

Local Policy Toolkit for Affordable Housing

Strategies for Policymakers, Builders, and Housing Advocates



Local governments have the financial tools and regulatory authority to unlock local capacity to build and preserve affordable homes.

This toolkit offers policymakers, builders, and housing advocates a clear set of policy and investment strategies to promote affordable housing production and preservation.

Each strategy should be tailored to the community's housing needs, local capacity, and political context.

About the Housing Action Lab at the Florida Housing Coalition

The Housing Action Lab, an initiative of the Florida Housing Coalition, is Florida's statewide hub for advocacy and research, making the case for bold state and local action to solve Florida's affordable housing shortage. We equip policymakers, builders, industry leaders, and advocates with the tools they need to drive meaningful policy change.



What We Do:

The Housing Action Lab builds on decades of organizational knowledge gained through training and technical assistance, policy research and advocacy, and insights from the housing industry. We champion affordable housing action through:



**DIRECT
ADVOCACY**



**DATA DRIVEN
POLICY RESEARCH**

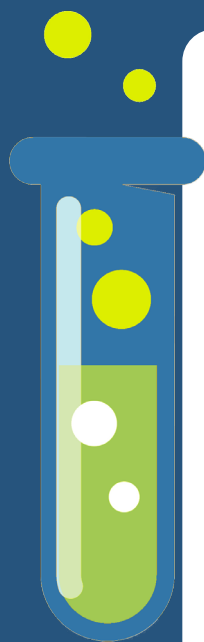


**STATE & LOCAL
COALITION BUILDING**

How You Can Support:

- 1. Become a Partner.** Support our work financially and join us in tackling Florida's housing crisis.
- 2. Commission Policy Work.** From policy papers to advocacy guides, we help build the case for action.
- 3. Subscribe to our Substack.** Get the latest housing policy updates: <https://flhousingactionlab.substack.com/>
- 4. Make a Donation.** If you believe in what we do, help us do even more.

For more information about the Housing Action Lab, reach out to Kody Glazer at glazer@flhousing.org.



Advancing Policy Solutions to Make an Impact

Local policy and investment strategies to promote housing affordability, stability, and resilience.

This toolkit provides actionable strategies in the following areas to advance housing affordability goals at the local level:

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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.



Advocates must champion bold, coordinated strategies to expand housing access and ensure lasting affordability for all Floridians



Strategies checklist

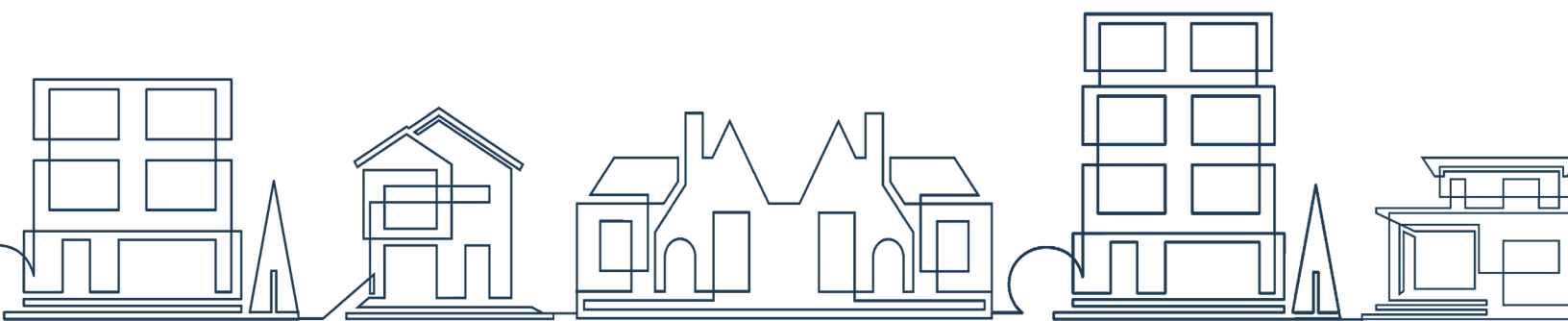
ONE: Establish and Sustain Local Housing Trust Funds. Make sure your community has a dedicated, reliable source of funding for affordable housing—created locally and protected over time.

TWO: Tap into Every Public Funding Opportunity. Don't leave money on the table. Leverage federal, state, and local funds wherever possible to support housing across income levels.

THREE: Target Subsidies to Where They're Needed Most. Make sure funding reaches the highest-priority populations, including extremely low-income households and people at risk of homelessness.

FOUR: Reduce Costs Through Fee Waivers and Property Tax Relief. Use local tools like impact fee relief and property tax abatements to lower development costs and stretch public dollars.

FIVE: Bring in Private Capital and Community Partners. Engage banks, philanthropy, anchor institutions, and major employers to invest in housing as essential infrastructure.



Strategy One:

Establish and Sustain Local Housing Trust Funds

Make sure your community has a dedicated, reliable source of funding for affordable housing—created locally and protected over time.

A dedicated local funding stream is one of the most effective ways a community can meet its housing needs and create lasting impact. Among the best tools to achieve this is a local affordable housing trust fund, which provides a flexible and reliable source of local dollars that communities can use to support housing for essential workers, seniors, and residents with special needs.

While more Florida communities are establishing local housing trust funds, many still rely on one-time grants or short-term allocations, which limit their potential. A recurring, dedicated funding source ensures that these funds can grow and adapt to meet local priorities year after year.

Why local funds matter

Federal and state programs play an important role, but they fall far short of meeting the scale of current and future housing demand. Local trust funds close that gap. These locally driven programs can support a wide range of housing solutions, including construction subsidies, gap financing, land acquisition, down payment and rental assistance, home repairs, and more.

These funds can be especially powerful in areas where low-wage workers face the steepest housing challenges. By focusing on households earning 80% or less of the area median income (AMI), and lower income households if possible, local governments can help the very people who keep communities running—workers in education, hospitality, public safety, and caregiving.

Making the dollars work

A successful trust fund typically has two key components:

1. Seed funding to get the fund started, and
2. A recurring, dedicated revenue stream to keep it growing.

Communities across Florida have demonstrated how effective this model can be. Some have used federal disaster recovery funds to jumpstart and augment housing initiatives; others have dedicated local revenue to create lasting resources. But one-time money, while helpful, cannot sustain the kind of long-term progress needed to keep pace with population growth and rising costs. Sustained local investment is essential to make a real dent in housing affordability.

Proven local funding strategies

Here are several dependable ways to generate recurring revenue for local housing trust funds:

General Revenue Allocations. Local governments can commit a portion of general revenue each year to their affordable housing trust fund. Even modest, recurring contributions can expand local housing capacity over time. When structured as revolving loans, these funds can also be repaid and reused—creating an ongoing cycle of investment.

Proceeds from Public Land Sales. Local governments can boost their affordable housing trust funds by dedicating proceeds from the sale of publicly owned property. This can be done through a standing policy that allocates a set percentage of eligible sales or by making case-by-case commitments. Cities like **Fort Myers** and **Miramar** offer strong examples. Both have adopted model policies that channel land sale revenue directly into local affordable housing efforts.

In-Lieu Payments and Builder Contributions. Many local incentive programs allow developers to pay into the housing trust fund instead of providing on-site affordable units. An in-lieu fee should be similar to the cost of producing a home affordable to low- to moderate-income on-site. These in-lieu fees can be valuable revenue sources when properly calibrated—high enough to generate meaningful funding but not so high as to discourage on-site development.

Communities such as **Miami-Dade County**, **Davie**, **St. Petersburg**, and **Coral Springs** offer strong examples of balanced in-lieu fee policies.

Community Redevelopment Agency (CRA) funding. CRAs can direct redevelopment dollars into affordable housing trust funds, as demonstrated in **Broward County** and **Fort Myers**. This approach ensures that revitalization efforts include housing opportunities for existing and future residents.

Linkage Fees. Also known as housing impact fees, linkage fees are a tool to generate revenue for affordable workforce housing. Typically assessed per square foot on new non-residential development, these fees connect job-creating projects with the housing demand they generate, recognizing that many new jobs may not pay enough to meet local housing costs. Florida communities such as **Jupiter**, **Winter Park**, **Daytona Beach**, and **Coconut Creek** have adopted linkage fees, while others—including **Broward County** and **St. Petersburg**—have explored similar measures.

Private donations and contributions. Though less common, some local governments allow for private or philanthropic contributions to their housing trust funds. When structured correctly, these donations can qualify as tax-deductible gifts, opening new pathways for civic and business leaders to invest directly in local housing solutions.

Examples of local housing trust funds

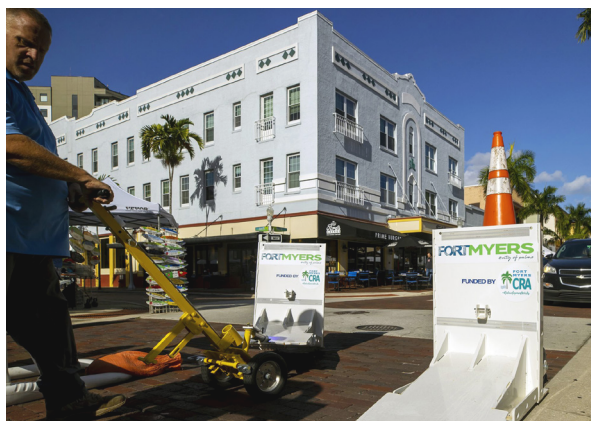
The **City of Fort Myers** offers one of Florida's best examples of how to establish and sustain a local affordable housing trust fund. After adopting its

Affordable Housing Trust Fund Ordinance in January 2022, the city made an upfront investment of \$1.5 million in general revenue to seed the fund. It now receives \$750,000 annually from ad valorem tax revenue, supplemented by proceeds from city land sales.

By March 2024, the fund had grown to \$4.2 million, supporting a broad range of housing activities—from property acquisition and new construction to down payment and rental assistance, and even a revolving home construction program that reinvests repayments back into new projects.

The Fort Myers model is notable for both its breadth and balance. It serves households earning up to 100% of Area Median Income (AMI), with at least 65% of funds reserved for those at or below 80% AMI. The city's ordinance also identifies multiple revenue sources—such as an affordable housing fee, linkage fee, city land sale proceeds, ad valorem revenue, tax-increment financing (TIF), and an inclusionary housing fee—creating a diverse, sustainable funding structure that other communities can emulate.

There are also national examples of local housing trust funds delivering results. [Richmond, VA](#) launched its fund in 2004 with a one-time grant and ongoing revenue from general funds and expiring tax abatements. Between 2018 and 2020, it supported 20 projects that developed or rehabbed 805 affordable homes, benefiting around 5,700 low-income households. [Nashville, TN](#) established its trust fund in 2013 using federal and local sources, and since 2014, it has helped build or preserve over 3,300 units—with hundreds more in progress.



The Bottom Line

Local housing trust funds are powerful, flexible, and proven tools for expanding affordable housing. When paired with a dedicated public revenue source, they provide the stability and predictability that one-time grants cannot. The result is a self-sustaining engine that helps communities build, preserve, and maintain homes for rental and ownership that workers and families can afford.

Strategy Two:

Tap into Every Public Funding Opportunity

Don't leave money on the table. Leverage federal, state, and local funds wherever possible to support housing across income levels.

Community Redevelopment Agencies (CRAs)

CRAs are powerful mechanisms for reinvesting in neighborhoods through locally driven redevelopment plans. Affordable housing for low- and moderate-income residents is a core eligible activity under CRA funding. Advocates should encourage CRAs to make housing construction and preservation a top priority. CRAs in [East Tampa](#), [Tallahassee](#), [Orlando](#), [North Miami](#), [Westgate](#), [Bradenton](#), and more have used their dollars to fund affordable housing efforts.

New CRAs can also be established with affordable housing as a central focus, creating a dedicated mechanism to support long-term housing solutions. This approach ensures that redevelopment efforts directly address housing needs as part of broader community revitalization.

Housing Finance Authorities (HFAs)

HFAs, established under Chapter 159 of the Florida Statutes, provide counties with flexible tools to finance projects, acquire land, and partner with the private sector. With access to surplus funds and broad authority, HFAs can structure innovative programs tailored to local housing needs.

For advocates, engaging HFAs early in the planning process can ensure that funding strategies align with the most pressing community priorities.

Public Housing Authorities (PHAs)

PHAs are essential partners in addressing housing instability. By administering rental assistance programs and supporting housing development, they directly serve households at greatest risk. There are voucher programs that are targeted for veterans, ELI households, persons with disabilities, youth aging out of foster care, family unification, and other groups

in need. Coordinating with PHAs can open doors to additional funding opportunities and programmatic support for affordable housing.



Infrastructure Surtax

Infrastructure surtax revenue can be a powerful but underutilized tool for affordable housing. In Florida, these funds can be directed toward land acquisition and infrastructure improvements that support housing development. Advocates should urge localities to use this revenue stream for affordable homes.

To date, only four counties—**Pinellas, Collier, Palm Beach, and Alachua**—allocate IS revenue to housing. **Pinellas County** leads the way through its “Penny for Pinellas” program, dedicating \$25.5 million to affordable housing construction for people experiencing homelessness and those with special needs. It has also pledged \$16.3 million for an emergency shelter. **Palm Beach County** demonstrates further potential by using IS revenue for both land acquisition and construction, showcasing the flexibility of this revenue source when aligned with housing goals.

Bonding power

Voter-approved housing bonds are another powerful strategy for large-scale investment in affordable housing. Local governments can issue bonds to finance development and preservation efforts, often generating transformative impact.

In 2022, **Palm Beach County** voters approved a \$200 million General Obligation Bond for workforce and affordable housing. Nationally, **Charlotte, NC** provides a strong example—using voter-approved housing bonds since 2001 to support its housing trust fund. These bonds have helped preserve 10,869 affordable units and shelter beds, including 3,690 units for households earning below 30% of AMI.



Key Takeaways for Advocates

Map Every Opportunity. Review federal, state, and local programs to identify all funding streams available to your community.

Advocate for Dedicated Funding. Work with local leaders to prioritize housing within CRA plans, bonding proposals, and budget allocations.

Tell The Story of Impact. Use examples like Pinellas and Palm Beach to demonstrate how public funding can deliver measurable results.

Push for Flexibility. Ensure funds are structured to adapt to changing housing needs over time.

Use Our [Affordable Housing Resource Guide](#) as a Resource! Our guidebook provides detail on most affordable housing funding sources at the federal, state, and local levels.

Strategy Three:

Target Subsidies to Where They're Needed Most

Make sure funding reaches the highest-priority populations, including extremely low-income households and people at risk of homelessness.

Affordable housing resources are limited, so they should be directed where they will have the greatest impact and where the need is most urgent. That means prioritizing extremely low-income households and people at risk of homelessness, and ensuring programs address the significant shortage of housing affordable to households earning at or below 80% of the Area Median Income (AMI).

Local funding is especially powerful because it offers flexibility in how programs are designed and who they serve. For instance, Florida's State Housing Initiatives Partnership (SHIP) program requires local governments to spend at least 65% of their annual allocations for homeownership and only up to 25% for rental housing (with program income able to be used entirely for rental housing). That creates an opportunity: local resources can be designed to intentionally direct more resources toward rental housing and other unmet needs.

For example, a city or county establishing a local affordable housing trust fund could require that rental developments supported by the fund dedicate a specific percentage of units to households earning at or below 80% of Area Median Income (AMI). Likewise, single-family homes developed with trust fund resources could be sold at price points aligned with that income level, ensuring affordability for those who need it most.

Strategic considerations for subsidy programs



- 1. Prioritize Low-Income Households**
- 2. Strive for Permanent Affordability**
- 3. Balance Supply-Side and Demand-Side Subsidies**
- 4. Support a Range of Housing Types**
- 5. Prioritize Location for Greater Impact**
- 6. Leverage Public Land**
- 7. Address Rental Housing Needs Directly**

1. Prioritize Low-Income Households. Focus subsidies on households earning at or below 80% AMI, with deeper support for those with the lowest incomes. The data continues to show that the deepest and most persistent housing needs are among households earning 0–60% AMI, who often face severe cost burdens, overcrowding, and homelessness. If public resources are stretched to accommodate higher income households without a proportional increase in support for households with the lowest incomes, we

risk diluting support for those with the fewest options and the most urgent needs.

- **Tiered subsidies** can make funding stretch further— offering greater assistance to households with lower incomes while still supporting those at higher income levels. This approach ensures that limited resources are deployed strategically to serve those most impacted by the housing crisis.

- **Rental subsidies**, like construction financing and eviction prevention and homeless prevention strategies, are well-suited for households at or below 80% AMI, while homeownership assistance—such as down payment help—can be targeted toward households at the higher end of the income scale.

2. Strive for Permanent Affordability. Public dollars for affordable homes are finite. Whenever feasible, public subsidies should only be provided for housing that is affordable in perpetuity or, at minimum, affordable for as long of a period as possible (50+ years).

Here are ways to ensure that limited public dollars can help build and preserve homes that will be affordable in the long run:

- Dedicate public funds for homes in a Community Land Trust (CLT). CLTs are nonprofit organizations that can steward public funds for affordable housing in perpetuity and ensure that limited public dollars serve households for generations to come, not just the first homebuyer.

- Prioritize or reserve funding for developments that guarantee permanent affordability or score applications based on the length of affordability.

3. Balance Supply-Side and Demand-Side Subsidies.

Affordable housing programs fall into two broad categories:

- **Supply-side subsidies** increase and support the housing stock through new construction, rehabilitation, and land acquisition.
- **Demand-side subsidies** provide direct assistance to households to help them afford housing through tools such as rental assistance, vouchers, home repairs, or down payment support.

A balanced approach combines both: expanding the supply of homes while ensuring households can access them.



4. Support a Range of Housing Types. Subsidies should encourage diversity in housing options such as ADUs, townhomes, duplexes, triplexes, and factory-built homes to meet varied needs and create inclusive communities.

- Expand eligibility for programs such as down payment assistance to cover more than just the detached single-family home. Expand to a diverse mix of housing such attached single-family homes, duplexes, triplexes, condominiums, and factory-built homes. This flexibility can meet local needs and create a wider range of affordable options.

6. Leverage Public Land. Publicly owned land is a powerful asset for advancing local housing goals. Advocates can champion policies that couple public funding with public land to create lasting affordability. The Florida Housing Coalition’s **Guidebook on Public Land for Affordable Housing** can be helpful resource in local advocacy.

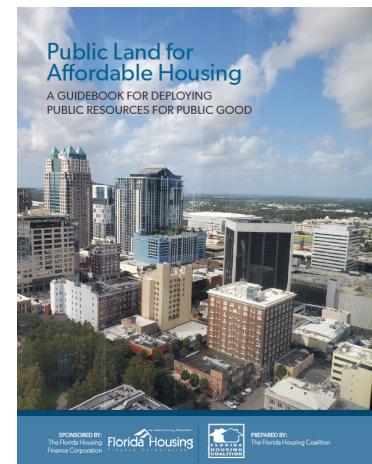
When offering public land at low or no cost, attach clear requirements that development proposals deliver affordable homes in perpetuity. Public land is a limited resource that should be affordable in perpetuity if used for housing. It is essential to take public land out of the speculative market to create homes that will be affordable forever. Tying the use of public land to creating permanently affordable housing is an ideal approach.

7. Address Rental Housing Needs Directly. Public funding has often skewed toward homeownership, leaving rental housing under-resourced despite high demand. Local subsidy programs can help correct this imbalance by intentionally directing funds to support the development, preservation, and accessibility of affordable rental homes.

Create a Program for Small Scale Local Landlords.

More funding is needed for property owners to support repair, reconstruction and/or replacement of damaged units after hurricanes and storms. In 2025, several governments developed programs that use HUD CDBG-DR funding and other resources to help small-scale local landlords rehab their units after disasters to

5. Prioritize Location for Greater Impact. Affordable housing programs are most effective when they support housing near key community assets—parks, schools, transit, grocery stores, and healthcare—and away from areas with a high risk of flooding, wetlands, and areas at risk of sea level rise. Flooding damages and increasing insurance costs negatively impact affordability. Use tools like the Coalition’s resilient guided growth and proximity scoring to target funding toward projects that enhance access to opportunity and protect quality of life for the long term.



preserve affordable housing. These programs include provisions for size/ number of units, income eligibility and requirements for affordability periods.

Example: The Pinellas County HUD CDBG-DR Action Plan “Pinellas Recovers” was one of the first to include a rental housing recovery strategy and funding to support local landlords. The County’s Plan developed in response to Hurricane Helene and Milton will allocate \$57,865,307 to support small rental rehab and reconstruction.

Without programs to support local landlords, older units are at increased risk of gentrification after disasters and will accelerate the long-term displacement of tenants.

Strategy Four:

Reduce Costs Through Fee Waivers and Property Tax Relief

Use local tools like impact fee relief and property tax abatements to lower development costs and stretch public dollars.

Local fees and property taxes can significantly increase the cost of building affordable housing. Waiving or reducing these costs can make projects more financially feasible, helping developers deliver homes at lower rents or sale prices. These tools also relieve pressure on limited public resources such as SHIP, HOME, and local housing trust funds—making every dollar go further.

Advocates can champion fee waivers and property tax relief as practical, high-impact tools to support local housing goals.

Development fee relief

Reducing or waiving local development fees is a straightforward way to lower the cost of building affordable and attainable housing. Under the Florida Impact Fee Act, localities may waive or reduce impact fees for affordable housing without being required to replace the lost revenues. Localities can also use local funds, such as SHIP or housing trust funds, to pay fees on behalf of affordable home builders.

While impact fees are the most common target for relief, local governments can also assess relief for other types of fees, including:

- Preliminary plan review and site plan review
- Rezoning and concurrency reviews
- Building permit, platting, and subdivision fees

Four Common Types of Relief

Fee waivers – Full exemption from certain development fees.

Fee modifications – Reduced fee amounts or alternative fee calculations.

Fee deferrals – Delayed payment until construction completion, lease-up, or sale.

Alternative payment sources – Public or private funds covering fees on behalf of developers.

To maximize impact, communities should tailor fee relief to developments that serve households with the greatest needs—especially those earning at or below 80% of the Area Median Income (AMI).

Florida examples

The City of Sarasota

- A fee deferral program that reduces development review costs for housing affordable to households earning $\leq 80\%$ AMI.
- A 100% discount on multimodal transportation impact fees for qualifying affordable units.
- Deferral of impact fee payments for nonprofit developers serving households up to 120% AMI—allowing flexibility while promoting mixed-income development.

Manatee County

- The Livable Manatee Incentive Program waives impact fees for affordable ownership and rental developments where at least 25% of units are affordable (as defined in §420.9071, F.S.).
- The County pays 100% of county, school, and facility investment impact fees on qualifying units through the Affordable Housing Subsidy Fund.
- For waived school impact fees, the County pays the School District directly.
- Affordability periods range from 10 to 30 years.

Orlando

- Through its Local Housing Assistance Plan (LHAP), Orlando uses SHIP funds to pay impact fees—up to \$5,082 per unit for affordable ownership or rental housing with a 15-year affordability term.
- Developers must pass on 50% of the total reimbursement to buyers through reduced sales prices or closing costs.

Advocates can encourage local governments to waive or reduce fees for affordable housing, strengthen affordability targeting, and ensure the deepest levels of need are prioritized.

Local option property tax exemption

Authorized under the **Live Local Act** (F.S. §196.1979), the Local Option Property Tax Exemption allows cities and counties to grant property tax relief to developments with 50 or more units that reserve at least 20% of units for households earning $\leq 60\%$ AMI.

This tool can significantly lower operating costs and incentivize deeper affordability. As of 2025, **Jacksonville, St. Petersburg, and St. Lucie County** have implemented this incentive—setting examples for others to follow.

Paying property taxes for eligible households or developments

Rising property taxes can place significant strain on low-income households. Some Florida jurisdictions have explored using SHIP funds to help cover these costs. Both public and private sectors can play a role by dedicating resources to property tax assistance—helping vulnerable homeowners remain stably housed and avoid displacement.



Aerial view of Downtown Orlando

Strategy Five:

Bring in Private Capital and Community Partners

Engage banks, philanthropy, anchor institutions, and major employers to invest in housing as essential infrastructure.

Florida's affordable housing needs far exceed what public dollars alone can deliver. Private investment and strong public-private partnerships are key to expanding and preserving homes statewide. Across Florida and the nation, advocates are proving how cross-sector collaboration can unlock new funding, innovation, and long-term commitment to housing.

In addition to direct contributions to local housing trust funds (which may qualify as tax-deductible charitable donations), private-sector-led housing funds offer a promising strategy to boost local investment. These partnerships bring new resources, innovation, and long-term commitment to the table. These partnerships also help build a broad community coalition centered on housing affordability that includes Community Land Trusts (CLTs), nonprofits, private capital, and community foundations.

Partner with mission-driven institutions

Community foundations, Community Development Financial Institutions (CDFIs), and other impact-focused funders are powerful allies in financing affordable housing. These partners can create revolving loan funds that blend charitable contributions, program income, and private investments—fueling locally driven projects with measurable community impact. Advocates should build meaningful relationships with these allies to champion affordable housing solutions.

Examples: The Community Foundation of Northeast Florida created a Local Capital Pool funded by its donors. In 2024, this pool provided a \$500,000 low-cost loan to help redevelop a former elementary school into affordable multifamily housing—showing how local philanthropy can directly advance neighborhood revitalization. The Florida Community Loan Fund is

another great example of an impact-focused funder. This CDFI has financed over [9,000 homes across Florida](#) through its affordable housing financing program.

Leverage below-market debt funds

Major cities like **New York, Los Angeles, San Francisco, Denver, and Chicago** have pioneered below-market debt funds that combine public and private capital—often through CDFIs—to support affordable housing development. These funds offer grants or low-interest loans that act as credit enhancements, making it possible to finance higher-risk projects and offer better terms to developers. While these models require upfront capital, strong cross-sector collaboration, and startup investment, the payoff can be significant.

Examples:

- **Los Angeles' New Generation Fund**—a partnership among the city, local foundations, and private lenders—has invested \$69 million to create and preserve over 1,300 affordable units. The city's Supportive Housing Loan Fund, in collaboration with the Corporation for Supportive Housing, has provided more than \$125 million in financing for nearly 4,000 units of supportive housing.
- **Charlotte, NC** also provides a great model of how public-private collaboration can transform affordable housing investment. In 2018, voters approved a \$50 million municipal bond for the city's housing trust fund. That public commitment was matched by the Foundation for the Carolinas—doubling the investment—and catalyzed over \$70 million more from major employers in the form of below-market loans, land donations, and grants.



Advocates Can Push To:

Create local blended-capital funds that combine public dollars, philanthropy, and private investment under a unified housing strategy.

Engage CDFIs and community foundations early to establish revolving loan or gap-financing funds with clear community impact goals.

Encourage local banks to meet Community Reinvestment Act (CRA) goals through affordable housing investments and partnerships.

Position the local housing trust fund as an anchor vehicle for private contributions, loan participation, and matching investments.

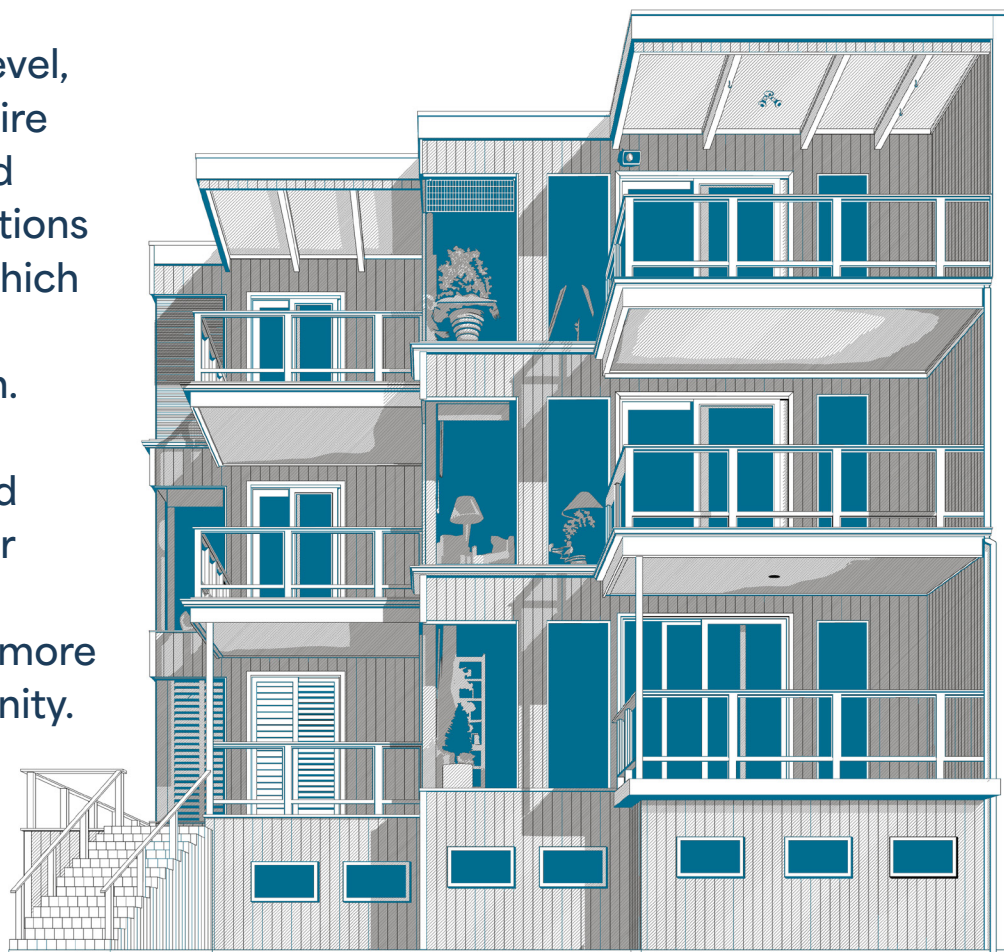
Cultivate partnerships with anchor employers and hospitals, linking housing investment to workforce stability and community well-being.

Modernize Zoning to Expand Housing Opportunities

Land use policy and regulatory reforms are critical to unlocking a diversity of affordable housing options. Local governments should embrace flexible policies and regulations that allow more housing types, of more shapes and sizes, in more places. Cities and counties can also require a portion of new development to be affordable in exchange for increased density or height—ensuring that new growth includes homes for the workers who keep our communities going, from restaurant staff to healthcare aides.

Actions to expand housing options often start with updates to the Future Land Use and Housing Elements of a local government’s Comprehensive Plan—the long-range guide for how a community grows and develops. These policy updates shape what types of housing are allowed and where they can be built.

At a more detailed level, reforms usually require changes to local land development regulations and zoning codes, which must align with the Comprehensive Plan. These codes define the specific rules and incentives that either enable—or restrict—the development of more housing in a community.



Strategies checklist

ONE: **Legalize More Homes of More Shapes and Sizes in More Places.** Duplexes, triplexes, ADUs, townhomes, apartments— communities thrive when zoning allows a mix of homes for people at every stage of life.

TWO: **Unlock Density Through Regulatory Reforms.** Make it easier to build more homes, of more shapes and sizes, in more places.

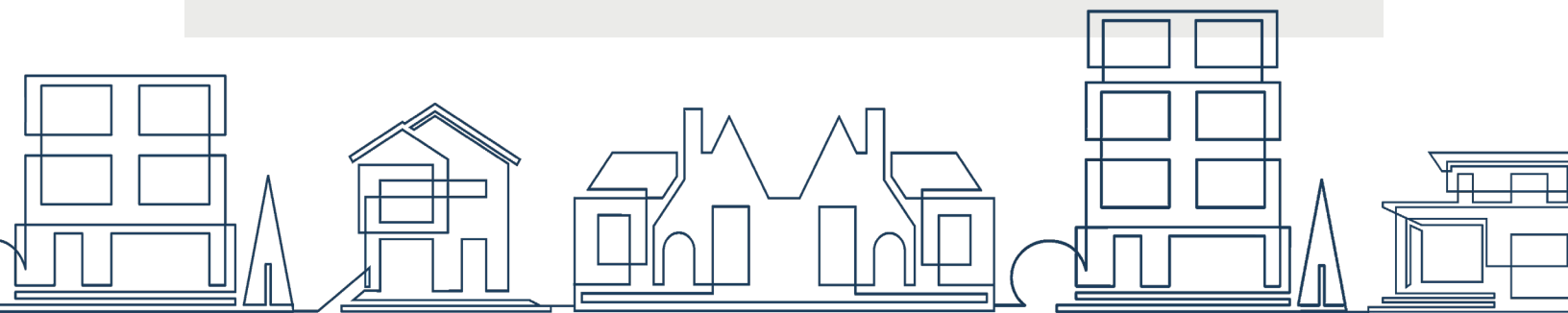
THREE: **Revive the Starter Home.** Adopt policies that bring back the starter home – housing that is more affordable to first-time homebuyers, young families, and low-income families.

FOUR: **Align Housing Strategies with Smart, Resilient Planning.** Allow more housing in areas with good infrastructure, access to amenities, and have lower-risk to flooding —where it makes sense to grow.

FIVE: **Require Affordable Homes in Exchange for Increased Allowances and Incentives.** Require guaranteed affordable homes – not just market-rate growth – in exchange for increased land use allowances and incentives for home development.

SIX: **Streamline Permitting.** Make it easier and faster to build affordable homes by simplifying, expediting, and modernizing the permitting process.

SEVEN: **Turn Underused, Non-Residential Spaces Into Homes.** Encourage the conversion of vacant or underused properties—such as motels, strip malls, offices, schools, and big-box stores—into much-needed housing.



Strategy One

Legalize More Homes of More Shapes and Sizes in More Places

Duplexes, triplexes, ADUs, townhomes, apartments—communities thrive when zoning allows a mix of homes for people at every stage of life.

Across Florida, much of our residential land is zoned for one type of housing: large, detached single-family homes on large lots. Outdated rules limit where and what kinds of homes can be built, driving up prices and reducing choices for families. By updating local land use regulations, communities can unlock more housing options and create neighborhoods that are inclusive, resilient, and better able to grow sustainably.

Housing advocates can champion a greater variety of home types and sizes to best serve households at all incomes and demographics. This includes:



1. **More Variety in Single-Family Homes**
2. **More Accessory Dwelling Units (ADUs) and Small-Scale Housing Options**
3. **Large-Scale Apartments in High-Opportunity Areas**
4. **Removing Barriers to SROs, Co-Living, and Home Sharing**
5. **Legalizing Factory-Built Home Options**

1. Create more variety in single-family homes

Zoning rules—like minimum lot sizes, width, setbacks, and parking requirements—determine how many homes can fit on a piece of land. When these standards are too strict, they limit housing choices and drive up costs.

Advocates can push for reforms that:

- Allow smaller homes on smaller lots to increase supply and open paths to affordable homeownership
- Encourage attached housing types like townhomes, duplexes, and triplexes in all residential areas
- Streamline approvals for infill and small-scale projects that fit seamlessly into existing neighborhoods

By reducing barriers and embracing diverse housing forms, communities can expand affordability, strengthen resilience, and make room for more of the people who power local economies.

Examples:

- The City of Sarasota's RSM-9 district has a distinct minimum lot size for attached homes at 2,420 square feet, which is lower than other minimum lot size requirements for single-family homes in the City. This reduced minimum helps facilitate this type of housing.
- The City of Gainesville consolidated its single-family zoning districts with a smaller minimum lot size of 3,000 square feet and reduced lot widths.
- The City of Fort Myers' Urban and Midtown zoning districts use a SmartCode—a type of form-based code—that allows a wide range of residential

options, including flexhouses and live-work units, without restricting development by specific housing type. In its purest form, a form-based code focuses on a building's physical form and relationship to the street, rather than prescribing use or density. This approach offers a flexible, design-driven way to enable diverse housing types within cohesive, walkable neighborhoods.

2. Allow more Accessory Dwelling Units (ADUs) and small-scale housing options

Accessory dwelling units (ADUs), duplexes, triplexes, fourplexes, courtyard apartments, cottage courts, and small condo or townhome clusters all help diversify neighborhoods and expand affordable housing options—without dramatically changing neighborhood character. These smaller-scale homes fit comfortably alongside traditional single-family houses, offering more attainable and flexible living choices for residents at different life stages.

Unfortunately, many of these home types are still restricted or require special approvals in or near single-family zones. Advocates can push to legalize these housing options by right in residential areas and remove unnecessary approval processes that drive up cost and delay.

Florida communities that are showing the way:

- **St. Petersburg:** Through the City's NTM-1 district, qualifying properties along identified Future Major Streets can build up to a fourplex on a lot and cottage court developments.
- **City of Largo:** Allows middle housing allowances across a wide range of zoning categories—from low- and medium-density residential to mixed-use and institutional areas. Even the smallest types, like duplexes, triplexes, cottage developments, and small townhomes, are now allowed in additional low-density zones.
- **City of Punta Gorda:** Its Traditional Punta Gorda zoning district (effective March 2024) takes an especially permissive approach—allowing accessory cottages, cottage courts, rowhouses, triplexes, courtyard apartments, and live/work homes, depending on sub-area.

- **City of Gainesville and City of Tallahassee:** Both allow two accessory homes per lot in certain districts, giving property owners a flexible, incremental way to add more housing on existing lots.

Make it easier to build small-scale homes

Some local governments are pairing zoning reform with practical tools that help homeowners and small developers act on it:

- **St. Petersburg's ADU Map:** An online interactive tool that lets property owners quickly check whether their lot qualifies for an accessory home.
- **Orange County's Ready Set Orange Program:** Offers pre-approved ADU plans to simplify design review and permitting.

3. Allow large-scale apartments in high-opportunity areas

Major corridors, downtowns, and areas already zoned for large-scale or mixed-use development are natural places for more housing—especially large apartments and condo buildings. These locations typically have strong infrastructure, access to jobs, transit, and amenities that support vibrant, walkable communities.

Many local zoning codes already allow higher-density residential development in such areas, but often with limits that keep projects smaller or more costly than they need to be. Expanding these multifamily allowances by right, without requiring case-by-case approvals, helps communities increase overall housing supply where it makes the most sense to grow.

At the same time, these high-capacity areas present prime opportunities to incentivize affordability. Local governments can tie density bonuses, fee reductions, or expedited permitting to the inclusion of guaranteed affordable homes, ensuring that new development benefits a broader range of residents.

4. Remove barriers to single-room occupancy, co-living, and home sharing

Advocates can champion local reforms that allow home sharing options to provide housing quickly for extremely-low and lower-income households. Home

sharing could be a person renting a spare bedroom in a single-family home, a co-living space in a converted office or multifamily building, or a small boarding house.

Often called Single-Room Occupancy (SROs), SROs provide a single room with shared access to a kitchen, bathrooms, and other building amenities. In the early part of the 20th century, home sharing was often the least expensive option on the housing market. Localities can legalize SROs to bring back this affordable housing option by:

- Clearly allow SROs where residential uses are allowed
- Eliminating caps on the number of unrelated people that can live in a home
- Eliminating minimum unit square footage requirements

5. Legalize factory-built home options

Manufactured homes built to federal standards provide a notably more affordable option to site-built homes due to their streamlined design, construction, and permitting process, while continuing to offer a safe, resilient living space. Yet in too many communities, these homes are allowed in only a handful of areas, if they are allowed at all. In many cases, zoning regulations must be changed to expand these allowances. **Jackson County** offers a model by not including limitations on manufactured homes built to federal standards in its land use policies and zoning regulations. Additionally, state law (Ch. 320 and 553 of Florida Statutes) requires that local requirements and rules, including those related to land use and zoning, must be reasonable and uniformly applied and enforced without any distinction as to whether a building is a site-built home or a manufactured home meeting the state building code (often called “modular” homes).



Strategy Two:

Unlock Density Through Regulatory Reforms

Make it easier to build more homes, of more shapes and sizes, in more places.

Legalizing diverse housing types is just one part of the equation. To actually make those homes possible, local zoning rules must work together so the numbers, setbacks, and standards support what's allowed on paper.

Advocates can champion updates to zoning and land development codes that remove barriers and make efficient use of land while keeping good urban design and neighborhood compatibility.

Key zoning rules that shape housing feasibility include:

- | | |
|--------------------------------------------------------------------------------------|-------------------------------------------|
| Maximum density (units per acre) | Minimum unit sizes |
| Building height limits | (beyond basic building code requirements) |
| Minimum setbacks and buffers | Subdivision and lot split requirements |
| Minimum parking requirements | Maximum lot coverage |
| Floor area ratio limits (FAR, which is the ratio of building floor area to lot size) | Minimum open space requirements |
| | Permitting processes |

Even though these details can seem “wonky,” advocates play a vital role in making them understandable and showing how small rule changes can unlock big housing opportunities.

Here is a simple playbook for what land use reforms advocates can champion in addition to the types of housing allowed. Housing reforms should be allowed by-right as much as possible.

1. Increase maximum densities by-right

Advocates should push for higher densities, especially near jobs, transit, and community services, so more homes can be built on limited land.

- Higher density supports middle housing and multifamily options, such as duplexes, townhomes, and small apartment buildings.
- Typical small-scale housing often requires up to 35 units per acre or more to be financially viable.

Florida examples:

- **Gainesville** consolidated its single-family zoning districts and raised the maximum density from 8 units per acre up to 12, allowing more homes on the same land area.
- Similarly, the **City of St. Petersburg's** NTM-1 zoning district, which permits a wider variety of small-scale homes, raised maximum density to 30 units per acre.

Building Scale is **NOT** the Same Thing as Density

Many residents picture “density” as towering apartments next to single-family homes—but small homes, duplexes, and cottage courts can achieve high density while keeping a familiar scale.

Advocates can help inform the community on what density means by taking pictures of existing built densities to dispel any local myths about what certain “units per acre” actually mean in the built environment.

The City of Tallahassee's [Missing Middle Housing Handbook \(2024\)](#) is a great model—it shows real neighborhood examples at different densities to help residents visualize what “units per acre” looks like in practice.

2. Reduce or eliminate parking requirements

We do not have a parking crisis. We have a housing crisis.

Excessive parking requirements make housing more expensive and limit how much can be built on a site. Reducing or removing parking minimums, especially near transit, frees up land and lowers development costs. Advocates can champion parking reductions for all developments or target reforms to guaranteed affordable homes.

Florida examples:

- **Jacksonville (2019):** Eliminated parking requirements in its downtown core.
- **St. Petersburg (2019, 2022):** Reduced parking requirements for affordable multifamily construction and for homes near high-frequency transit routes.
- **Panama City (2020):** Removed parking requirements in their Downtown District for development on lots of 10,000 square feet or less, buildings constructed prior to 1945, or buildings less than 5 stories in height.
- **Gainesville (2022):** Eliminated parking minimums, replaced with parking maximums.
- **Orlando (2022):** Removed certain parking minimums in the Downtown Parking Area of the Central Business District.

3. Repeal minimum unit size requirements

If the **Florida Building Code** already ensures safe and habitable homes, there's no need for local minimum unit sizes.

Local size mandates prevent smaller, more affordable units, like studios, micro-units, or accessory homes, from being built.

Advocates should urge localities to repeal any local requirements on minimum unit sizes and defer to the Florida Building Code on habitability.

4. Reduce setback requirements

Setback requirements shape what fits on a lot. Requiring large setbacks can make small homes or multiple units impossible on smaller parcels.

Reducing setbacks, by-right or in exchange for affordability, can help fit more homes on existing lots and support incremental infill.

Florida examples:

- **Gainesville (2023):** Reduced side setbacks from 7.5 feet to 5 feet in the single-family residential RSF-4 zoning district to enable the development of single-family homes on many smaller lots.
- **Clearwater:** Allows flexibility of use, lot width, setbacks, height, and off-street parking in negotiation with the Planning and Development Dept for Comprehensive Infill Redevelopment Projects applicable to certain districts and with a beneficial use such as affordable housing.

5. Align minimum lot size, minimum open space, maximum lot coverage, and other land use rules

Zoning is a puzzle. Each rule interacts with the next to shape what can be built on a piece of land. To truly enable more housing types, advocates can push for holistic reforms that:

- Reduce minimum lot sizes
- Allow flexible lot configurations and splits
- Increase maximum lot coverage
- Lower open space requirements where appropriate

Strategy Three:

Revive the Starter Home

Adopt policies that bring back the starter home – housing that is more affordable to first-time homebuyers, young families, and low-income families.

Florida’s communities need to bring back the starter home—the kind of modest, attainable home that once offered a clear path to homeownership for young families, first-time buyers, and working Floridians.

For decades, zoning and development rules have steered new construction toward larger, more expensive homes on large lots. The result: the traditional starter home has nearly vanished.

A true starter home is not just a smaller house; it’s a symbol of opportunity. It’s affordable to first-time buyers and low-income families. It’s compact (usually under 1,500 square feet), low-maintenance, and located near jobs and community amenities. It may not have luxury finishes, but it provides something more valuable: stability, security, and a foothold in the housing market and the community.



The data tells the story:

- Only 24% of new homes today are under 1,500 square feet, compared to 62% in the 1940s.
- Homes selling for under \$300,000 are disappearing fast.
- First-time buyers now make up just 24% of the market—the lowest share since 1981.
- The median age of the first-time buyer has reached an all-time high.

If Florida is going to restore the dream of homeownership, local governments must reform land use rules to make smaller homes feasible again.

Local playbook: how to bring the starter home back

Advocates can push for zoning and permitting reforms that make it possible to build small, efficient homes on small lots. Communities can:

1. Remove minimum dwelling size requirements.
2. Reduce or eliminate minimum lot size requirements.
3. Allow conversions of single-family homes into duplexes, triplexes, and quadplexes by right.

4. Permit administrative lot splits so property owners can create smaller, buildable parcels.
5. Relax setback and parking requirements that prevent efficient land use.
6. Increase maximum lot coverage to allow more usable space on smaller lots.
7. Allow factory-built homes, which can deliver affordability through efficiency.

When local land use barriers are removed, builders can redirect time and resources toward producing starter homes rather than navigating rezoning or comprehensive plan amendments. By-right allowances for smaller homes eliminate procedural delays and lower development costs, particularly benefiting nonprofit and mission-driven developers who lack the resources for extensive legal support.

Starter home policies can also align with permanent affordability models such as **Community Land Trusts (CLTs)**. Through ground leases and shared equity structures, these homes remain accessible to future generations while allowing owners to build modest wealth. Integrating by-right small home development with CLT frameworks creates a sustainable pathway for expanding permanently affordable starter housing.



Florida and National Examples:

- **Gainesville (2024):** Consolidated single-family districts with smaller minimum lot size (3,000 sq ft), greater maximum density (12 UPA), smaller minimum lot width (35 ft), and less or equally restrictive front/side setbacks (10/5 ft, respectively)
- **Orlando:** Permits zero-lot-line development as a design option for 1 or 2-family dwellings.
- **Houston, TX (1998):** Lowered minimum lot size requirement for single-family homes from 5,000 sq ft to 3,500 sq ft w/ability to go to 1,400 sq ft
- **Durham, NC (2019):** Enacted a “Small Lot Code” allowing duplexes and ADUs by right with 2,000 sq. ft. minimum lot sizes and smaller setbacks.
- **Austin, TX (2024):** Cut minimum lot size for single-family zones from 5,750 to 1,800 sq. ft., unlocking thousands of new small homes.

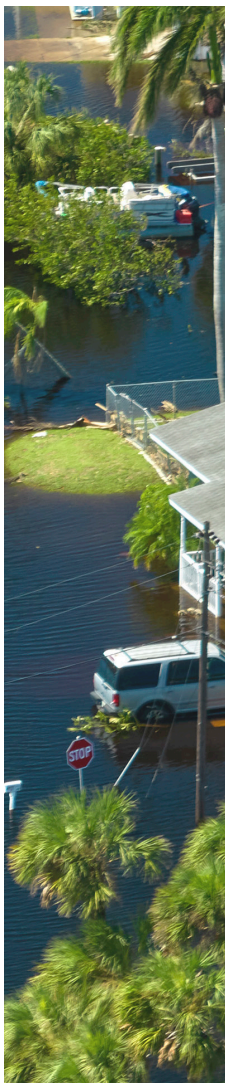
Strategy Four:

Align Housing Strategies with Smart, Resilient Planning

Allow more housing in areas with good infrastructure, access to amenities, and have lower risk to flooding — where it makes sense to grow.

To build the housing Florida needs, we have to build the right type of housing in the best places. These are communities with good infrastructure, access to jobs and amenities, and the resilience to withstand extreme weather for the long run.

Advocates, developers and local governments can focus new housing in areas that already have (or will have) what people need to thrive. This includes water and sewer service, schools, grocery stores, job centers, public transit, and healthcare. These are the places where additional homes make the most sense and where public investments have already been made.



Focus growth where infrastructure already exists

In established neighborhoods—especially those with existing infrastructure and amenities—expanding housing allowances can unlock infill development, making it easier to build on vacant lots or replace older homes with additional units. These areas are well-suited for gentle density and mixed-use development that strengthens existing communities and leverages prior public investments.

Coordinate growth and infrastructure in emerging areas

In some cases, it may also make sense to expand housing allowances in undeveloped or transitioning areas not designated for preservation. These locations offer flexibility but often lack nearby infrastructure or services. Local governments should link any expanded housing capacity with clear plans and funding for new roads, water and sewer extensions, schools, and community amenities. This can include requirements for private-sector contributions alongside public investments to ensure growth is sustainable and equitable.

Integrate community resilience and housing planning

Most Florida communities participate in the Community Rating System (CRS) program managed by the National Flood Insurance Program. The CRS is a voluntary incentive program that encourages communities to implement flood risk reduction measures that exceed the NFIP's minimum requirements. Several Florida Counties have actively participated in the program for more than 30 years.

The CRS program encourages a reduction in development in high-risk areas. The benefits of building in lower risk areas include increased public safety, lower insurance premiums, reduced risk and damage to property and disruption. Aligning your development plans to your CRS plan will support short-term and long-term housing goals. When building in risk-prone areas cannot be avoided, local governments can require stronger building performance and site design standards to protect residents and property and incentivize resilient development.

Incentivize above-the-code development and green infrastructure

Local governments can use their land use and zoning tools to encourage the private sector to build above the code—raising the bar for safety, resilience, and sustainability. By offering density or height bonuses, parking reductions, or other development incentives (similar to those used for affordable housing generally), localities can reward builders who voluntarily adopt resilient design standards.

These standards can include measures that mitigate flooding and heat impacts, such as:

- Incorporating bioswales, permeable pavement to reduce stormwater runoff;
- Installing green or cool roofs, cool pavements, and expanding tree canopy and shaded public spaces to reduce urban heat.
- Setting clear construction and design guidelines for elevation, building materials, buffering and open space.

Encouraging the integration of third-party green and resilient certification programs, use of green infrastructure and above-code design not only enhances resilience but can also reduce long-term maintenance and insurance costs for both residents and developers—creating a win-win for affordability and sustainability.

Use redevelopment in risky areas to mitigate housing risk

Affordable housing policy must balance safety with opportunity. In many Florida coastal communities, local policies prohibit additional density in the Coastal High Hazard Area (CHHA). The CHHA is an area particularly vulnerable to the effects of coastal flooding from tropical storm events. Section 163.3177(6)6. Florida Statutes requires that local governments limit public expenditures that subsidize development in the CHHA.

While we should never place people or homes directly in harm's way, it's important to understand the impact

of “zero density increase” policies on local housing availability and affordability. Banning any new density when redeveloping these areas often results in larger, expensive, single-family new construction in older neighborhoods. This approach creates gentrification, leads to increased housing prices, and displaces long-time residents.

A more nuanced approach would assess the neighborhood's flood risk factors and consider resilient gentle density—triplexes, quads, and townhomes built to modern elevation and construction standards. These new home types can be both more affordable and elevated, safer, and resilient to storms. While residents may still need to evacuate during hurricanes, their homes will be intact when they return—preserving both safety and affordability.

The community should focus on risk-informed zoning and land-use regulations, potential to mitigate risk through new redevelopment, and ensuring long-term habitability. With thoughtful planning and smart incentives, localities can ensure that resilience and affordability grow hand in hand.

Integrate housing with land stewardship in rural areas

Even in rural regions, smart growth and preservation can coexist. **Collier County's Rural Land Stewardship Area** and **Sarasota County's Sarasota 2050 program** offer models for balancing housing and environmental goals. These frameworks combine land preservation with compact, mixed-use development, requiring:

- A balanced mix of home types and uses
- Guaranteed affordable housing contributions
- Infrastructure and urban design standards
- Long-term sustainability and conservation outcomes

In short: build more homes but build them wisely. By directing growth toward resilient, well-served areas and coupling flexibility with responsibility, communities can expand housing opportunity without sacrificing safety or sustainability.

Strategy Five:

Require Affordable Homes in Exchange for Increased Allowances and Incentives

Require guaranteed affordable homes—not just market-rate growth—in exchange for increased land use allowances and incentives for home development.

When the public sector allows more homes to be built—through density bonuses, rezoning, or other incentives—it creates a powerful opportunity to secure guaranteed affordable housing in return. Communities should ensure that growth produces homes at a range of price points, not just more market-rate units.

By linking added development rights to permanent or long-term affordability, local governments can make sure that new growth contributes directly to meeting community housing needs.

Tie affordability to increased home allowances

A share of guaranteed affordable homes can be required whenever local governments grant significant new development capacity, such as:

- Expanding the urban development boundary
- Converting land use or zoning from rural to residential
- Rezoning from low-density to higher-density residential
- Granting additional home allowances through incentive programs

These requirements help balance community benefits with private gain—ensuring that increased land value from public action translates into tangible affordability outcomes.

Florida examples

The City of Sarasota's **Downtown and Mixed-Use Corridor Density Bonus programs** allow up to 3–4 times the base density in exchange for 15% of bonus units set aside as affordable for at least 30 years. At least 1/3 of the affordable units must be for households at or below 80% AMI and no more than 1/3 may be for households from 100–120% AMI. This clear, tiered structure ensures meaningful affordability while encouraging mixed-income development.

Miami-Dade County's voluntary Workforce Housing Development Program offers up to a 25% density bonus for developments reserving a share of units affordable to households between 60–140% AMI.

- Projects of 20+ homes can receive up to the full bonus for providing a 10% affordable set-aside.
- Smaller projects (<20 units) may qualify with a 100% affordable set-aside.
- At least 50% of the affordable homes must be at 110% AMI; with remaining affordable homes for households between 60–79% AMI for an additional 3% bonus (up to the maximum of 25%)
- Developers may fulfill requirements through off-site units, in-lieu fees, property rehabilitation, land contributions, or a combination.

Leverage variances and zoning agreements

Affordable housing requirements can also be negotiated through:

- Variances to development regulations
- Amendments to zoning agreements for planned developments
- Developments of Regional Impact (DRI) modifications

When developers request significant flexibility or value-enhancing changes, local governments can—and should—negotiate affordability commitments in return.



Aerial cityscape - Gainesville Florida

Use mandatory inclusionary zoning where feasible

Some communities go further by requiring affordable homes within new residential developments—a strategy known as mandatory inclusionary zoning. For example, a mandatory inclusionary zoning may simply require that to build in a certain area, 10% of a project’s units must be dedicated as below-market rate affordable housing to income-eligible households.

Under Florida law, local governments must “fully offset all costs” to developers for the inclusion of affordable units in mandatory inclusionary zoning programs (with a few exceptions). This makes such policies challenging but not impossible. Cost offsets can include:

- Density bonuses
- Design flexibility
- Fee waivers or deferrals

Despite the legal constraints, several Florida jurisdictions have implemented successful mandatory inclusionary programs, including:

- **Palm Beach County**
- **Town of Jupiter**
- **Town of Davie**
- **City of Tallahassee**
- **Miami-Dade County**

Most recently, the **City of Gainesville** became the first local government to adopt a new mandatory inclusionary ordinance since the state’s offset requirement took effect—demonstrating that inclusionary tools remain viable under current law.

Strategy Six: Streamline Permitting

Make it easier and faster to build affordable homes by simplifying, expediting, and modernizing the permitting process.

Even when zoning allows for new housing, projects can still stall due to slow, unpredictable, or overly complex permitting. These delays add time and cost, two of the biggest obstacles to producing affordable homes. Streamlining approvals is one of the most direct ways local governments can help get homes built more efficiently and make public dollars go further.

When housing proposals meet clear, objective standards already adopted in code, they should move forward quickly without unnecessary hearings or subjective review. This is the principle of by-right permitting, and it's a key ingredient for producing affordable housing at scale.

Ways to streamline the process

1. **Increase Administrative Approvals.** Allow more projects to be approved administratively through staff-level, ministerial review when they meet the adopted rules. Reducing or eliminating the number of public hearings provides predictability for builders, saves staff time, and avoids politicizing projects that already comply with the community's adopted plans.
2. **Make the Rules Clear.** Permitting should be predictable, not discretionary. Communities can create clear, objective criteria for reviewing development applications and remove vague standards like “neighborhood compatibility” or “character.” Clear standards help ensure that everyone knows exactly what qualifies for approval.
3. **Follow and Enforce State Requirements.** Florida law already requires jurisdictions receiving SHIP funds to expedite permits for affordable housing. Advocates should ensure those provisions are fully implemented and enforced. In addition, Section 553.792, Florida Statutes, establishes shot clocks for permit review timelines, another tool to increase accountability and keep projects on track.
4. **Use Pre-Approved Building Plans.** Localities can offer pre-approved home designs—especially for small-scale infill or missing middle housing—to help builders save time and money. These plans have already been vetted for compliance with local codes and building standards, allowing faster approval and reducing design costs for affordable and attainable housing.



Strategy Seven:

Turn Underused, Non-Residential Spaces Into Homes

Encourage the conversion of vacant or underused properties—such as motels, strip malls, offices, schools, and big-box stores—into much-needed housing.

Across Florida, communities are dotted with non-residential spaces that have outlived their original purpose. Repurposing these sites into housing, especially affordable and attainable homes, is one of the most promising ways to meet housing needs without consuming new land. Advocates can urge local governments to make these conversions easier through zoning and land use policies that allow homes in commercial, employment, and other non-residential zones.

These changes can include both adaptive reuse of existing buildings and new residential development on non-residential land. In both cases, they expand local housing options while making better use of existing infrastructure.

Florida examples

The **City of Sarasota** created new mixed-use zoning districts to enable additional homes along major corridors through a density bonus program. Developers can build more housing overall—including guaranteed affordable units—in exchange for including affordability as part of their projects.

Collier County allows housing as a specific use within existing commercial districts, provided that a certain share of units are affordable. This flexible approach lets commercial property owners bring homes to viable sites without needing a full rezoning.

Regarding policies and regulations that facilitate adaptive reuse of non-residential buildings for homes, **Alachua County** offers an example. **Alachua County** permits the conversion of existing hotels and motels into multifamily housing in several zoning districts—including Residential Professional, Traditional Neighborhood Development, and certain Business Highway areas. Builders may create up to double the number of homes as there were hotel rooms, provided the site is served by central water and sewer. (See **Alachua County Code of Ordinances**, §404.20.5.)

Additionally, **Osceola County** allows reuse of commercial buildings for homes within three designated sub-areas, including Community

Redevelopment Areas. These conversions must meet minimum density and design standards but face no maximum height or density limits—offering flexibility for developers. Requirements are clearly summarized in a county guidebook for builders. (See **Osceola County Land Development Code**, §3.8.1(U).)

State Tools: The Live Local Act

Florida's **Live Local Act**, adopted in 2023 and amended since, provides powerful state-level tools to facilitate housing in non-residential zones.

Under **Florida Statutes §§125.01055(7) and 166.04151(7)**, qualifying multifamily and mixed-use affordable housing developments are allowed by right in commercial, industrial, and mixed-use areas, even if local zoning would otherwise prohibit residential use.

To qualify, a development must:

- Be located in an area zoned for commercial, industrial, or mixed use
- Reserve at least 40% of units as affordable to households earning up to 120% of AMI for at least 30 years
- Be multifamily or mixed-use, with at least 65% of the building used for residential purposes (if mixed-use)



Adaptive reuse of existing buildings and new residential development on non-residential land. In both cases, they expand local housing options while making better use of existing infrastructure.

Qualified projects are entitled to:

- The ability to build housing where housing may not be allowed in the code
- Increased density, height, and floor area ratio allowances
- Reduced or eliminated parking requirements based on proximity to transit and nearby parking
- Administrative approval, if the project meets local multifamily regulations and is consistent with the comprehensive plan (excluding density, floor area ratios, height, parking in certain cases, and land use)

Subsection (6) of these same statutes also provides a discretionary local option allowing local governments to approve eligible affordable housing developments on commercially or industrially zoned land—or on land owned by religious institutions, including houses of worship—regardless of zoning.

These projects must include at least 10% of units affordable to households up to 120% AMI, but local governments have discretion to strengthen requirements around affordability, tenure, or site design.

Local governments who have passed local policies to facilitate use of this tool include **Boca Raton, Jacksonville, Lakeland, St. Petersburg, and West Palm Beach.**

Put Land to Work for Affordable Housing

To meet growing housing needs, local governments and advocates must work together to unlock more public and private land for affordable homes.

Advocates can help connect the dots between local officials, developers, philanthropies, and businesses to coordinate resources and speed up development.

Just as important: place matters. New homes should be built in resilient, well-connected neighborhoods. These are neighborhoods near transit, schools, parks, healthcare, and grocery stores that support long-term community well-being.

The following strategies show how public, private, and nonprofit partners can turn underused land into safe, affordable homes that serve Florida's growing population.



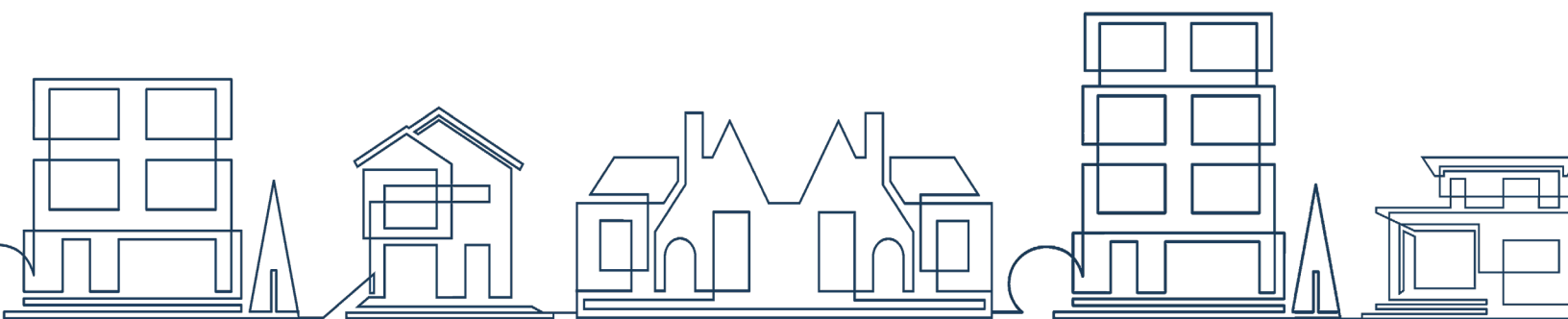
Strategies checklist

ONE: Use Public Land for Public Good. Identify and prioritize publicly owned land that's suitable for affordable housing—don't let valuable land sit idle when it could serve the community.

TWO: Prioritize Safe, Sustainable, and Resilient Locations. Make sure you are prioritizing affordable housing in places that are safe, sustainable, and built to last in the face of climate and economic challenges.

THREE: Buy Land Now, Build for the Future. Use a mix of public and private dollars to proactively acquire land for affordable housing—before it becomes too expensive or unavailable.

FOUR: Partner with Community Land Trusts (CLTs). Support community land trusts and other models that keep housing affordable for generations—not just the next few years.



Strategy One:

Use Public Land for Public Good

Identify and prioritize publicly owned land that's suitable for affordable housing—don't let valuable land sit idle when it could serve the community.

Don't let valuable public land sit idle: put it to work for housing. Every public entity in Florida can use its public land to create affordable homes.

Florida law already requires local governments to identify publicly owned parcels “appropriate for use as affordable housing” and maintain a public inventory (F.S. 125.379 and 166.0451). But compliance alone isn't enough. Local policies, clear criteria, and active partnerships can unlock these sites for development.

Public entities that have land that can be used for affordable housing efforts include:

- Municipalities
- Counties
- State Agencies
- Community Redevelopment Agencies (CRAs)
- Housing Finance Authorities (HFAs)
- School Boards
- Special Districts
- Federal Government

Each of these public entities will have their own legal authorities, internal policies and procedures, staff capacity, and technical expertise to deploy public land for affordable housing.

Advocates play a key role: pushing public entities to evaluate, publish, and prioritize land that can be used for affordable housing—and ensuring that it stays affordable for the long term. Our [Guidebook on Public Land for Affordable Housing](#) can be helpful in your advocacy.



Step 1: Identify public land for housing

Create a clear, transparent process for identifying public parcels suitable for housing. Florida law requires public entities to identify land “appropriate for use as affordable housing,” but leaves the definition up to each jurisdiction. This flexibility allows communities to align land decisions with their housing and growth strategies. Work across departments—and across jurisdictions—to align land use with housing goals.

Key factors to evaluate:

- **Access to infrastructure:** Roads, sewer, water, stormwater, electricity, and broadband. Sites with existing infrastructure are faster and cheaper to develop.
- **Physical dimensions:** The size and shape of a parcel will influence the type of housing that can be developed—but small or oddly shaped lots should not be overlooked as they can work for “missing middle” housing—duplexes, townhomes, and small infill projects. In Fort Myers, for example, the Affordable Home Build Program partners with local builders to develop smaller infill lots into price-capped homes. Sale proceeds go back into the city’s affordable housing trust fund, creating a self-sustaining model.
- **Proximity to amenities:** Prioritize land near transit, grocery stores, schools, healthcare, and jobs to ensure long-term stability and opportunity for residents.
- **Development readiness:** Review local standards—setbacks, parking, and lot size requirements—to identify what’s feasible and where adjustments may be needed.



Advocacy Actions

Advocates can help make public land part of the housing solution by:

- Urging local governments to publish and update their affordable land inventories.
- Pushing for objective criteria to evaluate suitability for affordable housing.
- Encouraging policies that prioritize permanent affordability when disposing of public land.
- Promoting Community Land Trusts (CLTs) to ensure permanent affordability and community ownership.
- Celebrating local success stories—like Fort Myers’ infill program—to build momentum for replication.

Step 2: Adopt strong land disposition policies

Once viable land is identified, put clear policies in place to guide how it’s offered and used. Public land is a public asset, and its use should reflect public priorities.

Core principles for disposition policies:

- **Keep land affordable for the long term:** When using public land for housing, start with permanent affordability. Public land is a limited public asset and should be used for affordable housing in perpetuity.
- **Serve the lowest-income households:** Focus on homes affordable to households earning at or below 80% AMI, the group facing the greatest need. Using public land for households at or below 50% AMI and persons experiencing homelessness is ideal. This ensures public land delivers the maximum public benefit.
- **Partner with Community Land Trusts:** CLTs are ideal partners for public land initiatives. Their shared-equity model ensures homes remain affordable forever, even as they change hands—preserving both affordability and community stewardship.
- **Build for long-term resilience:** When developing on public land in areas susceptible to flooding or other climate risks, build above code and incorporate resilient design. Homes built with durability and safety in mind ensure that public investments remain habitable and sustainable for generations.

Strategy Two:

Prioritize Safe, Sustainable, and Resilient Locations

Make sure you are prioritizing affordable housing in places that are safe, sustainable, and built to last in the face of climate and economic challenges.

Given Florida’s vulnerability to extreme weather, resiliency must be a central factor in deciding where affordable housing belongs. Environmental risk doesn’t have to rule out a parcel altogether, but it should guide how and where and what type of homes are built, as well as long-term strategies for safety, durability, and cost-effectiveness.

Below are key environmental and resiliency factors to consider when evaluating public land for affordable housing:

- **FEMA Flood Zones:** Use FEMA Flood Insurance Rate Maps to assess flood risk. Zones “A” and “V” signal high risk, while “B,” “C,” “X,” or “D” generally indicate lower risk.
- **Coastal High Hazard Areas (CHHAs):** Use official definitions under the National Flood Insurance Program, Florida Building Code, and Chapter 163, Florida Statutes, to evaluate coastal parcels and build above-the-code in areas most exposed to flooding and storm surge.
- **Elevation Data:** Check elevation records from the Florida Division of Emergency Management (FDEM) or site-specific elevation certificates. Even small elevation differences can dramatically change a property’s flood vulnerability.
- **Storm Surge & Evacuation Zones:** Reference FDEM maps and local emergency management plans to avoid siting homes in zones that may face high-impact storm paths or mandatory evacuations.
- **Florida Building Code Exposure Categories:** Exposure Category quantifies the effects of surroundings (such as natural topography, vegetation, and constructed facilities) have on the wind pressure on a structure. Properties in Exposure D have higher requirements for wind mitigation.
- **Sea Level Rise Projections:** Use County vulnerability assessments and state-supported data from the Florida Department of Environmental Protection (FDEP) to assess 2040 and 2070 sea level rise projections when evaluating long-term site viability.

Incorporating these environmental assessments ensures that affordable housing investments are not only attainable but also durable, safe, and sustainable—protecting residents and public resources for the long term.



Strategy Three:

Buy Land Now, Build for the Future

Use a mix of public and private dollars to proactively acquire land for affordable housing—before it becomes too expensive or unavailable.

Land acquisition is one of the most powerful tools communities can use to secure long-term affordability. Dedicated funding streams—public and private—can ensure that well-located, developable land remains available for housing that meets local needs. Local governments, philanthropic partners, financial institutions, major employers, and the broader business community all play vital roles in assembling the resources to make that happen.

Across Florida, several public funding sources are already being used to acquire land specifically for affordable housing, demonstrating how collaborative investment can lay the groundwork for lasting housing solutions.

General revenue

General revenue is often the simplest and most flexible starting point for launching a local land acquisition strategy. While it requires up-front public investment, general revenue funding can establish a self-sustaining program when paired with community and political support.

For example, a local government may dedicate a one-time general revenue allocation to purchase land suitable for housing development. That land can later be offered to affordable housing developers—whether donated, discounted, or sold at fair market value—through a competitive Request for Proposals (RFP) process. Proceeds from those transactions can then be reinvested into new acquisitions, creating a revolving fund that supports long-term housing goals.

Proceeds from the sale of public property

Another strategy is to dedicate proceeds from the sale of public property toward land acquisition for affordable housing. This approach allows communities to reinvest public assets into public benefit.

A leading example is the **City of Fort Myers**, which directs three percent of all revenue from city-owned land sales into its affordable housing trust fund. Similar policies can be replicated elsewhere, helping communities link public asset management directly to housing opportunity.

Community partners and advocates can play an essential role by encouraging the adoption of such policies and shaping the level of investment needed to meet local goals.

Local government infrastructure surtax

Local governments may also use proceeds from their Local Government Infrastructure Surtax (IS) to acquire land for affordable housing. Under Florida law, counties can levy a 0.5% or 1% discretionary sales surtax—subject to voter approval—to fund eligible infrastructure projects.

Under **Section 212.055(2)(d), Florida Statutes**, IS funds can be used not only to acquire land for affordable housing but also to finance infrastructure improvements that make affordable development possible. Counties without an existing surtax could consider placing one on the ballot and dedicating a portion of proceeds to affordable housing land acquisition.

Strategy Four:

Partner with Community Land Trusts (CLTs)

Support community land trusts and other models that keep housing affordable for generations—not just the next few years.

Community Land Trusts (CLTs) are the best practice to ensure that housing developed on public or private land remains affordable forever. Across Florida and the country, communities are embracing CLTs at an exponential rate—in urban, suburban, and even rural areas. This growth isn't coincidental. As traditional affordability tools struggle to keep pace with rising land costs and speculation, CLTs offer a durable, community-centered solution that locks in affordability for the long term.

What is a CLT?

A Community Land Trust is a nonprofit, community-based organization that owns and stewards land on behalf of the public for the long term. In the case of affordable homeownership, the CLT retains ownership of the land while selling the home (and any improvements) to an income-qualified buyer. The buyer then signs a 99-year renewable ground lease, allowing them to use the land while ensuring it stays dedicated to affordable housing.

This structure excludes the cost of land from the purchase price—making CLTs particularly effective in high-cost markets. The 99-year ground lease also includes a resale provision that caps the price a homeowner can charge when selling, so the home remains affordable for the next income-qualified buyer. The CLT works to find retainable subsidy for development and sale of the home at first purchase to keep the cost of the home as low as possible for the first buyer; those savings stay with the home and are passed on to all future homebuyers. Each homebuyer still builds modest equity while preserving affordability for generations to come.

CLTs can also be used to preserve affordable rental housing. In these cases, the CLT retains ownership of the land and leases it to mission-aligned developers under long-term ground leases that guarantee permanent affordability.

Partner with CLTs to guarantee permanently affordable homes

Because CLTs are mission-driven stewards of affordability, they make invaluable partners in local housing ecosystems. They can:

- Maximize the use of public land for permanently affordable housing.
- Preserve subsidies through resale restrictions.
- Track long-term affordability and compliance.
- Relieve local governments of long-term stewardship responsibilities.

CLTs also stretch scarce public dollars further. Since CLT homes remain affordable indefinitely, the initial subsidy is a one-time investment that benefits family after family. Without this model, recovered subsidy dollars often fail to keep pace with the rising cost of homes—forcing local governments to spend more each year to achieve the same impact. By investing in CLT homeownership, public and private funds stay permanently embedded in the property, protecting affordability and amplifying every dollar spent.

The five pillars of authentic CLTs

A true CLT is built on five essential components—known as the Five S's—that together create permanent affordability and community empowerment. Advocates should champion public policies that uplift authentic CLTs:

1. **Shared Governance/Control:** CLTs operate as membership organizations with tripartite boards representing residents, community members, and the broader public. This democratic structure ensures that the community has a direct and lasting voice in decision-making.
2. **Shared Ownership:** By separating land ownership (held by the CLT) from ownership of the improvements (held by homeowners), CLTs preserve affordability through stewardship while still allowing families to build personal wealth.
3. **Shared Equity:** When homes are sold, appreciation is shared between the seller and the CLT.
- Homeowners gain a fair return, while the home remains affordable for the next buyer.
4. **Subsidy Retention:** Public and private investments remain with the property permanently, multiplying the impact of each housing dollar and protecting affordability across generations.
5. **Stewardship:** CLTs provide ongoing support to homeowners, ensuring long-term success and preventing the loss of affordability over time. This continued relationship makes CLTs unique among housing strategies—pairing real estate with enduring community commitment.



Action Steps for Advocates and Policymakers

- **Promote** the CLT model as a key strategy in local housing plans and public land disposition policies.
- **Partner** with existing CLTs or incubate new ones through seed funding, technical assistance, and capacity-building through the help of the Florida Housing Coalition’s Community Land Trust Institute.
- **Prioritize** CLTs when developing affordable housing on public land, particularly where long-term affordability is a public goal.
- **Educate** local officials, lenders, and developers on how CLTs protect public investments and strengthen housing markets over time.

Build Strong Partnerships that Deliver Results

No single sector can solve Florida’s housing challenges alone. Real progress happens when local governments, nonprofits, and the private sector work together—aligning goals, pooling resources, and combining expertise to deliver real, lasting results.

Strategic partnerships can:

- Multiply impact by blending public, private, and philanthropic capital.

- Speed up production through shared capacity and reduced duplication of effort.

- Elevate visibility of mission-driven developers and housing champions.

- Strengthen community trust through collaboration and shared accountability.

Building and sustaining these partnerships is key to meeting both immediate housing needs and long-term community goals.

Housing advocates play a critical role in connecting the dots, helping local leaders, developers, employers, and anchor institutions see their shared stake in affordable, stable housing.



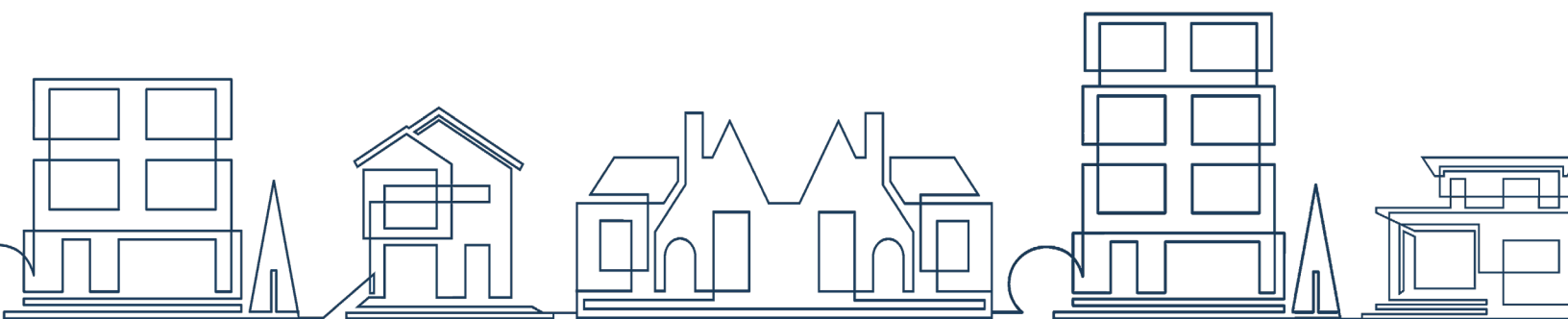
Strategies checklist

ONE: Bring Key Community Players to the Table. Collaborate with major employers, philanthropy, school boards, universities, faith-based institutions, and grassroots organizations. Everyone has a role to play in solving the housing crisis.

TWO: Invest in Local Nonprofits. Support the growth and capacity of nonprofit developers and service providers who are rooted in the community and committed to long-term affordability.

THREE: Keep Advocacy Networks Strong. Sustain coalitions and cohorts that advocate for affordable housing year-round—not just during legislative sessions or crisis moments.

FOUR: Partner Across Jurisdictions. Housing challenges don't stop at city or county lines—and neither should our solutions. Interlocal agreements and regional collaboration allow communities to address housing needs more effectively, leveraging shared resources, knowledge, and strategies.



Strategy One:

Bring Key Community Players to the Table

Collaborate with major employers, philanthropy, school boards, universities, faith-based institutions, and grassroots organizations. Everyone has a role to play in solving the housing crisis.

Addressing the housing crisis requires collaboration across sectors. Major employers, philanthropic groups, school boards, universities, faith-based institutions, and grassroots organizations all have a role to play. Each brings unique resources, expertise, and influence that can help communities create safe, affordable housing.

Local businesses

Employers rely on affordable housing to attract and retain workers. Employers can play a crucial role by offering political support, funding, or providing land for housing development. These contributions might include pledges to public or private housing funds, providing forgivable loans or direct grants to employees for down payments, rent, or move-in expenses, or collaborating with developers to create affordable housing on employer-owned land.

Examples:

- **Manatee County (2024):** Local employers—including Oysters Rock Hospitality, Cirrus Aviation, and Saint Stephen’s Episcopal School—contributed \$300,000 each to expand a 36-unit rental community to 155 units, reserving 12 apartments for employees.
- **Tampa General Hospital:** Planning 160 income-restricted apartments for hospital and USF Health employees (80–120% AMI), supported by a state legislative appropriation and \$2 million from Hillsborough County.
- Local Chambers of Commerce and realtors’ associations nationwide partner with local governments to educate employers about the benefits of workforce housing. These groups are valuable allies to educate community leaders and employers on the advantages of employer-assisted housing, highlighting how such programs can provide meaningful benefits to both employees and their organizations. The Chambers of Commerce in Sarasota County and St. Johns County are exemplary advocates for affordable housing.

Philanthropic organizations

Philanthropic and charitable organizations play a vital role as strategic partners in advancing housing initiatives. Beyond providing much-needed capital, these organizations can significantly enhance the reach and impact of local or regional housing partnerships. Their support often includes coalition building, raising public awareness, and amplifying the visibility of housing efforts within their communities. Such engagement helps unlock new funding opportunities and strengthens the long-term sustainability of housing collaborations.

In addition to advocacy and outreach, philanthropy can offer direct financial support that drives tangible results. This may include assistance to households in need, grants or below-market loans for specific affordable housing projects, capacity building for nonprofit housing developers, funding for loan pools that support affordable housing construction and preservation, and other innovative strategies that help expand affordable housing options.

Examples:

- **Denver Regional Transit-Oriented Development Fund:** Managed by Enterprise Community Loan Fund, it provides low-cost loans for affordable housing near transit.
- **Invest :** Community Foundation of Louisville mobilized \$9 million in local contributions to fund housing projects in high-need areas, aiming for an additional \$15 million by 2025.
- In February 2025, **JPMorgan Chase** committed \$3.75 million in philanthropic funding to five

housing-focused organizations in Atlanta: Atlanta Neighborhood Development Partnership, Community Foundation for Greater Atlanta, Westside Future Fund, National Community Stabilization Trust, and Local Initiatives Support Corporation Atlanta. These contributions are intended to support local efforts to address property rights challenges, including barriers related to heirs' property.

School boards

School districts benefit from affordable housing for staff recruitment and retention. Surplus or underutilized school-owned land can be repurposed for housing, often with existing infrastructure connections that reduce development costs.

Examples:

- The **Eagle County (CO) School District's** Employee Housing Master Plan, launched in 2020, offers a strong example of how school districts can lead on workforce housing. The 10-year plan identifies district-owned "opportunity sites" for housing near schools and outlines affordability challenges, key partnerships, and funding strategies.
- In Florida, several school districts are exploring similar efforts. In 2024, the **Sarasota County School Board** discussed workforce housing on a 40-acre district-owned site, with developer proposals under review. **Pinellas County Schools** is converting a former school into 225 units—113 of which will serve district employees—through a long-term lease with a development partner. Other districts, including **Monroe, Alachua, Volusia, and Manatee** counties, are also considering using school-owned land for housing.

Universities

High housing costs affect students and staff. Universities can partner with local governments, builders, funders, and community groups to develop affordable housing on campus or through partnerships off-campus.

Examples:

- In 2018, the **University of Virginia (UVA)** joined the Central Virginia Regional Housing Partnership alongside local governments from Charlottesville

and Albemarle County. This collaboration aligned regional stakeholders around shared housing challenges. In 2020, as part of its Great and Good Plan, UVA committed to supporting the development of 1,000–1,500 affordable homes on university-owned land over ten years. These units, made available to households earning 60–80% AMI, would serve the broader community—not just students and staff—by offering ground-leased land to developers at no cost.

- **UC Davis** has used a similar model, entering into a formal agreement with the City of Davis and Yolo County following mounting tensions over student-driven housing demand. The agreement committed UC Davis to house its student population growth on campus and avoid off-campus master leasing, while also coordinating with local partners on a joint transportation plan and a new housing development for students and faculty.

Religious Institutions

Religious institutions can be strong allies in advancing affordable housing goals. Many share core values that prioritize shelter, dignity, and care for vulnerable populations. In addition to offering political and community support, they can contribute land and resources toward housing initiatives. While many religious organizations may have limited cash reserves, they often own underutilized land—frequently located in well-connected areas—that can be ideal for affordable housing development.

Examples:

- In 2018, the Arlington Presbyterian Church in **Arlington, VA** made a bold decision to transform its land into a lasting community asset. The congregation chose to demolish its original church building and sell the property for \$8.5 million. With the proceeds, they built a new worship space and partnered with the Arlington Partnership for Affordable Housing to develop Gilliam Place—a 73-unit affordable multifamily community.
- In 2024, Union Congregational United Church of Christ in **West Palm Beach** secured county approval for Peace Village—a 104-unit affordable apartment community for older adults. The church partnered with an experienced affordable housing developer and successfully navigated key hurdles,

including rezoning and securing a density bonus. All units will be reserved for residents earning at or below 80% of the area median income (AMI). Under the partnership, the church retains ownership of the land, leasing it to the developer through a 90-year ground lease—ensuring long-term affordability and stewardship.

- A strong example of mission-driven partnership is Impact Guild, a community development

organization in **San Antonio, TX**, which runs the Good Acres program. This initiative offers guidance and technical assistance to local churches seeking to use their land to better serve their communities. According to Impact Guild, the program is currently working with congregations that collectively hold over 3,000 acres of property across the city—unlocking significant potential for community-focused development, including affordable housing.



Strategy Two: Invest in Local Nonprofits

Support the growth and capacity of nonprofit developers and service providers who are rooted in the community and committed to long-term affordability.

Nonprofit housing developers and service providers are critical partners in creating long-term, community-rooted affordable housing solutions. Advocates, local governments, and other stakeholders should prioritize supporting these organizations, particularly those focused on serving households earning at or below 80% of Area Median Income (AMI).

Why local nonprofits matter

Nonprofit developers often have deep ties to their communities and a strong understanding of the housing and service needs of vulnerable populations. By investing in their growth and capacity, communities can:

- Ensure housing is developed with long-term affordability in mind.
- Expand the network of capable developers, addressing severe shortages of affordable homes.
- Strengthen partnerships across public, private, and nonprofit sectors.

Community Land Trusts

Community Land Trusts (CLTs) are the best practice to ensure that housing developed on public or private land remains affordable forever. A CLT is a nonprofit, community-based organization that owns and stewards land on behalf of the public for the long term. In the case of affordable homeownership, the CLT retains ownership of the land while selling the home (and any improvements) to an income-qualified buyer. The buyer then signs a 99-year renewable ground lease, allowing them to use the land while ensuring it stays dedicated to affordable housing.

This structure excludes the cost of land from the purchase price—making CLTs particularly effective in high-cost markets. The 99-year ground lease also includes a resale provision that caps the price a homeowner can charge when selling, so the home remains affordable for the next income-qualified buyer. The CLT works to find retainable subsidy for

development and sale of the home at first purchase to keep the cost of the home as low as possible for the first buyer; those savings stay with the home and are passed on to all future homebuyers. Each homebuyer still builds modest equity while preserving affordability for generations to come.

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Because CLTs are mission-driven stewards of affordability, they make invaluable partners in local housing ecosystems. They can:

- Maximize the use of public land for permanently affordable housing.
- Preserve subsidies through resale restrictions.
- Track long-term affordability and compliance.
- Relieve local governments of long-term stewardship responsibilities.

CLTs also stretch scarce public dollars further. Since CLT homes remain affordable indefinitely, the initial subsidy is a one-time investment that benefits family after family. Without this model, recovered subsidy dollars often fail to keep pace with the rising cost of homes—forcing local governments to spend more each year to achieve the same impact. By investing in CLT homeownership, public and private funds stay permanently embedded in the property, protecting affordability and amplifying every dollar spent.

Housing counselors

Housing counselors play a vital role in Florida's housing ecosystem. They provide people with the guidance and tools needed to buy a home, rent, and manage their housing situations to achieve a high quality of life. Housing counselors assist clients with homebuyer readiness, budgeting and credit counseling, foreclosure prevention, eviction prevention, and maintaining housing, helping individuals and families navigate housing challenges.

For most down payment assistance programs, prospective homeowners are required to complete a homebuyer education program through a HUD-approved counseling agency. These programs cover topics such as assessing readiness to buy, budgeting, selecting a realtor, understanding the mortgage process, closing, and the long-term responsibilities of homeownership.

In times of crisis, housing counselors help people access the assistance they need to remain stably housed. By investing in housing counselors, a community ensures that residents have the knowledge and support necessary to maintain stable housing and achieve long-term success.

Continuums of Care (CoCs)

A Continuum of Care (CoC) is a regional or local planning body that coordinates housing and services funding for homeless families and individuals. Established under the U.S. Department of Housing and Urban Development (HUD), CoCs bring together a broad network of stakeholders—nonprofit homeless providers, victim services organizations, faith-based groups, governments, businesses, advocates, public housing agencies, school districts, social service providers, mental health agencies, and hospitals—to plan and deliver services that meet the needs of people experiencing homelessness.

CoCs are essential affordable housing partners because they bridge the gap between emergency homelessness services and long-term housing stability. They maintain comprehensive data on local homelessness through point-in-time counts and manage coordinated entry systems that efficiently match people with appropriate housing resources. Their collaborative structure means they already convene the diverse stakeholders needed

for effective, affordable housing initiatives—from developers and housing authorities to service providers and healthcare systems.

CoCs also bring specialized expertise in Housing First approaches and permanent supportive housing models that have proven effective for the most vulnerable populations. By partnering with CoCs, affordable housing policymakers gain access to established networks, real-time data on housing needs, proven intervention strategies, and the infrastructure to ensure that new affordable units reach those most in need while providing the wraparound services necessary for housing stability.

Managing Entities (MEs)

A Behavioral Health Managing Entity (ME) in Florida is a regional, nonprofit organization that contracts with the Florida Department of Children and Families (DCF) to administer and ensure accountability for state and federal behavioral health funding. Florida's seven MEs serve as intermediaries between the state and local behavioral health providers, tailoring funding and services to meet each region's specific mental health and substance abuse needs.

MEs coordinate a network of over 300 behavioral health providers that deliver services to more than 300,000 Floridians—including children, expectant mothers, veterans, and individuals experiencing homelessness. They are critical partners in affordable housing because they address the intersection between housing instability and behavioral health. Beyond treatment, MEs support housing assistance, transportation, and employment—key elements of sustainable housing stability.

Their extensive networks connect affordable housing initiatives with integrated behavioral health infrastructure, including crisis services, residential treatment, and outpatient care. MEs are uniquely positioned to help ensure that residents—particularly those with co-occurring disorders, trauma histories, or chronic homelessness—receive the care and stability needed to remain successfully housed. Their cross-sector partnerships with hospitals, law enforcement, child welfare agencies, and schools make them invaluable collaborators for affordable housing programs seeking to serve residents with complex needs.

Community Action Agencies (CAA)

Community Action Agencies (CAAs) are locally controlled nonprofit organizations established under the **1964 Economic Opportunity Act** as part of the War on Poverty. With more than 1,000 agencies serving nearly every U.S. county, CAAs are governed by tripartite boards that include equal representation from low-income community members, elected public officials, and private-sector leaders.

Funded primarily through the **Community Services Block Grant (CSBG)**, CAAs operate a wide range of programs including **Head Start**, **Low-Income Home Energy Assistance (LIHEAP)**, **Weatherization Assistance**, job training, and food support. Unlike organizations focused on a single need, CAAs address multiple, interconnected barriers to economic stability through coordinated, community-tailored services.

CAAs are indispensable partners in affordable housing because they deliver holistic, place-based solutions that address the broader social and economic challenges residents face. Their flexible CSBG funding allows them to fill service gaps, pilot new approaches, and provide whole-family case management—capabilities that make housing stability achievable and sustainable.

CAAs' deep community roots and rapid-response capacity make them vital in preventing homelessness and stabilizing families in crisis. They also bring the infrastructure to coordinate cross-sector resources—from energy assistance and weatherization that reduce housing costs, to job training and childcare that

help residents sustain long-term affordability. Their governance structure ensures that affordable housing policy reflects the perspectives of those most affected, fostering authentic, community-driven, and politically resilient solutions.

Capacity-building strategies

Supporting nonprofits goes beyond funding projects—it includes building organizational capacity to navigate the complex landscape of affordable housing finance and development. Key strategies include:

- **Training & Technical Assistance:** Offer workshops, mentoring, and resources on development processes, finance, and compliance.
- **Financial Support:** Provide grants, low-interest loans, or seed funding to grow project pipelines.
- **Partnership Opportunities:** Connect nonprofits with developers, philanthropic organizations, and local governments to foster collaboration.

In 2024, for example, the **Community Reinvestment Alliance of Florida** launched its Non-Profit Capacity Building Project to strengthen the work of community-based housing organizations. Backed by support from Truist, the initiative offers grants of up to \$20,000 to help nonprofits expand their organizational capacity. A companion resource hub is also in development to connect nonprofit developers with potential partners and collaborators. The program is designed to empower local nonprofits and increase their impact in affordable housing efforts.

Strategy Three:

Keep Advocacy Networks Strong

Sustain coalitions and cohorts that advocate for affordable housing year-round—not just during legislative sessions or crisis moments.

Affordable housing advocacy is most effective when sustained year-round. Strong coalitions and cohorts build relationships, foster shared understanding, and create momentum that persists beyond legislative sessions or crisis moments.

Why strong advocacy networks matter

- **Action:** A strong local coalition can spark members to action when there is a pressing vote or decision on affordable housing policy.
- **Regional Collaboration:** Cohorts bring together organizations with aligned missions to address housing challenges collectively.
- **Shared Knowledge:** Networks provide regular opportunities to exchange ideas, data, and strategies.
- **Focused Solutions:** Cohorts allow participants to dig deep into specific issues, tailoring strategies to local needs.
- **Long-Term Impact:** Sustained participation ensures that advocacy efforts evolve with community needs, creating enduring solutions.

Supporting strong coalitions

Public, private, and nonprofit partners all play a role in maintaining robust advocacy networks by:

- Providing funding and technical support for cohort operations.
- Facilitating regular meetings and knowledge-sharing sessions.
- Promoting collaboration across sectors and jurisdictions.

Examples:

- In 2023, **Sustainable Connecticut** launched the Affordable Housing Implementation Pathway Cohort—a collaborative effort bringing together local governments, nonprofits, and for-profits to advance housing solutions. With support from the Hartford Foundation for Public Giving, the cohort included planning and housing staff from five Connecticut municipalities: Avon, Bloomfield, Canton, Coventry, and Farmington. Through monthly sessions, the cohort explored a variety of housing strategies tailored for local implementation, such as maintaining long-term affordable housing programs, expanding options like tiny homes and accessory dwelling units (ADUs), establishing housing trust funds, and comparing tax abatement with assessment freeze policies.
- Through the LA2050 initiative—which leverages philanthropic support to strengthen community-based organizations across **Los Angeles County**—a Stable Housing Cohort was created to focus on affordable housing solutions for single-parent college students and their children. This cohort not only explores innovative strategies to meet the unique housing needs of this population but also connects participating students with dedicated staff and support services at partnering community colleges, helping to stabilize housing and promote academic success.

Strategy Four: Partner Across Jurisdictions

Housing challenges don't stop at city or county lines and neither should our solutions. Interlocal agreements and regional collaboration allow communities to address housing needs more effectively, leveraging shared resources, knowledge, and strategies.

Why regional collaboration matters

- **Streamlined Program Administration:** Interlocal partnerships help reduce logistical barriers in managing state and federal housing programs.
- **Innovation and Responsiveness:** Collaboration allows jurisdictions to develop creative solutions while refining existing programs and policies.
- **Shared Learning:** Exchanging experiences helps avoid repeated mistakes and accelerates the adoption of successful approaches.

Strategies for strong interlocal collaboration

- **Share Housing Data:** Openly exchange information on units built, affordability metrics, and regional housing needs to align priorities and make informed decisions.
- **Exchange Program Insights:** Discuss lessons learned from program administration to adapt successful strategies to local contexts.
- **Create a Regional Affordable Housing Cohort:** Hold regular meetings—virtual or in-person—to coordinate efforts, track progress, and problem-solve collaboratively.
- **Engage Third-Party Organizations Together:** Pool resources to hire or partner with experienced organizations for activities like compliance monitoring, land acquisition, and property disposition.

Interlocal collaboration ensures that housing strategies reflect regional realities, making them more effective, efficient, and equitable for all communities involved.

Put People at the Center of Housing Solutions

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

Housing advocates should work to activate a wide network of allies—from business leaders to educators, faith communities to neighborhood groups—so when key decisions arise, affordable housing already has a strong, visible base of support ready to speak up and take action.



Strategies checklist

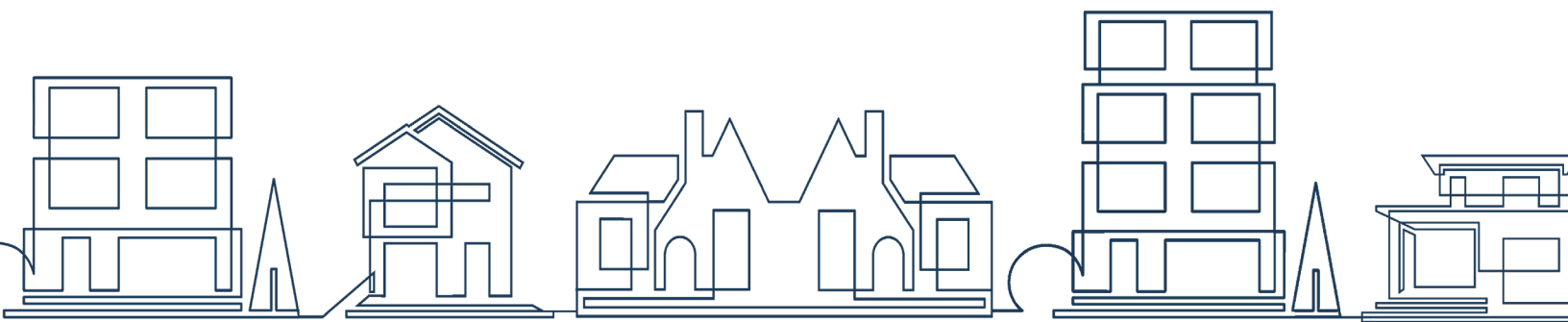
ONE: **Listen to Those Most Affected.** Engage directly with residents facing the greatest housing challenges. Their voices should shape local policies and programs.

TWO: **Back the Frontline Organizations.** Support legal aid, homeless service providers, and grassroots nonprofits that work every day to keep people housed and stable.

THREE: **Advance Fair Housing and Tenant Protections.** Where allowed, strengthen local fair housing laws, invest in enforcement, and protect tenants from unjust displacement and discrimination.

FOUR: **Promote Homeownership Readiness and Financial Literacy.** Expand access to homebuyer education, financial literacy programs, and credit counseling—especially for first-time buyers and underserved communities.

FIVE: **Track Results.** Track outcomes and hold programs accountable. Know how many affordable homes are being built, preserved, or lost—and who they serve.



Strategy One:

Listen to Those Most Affected

Engage directly with residents facing the greatest housing challenges. Their voices should shape local policies and programs.

Affordable housing solutions are most effective when they reflect the real needs of the people who experience housing challenges every day. Engaging directly with residents ensures that policies, programs, and development decisions are responsive, equitable, and sustainable.



Why it matters

- **Lived Experience Provides Insight:** While census data, surveys, and administrative records are important, the perspectives of residents reveal the nuanced barriers that statistics alone cannot capture.
- **Promotes Equity and Inclusion:** Centering affected communities ensures that solutions do not inadvertently disadvantage the very people they are intended to help.
- **Builds Trust and Buy-In:** Involving residents in decision-making fosters community support, improves program effectiveness, and strengthens accountability.

Who to engage

Focus outreach on households facing the greatest challenges, such as:

- Low-wage workers and essential employees
- Single-parent and multi-generational households
- People experiencing homelessness or housing instability

- Older adults on fixed incomes
- Residents in historically marginalized neighborhoods

How to engage

- Conduct listening sessions, focus groups, or town halls in accessible locations.
- Partner with local nonprofits, faith-based organizations, and tenant associations to reach residents directly.
- Include residents in advisory boards, working groups, and planning committees.
- Incorporate feedback into program design, zoning changes, funding priorities, and long-term housing strategies.

By intentionally listening to those most affected, local governments and advocates can design housing policies that are not only effective but also just, inclusive, and grounded in community realities.

Strategy Two: Back the Frontline Organizations

Support legal aid, homeless service providers, community land trusts, and grassroots nonprofits that work every day to keep people housed and stable.

Florida's affordable housing crisis is not new to the low-income families living through it—nor to the community-based organizations that have been addressing it for decades. These frontline groups—nonprofit developers, homeless service providers, legal aid organizations, and grassroots community organizations—bring critical knowledge and trust to the table. These groups work every day to keep residents housed, stabilize families, and support communities in ways that larger institutions often cannot.

Why it matters

- **Deep Local Knowledge:** Frontline organizations understand the unique housing challenges in their communities and have long-standing relationships with residents.
- **Trusted Partners:** Residents are more likely to engage with programs and follow guidance from organizations they already trust.
- **Specialized Expertise:** Many frontline organizations focus on high-needs populations, such as individuals experiencing homelessness, seniors on fixed incomes, or people with developmental disabilities. Their experience ensures housing solutions are both effective and sustainable.

Ways to support frontline organizations

- **Funding & Capacity Building:** Provide flexible financial support, grants, or low-interest loans to strengthen operational capacity and expand services.
- **Collaboration & Co-Design:** Involve these organizations in program planning, housing design, service delivery, and policy development to ensure solutions meet real community needs.
- **Leverage Networks:** Tap into established local networks to reach residents, collect feedback on housing preferences, and engage tenant councils for guidance on program design, eligibility criteria, and service models.
- **Advocacy Support:** Partner with frontline organizations to amplify their voices in local government discussions, zoning decisions, and funding priorities.

Strategy Three:

Advance Fair Housing and Tenant Protections

Where allowed, strengthen local fair housing laws, invest in enforcement, and protect tenants from unjust displacement and discrimination.

Ensuring equitable access to housing requires more than just building affordable homes—it demands robust protections that prevent discrimination, unjust displacement, and unfair treatment. Strengthening local fair housing laws, enforcing them effectively, and providing additional tenant safeguards are critical to creating stable, inclusive communities.

Why it matters

- **Equal Access:** Without strong protections, discrimination can undermine even the best housing programs.
- **Supplement Federal and State Laws:** While federal and state laws prohibit discrimination based on race, color, national origin, religion, sex, familial status, and disability, local governments can expand protections to include age, veteran status, sexual orientation, pregnancy, and source of income. Source of income protections, for instance, ensure that renters using vouchers or public assistance are not unfairly denied housing.
- **Prevent Unlawful Displacement:** Legal protections help residents maintain stable housing and avoid eviction due to arbitrary or discriminatory practices.

How local governments can act

Enforceable Protections: Fund legal aid, housing rights attorneys, and pro bono services to ensure residents facing discrimination or unlawful eviction have access to recourse.

Tie Protections to Public Funding: Although local landlord-tenant regulation is limited under state law, tenant protections can be attached to publicly funded or subsidized housing developments. Programs like those recommended by the National Council of State Housing Agencies (NCSHA) provide a framework for these protections.

Key Tenant Protections to Implement:

- * **Tenant Selection:** Establish fair and consistent screening guidelines, including limiting the use of criminal records or prior eviction history.
- * **Leases:** Require leases to include fair occupancy rules, grievance procedures, language access for non-English speakers, and good cause eviction standards.
- * **Fee Transparency:** Prevent hidden or excessive fees.
- * **Rent Increase Limits:** Cap rent increases, ideally to no more than one per certification period.
- * **Advance Notice Requirements:**
 - At least 60 days' notice for any rent increase.
 - At least 90 days' notice for increases exceeding 5%, with an option to terminate the lease without penalty.
 - At least 12 months' notice before the end of an extended use period, helping tenants plan ahead and avoid displacement.

Bottom line

Fair housing and tenant protections strengthen the foundation of affordable housing efforts by ensuring that new and preserved homes remain accessible, stable, and safe for those who need them most.

Strategy Four:

Promote Homeownership Readiness and Financial Literacy

Expand access to homebuyer education, financial literacy programs, and credit counseling—especially for first-time buyers and underserved communities.

Building homes is only one part of the equation—ensuring that residents are prepared to become successful homeowners is just as critical. Local governments and community partners can strengthen housing outcomes by supporting organizations that provide homebuyer education and financial literacy for low-income residents. These services help renters and prospective buyers navigate complex systems, understand their rights, and make informed financial decisions.

Homebuyer readiness programs are especially important for younger residents, working families, and others who may aspire to own a home but lack knowledge of the process or available resources. These programs can bridge the gap between renting and ownership, promote long-term stability, and

build generational wealth. They also enhance the impact of local housing programs by preparing residents to access and succeed in them.

One example is the **City of Tampa's** Housing and Community Development Division, which offers free pre-purchase counseling, homebuyer and post-purchase education classes, and foreclosure prevention assistance for at-risk homeowners.

Local governments and nonprofits can further expand outreach by promoting the availability of HUD-approved housing counseling agencies. These agencies provide trusted support in budgeting, credit improvement, and first-time homebuyer workshops—resources that equip residents for lasting success in housing.



Strategy Five: Track Results

Track outcomes and hold programs accountable. Know how many affordable homes are being built, preserved, or lost—and who they serve.

Tracking the impact of local affordable housing efforts is essential to building continued support across both public and private sectors. When communities can see the tangible results of pro-housing policies—especially how they improve lives—it builds momentum for long-term investment and helps refine future strategies.

A local or regional entity could lead this effort by creating a public-facing webpage or interactive dashboard that showcases the outcomes of affordable housing initiatives. In addition to boosting transparency, such a platform can serve as a hub for sharing best practices and demonstrating local progress.

Key metrics to track might include:

- Public funding commitments for affordable housing, organized by agency
- Recent affordable housing groundbreakings
- Local legislation adopted to support housing development
- Number of homes built through specific policies, shown via interactive maps
- Households served by income level (e.g., 120% AMI, 80% AMI, etc.)
- Utilization of state and federal housing funds
- Affordable homes created through public-private partnerships
- CoC system performance measures and annual counts of homelessness

By tracking and sharing these outcomes, communities can build trust, highlight innovation, and better target future efforts where the need is greatest.

Examples:

- **Volusia County** has maintained a dashboard tracking affordable housing projects since October 1, 2021. It includes data on public funding

allocations, total units assisted (categorized by rental or ownership), income levels served, units by census tract, and development status.

- **Palm Beach County** offers a Progress Report Dashboard highlighting affordable and workforce housing projects initiated since 2022. The dashboard features project counts, addresses, development status, total units, maps of approved sites, public subsidy amounts per project, and commission district data.
- **Leon County** provides an Affordable Housing Dashboard that maps publicly assisted units and shares demographic data on residents, including age, race, income, household size, and family status.
- **Forward Pinellas** hosts a dashboard focused on projects using Florida's Live Local Act. It includes total acreage, number of units (including affordable units), zoning classifications, anticipated completion dates, and income ranges served.

These platforms demonstrate how accessible, real-time data can support more informed decision-making, strengthen public trust, and spotlight the impact of local affordable housing investments.