



# HOME MATTERS

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REPORT FROM THE FLORIDA HOUSING COALITION

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

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

## Quick Facts

### Florida Still Has a Housing Affordability Crisis.

- Over 2.4 million low-income Florida households pay more than 30% of their incomes towards housing, the maximum amount considered affordable by experts. Over half of these households, or 1.3 million low-income households, spend more than 50% of their income towards housing costs. This makes it nearly impossible to save for retirement or emergencies and difficult to afford other necessities like food and childcare.
- Though Florida has seen a significant decrease in homelessness over the past ten years, there has been an uptick following the COVID-19 pandemic, particularly in unsheltered homeless. There are still over 30,756 individuals experiencing homelessness on any given night throughout the state.
- Florida has only 24 affordable and available rental units for every 100 extremely low-income renters (those with incomes at or below 30% of the area median). No community in Florida provides enough housing to support this group which is primarily made up of low-income workers, retirees, and people with disabilities.
- Over 30,000 units are at risk of being permanently lost from the privately owned affordable housing stock by 2034.

### But There is Hope...

- Florida's dedicated housing programs, including the State Apartment Incentive Loan (SAIL) and State Housing Initiatives Partnership (SHIP), continue to be essential lifelines for producing and preserving affordable housing.
- Across Florida, public, private, and nonprofit partners are working together more intentionally to address housing needs.
- Solutions like modernizing zoning, putting land to work for housing, preserving affordable units, and providing targeted assistance have been shown to reduce housing instability and expand opportunity.
- Recent legislative successes show that advocacy makes a difference. Continued engagement in the legislative process—from grassroots organizing to policy research and coalition building—is essential to ensuring housing remains a priority.



**2.4+ Million**

Low-Income Households in Florida  
**Spend Over 30% of Their  
Income on Housing**

**1.3 Million**

Low-Income Households in Florida  
**Spend Over 50% of Their  
Income on Housing**

**Nearly 31,000**

Individuals in Florida  
**Experience Homelessness  
On Any Given Night**

**No Community in Florida  
Provides Enough Housing**

to Support Extremely  
Low-Income Renters

**30,000+**

**Affordable Housing  
Units Are at Risk**  
of Being Permanently Lost by 2034



## GLOSSARY

### Affordable Housing:

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

### Area Median Income (AMI):

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

**Cost-Burdened:** Household pays >30% of its gross income on rent, mortgage, and other housing needs.

### Extremely Low-Income (ELI):

Household is at or below 30% of the AMI for households of the same size.

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

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

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

### Moderately Cost-Burdened:

Household pays >30% but no more than 50% of its gross income on housing costs.

### Severely Cost-Burdened:

Household pays >50% of its gross income on housing costs.

### Very Low-Income (VLI):

Household is at or below 50% of the AMI for households of the same size.

## Introduction – Why Home Matters

### The Challenge

Florida is home to more than 22 million people with a rich diversity of cultures, backgrounds, and experiences, that provides tremendous potential for continued growth and prosperity. At the Florida Housing Coalition, we believe that realizing this potential begins with a simple but powerful truth: **every person needs a safe, stable, and affordable place of their choosing to call home.** When people are securely housed, they are better positioned to build health, wealth, and contribute to the stability and flourishing of their community.

Yet Florida, like the rest of the country, is at a pivotal moment. The state's median home prices have doubled since 2014. Nearly half of all renters—and 80% of low-income renters—are cost-burdened. As housing costs rise faster than wages, even modest homes and apartments are increasingly out of reach for essential workers, including teachers and police officers. Many Floridians—especially those in low-wage jobs or living on fixed incomes—struggle to find safe, affordable places to live.

### The Solution

The breadth and severity of these issues make clear that the market is not satisfying all the housing demand, particularly for the low-income workforce, senior citizens and other vulnerable populations. Addressing these housing affordability challenges calls for a financial and regulatory scheme that makes it profitable for private developers to invest in the production of affordable housing as well as more housing supply overall. This scheme includes incentives that are most effective when delivered through robust public-private partnerships involving many actors such as lenders, real estate professionals, community-based nonprofits and advocates, and all levels of government. In Florida, the Sadowski State and Local Housing Trust Funds are the cornerstone of housing programs, working alongside federal resources and local tools to close financial gaps, ensure long-term affordability, and meet the full scale of housing demand.

### About Home Matters

This report outlines the great need for housing affordability in Florida, both rental and homeownership, with an emphasis on regional trends. Following this data overview, we provide a summary of 2025 legislative session outcomes and reaffirm the Florida Housing Coalition's priority to protect and expand the state's core affordable housing programs. We then present five key local policy strategies—drawn from successful examples in Florida and across the country—that communities can adapt to unlock housing opportunity. Finally, the report defines six goals for Florida's housing ecosystem actors—the network of people and organizations delivering housing and supportive services statewide—providing a framework for coordinated action. Taken together, these statewide priorities, local tools, and ecosystem goals offer a common approach for housing advocates and professionals to rally around. Through this report, we aim to support local case making and promote sustained cooperation for proven solutions, because in Florida, Home Matters.



## Benefits of Affordable Housing

The health, safety, and well-being of Floridians—and the strength of Florida’s future—rely on ensuring an adequate supply of affordable housing for all households, including working families, older adults, and people with disabilities living on fixed incomes. Research consistently shows that access to affordable housing delivers significant benefits.

### Housing That is Affordable Strengthens Our Local Economies.

- Investment in affordable housing catalyzes economic development, generating both construction jobs and long-term employment in local services. Housing investments have one of the highest economic multipliers among public infrastructure sectors.<sup>i</sup>
- State and local housing trust funds yield strong returns, as seen in Florida’s Sadowski Fund, which is projected to generate \$7.2 billion in economic activity and over 56,000 jobs in FY 2025–2026.
- Affordable housing increases household spending power, enabling families to redirect income toward local goods and services, thereby strengthening neighborhood economies.<sup>ii</sup>

### Safe, Stable Homes Improve Public Health.

- Access to safe, uncrowded housing is central to preventing the spread of infectious diseases. Households and individuals that are doubling up, “couch surfing,” or experiencing other housing instability issues are more likely to get and spread infectious diseases.<sup>iii</sup>
- Substandard housing poses a variety of health hazards. Dust, mold, and pests can cause asthma and allergies, and peeling lead paint can reduce IQs and cause behavioral problems in children. Unsafe structural conditions, such as faulty wiring, increase the risk for fire and injury.<sup>iv, v</sup>
- Many low-income families move frequently or double up with friends and relatives if they cannot find affordable housing. Frequent moves are associated with stress and depression, and overcrowding has been linked to poor health in children.<sup>vi, vii</sup>

### Secure Housing Lays the Foundation for Academic and Career Success.

- Stable housing improves educational outcomes by reducing school mobility and supporting children’s cognitive, social, and behavioral development.<sup>viii</sup>
- Housing security enables greater parental involvement, a well-documented predictor of student achievement.<sup>ix</sup> Families with stable housing are more likely to participate in school activities and support learning at home.
- Stable housing is a key facilitator of academic success for students of all ages, and the lack of stable housing can create major disruptions to learning for students.<sup>x, xi</sup>

## Housing Plays a Major Role

### IN OUR PHYSICAL & MENTAL HEALTH

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

#### Health Hazards

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



#### Stress & Depression

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



#### Learning Obstacles

Stable housing is a key facilitator of academic success for students of all ages, and the lack of stable housing can create major disruptions to learning for students



# Who Needs Housing in Florida?

Strong communities start with housing that works for everyone. To ensure a thriving future, Florida must meet the needs of its growing and diverse population, including families, workers, seniors, and those living on modest means.

## Florida’s Growing and Changing Households Are Driving Demand For Housing.

Florida’s housing needs are shaped by rapid household growth and changing living arrangements. As of 2023, Florida had 8.9 million households—a number projected to exceed 11.4 million by 2050.<sup>xii</sup> This growth reflects not only population increase but also shifts in how Floridians live.

Family households continue to make up about 65% of all households, where married couples account for 47%, or 4.2 million, of all households, and nearly 18% of all households are headed by a single male or female. About 35% of Florida’s family households—over 2 million—include those that have their own children under 18. Single-person households with children under 18 households make up 8% of all households and 12% of family households, with 73%

of those led by women and 26% by men. Notably, male-headed single-parent households have grown at a faster rate in recent years—increasing by 18% between 2018 and 2023, compared to a 5% increase in female-headed households. That translates to approximately 29,000 new male-headed households versus 26,000 female-headed.

Non-family households with 2 or more unrelated occupants—such as roommates—have grown by nearly 30% since 2018, marking the fastest growth among all household types. These shifts are not only significant in terms of growth rates but also indicate shifts in the overall composition of households. For instance, non-family households living alone have increased their share of total households by 0.75 percentage points. This trend may reflect growing economic pressures, driving more people to share housing to make ends meet.

### By the Numbers

	2018		2023		2018-2023 % Increase	Change in Share of Total
Married Couple Families	3,638,058	46.6%	4,213,940	47.0%	16%	0.4%
Single Female Households	1,000,375	12.8%	1,122,695	12.5%	12%	-0.3%
Single Male Households	388,082	5.0%	466,260	5.2%	20%	0.2%
Non-Family Households Living Alone	2,264,215	29.0%	2,501,014	27.9%	10%	-1.1%
Non-Family Households Not Living Alone	518,628	6.6%	662,493	7.4%	28%	0.7%

Non-Family Households with Multiple Occupants Such as Roommates —

**HAVE GROWN BY NEARLY 30% SINCE 2018**

*Marking the Fastest Growth Among All Household Types*



## Too Many Floridians Pay More Than They Can Afford for Housing.

Cost burden is a key measure of housing affordability, defined as spending more than 30% of household income on housing. When housing consumes a disproportionate share of income, even small unexpected expenses can jeopardize a household's ability to meet basic living costs. In 2023, over 3 million Florida households were cost-burdened—2.4 million of them low-income. Nearly 1.5 million households were severely cost-burdened, spending more than half their income on housing, including 1.4 million low-income households. Cost burden is highest in urban areas, particularly South Florida counties like Miami-Dade, Monroe, and Broward, where over 50% of households are cost-burdened, but also reach high-cost areas include Palm Beach, Orange, and Osceola.

*The Cost Burden dashboard offers a snapshot of how housing cost burdens affect renters and homeowners across every Florida county. For more in-depth data visit the Shimberg Center for Housing Studies Data Clearinghouse.*

  
Cost Burden  
Dashboard



In 2023, 13% of Florida households lived below the poverty line, and another 34% were Asset Limited, Income Constrained, Employed (ALICE) households—working individuals and families who earn above the federal poverty level but still cannot afford the basic cost of living in their county. This means nearly half of all Florida households were struggling to meet essential expenses (United for ALICE, 2023).


To dive deeper, view the [full Florida report](#). United for ALICE offers a range of tools to explore the scope of financial hardship across the state—including data on cost trends over time, indicators of well-being, and how these challenges impact families and individuals.

## Most of Florida's Workforce—Especially Those with Low and Moderate Incomes—Struggle to Afford a Place to Live.

While there is strong growth in higher paying jobs in healthcare and technology, the most common jobs in Florida communities often do not pay enough to comfortably cover housing costs. Millions of Floridians earn wages that fall short of covering the cost of housing and other basic needs, even though they are employed full time. As the cost of living continues to rise, these jobs are increasingly inadequate to meet the needs of households.

Florida's economy is dependent on low-wage service jobs to drive its economy, satisfying the demands of a strong tourism industry and providing the services needed by existing and migrating families. However many of the earning provided by these jobs are insufficient to meet market realities.

*The Job to Income Dashboard shows common occupations in the state by metropolitan statistical area, some of which are the lowest paid and account for over one in five jobs in Florida.*

  
Jobs to  
Income  
Dashboard



MILLIONS OF FLORIDIANS  
EARN WAGES  
THAT FALL  
**SHORT**

of Covering the Cost  
of Housing & Other  
Basic Needs



## FAMILY HOUSEHOLDS EARNERS & INCOME


IN FLORIDA



### EARNERS

**50%** 

Rely On One Earner  
Or Have No Earners

**31%** 

Are Single Earner  
Households

**11.6%** 

Have Three or More  
Earners

### MEDIAN INCOMES



**\$63,916**

Single-Earner  
Families



**\$109,826**

Two-Earner  
Household

## Single- and No-Earner Households Face Stark Affordability Gaps

The structure of household income plays a major role in shaping housing affordability. Half of all family households in Florida rely on just one earner or have no earners at all—31% are single-earner households, while 19% have no earners. The median income for single-earner families is \$63,916, compared to \$109,826 for two-earner households—just 58% of the latter's earnings. No-earner households vary in their circumstances. Some rely on income from retirement, disability, or other non-wage sources instead of employment, but these limited funds often make it difficult to secure and maintain stable housing. Single-earner households may include single parents, families where one adult is a full-time caregiver, or households facing employment barriers. Combined with the predominance of low-wage jobs across the state, it's easy to see why cost burdens are so widespread. These households aren't exceptions—they are central to Florida's housing reality.

### Median Income by Number of Earners in Family Household

	Florida	Share of Households
Total No Earners (dollars)	\$55,626	19.2%
Total 1 Earner (dollars)	\$63,916	30.9%
Total 2 Earners (dollars)	\$109,826	38.2%
Total 3 or More Earners (dollars)	\$136,866	11.6%

Source: American Community Survey 1-Year B19122

## Florida's Aging Population Faces Mounting Housing Challenges.

As more older adults reach retirement age, housing insecurity among seniors is rising—especially for renters, workers with limited savings, and those facing barriers related to language, disability, or other characteristics. A growing share of older Floridians are spending more than 30% of their income just to stay housed, often on fixed incomes that haven't kept pace with the cost of living. More than 71% of renter households headed by someone age 65 or older in Florida are cost-burdened—13 percentage points higher than their counterparts aged 35 to 64 (ACS, 2023, Table B25072). These challenges are increasingly visible in homelessness data as well. According to HUD's 2023 Point-in-Time Count, the number of older adults experiencing homelessness rose slightly—from 2,793 to 2,845 individuals year over year. While this may seem modest, it reflects a troubling trend that is echoed in regional stakeholder discussions across the state: more older adults are falling into housing instability for the first time. Florida's status as a retirement destination also masks deeper affordability risks. Many of the state's aging residents have spent their lives working in low-wage, service-based sectors that are the backbone of Florida's economy and are now approaching retirement with limited savings, increased limitations in physical abilities.



By the  
Numbers  
**SEVEN**  
OUT OF  
**TEN**  
Elder Renter  
Households  
Are Cost  
Burdened in  
Florida

## Florida Has Made Meaningful Progress in Reducing Homelessness in the Past Decade, But Challenges Remain.

When a household's income can't cover the cost of housing and basic needs, the risk of homelessness rises. Research shows a clear link between rising housing costs and increases in homelessness.<sup>xiii</sup> Florida has led the nation in reducing homelessness as measured by the annual Point-in-Time (PIT) Count, with a 34.8% drop between 2007 and 2024—the largest absolute decrease of any state. Preliminary 2025 data show another 9.1% decline, even as national trends move in the opposite direction. However, an extreme cold weather event during the January count may have temporarily pushed people into shelters or hidden settings, complicating year-over-year comparisons.<sup>xiv</sup> With increases seen from 2021 through 2024, another year of data will help determine whether this marks real progress or a temporary shift.

Broader estimates show homelessness remains a serious concern. According to the Shimbeg Center's 2025 Rental Market Study, more than 74,000 individuals and families in Florida are experiencing homelessness. This includes 29,848 individuals and 44,234 families with children—many of whom are not captured in federal counts because they are staying in motels or doubled up with friends or relatives. The number of homeless students alone rose to nearly 95,000 in the 2022–2023 school year, up from fewer than 80,000 just a few years earlier.

Recent legislation has also affected how homelessness is addressed at the local level. House Bill 1365, passed in 2024, prohibits counties and municipalities from authorizing individuals to regularly sleep or camp on public property, including sidewalks, parks, and rights-of-way. While the law does not directly criminalize homelessness, it limits local flexibility and has coincided with increased punitive responses in some communities, including increased arrests.<sup>xv,xvi</sup> In the absence of adequate shelter or housing alternatives, these shifts may reduce the visibility of homelessness—but not the need. The data make clear that housing insecurity remains widespread, and that meeting demand for affordable, stable housing is essential to lasting progress.

***This National Point in Time dashboard provides Trends over-time for the homelessness count across the nation including Florida.***



Point  
in Time  
Dashboard



### BY THE NUMBERS

## Homelessness IN FLORIDA

MORE THAN **74,000**

Individuals & Families  
in Florida Are Experiencing  
Homelessness

This includes  
29,848 individuals  
and 44,234 families  
with children.



NEARLY **95,000**

of Florida Students  
Experienced Homelessness

During the 2022-23  
School Year



This number is  
up from fewer  
than 80,000  
just a few years  
earlier.





## Floridians with Special Needs Face Persistent Barriers to Stable Housing— Barriers Rooted in Affordability, Accessibility, and Income Inequality.

Florida law defines “special needs” broadly—including individuals with disabilities, youth aging out of foster care, domestic violence survivors, and those receiving disability benefits. Because no single data source captures all aspects of this definition, the Shimberg Center provides an estimate by identifying low-income, cost-burdened households that include individuals with disabling conditions who receive benefits, as well as survivors of domestic violence and youth exiting foster care. Based on this methodology, an estimated 101,758 households fall within this category.

According to the American Community Survey, approximately 14% of Florida’s population lives with at least one disability—a figure that rises to 24% among adults aged 18 to 64.<sup>xvii</sup> Disabilities may include physical, cognitive, sensory, or

self-care limitations, each of which can impact employment opportunities and reduce earning potential. In 2023, the median income for Floridians with disabilities was \$32,418, roughly 30% lower than the \$41,831 median for those without disabilities. This wage disparity directly contributes to higher rates of cost burden.

Because of these lower incomes, individuals with disabilities—especially those with long-term service and support needs—may be at increased risk of living in substandard or inaccessible housing. Addressing these disparities requires not only the expansion of affordable housing but also a sustained commitment to accessible and supportive housing solutions that meet the need of this population.

### AFFORDABLE HOUSING CHALLENGES

## People with Disabilities IN FLORIDA



The Median Earning for Floridians  
with Disabilities is  
**30% Lower Than Their  
Counterparts**

There Are An Estimated  
**101,758 Low-Income,  
Cost-Burdened  
Households in Florida**  
That Include Individuals with  
Disabling Conditions

**Individuals with  
Disabilities**  
— especially those with long-term  
service and support needs —  
**May Be At Increased  
Risk of Living in  
Substandard or  
Inaccessible Housing**

## Challenges of Rental and Ownership

### Challenges for Renters

Nearly 80% of Florida's low-income renter households are cost burdened, and close to 60% of low-income renters are severely cost burdened. Severe cost burden is especially widespread among very low-income renter households (those with incomes  $\leq 50\%$  AMI). This section dives into further detail about specific factors that drive high housing cost burdens among low-income renters.

### Rent Increases Have Cooled, But Prices Remain High

As of May 2025, the median rent in Florida is \$1,541, according to Apartment List—a statewide decrease of 1.08% compared to May 2024 (down \$17) and a 4.23% decline from May 2022 (down \$68). Despite this modest cooling, rents remain elevated and relatively fixed, offering little movement toward affordability for most households.

Only four counties saw increased average year-over-year rent changes in 2025—Okaloosa (+0.50%), Santa Rosa (+0.23%), Miami-Dade (+0.12%), and Leon (+0.11%). Most counties experienced declines, with some of the largest

drops in Charlotte (-5.1%), Bay (-3.9%), and Lee (-3.3%). While these reductions may signal a slowing market, it is too soon to interpret them as meaningful relief for the many Floridians who remain cost burdened and in need of affordable housing.

*View this dashboard to visualize data from Apartment List accessed with the Shimberg Center Clearinghouse.*

  
Rent  
Trends  
Dashboard



As of May 2025, the  
Median Rent in Florida is

**\$1,541**

On average, it's  
**only \$17 less**  
compared to May 2024.



Rents remain elevated and relatively fixed, offering little movement toward affordability for most households.



Although Many Communities in Florida Have Rental Units That Are Priced Affordably for Low-Income Households, the

## Overall Supply Falls Far Short of Demand



Low-income renters face increasing competition for a shrinking pool of affordable options.

**BY THE END OF 2034**  
**Affordability**  
**Restrictions Are**  
**Set to Expire**  
**for 402 Developments**  
**in Florida Encompassing**  
**33,284 Units**

## Shortage of Affordable and Available Rental Units

Florida's rental market has undergone dramatic changes in recent years, with rents rising sharply during the pandemic and remaining elevated through 2024. While there has been some cooling since the peak, current rent levels are still well above what most Floridians were paying just a few years ago. The highest rents continue to be concentrated in parts of Southeast and Southwest Florida, making affordability a growing challenge for renters in those regions (Shimberg Center Annual Report 2024).

Although many communities in Florida do have rental units—both subsidized and unsubsidized—that are priced affordably for low-income households, the overall supply falls far short of demand. This shortage is most severe in higher-cost metro areas, where some lower-priced units are rented by higher-income households, further limiting access for those with the greatest need. As a result, low-income renters face increasing competition for a shrinking pool of affordable options. The Shimberg Center tracks this mismatch annually, highlighting the persistent gap between affordable rental supply and the number of low-income households in need.

*Use the dashboard above to view Florida's trends of affordable and available units by metropolitan area.*

  
**Available Affordable Units Dashboard**



## Loss of Affordable Rental Housing

Assisted housing plays a vital role in closing the gap between what the private market charges and what low-income renters can afford. These rental units that are assisted through public subsidies—through federal, state, or local sources—are typically required to remain affordable for a set period of time, usually between 15 and 50 years. However, these units can be lost from the affordable housing stock if the affordability period expires without renewal, the property is foreclosed on, the owner prepays the mortgage to exit the program early, or in rare cases, the subsidy is terminated due to noncompliance or poor management.

Looking ahead, the expiration of affordability periods poses a major risk to Florida's housing stability. By the end of 2034, affordability restrictions are set to expire for 402 developments encompassing 33,284 units.<sup>xviii</sup> While some of these restrictions may be renewed, others will expire permanently unless new assisted financing is secured, potentially leading to a significant loss of affordable housing across the state.

*Use the dashboard above to view Florida's assisted housing inventory trends.*

  
**Assisted Housing Inventory Dashboard**

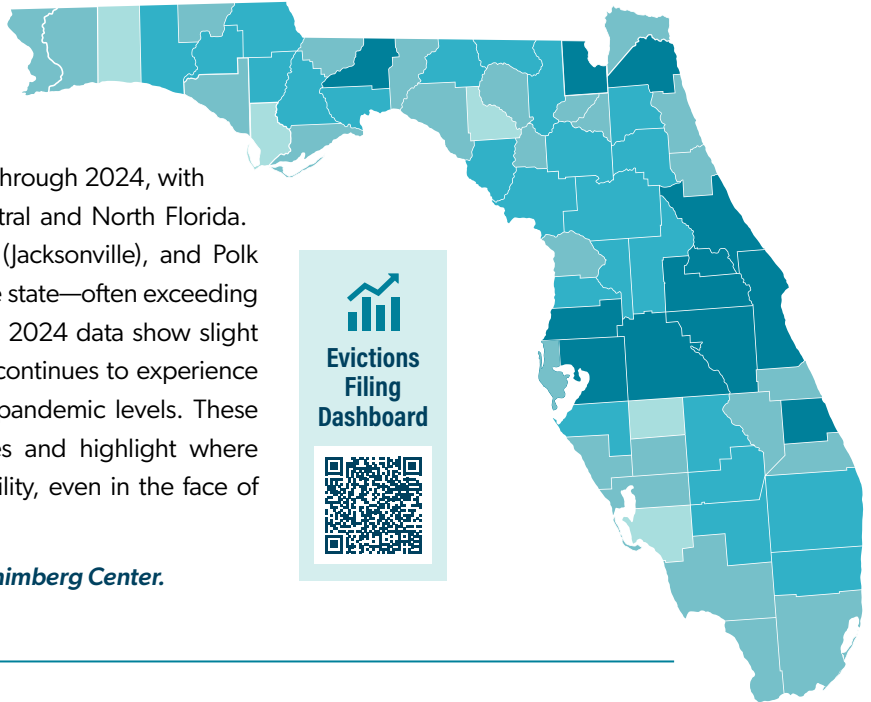




## Eviction Filings

The safety net of emergency rental assistance and eviction protections put in place during the pandemic is now gone. Eviction filing rates in Florida have remained elevated from 2022 through 2024, with consistently high activity across much of Central and North Florida. Counties including Orange (Orlando), Duval (Jacksonville), and Polk have seen some of the highest filing rates in the state—often exceeding 80 filings per 1,000 renter households. While 2024 data show slight moderation in a few areas, much of the state continues to experience sustained eviction pressure, even above pre-pandemic levels. These trends mirror broader affordability challenges and highlight where renters are most vulnerable to housing instability, even in the face of modest statewide rent declines.

*Visit the [Florida evictions filing map from the Shimberg Center](#).*



## Challenges for Owners

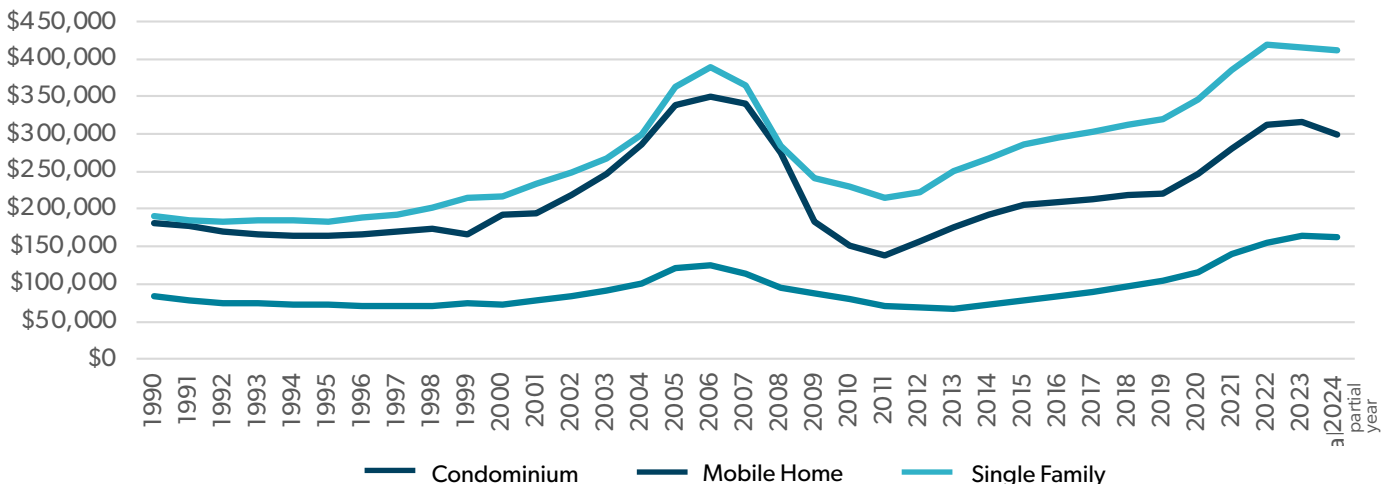
Florida's housing market has become increasingly inaccessible to low- and moderate-income home buyers, with rising prices outpacing income growth and limiting entry-level options. This section explores how the shrinking supply of affordable homes and shifting sales trends have tightened the market for first-time and low-income buyers.

### Tight Market for Low Income Buyers

Recent price increases that followed the COVID-19 pandemic still present substantial challenges for homebuyers in Florida, especially for first-time buyers and low-to-moderate-income households. While the drastic year-over-year home price increases seen during the pandemic have cooled down in the state as a whole, home prices remain elevated above prices

seen in the last two decades, particularly for single family and mobile homes. The statewide median single family home price reached \$411,600 in the first half of 2024, showing median prices in the past three years are well above the previous peaks in the mid-2000s.<sup>xix</sup> The increases in prices necessitate larger down payments and higher monthly mortgage payments, which many potential buyers cannot afford.

### Median Sales Price (Real 2024 Dollars)



Source: Shimberg Center for Housing Studies, 2024

### Shifting of Sales Means Less Starter Homes Available, Higher Barrier to Entry

Breaking out sales data by price point reveals a troubling trend: starter homes—typically lower-priced units that offer a path from renting to homeownership—are becoming increasingly scarce. These homes are critical to the housing ecosystem because they provide opportunities for households to put down roots and begin building long-term wealth.

Over the past decade, the distribution of home sales has shifted sharply upward in price. In 2014, homes priced under \$200,000 made up 49.03% of

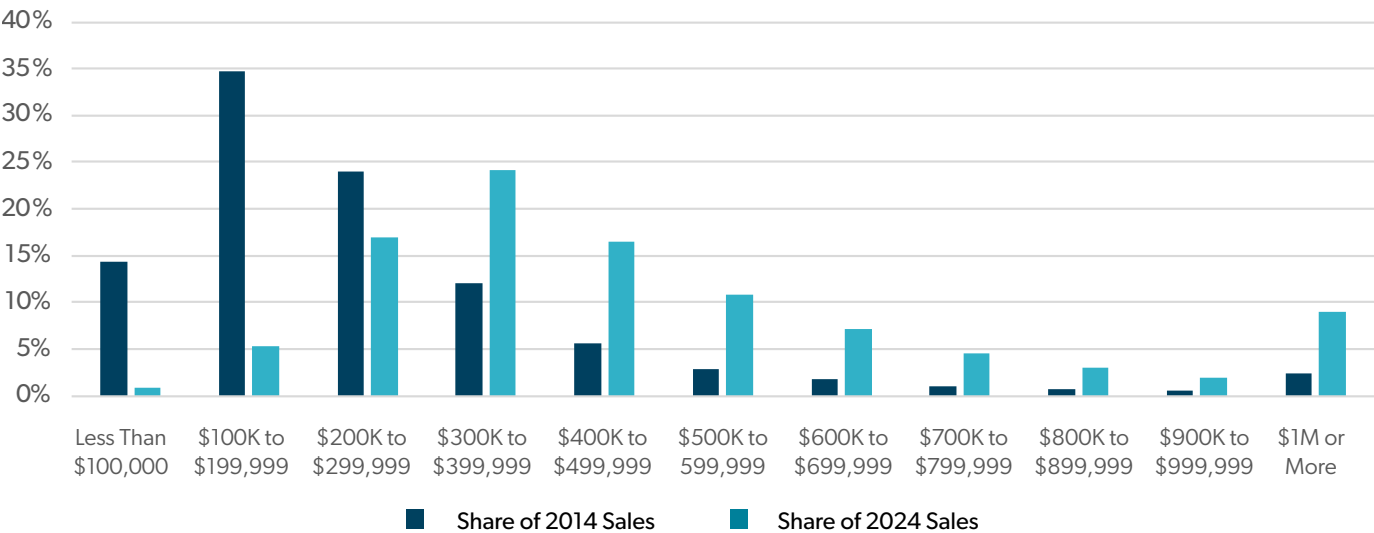
all sales, while homes priced at \$500,000 or more accounted for just 9.28%. By 2024, only 6.13% of homes sold were priced below \$200,000, and the share of homes over \$500,000 had climbed to 36.32%. This shift reflects not only rising housing costs, but also a shrinking supply of entry-level homes—placing homeownership further out of reach for many Floridians.

*By the Numbers: Explore this dashboard to see how home prices have changed over time using data from the Shimberg Center's Housing Data Clearinghouse.*

  
**Home Sales Trends Dashboard**



**Distribution of Sales by Price Threshold**



### Construction Slows as Housing Supply Gap Persists

The U.S. Census Bureau's Building Permits Survey tracks new residential permits issued by local governments nationwide. In Florida, building activity rebounded after the Great Recession, with permitted units steadily increasing from 35,000 in 2009 to a peak of 213,000 in 2021. However, that upward trend has slowed in recent years, with permits declining to 209,000 in 2022 and 193,000 in 2023. While these figures remain well above 2020 levels, the drop signals a cooling in construction momentum.

Balancing supply with demand remains a major challenge in Florida, where rapid population growth and economic shifts continue to place sustained pressure on the housing market. According to the 2024 *Up for Growth* report, Florida faced an underproduction gap of approximately 244,000 housing units as of 2022. Research shows that increasing overall housing supply—especially market-rate production—can help ease affordability pressures. Policies that make it easier and more cost-effective for developers to build without subsidy play a critical role in supporting a healthier housing market.

  
**Permits & Production Trends Dashboard**



*Explore housing underproduction (Up for Growth) and regional building permits (U.S. Census Bureau) in one place.*



## The State Legislative Housing Response

Staying connected is essential to advancing the housing solutions Florida needs most. By aligning voices and efforts, we can turn shared priorities into lasting policy change.

### The 2025 Legislative Response

Thanks to the work of the [Sadowski Coalition](#) and Sadowski Affiliates, the Legislature fully funded SHIP and SAIL, the core Sadowski Housing Trust Fund programs, at \$163.8 million and \$71.2 million, respectively, for the 2025-26 state fiscal year.

The Legislature also funded the Innovative [SAIL program](#), created in the Live Local Act, at \$150 million in General Revenue for the upcoming fiscal year although with the caveat that the program [will no longer be a recurring line-item in the budget until 2033](#) as originally established in the Live Local Act.

Overall, adding up these major initiatives and individual member projects, the 2025-26 State Budget contains **over \$880 million for housing programs statewide**. This is not as much as we had in the budgets from the past two state fiscal years but is still well above pre-Live Local era housing funding.

### Major Housing Funding Initiatives IN THE 2025-26 STATE BUDGET

**State Housing Initiatives Partnership (SHIP)** –  
\$163.8 million

**State Apartment Incentive Loan (SAIL)** –  
\$71.2 million

**Innovative SAIL (from Live Local)** – \$150 million

**Hometown Heroes Housing Program** – \$50 million (with language proscribing specific occupations that are eligible for FY 25-26 funding)

**My Safe Florida Home Program** – \$280 million (with a change to the program so only households earning 120% AMI or less are now eligible)

## Housing Policy Passed in 2025

In addition to funding, the Legislature passed several policy and tax bills that affect affordable housing in Florida. Here are the key policies that are now state law:

### Yes-in-God's-Backyard (YIGBY) – Unlocking Faith-Based Land For Affordable Homes

Senate Bill 1730 enacted Florida's first-ever YIGBY policy, unlocking faith-based land for affordable housing. YIGBY gives cities and counties the ability to approve affordable housing on eligible land owned by religious institutions, even if that land isn't currently zoned for residential use. But here is the catch: YIGBY is optional. Cities and counties must choose to use it. Local advocacy is critical to bring this tool to life.

Under this new tool, local governments may allow affordable housing on: "[A]ny parcel, including any contiguous parcel . . . which is owned by a religious institution as defined in s. 170.201(2) which contains a house of public worship, regardless of underlying zoning" as long as at least 10 percent of the homes are affordable as defined in s. 420.0004.

To learn more about the basics of YIGBY, see our Substack article:  
<https://flhousingactionlab.substack.com/p/empowering-faith-based-organizations>

### Updates to the Live Local Act's Land Use Mandate

One of the core components of the Live Local Act was its land use mandate, which requires local governments to approve multifamily and mixed-use rental housing in areas zoned for commercial, industrial, and mixed-use - so long as at least 40% of the homes are affordable rentals for households earning at or below 120% of the Area Median Income (AMI).

**Senate Bill 1730** amended this tool to provide much-needed clarity on its application. The bill also introduced new provisions related to project eligibility, zoning entitlements, parking reductions, civil litigation, and reporting requirements. These updates aim to streamline implementation and ensure consistency across jurisdictions.

To learn more about the changes, see here:  
<https://flhousingactionlab.substack.com/p/senate-bill-1730-signed-into-law>

### Two New Property Tax Exemptions for Affordable Homes

#### Affordable Housing Exemption for Properties on Land Owned by the State of Florida - new s. 196.19781

The 2025 tax package established a new property tax exemption under s. 196.19781, offering a 100% exemption on the value of affordable units within eligible developments built on state-owned land. To qualify, a property must include more than 70 affordable housing units for households earning up to 120% of AMI, be located on land owned by the State of Florida, and be subject



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

The Sadowski Act created two trust funds: the Local Government Housing Trust Fund and the State Housing Trust Fund. The trust funds are replenished annually by a percentage of the state's documentary stamp tax collections. The collections are allocated by a 70%/30% split between the local and state housing trusts, respectively, according to a formula in state statute. Because monies collected in these two affordable housing trust funds are tied to the documentary stamp tax, a tax assessed on real estate transactions, the hotter the real estate market, the more money is collected for affordable housing.



to a recorded lease or restrictive use agreement ensuring affordability for at least 60 years. This exemption takes effect for the 2026 tax roll and provides a new incentive for developing affordable housing in partnership with the state.

#### **Exemption for Affordable Housing on Governmental Property - new s. 196.19782**

The 2025 tax package also introduces a new property tax exemption under s. 196.19782 for affordable housing developments on land owned by local governments and other non-state governmental entities. This exemption provides a 100% tax exemption on the value of affordable units in newly constructed multifamily projects that include more than 70 units for households earning up to 120% of AMI. To qualify, the development must be on government-owned land and subject to a recorded lease or restrictive use agreement requiring the property to be used for affordable housing for at least 30 years. "Newly constructed" is defined as substantially completed after July 1, 2025, and within five years prior to the exemption request.

#### **Amendments to the My Safe Florida Home Program**

The My Safe Florida Home Program (MSFH) is a program that assists eligible homeowners with home inspections and grants to fortify their homes against storms. The program was

amended this session so that it can only assist homeowners who earn at or below 120% of Area Median Income (AMI)

#### **Emergency Management Bill (With a Land Use Preemption Thrown In)**

**Senate Bill 180** passed with a number of pre- and post-disaster policies. This bill requires localities to post recovery permitting guides and develop post-storm permitting plans, among a host of other provisions concerning planning, response, and emergency management. The bill also contained a substantial preemption on local land use power – for 1 year after a hurricane makes landfall, an impacted local government (as defined in the bill) cannot propose or adopt a more restrictive or burdensome policy to its comprehensive plan or land development regulations. Also, all counties listed in disaster declarations for Hurricanes Debby, Helene, or Milton cannot do the same before October 1, 2027.

#### **Other Policies Passed**

- **House Bill 913** contained a sweeping set of condominium reforms.
- **Senate Bill 948** requires flood disclosures for tenants of residential tenancies of 1 year or longer, mobile home lot owners, and condo owners.

## **Each SHIP Dollar is Required to Meet the Following Criteria**

### **CONSTRUCTION**

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

### **HOMEOWNERSHIP ACTIVITIES**

At least 65% must be spent on homeownership activities

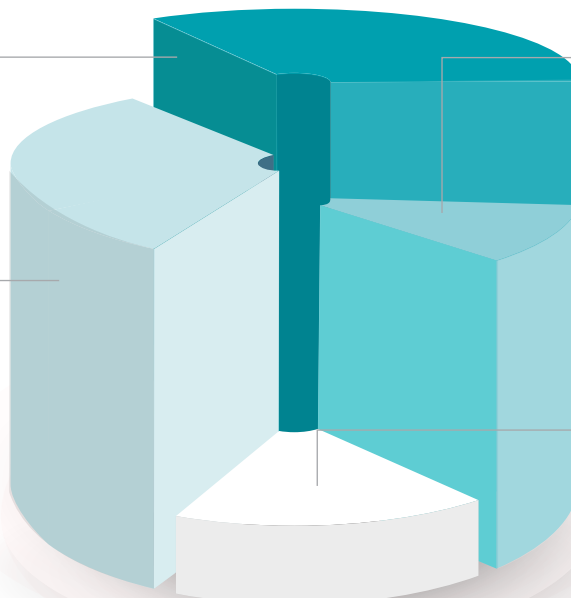


### **LOW AND VERY LOW INCOME HOUSEHOLD ASSISTANCE**

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

### **ADMINISTRATION**

No more than 10% may be used on administration.



The Florida Housing Coalition will continue to advocate for new policies that serve households at or below 80% of AMI – households that are most in need of affordable homes. At the top of our priorities is one clear goal: to ensure the William E. Sadowski Affordable Housing Act continues to be fully funded.

- **Senate Bill 784** requires certain plats to be administratively approved.
- **Senate Bill 1080** creates uniform requirements to process development permits and orders and contains penalties if localities fail to meet certain timelines when processing applications.
- **Senate Bill 584** relates to young adult housing support and youth aging out of foster care.

### The Florida Housing Coalition's Top Legislative Priority: Continue to Fully Fund Sadowski

Ever since Live Local passed in 2023, there has been increasing positive momentum at the state level to pass policies that address Florida's affordable housing shortage. Although Live Local could have done more to serve people with the lowest incomes in Florida, it marked a new era in how the state legislature approaches housing policy. The Florida Housing Coalition will continue to advocate for new policies that serve households at or below 80% of AMI – households that are most in need of affordable homes. At the top of our priorities is one clear goal: to ensure the William E. Sadowski Affordable Housing Act continues to be fully funded.

For decades, Sadowski dollars have quietly supported everything from home repairs for seniors to workforce housing for teachers and first responders. They help communities build and preserve homes where they're needed most—fueling stability, opportunity, and economic growth.

- SHIP gives 67 counties and 55 cities in Florida flexible tools to meet local housing needs—from down payment assistance to hurricane recovery to senior home repairs.
- SAIL helps developers close the funding gap for affordable rentals, making good projects viable in tough markets.
- Every \$1 from the Trust Funds brings in \$4–\$6 more from federal, private, and local sources.
- The ripple effect? Over \$7 billion in economic impact and 56,000+ jobs created statewide.

### But This Impact Only Happens If the Funds Are Protected and Fully Used for Housing.

For 20 years, over **\$2.2 billion** was swept from the Trust Funds—robbing Florida of more than 166,000 homes that could have been built or preserved.

That changed in 2021 when advocates helped “**stop the sweeps**” by securing a law that protects the Trust Funds from being diverted. But funding decisions are made every year—and momentum can disappear if we don't keep showing up.



## SADOWSKI HOUSING COALITION MEMBERS

### BUSINESS/ INDUSTRY GROUPS

- Associated Industries of Florida
- Coalition of Affordable Housing Providers
- Federation of Manufactured Home Owners of Florida
- Florida Apartment Association
- Florida Bankers Association
- Florida Chamber of Commerce
- Florida Economic Development Council

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

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

### GOVERNMENT/ PLANNING ORGANIZATIONS

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

### BUSINESS/ INDUSTRY GROUPS

- Florida Home Builders Association
- Florida Manufactured Housing Association
- Florida Realtors
- Florida Restaurant and Lodging Association
- Florida Retail Federation
- Florida Transportation Builders' Assoc.
- Mortgage Bankers Assoc. of Florida
- National Waste and Recycling Assoc.

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

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

### FAITH BASED ORGANIZATIONS

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



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

## Local Housing Policy Toolkit

Local policies often hold the key to unlocking a community's full housing potential. Local governments have both regulatory authority and financial tools to activate the private sector and expand affordable housing.

Drawing upon best practices from across the state and country, the Florida Housing Coalition designed a policy toolkit meant to help local officials and housing advocates scale what works through a set of clear, actionable public policy and investment strategies that can be adapted to reflect the unique housing needs, capacity, and political realities of their community. These strategies fall into five key areas:

1. **Use Every Available Dollar to Meet Local Housing Needs**
2. **Modernize Zoning to Expand Housing Opportunities**
3. **Put Land to Work for Affordable Housing**
4. **Build Strong Partnerships That Deliver Housing Solutions**
5. **Put People at the Center of Housing Solutions**

These five strategy area matters are explored in greater detail in the Florida Housing Coalition's forthcoming Local Housing Policy Toolkit. Here, we explain why each strategy matters and highlight local examples of how they are being successfully implemented.

### Use Every Available Dollar to Meet Local Housing Needs



Our communities must increase investment in local affordable housing strategies to build and preserve homes, especially for households earning at or below 80% AMI. But funding from either the public or private sector alone won't solve the crisis. Coordinated strategies that leverage both can expand housing access and ensure lasting affordability for all Floridians. Key strategies include establishing local housing trust funds and engaging philanthropic organizations and anchor institutions to invest in housing as essential infrastructure.

#### City of Fort Myers Local Housing Trust Fund

Fort Myers has emerged as a statewide leader in using local dollars to directly advance affordable housing. After launching its Affordable Housing Trust Fund in 2022 with a bold \$1.5 million general fund commitment, the city continued to back its vision with recurring ad valorem revenue and property sales proceeds. By March 2024, the fund had grown to \$4.2 million, actively fueling construction, acquisition, and critical assistance programs. This is a standout model of what local leadership and follow-through can achieve.





## Modernize Zoning to Expand Housing Opportunities

Outdated zoning and land development regulations are a major barrier to meeting Florida's changing housing needs. As more households consist of seniors, single adults, or smaller families, rigid zoning rules—often limited to large-lot single-family homes—restrict the supply and variety of available housing. Local governments can modernize these rules by allowing a wider range of housing types—such as duplexes, townhomes, ADUs, and mixed-use developments—in more locations. Additionally, by linking increased development rights to affordability requirements, cities can ensure new growth also serves lower-income households and essential workers.

### Punta Gorda Allowing More Housing Types by Right

Punta Gorda is charting a bold course with its Traditional Punta Gorda zoning district, adopted in 2024. The district permits a dynamic range of small-scale housing types—everything from ADUs and duplexes to cottage courts and courtyard apartments—all by right. It's a visionary approach that demonstrates how land use reform can support both character and affordability in Florida's evolving communities.



## Put Land to Work for Affordable Housing

To meet growing housing needs, more land—public and private—must be unlocked for housing development. It's also essential that new housing is in resilient, well-connected areas—near transit, schools, parks, healthcare, and grocery stores—to support long-term community well-being. Florida's Live Local Act heightens the importance of publicly-owned land for the development of affordable housing, and incentivizes the use of privately owned land for this purpose through both state-level preemptions and flexibilities.



### Sarasota County's Use of Public Land

Sarasota County is leading by example with its strategic deployment of public land for community benefit. In 2024, the county sold a 113.8-acre parcel with firm affordability and mixed-use requirements. Not only will the development reserve 25% of homes for low-income households, it will also include a grocery store and pharmacy—delivering on both housing and health equity goals. This is public land planning done right.

## Build Strong Partnerships that Deliver Housing Solutions

Strategic partnerships across public, private, and nonprofit sectors are essential to sustaining affordable housing efforts at the local level. These collaborations can pool resources, share expertise, and support increasing the capacity of mission-driven developers. Building and expanding partnerships will be key to meeting both immediate and long-term housing needs—unlocking solutions that no single sector can achieve alone.

### Manatee County Public-Private Partnership

Manatee County is breaking new ground in public-private collaboration. In 2024, a \$5.6 million county loan helped jumpstart a major affordable housing expansion—and local employers didn't just cheer from the sidelines. Five major businesses collectively invested \$1.5 million, with dedicated units set aside for their employees. This model shows how cross-sector partnerships can deliver workforce housing while deepening local investment.



## Put People at the Center of Housing Solutions

Community engagement is essential to shaping effective housing solutions. By meaningfully engaging residents, communities can build public support, surface new ideas, and ensure housing investments reflect real needs. Early engagement of residents also helps reduce NIMBY opposition by making sure trusted advocates—not just developers—are leading the conversation.



### University of Miami Community Scholars Program

The University of Miami's Community Scholars Program is setting a high bar for capacity-building in housing leadership. By combining expert mentorship, peer learning, and hands-on policy training, the program empowers local changemakers to lead on the ground. It's not just education—it's a launchpad for community-driven housing innovation across Florida.

## REPAIR Florida's Housing Ecosystem

Florida's housing challenges have left too many residents at-risk and without access to safe, stable, and affordable homes. Though there has been meaningful progress, the breach in our housing system still threatens the stability of residents and communities across the state. The forces behind these challenges are complex and interdependent, calling for a response that is just as interconnected: a whole-ecosystem approach.

Borrowed from ecology—where an ecosystem is defined as “the complex of a community of organisms and its environment functioning as an ecological unit”—the housing ecosystem includes all the dynamic relationships among properties, people, institutions, policies, and systems that shape how housing is built, preserved, and accessed. This perspective emphasizes that a healthy housing ecosystem depends on strong relationships, clear feedback loops, and collaborative action to function effectively.

By drawing insights from our work, our partners, and statewide housing priorities, the Florida Housing Coalition has identified six core goals essential to building a strong,

well-functioning housing ecosystem: it must be Reachable, Equitable, Permanently Affordable, Available, Innovative, and Resilient.

Together, these aims form the foundation of REPAIR—a framework for rethinking and rebuilding housing systems through collaborative, cross-sector action. It invites professionals and stakeholders across the ecosystem to align efforts and move collectively toward shared solutions. Our theory of change holds that when actors coordinate through shared knowledge, strategic investment, and mutual accountability, fragmented efforts can evolve into system-level change that drives lasting impact.

 <b>Reachable</b>	Reachable means ensuring all Floridians, including those with the lowest-income and members of vulnerable populations, can access housing that is affordable and accessible to them. It considers transportation accessibility, wage-aligned affordability, and special needs access.
 <b>Equitable</b>	Housing equity ensures that all community members—including those historically underserved—have fair access to the resources and support needed for stable housing. It also means investing in ways that support opportunity, build local value, and contribute to economic vitality.
 <b>Permanently Affordable</b>	This goal recognizes the need for housing stock held as a permanent community asset that will be preserved and protected to benefit residents, now and in the future. Achieving permanent affordability involves maximizing public investments through strategic partnerships with private developers, nonprofits, and community organizations such as community land trusts.
 <b>Available</b>	Available means offering a wide variety of housing types that meet the diverse needs of all residents while keeping pace with ever-growing demand. This includes supporting housing production through removing regulatory or financing barriers and preservation and rehabilitation of the existing housing stock.
 <b>Innovative</b>	Innovative aspect involves new approaches to construction, finance, ownership, or policy. It involves leveraging technology and adopting forward-thinking practices to improve the delivery of housing and address barriers that stifle progress.
 <b>Resilient</b>	Resilient refers to homes and communities that can withstand and recover from environmental hazards such as hurricanes, flooding, and extreme heat. It includes building or retrofitting homes with durable, energy-efficient materials and climate-adaptive designs. The goal is to reduce vulnerability, lower long-term housing costs (e.g., utilities, insurance), and support community stability during and after disruptions.

## Activating Ecosystem Actors

**Florida’s housing ecosystem relies on a diverse network of actors who bring critical tools, expertise, and relationships to the table. These actors operate across a wide range of sectors, each with unique opportunities to support and strengthen REPAIR throughout the housing ecosystem.**

While not exhaustive, we identify eight key domains where many actors directly influence housing outcomes: Policy & Governance; Design, Development & Construction; Finance & Investment; Legal & Professional Services; Operations & Asset Management; Services & Support Systems; Advocacy, Community & Economic Stakeholders; and Technology & Innovation.

The table on the following page illustrates how actors across key domains can help build a stronger, more resilient housing system. It offers a starting point for relating to the distinct but interconnected roles each group plays in advancing the core goals of REPAIR. By identifying how these roles intersect and complement one another, we aim to support greater alignment across the ecosystem and drive coordinated action toward shared outcomes.

The Florida Housing Coalition is committed to doing more to grow and connect Florida’s housing ecosystem. That includes expanding access to tools that foster collaboration and strengthen relationships across the Coalition’s members. Our membership is made up of experts, practitioners, and advocates working across every part of the housing system. Through our member portal, we aim to create an easy way for ecosystem actors to leverage that network for more impact, including:

- **Offer opportunities for more individuals to share their expertise**—whether as speakers, trainers, or panelists in statewide events and learning sessions.
- **Invite members to contribute to research, policy development, and publications**, helping shape the conversations and strategies that drive our work forward.
- **Increase opportunities for networking and collaborative projects**, fostering stronger relationships and cross-sector partnerships within the ecosystem.
- **Create opportunities to increase visibility** for builders, contractors, and consultants, helping connect professionals with those seeking trusted partners across the state.

These efforts are designed to tap into the depth of knowledge and commitment already present in our network—and to give members more pathways to lead, learn, and make an impact.

We invite all members to help build this network by ensuring their profiles are up to date. Visit our [membership site](#) or scan the QR code on right and complete your member information as fully as possible, including opting in or out of being featured on a directory and statewide map. This ensures you appear on an active member and stay connected to future communications and opportunities for collaboration.

If you’re unsure about your membership status or need help logging in, reach out to us at [info@flhousing.org](mailto:info@flhousing.org).

The table on the following page illustrates how actors across key domains can help build a stronger, more resilient housing system. It offers a starting point for relating to the distinct but interconnected roles each group plays in advancing the core goals of REPAIR.



**Visit the FHC  
Membership  
Site**



Ecosystem Domains	Reachable	Equitable	Permanently Affordable	Available	Innovative	Resilient
Policy and Governance	Enact funding and policies that prioritize deeply affordable housing and renter protections.	Embed equity and accessibility into policy and planning processes.	Support community land trusts, deed restrictions, and public ownership models.	Reform zoning and unlock public land to enable housing production at scale.	Pilot regulatory reforms and incentives to foster new housing types.	Incorporate climate risk data into siting and funding policies.
Design, Development, and Construction	Design and construct cost-effective housing to meet needs across income levels.	Design with universal access and community-specific cultural context.	Develop units in partnership with nonprofits and stewards of long-term affordability.	Convert unused structures and build new homes for all income levels.	Design for modular, prefab, and high-efficiency housing delivery.	Build to withstand flooding, heat, storms, and future shocks.
Services and Support Systems	Deliver services that keep people stably housed and reduce barriers to entry.	Tailor programs to populations and embed lived experience.	Support housing with long-term affordability and service contracts.	Allow and build homes in high-opportunity areas with access to amenities and buffers from hazards.	Integrate health, behavioral support, and housing in new models.	Support climate-sensitive services like cooling centers and disaster rehousing.
Finance and Investment	Finance housing for the lowest-income households through innovative, flexible tools.	Expand access to capital for small developers and historically high-barrier borrowers.	Fund long-term affordability mechanisms like shared equity and resale restrictions.	Provide financing for new construction, structural rehab, preservation of affordability.	Finance innovation through mission-aligned capital and flexible underwriting.	Invest in green retrofits, microgrids, and energy efficiency.
Legal and Professional Services	Provide legal support for tenants and owners to secure and maintain housing access.	Protect against discrimination and challenge systemic legal barriers to housing.	Draft enforceable long-term affordability covenants and land use agreements.	Streamline processes and transactions to reduce production delays.	Support new ownership and legal models like co-ops and land banks.	Integrate climate resilience into land use and ownership documents.
Operations and Asset Management	Operate housing efficiently and keep rents low for vulnerable residents.	Address disparities in service delivery and adopt inclusive management practices.	Preserve affordability through ongoing asset management and reinvestment.	Maintain units in good condition and return vacant units to market quickly.	Implement tech-enabled management systems and new services.	Retrofit and maintain housing to be energy-efficient and disaster-ready.
Advocacy Community	Advocate for the right to housing and sufficient public investment.	Center community voice in all advocacy and decision-making.	Advocate for policies that protect affordability in perpetuity.	Push for funding, land use, and regulatory change to scale housing solutions.	Advance new housing solutions like community stewardship models.	Organize around environmental justice and displacement prevention.
Technology, Data, and Innovation	Develop digital tools and housing tech that reduce costs and expand access.	Use data to identify inequities and inform targeted solutions.	Use tech to track affordability compliance and preservation risks.	Use modeling and data to project needs and optimize location and production.	Use AI, geospatial analysis, and proptech to inform and streamline action.	Develop tools to track environmental risk and resilience gaps.



## Conclusion

Florida's housing system is at a tipping point. The scale of the affordable housing need is daunting, but across the state, local leaders, service providers, builders, and advocates are stepping up with bold ideas and hard-won solutions. We have proven tools—like the Sadowski programs, a proven engine for housing and economic development—along with historic investments, growing recognition that housing is essential infrastructure, and new policies like Live Local that, while imperfect, signal a meaningful shift in statewide priorities.

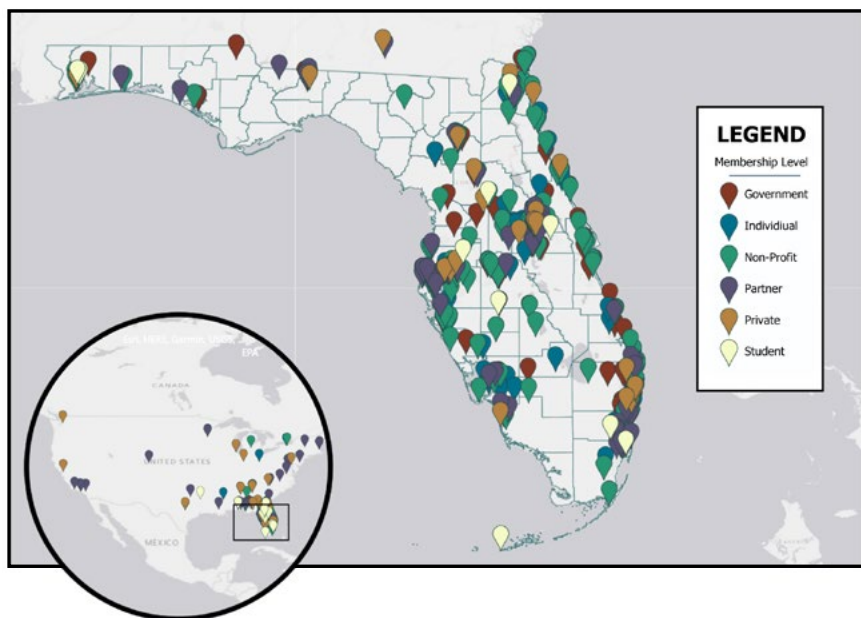
## Our Call to Action

Florida's housing crisis is solvable—but only if we act together. We call on advocates, policymakers, local leaders, and housing professionals to:

- Advance statewide change by protecting and expanding housing trust fund investments and adopting policies that serve those most in need.
- Leverage local solutions from the Housing Policy Toolkit to modernize zoning, put land to work, and build strong partnerships.
- Activate and cooperate as ecosystem actors, aligning efforts to make housing reachable, equitable, permanently affordable, available, innovative, and resilient.

The Florida Housing Coalition is here to help drive this work—linking people, ideas, and resources across the state. The opportunity is now. Join us to shape a housing system that delivers for every Floridian.

## Florida Housing Coalition Members Map



## THE HOUSING ACTION LAB

The Housing Action Lab is a bold new initiative of the Florida Housing Coalition to champion proven housing solutions across Florida. Florida's housing affordability crisis demands a coordinated, data-backed, and fearless response. The Housing Action Lab is the infrastructure support system for changemakers—empowering advocates, industry leaders and local governments to move in the same direction. The Housing Action Lab's work includes providing tools for direct advocacy, policy research, and local coalition building.

## STAY IN THE LOOP

### Subscribe to our Substack:

[Housing Action Lab at the Florida Housing Coalition](#)

Get regular updates on Florida affordable housing policy, state and local pro-housing wins, data insights, and advocacy tools to help you drive change.



## CONTACT

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



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**AFFORDABLE HOUSING IS AN INTEGRAL PART OF COMMUNITY REVITALIZATION & ECONOMIC DEVELOPMENT**

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

**FOR MORE INFORMATION, CONTACT:**

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