray on it before dinner. And yet, there is a lot of good stuff sitting right there in state law that can be used as the basis for state and local housing policy.

It is the *policies* we enact, not the goals we set that make housing more affordable. So maybe next time you are stumped in your city council workshop, affordable housing advisory committee meeting, or legislative committee hearing and don’t know what policy to promote to make housing more affordable, consult section 420.0003 and ask “what would the state housing strategy do?”

The goal to provide everyone a home that is affordable to them is certainly a lofty one. But it is the lofty goals that guide us towards the ideation and implementation of thoughtful, compassionate public policy that can continue to chip away at our state’s housing shortage. We in Florida’s affordable housing ecosystem will keep on keeping on – one affordable home at a time (but preferably a lot more). As Janet Jackson sang in her 1986 hit song, “What Have You Done for Me Lately?” We never ask for more than we deserve (which is as many affordable homes as we can get), you know it’s the truth.



KODY GLAZER is Chief Legal and Policy Officer for the Florida Housing Coalition, with expertise in land use law, affordable housing planning and development, and policy implementation. Kody can be reached at glazer@flhousing.org.



ALIGNING FOR ACTION

PARTNERSHIPS FOR HEALTHY HOUSING WORKING GROUP PROGRESS

Written by Amanda **WANDER, DIRECTOR OF ENDING
HOMELESSNESS**

Starting in November 2024, the Florida Housing Coalition (FHC) launched the Public-Private Partnerships for Healthy Housing Working Group, part of a new statewide initiative funded through the Florida Housing Finance Corporation to implement the State Housing Strategy. This working group will continue meeting through May 2025, dedicating seven 90-minute sessions to educating community participants on strategies and data to strengthen local partnerships. These efforts aim to improve access to affordable housing and supportive services, ultimately enhancing health outcomes for individuals with extremely low incomes.

In addition to the working group sessions, participants have access to ELEVATE, FHC's learning management system, which supports the content of each session. Furthermore, participants benefit from monthly office hours, allowing them to ask session presenters specific questions regarding local data and strategies. FHC expert staff also provide one-on-one technical assistance tailored to each community's needs.



"When housing and health align, communities thrive."



A significant advantage of a geographically diverse working group structure is the opportunity for peer sharing. Many participants already have strong public and private partnerships that advance health and housing outcomes locally. Through these sessions, members learn from each other's successes and challenges, exchanging ideas to maximize impact statewide. Additionally, guest organizations and professionals contribute expertise, offering guidance on navigating partnerships and securing funding opportunities. Some of the expert partners who have shared insights include Molina Healthcare, the Shimberg Center, the Florida Hospital Association, and Bowley Centers.

Participants represent a diverse range of stakeholders, including housing and homeless service providers, local governments, healthcare providers, hospitals, continuum of care lead agencies, peer support services, and other nonprofit advocacy and support organizations. Collectively, these entities cover 19 counties: Alachua, Bay, Bradford, Brevard, Citrus, Columbia, Flagler, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Pinellas, Putnam, Sumter, Suwannee, and Volusia. Through multifaceted engagement and technical assistance, participants will develop both a Strategic Action Plan and a Coordinated Investment Plan. These plans will outline the steps and timelines

necessary to expand or implement specific strategies within their communities, fostering improved health and housing outcomes for those with extremely low incomes. Additionally, these plans will help establish multi-partner accountability and community-wide commitment to prioritized actions.

Upon the working group's conclusion, the Florida Housing Coalition will summarize key takeaways and strategies to share statewide, further advancing housing and health initiatives for those with the lowest incomes. Stay connected with our Journal and the 2025 Conference for further details and insights that could enhance your local housing ecosystem.

AMANDA WANDER

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2 RECOVERY

WITH RESILIENCE

GUIDING RESILIENT HOUSING GROWTH THROUGH SITE ASSESSMENTS AND INTEGRATED PLANNING

Written by CJ REYNOLDS, DIRECTOR OF RESILIENCE & RECOVERY

The frequency and severity of storms has increased and is impacting communities which previously have not experienced flooding. Creating resilient attainable housing and vibrant neighborhoods are priorities for all Florida communities. Resilient development promotes long-term affordability by creating properties that are better equipped to withstand disasters and increased flood risks for the next 75 years. By building on safer sites, housing developers can mitigate risks to renters and owners and reduce the cost of property insurance.

To achieve strategic development that is resilient, local governments are working to implement risk -based land use planning. Many Florida communities need workforce housing in coastal areas to support tourism economies. Risk-based planning can include defining more stringent construction standards for Coastal High Hazard Areas and inland flood zones, or incentivizing density bonuses in low-risk areas, and other strategies. Adopting a community-supported set of “resilient guided growth” policies for affordable and workforce housing is a best practice in line with the State Housing Strategy (Section 402.0003(2)(a)(2)(b) specifically) which will minimize exposure and reduce future impacts from flood hazards.

For example, the 2024 Resilient Jacksonville plan outlines the city’s commitment to “growing resiliently by guiding safe and connected new development to areas of low risk to flooding and other hazards, but also well-connected to infrastructure and services.”





Integrating Resilience Strategies into Housing Planning

The Coalition, in collaboration with the Emerald Coast Regional Council and Texas Community Watershed Partners, an institute at Texas A&M, partnered with Bay County Housing Department and planning staff from Tyndall Air Force Base to work through the process and get input on local goals. The project was supported by the National Oceanic and Atmospheric Administration with funding provided by the Bipartisan Infrastructure Law.

The project had two primary objectives: 1) Develop and test a resilience-based planning strategy and exercises to guide affordable housing development; and 2) create a guide to support this process, which can be used by any community in Florida, and on the U.S. Gulf Coast.

The team held two meetings to review the existing housing needs assessments and discuss priorities. Then the team implemented a survey and polls to identify local preferences for proximity to amenities, and mapped flood risks and environmental concerns. The County provided information on public land and vacant commercial and industrial land, drawing on the Live Local Act.

At the workshop, stakeholders interacted with the CHARM maps and data to identify locations that were suitable. The stakeholders were able to identify key corridors that met the suitability and resilience goals. The stakeholders discussed potential to update zoning to support increased density to help to meet the housing unit goals.

To support local government efforts to optimize new housing construction density in lower-risk areas, the Florida Housing Coalition has integrated best practices for assessing site suitability and natural hazards. This approach is defined in two new Coalition resources: the Housing Guide for Local Governments (<https://flhousing.org/guided-growth-resources/>) and the Resilient Site Assessment Checklist for Developers. The guide, released in April 2025 focuses on identifying areas for new multi-family properties but can also be used for community land trusts or new single-family developments. To learn more about how these services can help your program, contact CJ Reynolds at reynolds@flhousing.org.

CJ REYNOLDS is Director of Resilience and Disaster Recovery for the Florida Housing Coalition, focusing on incorporating resilient designs into new construction and rehabilitation while improving recovery strategies. CH can be reached at reynolds@flhousing.org.



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VISION TO VIABILITY

KEYS TO THRIVING COMMUNITY LAND TRUSTS

WRITTEN BY MATTHEW WYMAN, DIRECTOR OF PERMANENT AFFORDABILITY

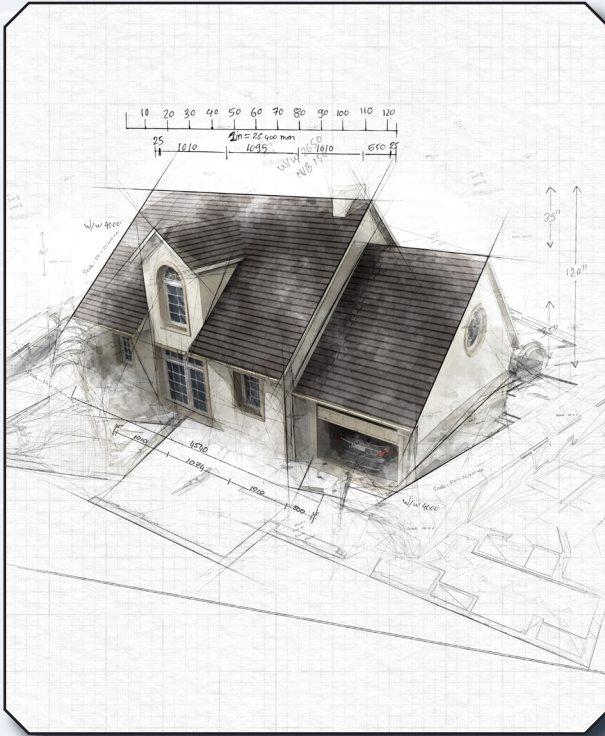
Communityland trusts (CLTs) have proven to be powerful tools for creating affordable housing, preserving community assets, and fostering sustainable development. While the CLT model holds great promise and has expanded in numbers in recent years, only a handful have achieved long-term financial success and stability. The most successful CLTs have developed strategies that not only ensure financial sustainability but also enhance their capacity to serve marginalized communities. Through the Florida Housing Coalition's Community Land Trust Institute, we know that community engagement, adaptive governance, strategic partnerships, and revenue diversification, coupled with a long-term stewardship focus, are key to replicating their success and ensuring that CLTs continue to thrive in an increasingly challenging landscape.

COMMUNITY ENGAGEMENT & ADAPTIVE LEADERSHIP

Community involvement is at the heart of every successful CLT. The most stable CLTs engage residents and stakeholders in decision-making. This level of engagement is crucial for ensuring that projects align with community needs and priorities while maintaining accountability to the people they serve.

A governance structure that includes significant community representation, with a board comprising residents, stakeholders, and experts is the traditional standard of a CLT. This structure fosters transparency, builds trust, and ensures that the CLT's priorities remain rooted in local concerns.

CLT leadership aligning its community-focused governance with being visionary, adaptable, and responsive to navigate challenges and seize opportunities is of tremendous importance. Many affordable housing-oriented organizations, including CLTs, face the dual challenge of providing affordable housing while also addressing broader issues like climate resilience and gentrification. Leadership that is forward-thinking, dynamic, and capable of building relationships with local government, private developers, and other community organizations is key to balancing these goals. Overall, creating a sense of community ownership through flexible, people-centered leadership propels the long-term success of a CLT.



STRATEGIC PARTNERSHIPS

Community-focused leadership includes leveraging partnerships to maximize the impact of a CLT. By collaborating with local governments, nonprofit organizations, private-sector developers, and financial institutions, CLTs can access additional resources, expertise, and opportunities that might not otherwise be available. balancing these goals. Overall, creating a sense of community ownership through flexible, people-centered leadership propels the long-term success of a CLT. For example, CLTs may work with local governments to be their preferred recipient of public land which implements Section 420.0003(2)(a)(2)(a) of the State Housing Strategy to utilize leasing of publicly owned land to ensure long-term affordability. CLTs can also serve as stewards for units produced via a density bonus or infrastructure surtax program as well as establish a partnership with a for-profit developer to create mixed-income developments. These collaborations not only improve the financial stability of CLTs but also enable them to scale their impact and reach more residents in need of affordable housing.



REVENUE DIVERSIFICATION

Financial stability is a critical component of any organization's success. The most successful CLTs develop self-sustaining revenue models, such as leasing land for affordable housing or other purposes, acquiring or developing rental properties, or creating mixed-use developments that generate income from commercial tenants. By diversifying their revenue streams, these CLTs ensure they are not reliant on a single funding source, which can be vulnerable to market fluctuations or changes in public policy. Additionally, successful CLTs employ a diversified subsidy strategy, combining both public and private funding sources to support operations and development projects. This approach includes securing government grants, low-interest loans, tax incentives, low-income housing tax credits (LIHTCs), and philanthropic support.

"Affordable housing is just the start— CLTs empower communities for generations."

STEWARDSHIP

Understanding the importance of long-term stewardship is essential to a CLT's future success. CLTs do not merely build housing and walk away; they are committed to ensuring that housing remains affordable in perpetuity for the benefit of the community while helping individual occupants achieve their housing-related goals. This requires homeowner support, careful financial planning and assuring homes remain in structurally sound and habitable conditions.

To that end, CLTs set aside funds to ensure properties serve the community for decades and develop programs that help residents build equity without sacrificing affordability. By focusing on sustainable development practices and creating mechanisms for ongoing support, CLTs maintain the affordability and stability of the properties they manage over time without exclusively relying on legal instruments.

The most successful and financially stable CLTs have mastered a combination of strategies grounded in long-term stewardship and sustainability. These enable CLTs to thrive and continue providing affordable housing and community empowerment despite rising housing costs and other related challenges. For organizations looking to replicate this success, adopting best practices is essential to ensuring financial stability and maximizing the impact of a CLT in its community. The Community Land Trust Institute offers comprehensive learning opportunities and technical assistance on best practices to support the future of permanently affordable housing.

MATTHEW WYMAN is Director of Permanent Affordability for the Florida Housing Coalition, focusing on building the capacity of community land trusts. Matthew can be reached at wyman@flhousing.org.

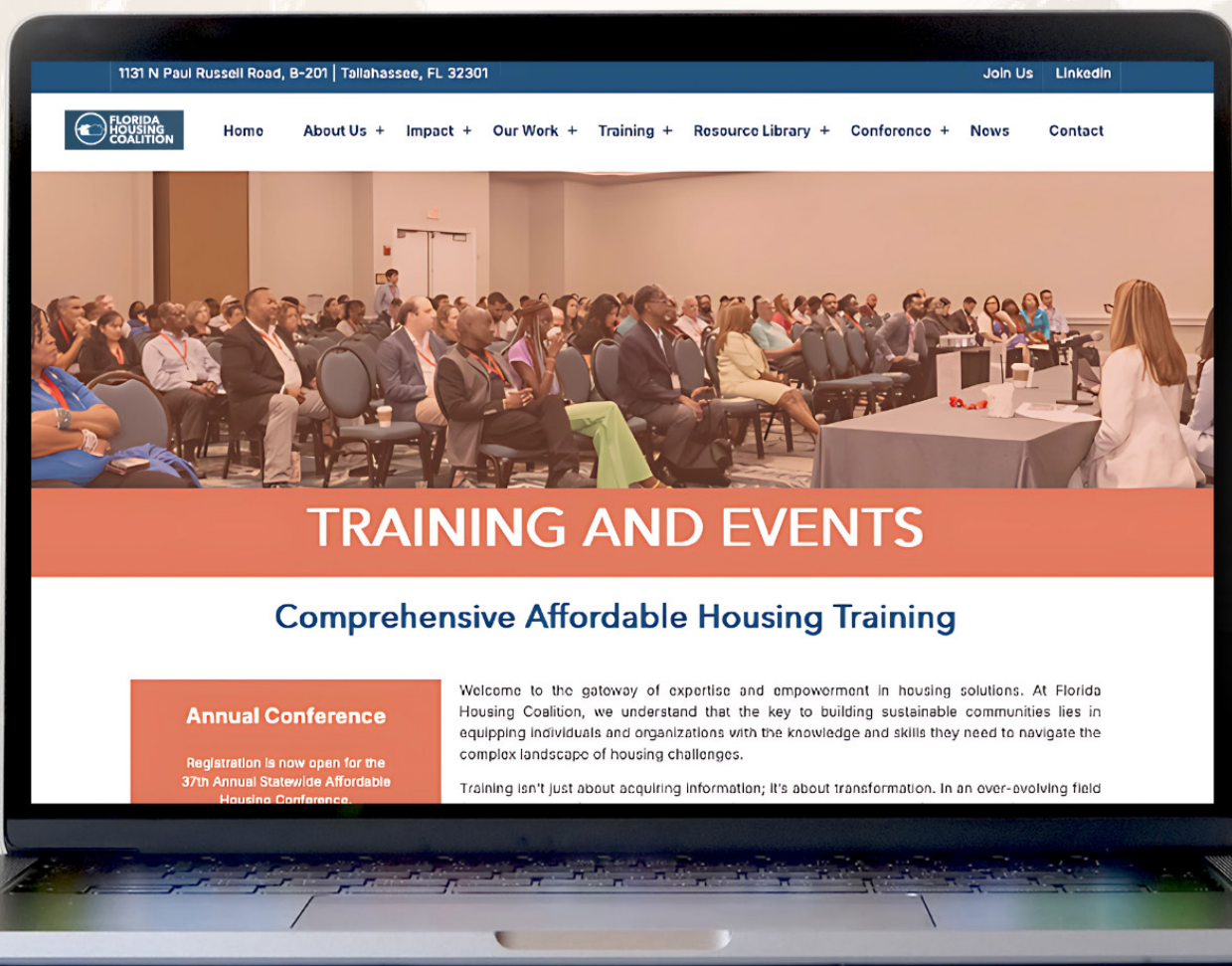


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STRENGTHENING FOUNDATIONS

THE IMPORTANCE OF THE NCBI ON THE PLANNING OF AFFORDABLE HOUSING DEVELOPMENT

Written by Steve **KROPP**, DIRECTOR OF AFFORDABLE HOUSING DEVELOPMENT

The Florida Housing Coalition's Nonprofit Capacity Building Institute (NCBI) and Florida Housing Finance Corporation's Predevelopment Loan Program (PLP) are two of the main driving forces behind nonprofits planning affordable housing in Florida. Currently there are over 400 participants enrolled in the Institute and over 40 borrowers in the PLP program. Over the past several years, the Institute and the PLP program have been instrumental in enhancing the ability of nonprofits to learn how to plan the development of affordable housing throughout Florida.

The technical assistance provided in planning affordable housing to both programs' nonprofits create a strong organizational and financial foundation supporting the development of affordable housing. Over the past several years, the Coalition has grown and expanded the wide-ranging expertise of its staff which has helped execute initiatives like the Nonprofit Capacity Building Institute.

To continue deepening its impact, NCBI recently launched a new 8-week live-training series for nonprofits that focuses on capacity building and successful development plan creation. The program consists of weekly live training events with regular office hours and time for feedback.

PREDEVELOPMENT LOAN PROGRAM

The Predevelopment Loan Program is one of the state's leading programs in building non profit capacity. FHC has been the Technical Assistance Provider (TAP) for the Florida Housing Finance Corporation's Predevelopment Loan Program (PLP) for several years. The PLP program provides up to \$750,000 in funding for land acquisition and predevelopment activities. This predevelopment loan program has been the driving force behind building the capacity of nonprofit developers since the 1990's. Currently, over forty projects are undergoing predevelopment activities using this program. As the projects are completed, the nonprofit expands its capacity to provide housing by successfully completing projects and earning development fees.

As the sole Technical Assistance Provider (TAP) for the Corporation's Predevelopment Loan Program, coalition staff provide training and technical assistance in the complicated world of planning affordable housing implementing Section 402.0003(2)(b)(2) of the State Housing Strategy to provide this assistance to community-based organizations. We also provide the funding for the planning by preparing draw requests from borrowers to fund the planning activities. The teaching and funding helps to build both financial and developmental capacity among the participating nonprofits. The programs also ensure that the nonprofits planning is efficient and the proper steps are taken in the planning process to proceed with their project and begin development of both rental and for sale projects throughout the state.

The Technical Assistance meetings led by Coalition staff take place several times a month planning over 40 affordable housing projects around the state. The first step in proper planning is to create a Development Plan for each project. The planning includes identifying the project's funding, costs, and timeline. The training also focuses on feasibility, understanding a pro forma, learning about local government planning frameworks that guide development, reviewing contracts and organizational documents. These proper planning steps reduce the risk to the Borrowers.

The success of these capacity building programs administered by the Coalition can be illustrated by the nonprofits currently participating in either or both the Building Capacity to Build and Predevelopment Loan Program outlined and highlighted below:

PLP HOMEOWNERSHIP SPOTLIGHT: ONE MISSION

One Mission Lehigh Residences is an affordable homeownership project located in Boynton Beach being built to serve four families at or below 50% AMI and another three families at or below 80% AMI. The borrower and developer Affordably Lavish Foundation, Inc. was awarded a PLP loan in the amount of \$379,500 in October 2023, and their construction financing consists of SHIP funding in the amount of \$875,000 (awarded) and a SELF (Solar Energy Loan Fund) loan of \$1,500,000.

The PLP project is employing a somewhat-unique approach in using modular, partially prefabricated buildings on the development site thereby expediting the construction timeline and decreasing delays that typically pop-up during phases of construction. This is the first of two PLP-supported projects for the developer Affordably Lavish Foundation, Inc., who is developing a 24-unit homeownership project in Lake County called ALF Umatilla.

PLP RENTAL SPOTLIGHT: JESSIE'S VILLAGE

Jessie's Village is an affordable rental project located on the southeast side of Gainesville that will comprise of 22 total residential units – 8 of those reserved for families at or below 50% AMI. This will be the first affordable housing development for the borrower and developer The Hutchinson Foundation, Inc. who was approved for a PLP loan in the amount of \$162,600 in June 2024. Construction financing for Jessie's Village includes funding from the American Rescue Plan Act (ARPA), the Florida Community Loan Fund, and local contributions from the City of Gainesville and Alachua County (all committed).

While this is the first development project for The Hutchinson Foundation, Inc., Kindrell Hutchison has managed various properties in the Gainesville neighborhood where he was born and raised for over 10 years. Kindrell established the Foundation with the goal of reinvesting in the Gainesville community he calls home through affordable housing development, and he plans to provide several wrap-around services at Jessie's Village including job training and financial literacy to improve the quality of life and economic opportunity for his neighbors.

THE FUTURE

We are recently piloted a new Lender Readiness Certification Training. The training consisted of a two-part setup. The first four weeks of the series were all about nonprofit capacity and covering the essentials of organizational preparedness such as key legal documents, mission, vision, and strategic planning, as well as governance and leadership through the Board of Directors. We discussed senior management, HR management, and staff considerations, program management, and community engagement. The following four weeks focused on Development Planning, helping participants understand market feasibility, the importance of building a development team, assessing the ability to proceed, and completing a development pro forma. The course featured homework assignments at regular intervals, which allowed participants to practice applying these skills live and in real time.

Nonprofits were then able to request analysis on their concept and receive a capacity score. A select number of participants were invited to pitch their projects to potential funders at "The Impact Arena" which will be held at our annual conference during the NCBI Symposium.

The expansion of NCBI through this live training series and continued support is a strategic initiative dedicated to enhancing the capacity of nonprofits throughout Florida. NCBI remains a critical player in responding to the state's housing challenges, by giving organizations the skills and tools necessary to create and maintain affordable housing projects. With the goal of each Floridian having access to available and affordable housing of their choosing, the continued success of the Nonprofit Capacity Building Institute and the Predevelopment Loan Program will continue to provide encouragement and training.

STEVE KROPP is Director of Affordable Housing Development for the Florida Housing Coalition, with expertise in housing construction, development, and financing. Steve can be reached at kropp@flhousing.org.





BACK TO THE VISION: REWRITE THE FUTURE OF AFFORDABLE HOUSING

SET YOUR TIME CIRCUITS—IT'S TIME TO REWRITE THE FUTURE OF AFFORDABLE HOUSING!

Registration is officially open for the Florida Housing Coalition's **38th Annual Statewide Affordable Housing Conference**, happening **August 25–27, 2025**, in Orlando.

This year's theme, **Back to the Vision**, calls on each of us to do more than simply react to the challenges of the moment. It challenges us to reflect on the decisions of the past, take action in the present, and build a future where housing opportunity is within everyone's reach.

Because the truth is: today's housing challenges weren't inevitable. They were shaped by choices, and we have the power to intervene at the right moment to change the course of history.

THE FUTURE ISN'T WRITTEN YET.

IT'S WAITING ON US TO CREATE IT.





A LINEUP OF VISIONARIES: INSPIRATION ON THE MAINSTAGE

Brett Culp: Turning Vision into Action

To ignite our journey "back to the vision," we are thrilled to welcome Brett Culp to the mainstage as our **Monday keynote speaker**.

Brett is an acclaimed documentary filmmaker, founder of the Rising Heroes Project, and a nationally recognized voice for purpose-driven leadership. His work, featured on platforms like **Netflix, Hulu, and Amazon**, centers around a powerful truth: *the ability to create change doesn't come from titles or budgets, it comes from passion, purpose, and people.*

Through heartfelt storytelling and uplifting real-world examples, Brett will inspire us to step confidently into our roles as everyday heroes in Florida's housing movement.

Expect an experience that is **moving, motivating, and profoundly personal**, a call to action that will remind us all that leadership isn't about hierarchy; it's about heart.



WHERE WE'RE GOING WE DON'T NEED ROADS.

WE NEED COURAGE, COLLABORATION, AND A CLEAR VISION FOR WHAT'S POSSIBLE.



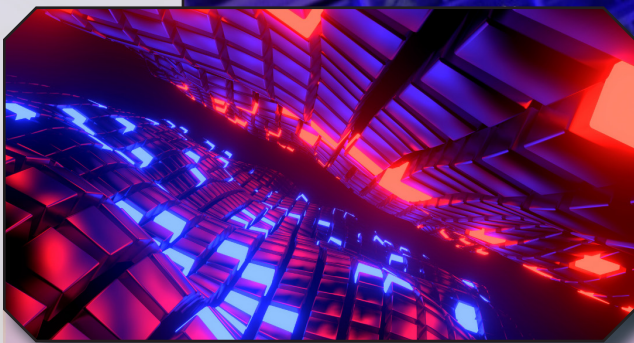
Dr. Andre M. Perry: Building Equity and Opportunity

On **Tuesday**, we continue the momentum with a keynote from nationally renowned researcher, author, and policy expert **Dr. Andre M. Perry**.

Dr. Perry, a Senior Fellow at the Brookings Institution and Director of the Center for Community Uplift, is one of the most respected voices today on community investment, racial equity, and economic opportunity.

His groundbreaking work has shaped national conversations and informed real-world policy change, shining a spotlight on how investments in historically overlooked communities unlock generational wealth, prosperity, and resilience. Featured in **The New York Times, MSNBC, NPR**, and beyond, Dr. Perry brings an urgent, solutions-focused perspective that could not be more timely.

At a moment when Florida stands at a crossroads, his keynote will offer both a mirror and a map: reflecting the realities we face, and charting a course forward grounded in data, equity, and transformative action.



Sandra Veszi Einhorn: The State of the State

During Monday's lunch program, we are honored to welcome **Sandra Veszi Einhorn**, Board Chair of the Florida Housing Finance Corporation, for this year's **State of the State Address**.

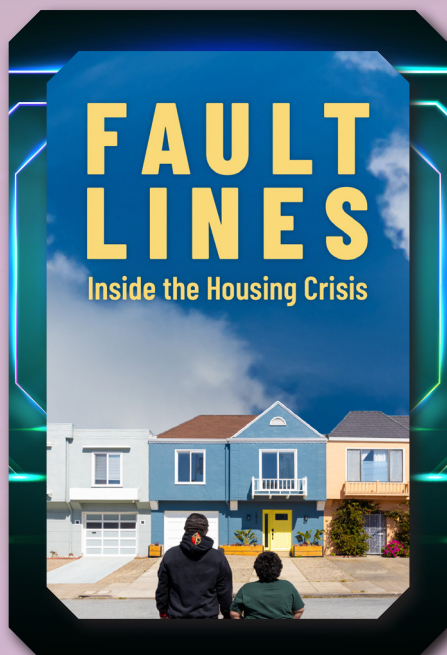
Sandra's leadership in Broward County and across Florida exemplifies the impact of vision turned into action. From championing the creation of the Broward Affordable Housing Trust Fund to leading crisis recovery efforts, her career is a testament to how strategic partnerships, clear purpose, and bold advocacy can move systems and lives forward.

She'll share insights on the housing landscape ahead, the role of collaboration in achieving lasting change, and why now, more than ever, is the moment to act with conviction.

This address will also include the celebration of our **2025 Statewide Housing Award winners**, honoring champions of innovation, impact, and community-building across the state.



A SPECIAL SCREENING OF *FAULT LINES* TUESDAY NIGHT FEATURE



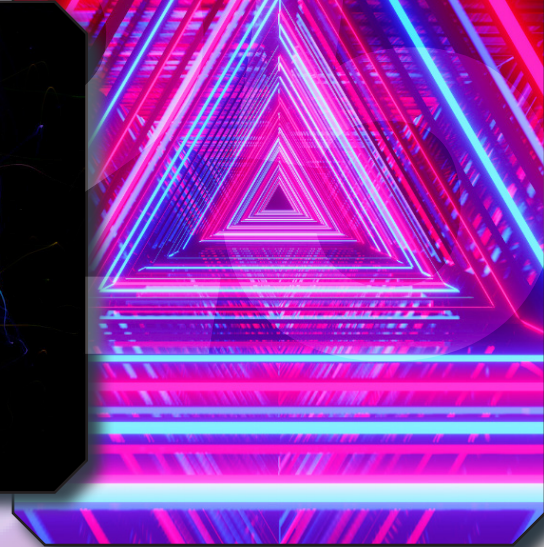
On Tuesday evening, we invite you to an exclusive screening of ***Fault Lines***, a powerful documentary exploring the critical cracks in America's foundation and the communities fighting to build something stronger.

Through compelling storytelling and human-centered narratives, *Fault Lines* reveals how systemic issues in housing, healthcare, and economic opportunity intersect and how bold ideas can light the way toward a more equitable future.

This special event underscores our conference theme by offering a cinematic exploration of what it means to confront the past and reimagine what's possible.

LEARN MORE ABOUT THE FILM AT
FAULTLINESMOVIE.COM





REIMAGINING THE CONFERENCE EXPERIENCE

IT'S NOT JUST ANOTHER CONFERENCE, IT'S A MOVEMENT

We've reimagined the experience from the ground up, making Back to the Vision our most dynamic event yet:

- **More opportunities to connect:** Expanded networking events and casual meetups designed to spark collaboration.
- **Hands-on session labs:** Practical, skill-building workshops where you can apply knowledge and leave with action plans.
- **Live general sessions:** Can't be there in person? We're bringing the energy to you with real-time livestreams of our most critical moments.
- **Deeper conversations:** New interactive experiences offering bite-sized, high-impact takeaways during session transitions and breaks.

Every detail has been designed to create **connection, inspiration, and momentum**, because shaping Florida's housing future demands it.

THE FUTURE IS WHAT WE MAKE IT.

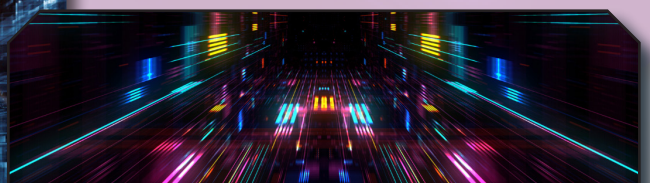
This is our chance to intervene. To act boldly. To return to the core of why we do this work and drive forward with new clarity, new energy, and renewed vision.

Secure your place among the visionaries shaping the future of affordable housing in Florida.

Join us August 25–27, 2025, in Orlando. Early Bird registration is open now through June 30!

BECAUSE WHERE WE'RE GOING, THE FUTURE ISN'T GIVEN.

IT'S BUILT BY US.



24 ONSITE GREYWATER TREATMENT



A NEW TOOL IN THE FLORIDA DEVELOPER'S TOOLBOX

Written by Bob DREW, CEO OF ECOVIE WATER MANAGEMENT LLC

One thing we think of when we think of Florida is its gorgeous beaches, the Everglades, and pristine waterways. Our need for more housing puts stress on precious water resources with aquifer depletion and contamination from wastewater discharge. That is why we have rules and restraints on development to limit water stress. While this makes it harder for us to expand our housing supply, here is one remedy.

Florida's Greywater Density Bonus, established in Florida statute 403.892 over two years ago, incentivizes developers to implement onsite greywater treatment in a wide range of eligible projects. By leveraging the Greywater Density Bonus, developers can increase housing density and improve ROI while minimizing water impact. Qualifying for the bonus requires new multi-family developments to collect, treat, and reuse greywater for flushing toilets.

The first projects to qualify for the Greywater Density Bonus are currently nearing occupancy. These include the 184-unit Revel Largo Project by the Roers Companies in Largo and Bayou Court Apartments by Gravel Road Partners in St. Petersburg. Onsite greywater treatment remains unfamiliar to many of us, but well-established solutions are backed by rigorous third-party certification testing and have years of use in commercial buildings around the country. These solutions are ready to be applied to Florida housing projects.

WHAT ARE THE BENEFITS OF THE GREYWATER DENSITY BONUS?

The Florida Greywater Density Bonus, defined in Florida statute 403.892, aims to create housing with a lighter per capita load on potable water supply and wastewater treatment which in turn protects Florida's coastal and inland waterways. With water supply and wastewater treatment capacity are both constraints on increasing the housing supply, the greywater statute helps remove the constraints by incentivizing developers to reduce water use in new development.

HOW DOES THE DENSITY BONUS WORK?

Eligible multi-family projects are enabled by the statute to build up to 35% more units on a given site. To qualify, projects must meet the following basic requirements:

- 25 or more living units in project
- Under 6 stories in height
- Treated greywater must be used on-site – currently approved for toilet flushing
- To flush toilets, greywater treatment systems must be NSF 350 certified Class C (for multi-family) according to Florida Plumbing Code
- The greywater system must be backed with a 2-year warranty

Projects that use treated greywater for 100% of units qualify for a 35% density bonus. The density bonus is set at a lower level of 25% if less units are serviced by treated greywater – but still at least 75% of the total. The financial return to developers with the density bonus is very attractive. For example, a site conventionally approved for 300 units can grow to 400 units with a 35% Density Bonus which greatly improves ROI. Residents benefit through lower water bills, which is a particular plus for affordable housing.

WHAT IS GREYWATER?

"Greywater" is often used to describe lightly contaminated water. It typically includes showers, bathtubs, bathroom sinks and sometimes laundry. It excludes toilet and kitchen discharges which are considered "blackwater" under Florida Plumbing Code. Greywater makes up a big portion of water that comes out of a home. If this water is treated and put to good use, the demand for municipal water goes down as does the amount of water discharged. In this way, more housing can be constructed for a given stress on our water utilities, which is the reason for granting a density bonus.

DESIGN OPTIONS: SITE CONSIDERATIONS FOR GREYWATER TREATMENT

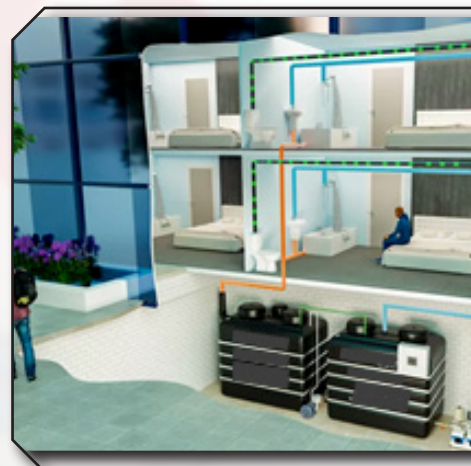
Developers and architects have several options on how to implement onsite greywater treatment into their projects. A single, centralized greywater treatment system is preferred due to lower capital cost and maintenance. Sometimes, the site and building layout makes having several systems a better choice. Theoretically, each individual living unit could have its own treatment system, but this adds a challenging layer of complexity to ongoing system operations and maintenance. It is also a LOT more expensive.

Whether a single or multiple treatment systems are selected, raw greywater must be collected and routed to the treatment system for treatment. Following treatment, a dedicated booster pump is used to distribute the treated water to end uses such as toilet flushing. Part of the capital cost is the extra piping to segregate water streams for greywater recycling. All together, added housing units from the density bonus enhance payback for developers and can be the difference between a "go" and "no-go" project.

SYSTEM SIZING – HOW MUCH WATER CAN WE SUPPLY?

Regardless of detailed system layout, the piping and the greywater treatment system for each must be sized to collect and treat enough water to service the required units to be approved for a density bonus. Let's look at the example of using the water to flush toilets in all units for the 35% bonus. Authoritative studies backed by water efficiency groups and the EPA have consistently shown that residential toilets are flushed five times per day on average for each occupant. So, for example, if you project 500 persons upon full occupancy, and you will use toilets that require 1.6 gallons per flush, then your collection and treatment plans need to be sized to supply 4,000 gallons per day (1.5 million gallons per year).

GREYWATER SUPPLY EXAMPLE	
LIVING UNITS	200
OCCUPANTS/LIVING UNIT	2.5
RESIDENTS	500
TOILET GALLONS PER FLUSH (GPF)	1.6
FLUSHES PER DAY (PER OCCUPANT)	5
GREYWATER TREATMENT VOLUME (GALLONS PER DAY)	4,000



By implementing onsite greywater reuse, projects will be significantly more water efficient than conventionally designed projects. We estimate that per capita water use in a water-efficient multi-family unit is around 40 gallons daily (GPD). Of this amount, 8 GPD can be used for toilet flushing. Simply by reusing greywater for toilets, city water use is reduced by about 20%. This is the amount that is currently being approved for the greywater density bonus. Onsite greywater treatment offers other benefits to developers, too. The water and wastewater treatment savings can contribute to water and energy points for LEED and other green certifications. The impact may be significant through water conservation and heat recovery to reduce energy consumption. The uptake of developers taking advantage of the Greywater Density Bonus is growing every day. Collectively, the first projects are modeling smarter water use that helps alleviate Florida's water stress and housing shortage.

BOB DREW is Founder and CEO of Ecovie Water Managment LLC. His passion for water followed him into his engineering role at Kimberly-Clark in California, where he led numerous water-saving efforts. He can be reached at bdrew@ecoviewater.com.





HOME GROWN SOLUTIONS

FLORIDA COMMUNITIES LEADING THE CHARGE ON ACCESSORY HOME IMPLEMENTATION

Written by Ali ANKUDOWICH, DIRECTOR OF LAND USE & INNOVATION



The Florida Housing Coalition has been training on accessory homes (also known as accessory dwelling units or ADUs, backyard cottages, in-law suites, garage apartments, and other names) for years. However, the current level of interest in policy and implementation efforts to increase these homes is unprecedented. You may have noticed growing momentum across the state to expand allowances for accessory homes. Accessory homes are one of the modern housing concepts called for in Section 402.0003(2)(a)(2)(e) of the State Housing Strategy.

Local regulations and thoughtful implementation remain central to expanding accessory home development across Florida. In reviewing ordinances from jurisdictions receiving State Housing Initiatives Partnership (SHIP) program formula allocations, the Florida Housing Coalition found that four of the 67 counties and 11 of the 56 cities we analyzed currently do not have regulations in place for accessory homes. This presents an opportunity for growth. Encouraging flexible approaches to common regulatory challenges—along with creative allowances and streamlined strategies—can help support more widespread development of accessory homes.

The Coalition has reviewed many of these leading practices implemented across the state, not only through our ordinance review but also through a series of ADU working group meetings. The Coalition is currently hosting these meetings with a cohort of six local governments. These sessions provide opportunities for peer sharing and exchanging best practices, with the goal of crafting local action plans to facilitate accessory home development. This article summarizes a few highlights of what we have seen and certain barriers remaining to tackle.

ZONING

In terms of zoning, basic allowances for rentable accessory homes are needed across residential and even commercial zoning districts. Additionally, providing flexibility on owner-occupancy requirements, setbacks, parking, and other regulations can significantly facilitate accessory home development. Yet, some cities have taken zoning allowances a step further. For instance, the City of Gainesville and the City of Tallahassee allow two accessory homes on a lot under certain conditions. Another leading-edge consideration is permitting manufactured homes that meet federal building standards as accessory units. This approach streamlines the development process by simplifying design, permitting, construction, and inspection timelines. However, existing requirements that mandate exterior design compatibility with the main home often limit the use of prefabricated options.

DEVELOPMENT REVIEW PROCESSES

Many communities are also enhancing zoning and development review processes to make them more transparent and homeowner friendly. The City of St. Petersburg launched an online ADU eligibility search tool to help homeowners determine if their lots meet zoning district and size requirements for an accessory home. Similarly, Orange County is streamlining the development process through its Ready, Set, Orange pre-reviewed plan program. This initiative offers four





pre-reviewed plans from which homeowners can choose to shorten the review process. The County's outreach included graphic visualizations to help residents understand how accessory homes would integrate into their neighborhoods, as well as a quick reference guide. Additionally, we have collaborated with the City of Tallahassee to create content for its homeowner guidance resources, supplementing existing information on zoning and the development process available on the City website.

FINANCING

Once zoning regulations are in place to allow accessory homes, financing construction remains one of the most significant barriers. Addressing this challenge is also a priority in our ADU working groups. The City of Gainesville is using HOME American Rescue Plan funds to support accessory home development. Meanwhile, St. Petersburg has expanded the use of local general revenue funds allocated to its Rebates for Affordable Residential Rehabs Program to build accessory homes. This program now provides reimbursement of up to 40% of the pre-construction value for eligible improvements for ADUs. Homeowners earning up to 120% of the Area Median Income (AMI) qualify, as do homeowners who will rent the unit to a tenant at 120% AMI or below. To our knowledge, the opportunity remains for a community to become the first to use its State Housing Initiative Partnership (SHIP) dollars for accessory homes.

OUTCOMES

Tracking outcomes is crucial to assessing the effectiveness of these initiatives. A key indicator of success is the increased construction of accessory homes. To support this effort, the City of Gainesville has developed a public online Affordable Housing Resources Interactive Map that displays the number and location of permitted accessory homes.

We look forward to seeing these best practices expand across the state, with these examples to provide a start. As always, we remain committed to supporting communities in implementing these strategies effectively, so get in touch if you are a local government considering these changes.



ALI ANKUDOWICH is Director of Land Use and Innovation with the Florida Housing coalition, focusing on land use, planning, zoning, and policy analysis. Ali can be reached at ankudowich@flhousing.org.

SHIPCLIPS

REVIEWING BANK STATEMENTS – IDENTIFYING OTHER SOURCES OF INCOME

Written by Michael CHANEY, DIRECTOR OF SHIP AND CATALYST PROGRAM(S)

When I review a bank statement, I search for the end balances of checking and savings accounts. What else should I review in a bank statement?

The HUD handbook 4350.3 states that local governments must follow procedures for addressing errors and fraud. SHIP staff should review bank statements to identify other bank assets. Review transfers into and out of the account to identify other possible accounts. Also review bank statements to identify additional sources of recurring income. As a result of HOTMA changes, many communities are collecting only one most recent bank statement, which makes it more difficult to identify reoccurring income sources. Staff may request additional bank statements if they suspect fraud. An applicant should fill out an explanation of deposits' form for each deposit of \$100 or more from a source beyond paychecks and other identified income sources. Also look for frequent deposits for less than \$100. For example, staff should inquire about six \$50 deposits in two weeks from 'JXW Enterprises', if this is not an income source already listed on the application.

HOTMA AND THE RIC:

After viewing the Florida Housing Coalition's HOTMA training recording at <https://vimeo.com/1020284722>, it appears that I have been incorrectly preparing the income certification forms. I did not know about the various categories of assets, and I have not been properly imputing income. I did not realize that 'non-necessary personal property' should not be counted as part of assets if valued at or below \$51,600. Please provide guidance.

HOTMA has changed several income qualification rules, including the ones that you ask about. Remember that July 1, 2025, is the compliance date by which you must adopt all HOTMA changes. None of the resident income certifications (RICs) completed before that date will be classified as incorrect by FHFC monitoring staff, but HOTMA is indeed changing the things you ask about:

Imputed Income: It is an uncommon occasion when a household has more than \$51,600 of net household assets and has an asset for which income cannot be calculated. It is only in such a case that you calculate the imputed income by multiplying the value of that specific asset by .45%, which is the passbook rate for 2025 (it will change each year).

Categories of Assets: You ask about this important topic. Asset categories include necessary personal property, real property, and non-necessary personal property. The first category is excluded from assets while real property is almost always counted. However, non-necessary personal property should only be included with net household assets if their combined value is \$51,600 or more (this amount will change each year). Non-Necessary Personal Property" includes bank accounts, boats, financial investments, and collectibles like coins and stamps.

Adding to the Asset Table: Review all the exercises in this HOTMA training. In every case where Non-Necessary Personal Property assets total less than \$51,600, they are not counted as part of household assets. Notice that they are listed alongside other assets on the RIC asset table. However, each item of Non-Necessary Personal Property shows \$0 of value in the asset value column. That is the way to show that such an asset is not counted as part of net household assets. value in the asset value column. That is the way to show that such an asset is not counted as part of net household assets.

LISTING INCOME ON THE RIC:

We don't count retirement accounts as assets, but if an applicant receives income from a retirement account, we will count this. Similarly, we don't count non-necessary personal property under \$51,600 as an asset, but if an applicant receives income from a savings account in such a scenario, we will count this. On the resident income certification (RIC), should income sources like these be included on the asset table listing no value but showing the income generated?

You are correct that actual asset income is always included in income regardless of whether the total value of non-necessary personal property is above or below the current threshold of \$51,600. Therefore, include this income source on the asset table. The examples in the HOTMA Implementation Guide use this approach as well as those in the Florida Housing Coalition's income qualification trainings. The sample asset table below lists two items that are not counted as assets. A savings account and a checking account are the only two items of non-necessary personal property. Both are included on the asset table with their values listed in the description field to show that staff have verified that their values do not nearly add up to \$51,600. They are not counted as assets, which is indicated by the \$0 in the "Cash Value" column. The checking account generates no income, but the row for the savings account lists \$70 of estimated annual income in the "Income from Assets" column.

CHECKING ACCOUNT VALUE:

We collect 6 months of bank statements in order to verify any additional sources of income. According to HOTMA updates and HUD regulations, may we use the current balance of a checking account as the value of the asset? Or do we need to use the 6-month average balance as the checking account's value?

ASSETS (ALL HOUSEHOLD MEMBERS INCLUDING ASSETS OWNED BY MINORS)

Member	Asset Description	Cash Value	Income from Assets
[Chris/Alicia]	[Checking Acct not counted as asset, \$4,000 value]	[0]	[
[Alicia]	[Savings Acct not counted as asset, \$3,500 value]	[0]	[70]
[Chris/Alicia]	[RentalProperty]	[87,000]	[14,000]
[	[	[	[
[	[	[	[
[	[	[	[
Total Cash Value of Assets D(a)		[87,000]	
Total Actual Income from Assets		D(b)	[14,070]
Total Imputed Value of Assets		D(c)	[
Total Income from Assets		D(d)	[14,070]

Florida Housing confirms that you use the current balance of a checking account as its value. This is allowable even if a local government collects 6 months of bank statements. This is allowable and is a local policy decision. Add an explanation about why additional statements are collected to your policy and procedures manual. Some communities want to identify potential other sources of income, so they collect two or three or more months of bank statements. Even in such cases, document the value as the current checking account balance on the most recent bank statement. Do not calculate an average balance from the many months of statements.

CO-OWNERSHIP OF RENTAL PROPERTY

The father of an applicant died and left her and her sibling a condo. They are 50/50 owners. The siblings have an arrangement with their mother to manage the condo and keep the \$2,200 net monthly rent. The names of the siblings are on the condo deed, but the applicant can document that she receives no income from this asset because the collected rent goes to the mother's bank account. How should this be documented on the Residential Income Certification (RIC)?

It is not possible to exclude the condo assets' income in this case. The applicant receives income from the asset but is choosing to allow her mother to collect and keep the asset income. You must still count actual monthly income from this asset. The amount of asset income that the applicant counts is addressed on page 60 of the HOTMA Implementation Guide:

"If the family demonstrates that they can only access a portion of an asset, then only that portion's value shall be included in the calculation of net family assets for the family. Likewise, any income from a jointly owned asset must be included in annual income, unless that income is specifically excluded (see Attachment G), or unless the family demonstrates that they do not have access to the income from that asset, or that they only have access to a portion of the income from that asset"

The condo's net monthly income is \$2,200. Multiplied by 12 months, this is \$26,400. The applicant is one of two owners who have a 50 percent share of this asset. Therefore, the applicant receives half of the asset income, \$13,200. The RIC must list the value of the condo and all other assets. There is no need to pay for an appraisal to determine this asset's value. Subtract the amount of the remaining mortgage from the condo's assessed value of \$265,190 (obtained from the property appraiser's office) to get the value. In this case there is no mortgage, so \$265,190 is the asset's value. Again, the applicant has a 50% share in this asset. Therefore, the asset value that the applicant must report on the RIC is \$132,595, which is half of the condo's assessed value.



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

Need help with SHIP? Visit flhousing.org/ship-support or call the SHIP Hotline at 800-677-4548. Got a question for SHIP Clips? Email Michael Chaney at chaney@flhousing.org.



VISION, IMPACT, & PURPOSE

STAYING THE COURSE IN 2025

Written by Amanda **ROSADO, CHIEF OPERATING OFFICER**

As we enter the second half of the year, the Florida Housing Coalition remains focused on what matters: expanding access to safe, affordable housing and supporting the individuals and organizations working to achieve this goal across Florida.

Through our strategic initiatives and network of members and partners, we closed 2024 with measurable outcomes that strengthened Florida's housing ecosystem and positioned us for what lies ahead.

2024 IN REVIEW: A YEAR OF IMPACT AND GROWTH

In 2024, the Florida Housing Coalition deepened its support for housing professionals, local governments, and community-based organizations across the state. Our work focused on helping communities strengthen their housing ecosystems through technical assistance, training, strategic guidance, and collaborative problem-solving.

We provided hands-on support in all of Florida's 67 counties, delivering over 10,000 hours of technical assistance. This work helped local partners navigate funding streams, improve coordination, develop affordable housing projects, and respond to shifting needs on the ground. We also expanded our training and educational programming, reaching more than 15,000 participants through virtual and in-person events—a 35% increase from the previous year.

A key focus was building local capacity, especially in communities facing the greatest housing challenges. Throughout the year, we prioritized making information more accessible through clearer tools, user-friendly resources, and practical, actionable guidance.

We also expanded our digital reach. Our redesigned website, launched mid-year, quickly became a go-to resource, with over 60,000 unique visitors in the first six months. We added new multimedia tools—like on-demand training videos and updated guidance documents—to meet partners where they are and make information easier to use and share.

In August, we brought together nearly 1,300 housing professionals at our annual Statewide Affordable Housing Conference. This event remains one of the most important ways we help build a connected, informed, and effective statewide housing community, reflecting the spirit of our work: practical, collaborative, and focused on solutions that meet the needs of Florida's diverse communities.

STAFF UPDATES: STRENGTHENING OUR TEAM

We are thrilled to announce that Ali Ankudowich, AICP, has been promoted to Director of the LAND team. In this role, Ali leads statewide technical assistance for local governments to develop and implement local action plans and growth management, land use, and zoning strategies for more affordable and available homes. Her community planning



expertise is instrumental in shaping practical solutions for better housing outcomes. Ali brings a strong background in comprehensive planning, land development codes, and community engagement, and continues to be a vital resource for communities looking to help address their housing needs through local policies and regulations. “For a long time, Florida has had a big opportunity to use land use policy and zoning more effectively for better home options. What is so important right now is that there is also momentum to take action and make reforms. I’m excited to continue partnering with local governments and advocates to turn that potential into lasting impact.”

As our work continues to grow, we’ve made internal changes to support that growth. Kathy Gray now serves as our Office and Operations Manager, helping improve internal systems and ensuring that day-to-day operations run with consistency and efficiency. Her deep understanding of our processes and steady leadership are helping us better align operations with the needs of our staff, members, and partners.

We’re also pleased to welcome Meghan Shiner to our Communications Team as Communications Coordinator. Meghan brings more than a decade of experience in nonprofit and association communications, with expertise in digital strategy, brand development, and mission-driven storytelling. She will help strengthen our communication and engagement with our housing network.

ADVANCING SYSTEMIC SOLUTIONS

One of our most forward-looking efforts is the Economic Architecture Innovation Project, which explores how to expand permanently affordable homeownership through Community Land Trusts (CLTs) and strategies that support Florida’s “missing middle” housing needs.

We’re working with cross-sector partners to understand what it takes to scale CLTs that can withstand climate-related disasters, maintain long-term affordability, and address the unique challenges facing lower-income and historically under-resourced communities. This includes examining land use policy, financing structures, and public investment approaches to identify barriers and opportunities.

This initiative builds on the Coalition’s long-standing leadership in the CLT field and reflects our commitment to systemic solutions that are both practical and equitable. We look forward to sharing more as the project develops and to working alongside our partners to test and apply what we learn.

LOOKING AHEAD TO 2025

The first half of 2025 has already shown signs of being one of our most ambitious years yet. We’ve launched new technical assistance partnerships, expanded our digital and multimedia tools, and begun shaping our upcoming Statewide Affordable Housing Conference around this year’s theme: Back to the Vision.

Our focus remains the same: providing the tools, guidance, and connections that help people do their work well. Whether it’s helping a local government design an inclusive housing policy, training a nonprofit on compliance, or supporting a rural community’s development efforts, our work is grounded in what’s most useful to those leading housing efforts on the ground.

**I look forward to seeing many of you in person this August,
where we’ll continue learning together
and building a housing ecosystem that
works for everyone.**

***Thank you for
everything you do!***



AMANDA ROSADO is Chief Operating Officer for the Florida Housing Coalition, leading the organization’s strategic planning and operational processes, while also providing technical assistance. Amanda can be reached at rosado@flhousing.org.

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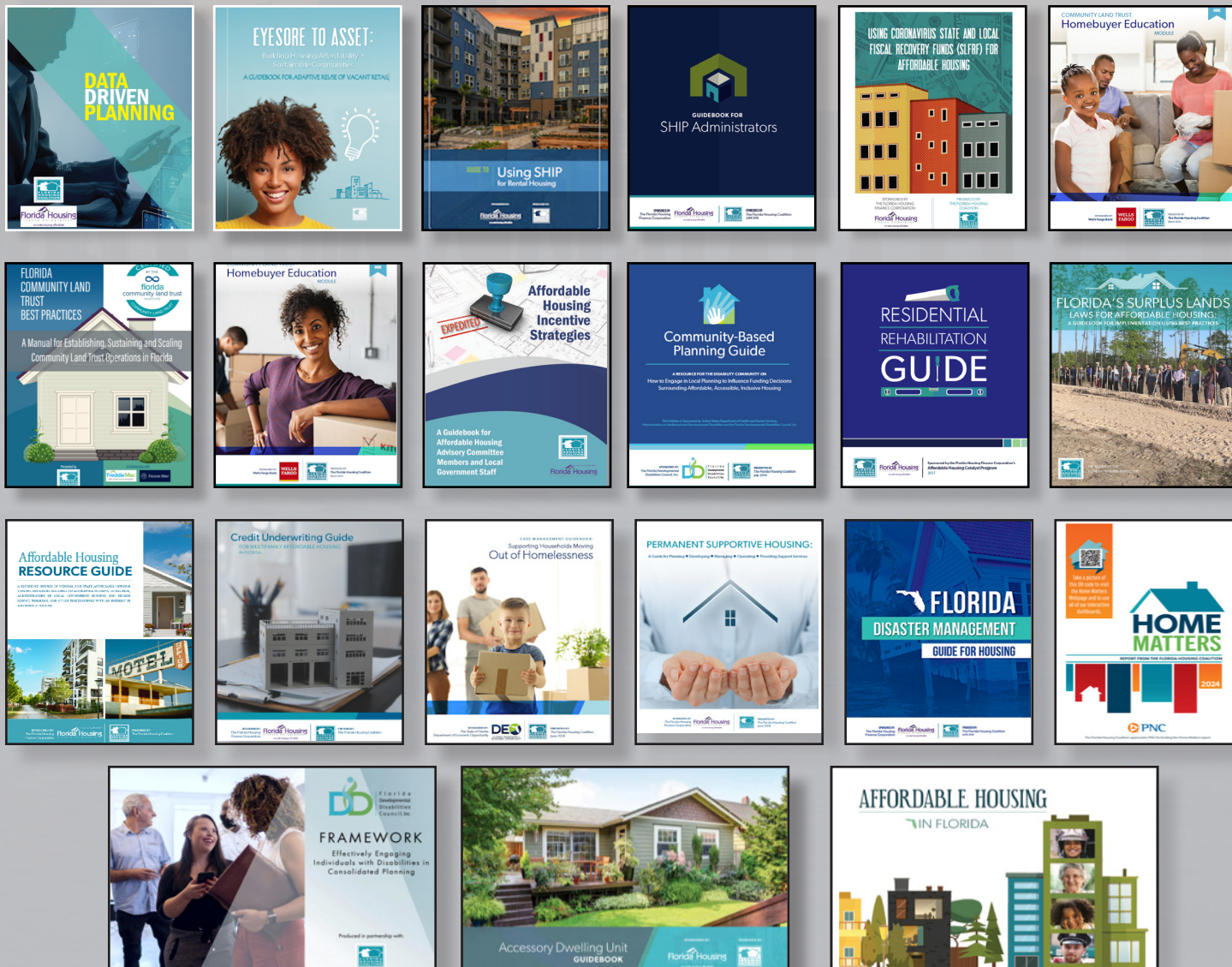
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When you partner with the Florida Housing Coalition, you don't just move projects forward, *you move communities forward.*

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