

THE FLORIDA HOUSING COALITION JOURNAL

BLUEPRINTS

GUIDING THE FUTURE OF AFFORDABLE HOUSING IN FLORIDA

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THE REPAIR ERA BEGINS

Connecting People, Policy, & Practice

FHC's Newest Initiative REPAIR: A Framework for Florida's Housing Future

Statute Spotlight

A Look into the 2026 Legislative Session:
Live Local 4.0, YIGBY Expansion,
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Building a Better Housing Future for Florida





A WORD FROM OUR CEO

Ashon Nesbitt —————

Every generation inherits a housing system shaped by the choices and investments of those before it. Today, Florida's housing challenges are more complex than ever. Rising costs, affordability gaps, workforce shortages, climate risks, insurance pressures, and growing demand are placing unprecedented strain on communities. While these challenges often appear separate, they are deeply interconnected.

That understanding led us to REPAIR.

Built on more than three decades of research, technical assistance, policy development, and collaboration, REPAIR identifies six essential goals of a healthy housing ecosystem: Reachable, Equitable, Permanently Affordable, Available, Innovative, and Resilient. More than an initiative, REPAIR is a framework for understanding housing challenges, aligning efforts, and creating lasting impact.

Housing is about more than units produced or dollars invested. It is about how people, policy, capital, and partnerships work together to create opportunity and strengthen communities. This issue of Blueprints introduces each of the six REPAIR principles and highlights how they can guide stronger housing outcomes across Florida.

A common theme runs throughout these pages: lasting solutions require collaboration. No single organization, policy, or funding source can solve today's housing challenges alone. Progress depends on a connected housing ecosystem that is willing to innovate, adapt, and work toward shared goals.

That same philosophy is shaping the future of the Florida Housing Coalition. REPAIR will continue to guide our programs, partnerships, research, and convenings—including The REPAIR Conference—as we work alongside housing leaders across Florida to strengthen communities and expand opportunity.

The challenges before us are significant, but so is our collective capacity to meet them. We hope this issue inspires you to see your work through the lens of REPAIR and consider how, together, we can build housing systems that are Reachable, Equitable, Permanently Affordable, Available, Innovative, and Resilient for generations to come.

Sincerely,

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STATUTE SPOTLIGHT

2026 LEGISLATIVE SESSION: *AFFORDABLE HOUSING UPDATE*

Written by Kody GLAZER, CHIEF LEGAL AND POLICY OFFICER

Live Local 4.0, YIGBY Expansion, Factory-Built Housing, and More

The 2026 Legislative Session is in the books, and it was another riveting one for affordable housing policy wonks. In the post-Live Local era, housing affordability continues to command serious attention in Tallahassee, with growing legislative interest in supply-side solutions and funding initiatives.

On the funding front, the news is largely positive. Thanks to the work of the Sadowski Coalition and Sadowski Affiliates, Florida's Sadowski Housing Trust Fund programs are fully funded for the sixth consecutive year with \$165.6 million for the State Housing Initiatives Partnership (SHIP) program and \$70.7 million for the State Apartment Incentive Loan (SAIL) program. After two decades of trust fund sweeps between 2001 and 2021, six consecutive years of full funding is a durable shift in how these programs are treated and we applaud the Legislature for sustaining that commitment.

The Legislature also appropriated \$50 million for the HometownHeroes Housing Program and funded the Affordable Housing Catalyst Program, which helps local governments and nonprofits effectively administer housing initiatives.

But with that good news is some bad. The Legislature did not fund the Innovative SAIL program (also called the "Live Local SAIL Program"), the affordable rental housing program created under the 2023 Live Local Act to supplement traditional SAIL. Having received \$150 million annually for its first three years, the program had already generated more than 7,000 affordable rental homes in the pipeline statewide, making the funding lapse all the more consequential.

HB 1389 – Live Local 4.0, YIGBY, & an Important Update to the Florida Fair Housing Act

House Bill 1389 has three main components: amendments to the Live Local Act, expansion of Florida's Yes-in-God's-Backyard (YIGBY) laws, and updates to the Florida Fair Housing Act.

Live Local 4.0

HB 1389 refines the Live Local Act's land use mandate, which allows multifamily and mixed-use affordable housing in commercial, industrial, and mixed-use areas. The bill:

- Expanded eligibility to land owned by counties, cities, school district, and qualifying religious institutions
- Prohibits localities from restricting eligible height via setbacks/stepbacks, or requiring setback/setbacks that are more restrictive than the minimum permitted in the proposed development
- Clarifies that farm operations are not considered commercial or industrial uses for eligibility
- Exempts open space districts, areas of critical state concern, and conservation easements

The bill also tightened the criteria for when a taxing authority can opt-out of the 80-120% AMI Multifamily Middle Market (MMM) Property Tax Exemption. Previously, a jurisdiction could opt out if the most recently published annual report from the Shimberg Center for Housing Studies showed a surplus of affordable units for households earning up to 120% AMI. Now, a surplus must be demonstrated for three consecutive years before opting out.

Additionally, properties with a building permit issued on or after July 1, 2026, within four years before an opt-out ordinance takes effect may still apply for and receive the exemption — a provision that should address underwriting concerns lenders have raised around the opt-out.

YIGBY Now Mandatory in Certain Cases

HB 1389 extends the Live Local Act's land use mandate to include qualifying land owned by religious institutions, making local government approval of multifamily and mixed-use affordable housing mandatory on eligible faith-based parcels beginning July 1, 2026. To qualify, land must:

- Have a house of worship that has been active for at least 10 years
- Exceed 3 acres

07

- Maintain the house of worship active after construction of the housing
- Set aside at least 40% of the homes as affordable rentals to households up to 120% AMI

This new state mandate builds on SB 1730 (2025), which gave local governments the option to approve affordable housing on eligible faith-based land. Florida now has two YIGBY laws, one mandatory,

one optional for local governments, covering different parcels with different qualifying criteria. The critical distinction between the two laws: **The state mandate does not apply to parcels 3 acres or smaller, contiguous parcels to a house of worship, or land where the house of worship has been active fewer than 10 years.** The local option covers all of those cases. Where the mandate doesn't reach, advocates will need to ensure their local governments pursue the optional route.

Preliminary data analysis by our team estimates the optional YIGBY tool applies to roughly five times more land than the new state mandate — meaning local advocacy remains essential to unlocking as much faith-based land for affordable housing as possible.

Update to the Florida Fair Housing Act

HB 1389 makes two key clarifications to the Florida Fair Housing Act:

- 1. Sovereign Immunity Waiver.** The bill clarifies that sovereign immunity is waived when a governmental entity violates the Florida Fair Housing Act, responding to a recent court ruling that questioned whether the statute clearly waived immunity.
- 2. Prohibited discrimination against affordable housing.** The bill also clarifies that local governments may not discriminate against affordable housing in land use decisions. Since 2000, Florida law has prohibited discrimination based on a project's source of financing (such as Low Income Housing Tax Credits). HB 1389 reinforces that affordable housing developments must be treated the same as market-rate housing in land use decisions.

SB 594 – Manufactured Housing and SHIP

SB 594 amends the SHIP statute to repeal the 20% cap on using a locality's annual SHIP allocation on manufactured housing. This means a SHIP jurisdiction could use as much of its SHIP funds as it wants to support the purchase, repair, or construction of manufactured housing. This gives localities more flexibility and can be especially helpful in rural areas and places with higher demand for factory-built housing options.

The bill also requires each SHIP jurisdiction to include two new strategies in its Local Housing Assistance Plan (LHAP) that address the needs of mobile home owners: 1) A strategy that addresses the needs of persons who are deprived of affordable housing due to closure of a mobile home park; and 2) A strategy for providing program funds to mobile home owners, which must include lot rental assistance.

HB 399 – Allowing More Factory-Built Homes Statewide

Starting January 1, 2027, local governments will be required to allow modular and manufactured homes, by right, in any zoning district where single-family detached homes are allowed. Local governments retain authority to apply uniform architectural, design, and compatibility standards, but may not treat factory-built homes more restrictively than site-built homes. Any conflicting local regulations are void and unenforceable. Localities will now need to review and amend their zoning codes, if needed, to come into compliance by 2027.

Other Bills that Passed that Affect Housing, Local Governments, and Nonprofits

SB 1434 requires administrative approval in Miami-Dade, Palm Beach, and Broward counties for housing on qualifying “environmentally impacted land” (e.g. Brownfields).

SB 1602 creates a new pilot program to address veteran homelessness in Broward, Escambia, Hillsborough, and Santa Rosa counties. This program has not yet been funded but the bill creates the framework.

HB 927 governs qualified contractors conducting pre-application reviews of plans, permits, and plats.

SB 824 requires school districts to submit an annual inventory of unimproved real property to the Florida Department of Education. While there is no direct affordable housing component to this new inventory, the inventory itself will be helpful for local advocacy efforts on using school district land for affordable homes.

SB 1134 prohibits cities and counties from taking certain actions related to diversity, equity, and inclusion.

SB 686 regulates housing built in agricultural enclaves.

HB 797 makes a number of changes to Florida's Nonprofit Corporation Act.

Looking Ahead

In November, Florida voters will decide a Governors' race, all 120 House seats, and 20 Senate seats on the ballot. This is an incredible opportunity to elevate affordable housing as a campaign issue and advocate the importance of the Sadowski Housing Trust Funds.

We will work for the remainder of the year to ensure that housing affordability is front and center in the election cycle through op-eds, one-pagers, advocacy toolkits, candidate questionnaires, and more—anything we can do to ensure that the Florida Legislature enters the 2027 Legislative Session with affordable housing top of mind and fully funds SHIP and SAIL for the seventh consecutive year. We will also continue advancing state-level policy beyond appropriations to support affordable housing production and preservation.

If you have questions about how these policies may affect your work, feel free to reach out anytime at glazer@flhousing.org.



services to the country.
legion < le go, I gather.
leg'-is-late', (-la-ted.
v. to make laws.
leg-is-la'-tion, n.
the laws (as a whole)
leg'-is-la-tive (n)

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



Housing Challenges don't exist in isolation - and neither do the solutions.

Join housing professionals, advocates, policymakers, developers, and community leaders from across Florida and beyond as we connect ideas, share innovations, and advance solutions that build opportunity for all.

STRONGER HOUSING ECOSYSTEMS

Stronger Communities.



The **REPAIR** framework connects the people, policies, and practices that create sustainable, inclusive, and resilient housing ecosystems.

REACHABLE. EQUITABLE. PERMANENTLY AFFORDABLE.
AVAILABLE. INNOVATIVE. RESILIENT.



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INTRODUCING REPAIR

FLORIDA HOUSING COALITION'S NEWEST INITIATIVE: A FRAMEWORK FOR FLORIDA'S HOUSING FUTURE

Written by Ashon NESBITT, CHIEF EXECUTIVE OFFICER

Connecting People, Policy, Capital, and Practice

Florida's housing challenges are no longer isolated problems with isolated solutions. Rising housing costs, insurance instability, climate pressures, workforce shortages, aging infrastructure, and widening inequities are reshaping communities across the state. At the same time, the systems intended to address these challenges have become increasingly fragmented. Policies are often disconnected from implementation. Capital is available without the local capacity to deploy it. Community voices are engaged too late in decision-making. Organizations work tirelessly, but too often in parallel rather than in partnership.

The Florida Housing Coalition believes the moment calls for a different approach—one grounded in collaboration, systems thinking, and coordinated action across the entire housing ecosystem.

That approach is REPAIR.

Built on more than 30 years of statewide training, technical assistance, policy analysis, and partnership-building, REPAIR organizes the Florida Housing Coalition's work around six interconnected goals that define what a healthy housing ecosystem should achieve. It draws from the expertise of Coalition staff, lessons learned through implementation across Florida communities, and the knowledge shared by members, partners, local governments, nonprofits, developers, lenders, service providers, and advocates working throughout the state.

REPAIR is more than a framework. It is a shared set of values that will guide the Coalition's work across teams, contracts, research, technical assistance, conferences, and training activities moving forward. It creates a common language for understanding housing challenges and aligning efforts toward long-term, system-level change.

The framework is built around six core goals. A healthy housing ecosystem must be:

- **Reachable** — ensuring all Floridians, including those with the lowest incomes and members of vulnerable populations, can access housing that is affordable and accessible to them.
- **Equitable** — ensuring all community members, especially those historically underserved, have fair access to the resources and opportunities needed for stable housing.
- **Permanently Affordable** — recognizing housing as a long-term community asset that should remain affordable for future generations.
- **Available** — ensuring communities provide a wide range of housing options that meet diverse needs and keep pace with demand.
- **Innovative** — embracing new approaches to construction, finance, ownership, technology, and policy to improve housing delivery.
- **Resilient** — building homes and communities capable of withstanding environmental, economic, and social disruptions.

Together, these goals form REPAIR: Reachable, Equitable, Permanently Affordable, Available, Innovative, and Resilient.

The name itself reflects the reality of the moment. Florida's housing system is not irreparably broken, but it does require repair—intentional work to reconnect systems, strengthen relationships, and build capacity across sectors. REPAIR acknowledges that housing outcomes are shaped not only by buildings, but by the relationships between people, policies, institutions, capital, infrastructure, and community priorities.

The framework borrows from the concept of an ecosystem in ecology: a network of interconnected organisms and environments functioning together as a unit. In housing, the ecosystem includes local governments, state agencies, developers, lenders, property managers, service providers, community-based organizations, employers, advocates, researchers, and residents themselves. A healthy ecosystem depends on strong relationships, clear feedback loops, shared knowledge, and coordinated action.

This ecosystem perspective matters because no single organization, funding source, or policy can solve Florida's housing challenges alone.



The **REPAIR** Conference

Strengthening Housing Ecosystems, Together

For example, producing housing requires alignment between land use policy, infrastructure planning, financing tools, construction capacity, and community support. Permanent affordability depends on legal structures, stewardship organizations, and long-term financing strategies. Resilience requires coordination between housing, insurance, energy systems, emergency management, and environmental planning. Reachability depends on transportation access, healthcare systems, wages, supportive services, and accessibility design.

Housing challenges are interconnected because communities themselves are interconnected.

REPAIR therefore invites ecosystem actors to move beyond silos and toward collective impact. The framework recognizes the importance of many different types of actors and roles within the housing ecosystem. Policymakers shape rules and priorities. Capital providers finance projects and reduce risk. Developers and builders transform plans into homes. Community organizations ensure local voices and lived experiences remain central. Researchers and data experts help the system learn and adapt. Intermediaries convene partners, provide technical assistance, and connect policy to implementation.

Importantly, REPAIR is not intended to prescribe a single solution for every community. Florida's communities differ dramatically in geography, market conditions, demographics, climate risks, and local capacity. Instead, REPAIR offers a common framework communities can use to organize priorities, identify gaps, align investments, and strengthen partnerships around shared outcomes.

The framework also recognizes that housing conversations often become overly focused on production alone. Production matters deeply, but unit counts by themselves do not tell the whole story. A community can increase housing production while still failing vulnerable populations. Housing can be produced without being affordable. Affordable housing can be created without long-term preservation. Housing can be energy efficient but disconnected from transportation or employment opportunities. Resilience investments can reduce climate risks while unintentionally accelerating displacement.

REPAIR encourages communities to think holistically about what success actually looks like.

That is why the Florida Housing Coalition is integrating REPAIR across its work—not simply as a branding exercise, but as an organizing framework for how the Coalition approaches training, technical assistance, policy development, convenings, partnerships, and implementation support. The goal is to strengthen connectivity across Florida's housing ecosystem and create more opportunities for collaboration among actors working toward similar goals.

The framework also aligns with the Coalition's growing emphasis on ecosystem activation—helping members and partners better connect with one another through networking, shared learning, collaborative projects, research, and statewide implementation efforts. Housing systems become stronger when expertise is shared, relationships are expanded, and organizations see themselves as part of a larger collective effort rather than isolated actors.

This article serves as an introduction to REPAIR and the values that underpin the framework. In the articles that follow, each REPAIR goal will be explored in greater depth: with descriptions and examples of what it means, why it matters, and how communities across Florida can activate these principles through policy, investment, design, partnerships, and implementation.

Because ultimately, REPAIR is not just about fixing housing problems. It is about building housing ecosystems capable of supporting thriving, stable, and inclusive communities for generations to come.

R: E A C H A B L E

BUILDING A HOUSING ECOSYSTEM THAT WORKS FOR EVERYONE

Written by Amanda WANDER, DIRECTOR OF HOMELESS SOLUTIONS AND STRATEGY

Housing is only meaningful if people can actually reach it—not just physically, but financially, socially, and functionally. A healthy housing ecosystem must ensure that housing opportunities are accessible to all Floridians, including households with the lowest incomes, seniors, persons with disabilities, and other vulnerable populations. In the REPAIR framework, this principle is captured in the concept of Reachable.

Reachable means ensuring all Floridians, including those with the lowest-income and members of vulnerable populations, can access housing that is affordable and accessible to them. It considers transportation accessibility, wage-aligned affordability, and special needs access.

At its core, Reachable is about whether housing systems truly work for the people who need them most. A community may produce thousands of housing units, but if those homes are disconnected from jobs, inaccessible for persons with disabilities, unaffordable to the local workforce, or unavailable to households with special needs, the housing ecosystem is still failing large segments of the population.

Florida law recognizes this reality. The State Housing Strategy specifically calls for housing policies that address unique housing needs and prioritize assistance to the neediest persons. Section 420.0003(2)(d), Florida Statutes, states that state housing programs must promote “the self-sufficiency and economic dignity” of Floridians, including elderly persons and persons with disabilities; that housing programs must support a range of housing options integrated within communities; and that all housing initiatives must remain nondiscriminatory. These principles establish an important foundation for Reachable housing: housing systems should not merely produce units—they should expand opportunity, stability, and inclusion for all Floridians.

The challenge is significant. Florida’s housing affordability crisis increasingly places vulnerable populations at risk of instability and homelessness. According to the 2025 Home Matters Report, more than 74,000 individuals and families in Florida are experiencing homelessness, including nearly 30,000 individuals and more than 44,000 families with children. Many are not captured in traditional federal counts because they are doubled up with relatives or living in motels. At the same time, nearly 95,000 Florida students experienced homelessness during the 2022–2023 school year.

These numbers reveal a sobering truth: housing instability is not confined to isolated populations. It affects families, workers,

children, seniors, and individuals with disabilities across urban, suburban, and rural communities. When housing costs rise faster than wages, households are forced to make impossible tradeoffs between rent, transportation, healthcare, childcare, and food. Reachability declines when households can no longer remain connected to employment, schools, healthcare systems, or support networks.

The concept of Reachable also recognizes that affordability alone is insufficient. A unit may technically be “affordable” under standard housing formulas, but still remain inaccessible to the people it is intended to serve. Transportation access matters. Proximity to employment centers matters. Accessibility design matters. Supportive services matter. Housing that isolates residents from opportunity or excludes persons with mobility, sensory, or cognitive disabilities cannot truly be considered reachable.

This challenge is particularly acute for Floridians with disabilities and special needs. The 2025 Home Matters Report estimates that 101,758 low-income, cost-burdened households in Florida include individuals with disabling conditions. Approximately 14% of Florida’s population lives with at least one disability, and the median earnings for Floridians with disabilities are roughly 30% lower than for those without disabilities. These income disparities significantly increase housing cost burdens and reduce housing choice.

The report also notes that individuals with disabilities—particularly those with long-term service and support needs—face heightened risks of living in substandard or inaccessible housing. This highlights the need for more than just affordable housing production. Communities need accessible housing design, integrated supportive housing models, transportation coordination, and housing policies that promote community inclusion rather than segregation.

Reachable housing must also account for Florida’s changing demographics. The state continues to experience rapid population growth alongside an aging population. Seniors living on fixed incomes increasingly struggle with rising rents, insurance costs, utility costs, and property taxes. Many older adults wish to age in place, but cannot do so safely without accessible home modifications, transit access, or nearby supportive services. Likewise, younger workers essential to Florida’s economy—including teachers, healthcare workers, hospitality staff, and first responders—often cannot afford housing near their workplaces. A housing ecosystem cannot thrive if the workforce that sustains communities is priced out of them.



The affordability challenge remains severe across the state. Nearly 80% of Florida's low-income renter households are cost burdened, and close to 60% are severely cost burdened. Even as rent growth has slowed modestly, the statewide median rent remains approximately \$1,541 per month. Meanwhile, the supply of affordable and available rental units continues to fall far short of demand, especially in higher-cost metropolitan areas.

This mismatch between wages and housing costs demonstrates why Reachable housing requires alignment between housing policy, economic development, land use planning, transportation infrastructure, and supportive services. Housing should not be planned in isolation from the systems that determine whether residents can realistically succeed and remain stable in a community. Creating Reachable housing ecosystems therefore requires coordinated action at every level. Local governments must align zoning and land use policies with transportation and workforce needs. State and federal funding should prioritize deeply affordable housing, permanent supportive housing, accessibility improvements, and preservation of existing affordable units. Healthcare systems, school districts, faith-based institutions, employers, and nonprofit organizations all have roles to play in identifying gaps and supporting housing stability.

Importantly, Reachable housing also depends on preservation—not simply production. Florida faces the potential loss of more than 33,000 assisted housing units by 2034 as affordability restrictions expire. Losing these units would disproportionately impact vulnerable households who already face limited housing options. Preservation strategies must therefore be integrated into broader housing planning efforts to prevent displacement and maintain long-term affordability. The path forward requires intentional, coordinated investment planning that maximizes every available tool and resource. Federal, state, and local funding streams must be aligned with local housing strategies, transportation systems, healthcare initiatives, supportive service networks, and community-based organizations. Communities should inventory not only funding sources, but also publicly owned land, nonprofit partnerships, employer resources, healthcare investments, and faith-based institutions that can contribute to housing stability. Housing ecosystems function best when policies, programs, and investments reinforce one another rather than operate independently.

Marion County offers an important example of how this coordination can produce meaningful results for vulnerable populations. In 2018, Marion County worked with the Florida Housing Coalition to develop a strategic framework for addressing homelessness and supportive housing needs. The recommendations from that process helped lay the groundwork for what would become Mercy Village—a permanent

supportive housing community led by Saving Mercy, a local faith-based nonprofit organization. The project redeveloped an aging hotel and RV property into housing designed to serve individuals experiencing homelessness and households with significant barriers to stability.

The development reflects the type of layered partnership approach necessary to create Reachable housing. Saving Mercy participated in the Florida Housing Coalition's Predevelopment Loan Program and developed the project's first phase: 20 units in 10 duplexes supported through funding from Marion County Community Services. The second phase, currently under construction in partnership with Carrfour Supportive Housing, adds an additional 59 units financed through Florida Housing Finance Corporation mortgage revenue bonds, Low-Income Housing Tax Credits, and State Apartment Incentive Loan (SAIL) funding. When completed later this year, Mercy Village will provide 79 units of permanent supportive housing for some of the community's most vulnerable residents.

Projects like Mercy Village demonstrate that Reachable housing is not achieved through a single program or funding source. It requires alignment across sectors and sustained coordination between local governments, nonprofits, state housing agencies, lenders, faith-based organizations, and supportive service providers. Most importantly, it requires communities to intentionally prioritize the needs of people who are often left behind by traditional housing markets.

Ultimately, Reachable housing is about dignity, opportunity, and inclusion. It asks whether Florida's housing ecosystem truly works for the people most vulnerable to instability and displacement. It challenges communities to think beyond unit counts and toward outcomes: stability for families, independence for seniors, inclusion for persons with disabilities, and access to opportunity for workers and low-income households.

AMANDA WANDER is Director of Ending Homelessness for the Florida Housing Coalition. Amanda can be reached at wander@flhousing.org.



E: QUITABLE

UTILIZING THE SECTION 108 LOAN GUARANTEE PROGRAM FOR AFFORDABLE HOUSING

Written by Carter **BURTON**, DIRECTOR OF HOUSING AND COMMUNITY DEVELOPMENT

Stable housing helps build community value, economically and socially, and can also serve as a platform for economic opportunity. This value is captured in the establishment and continuation of the federal Community Development Block Grant (CDBG) program, which provides annual funding to communities nationwide to support efforts in developing “decent housing, suitable livable environment and economic opportunities for persons of low- and moderate income”. (42 U.S.C. 5301(c)). Reduced federal allocations relative to increased community needs makes addressing housing affordability more challenging for local governments. As construction costs, land prices, and infrastructure expenses continue to rise, allocations through the CDBG program and other traditional programs often provide insufficient capital to finance transformative affordable housing projects at the scale necessary to meet local demand. Local governments must increasingly seek innovative financing mechanisms that leverage presently available resources without undermining future program capacity.

One of the most underutilized tools available to local governments is the HUD Section 108 Loan Guarantee Program (Section 108). This program allows CDBG recipients to leverage their annual allocations by up to five (5) times to access flexible, federally guaranteed financing for housing and community development activities. According to the US Department of Housing and Urban Development, as of April 2026 Florida’s entitlement communities have over \$607 million in Section 108 loan authority. When including the State, that brings the total to over \$724 million in Section 108 authority available in Florida. This represents a significant opportunity to invest directly in housing or other activities that build community value to unlock needed capital for housing development.

As stated above, one of the most significant advantages of Section 108 financing is leverage. For example, a local government receiving \$2 million annually in CDBG funds may potentially access up to \$10 million in Section 108 borrowing authority. This expanded borrowing capacity allows jurisdictions to undertake catalytic housing projects that would otherwise take many years to finance incrementally through annual appropriations. A local government could immediately finance a larger development that create substantial neighborhood impact, increase housing inventory, and stimulate surrounding private investment. In distressed neighborhoods, this ability to rapidly deploy capital can fundamentally alter redevelopment trajectories and attract additional public and private investment.





Using Section 108 borrowing authority also allows grantees to preserve annual CDBG allocations while making larger, catalytic investments. This is particularly important for entitlement communities with broad community development obligations. Many jurisdictions rely on CDBG funding for code enforcement, public facilities, accessibility improvements, public services, demolition, emergency repairs, and infrastructure upgrades. If local governments dedicate large portions of their annual allocations toward direct housing development activities, fewer resources remain available for these critical neighborhood stabilization efforts. Section 108 financing allows communities to separate long-term capital investments from annual operating and neighborhood service priorities, creating greater flexibility and allowing jurisdictions to address multiple community development needs simultaneously.

A major benefit of Section 108 financing for affordable housing is the stability of repayment structures associated with multifamily housing developments. Affordable rental housing developments often generate reliable monthly revenue streams, particularly when supported by rental assistance, LIHTC equity, or project-based subsidies. These revenues can be pledged toward loan repayment, significantly reducing the likelihood that local governments will need to use future CDBG allocations as a repayment source. In this way, Section 108 financing can function more like traditional project financing, where the asset itself generates sufficient revenue to service the debt obligation.

Despite these benefits, Section 108 is most utilized to support economic development and public facility and improvement projects. According to HUD, recent uses in Florida include the following:

- A business loan fund for Palm Beach County
- The Hastings Community Center and Library in St. Johns County
- The Dr. Joe Lee Smith Community Center in Cocoa
- Strawbridge Hotel project in Melbourne

(Project profiles and information are available at: <https://www.hudexchange.info/programs/section-108/project-profiles/>)

However, in recent years, HUD has increasingly encouraged communities to use the Section 108 program to support affordable housing production and preservation activities. In

2024, HUD launched its Housing Opportunities Focus for Section 108. Eligible uses included adaptive reuse of commercial properties into housing, preservation and rehabilitation of existing

affordable housing units, infrastructure improvements supporting housing development, manufactured housing initiatives, and loan pools designed to support local housing development efforts. These expanded priorities reflect a growing recognition that annual grant allocations alone are insufficient to address the scale of the nation's housing affordability crisis.

(More information on the Housing Opportunities Focus challenge can be found at: <https://www.hud.gov/hud-partners/community-section108-housing-opp>)

Section 108 financing can be especially effective when paired with strategic development partnerships involving nonprofit housing developers, housing authorities, Community Housing Development Organizations (CHDOs), and CBDOs. These partnerships allow local governments to navigate federal eligibility requirements while leveraging specialized development expertise and additional financing sources such as Low-Income Housing Tax Credits (LIHTC), HOME funds, State Housing Initiatives Partnership (SHIP) funds, and local housing trust funds. For example, a local government may use Section 108 financing to fund site acquisition and infrastructure improvements while a CBDO or affordable housing developer carries out eligible housing production activities. This layered financing model improves project feasibility and expands the overall impact of limited federal resources.

Florida has a tremendous opportunity to tap into this underutilized resource to expand housing affordability. The Florida Housing Coalition offers tailored training and technical assistance to help navigate federal regulation, evaluate project feasibility and support capacity building for CHDOs and CBDOs to provide confidence in their ability to execute developments. Please contact us if your community is interested in learning more about Section 108 and how to specifically utilize this resource for housing development.

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P:ERMANENTLY

SEEN BUT UNMEASURED: FLORIDA'S CLT DATA AND WHY AN ECOSYSTEM RESPONSE IS NEEDED

Written by Matthew WYMAN, DIRECTOR OF PERMANENT AFFORDABILITY

What the Data Shows

Florida's community land trusts are delivering something the open housing market cannot: permanently affordable homeownership for families who would otherwise be priced out for good. A new statewide dashboard, developed through the Florida Housing Coalition, provides the first unified view of CLT activity across Florida—tracking nearly 400 units across twelve organizations from the Panhandle to South Florida's Gold Coast and the Tampa Bay area. The households being served are among Florida's most financially vulnerable. Where demographic data is available, 99 percent of CLT homebuyers are first-time owners. Forty-three percent of householders are Non-Hispanic Black and 22 percent are Hispanic. Nearly two-thirds of households include children, and 31 percent are headed by a single parent. For these families, CLT homeownership is often the only viable path to long-term stability and equity-building.

The public investment behind each homeownership unit is substantial. The median retained subsidy across owner-occupied CLT homes (where data is available) is approximately \$94,000 per unit. Federal programs, primarily Community Development Block Grant and HOME, account for roughly two-thirds of documented subsidy funding, with State Housing Initiatives Partnership funds and local contributions making up the balance. Rental CLT units represent additional community investment, though the dashboard records rental subsidy at the building level, making direct per-unit comparisons across tenure types methodologically unreliable with current data.

What the Data Cannot Tell Us Yet

The dashboard, however, tells an incomplete story—and the gaps are themselves a critical finding. Fewer than 30 percent document a retained subsidy amount. And just ten transactions across the data collected, 2.6%, have a recorded resale. The resale transaction is the definitive test of whether permanent affordability is actually being preserved, and Florida's CLT's has almost no documented evidence of it yet.

These are not program failures. They are the predictable result of organizations operating at the margin of their capacity, carrying the weight of homebuyer education, ground lease compliance, resale administration, and resident services most often with staff counted in single digits. Data infrastructure requires systems, training, and dedicated time that most Florida CLTs cannot currently fund. The consequence is consequential: without reliable data, it is difficult for CLT's to make a credible investment case to new funders or policymakers. Insufficient data limits credibility, which limits investment, which limits capacity, which limits data. Breaking that cycle requires deliberate external intervention.

Building the Ecosystem

This year's Florida Affordable Housing Conference features the REPAIR ecosystem framework which recognizes permanent affordability as a systems challenge requiring coordinated action across policy, capital, and community. Florida's CLT sector needs coordination not only toward units, but toward the infrastructure that makes those units permanently affordable. Local governments hold some of the most powerful tools available. SHIP funds can be directed toward stewardship capacity—data systems, trained staff, homebuyer education—not only toward acquisition and construction. Land contributions, permitting support, and anchor investment in local housing funds are equally important. The geographic gaps in the current dashboard make the case plainly: Duval County's CLT presence stands at two documented units in a region where, for every 100 households at 50 percent AMI searching for rental housing, only 48 affordable units exist.

Community foundations and mission-aligned financial institutions represent an underutilized pillar of support. The Community Foundation for Northeast Florida (jaxcf.org) offers a compelling model. Working alongside the Jessie Ball duPont Fund (dupontfund.org), Northern

AFFORDABLE



Trust, and Self-Help Ventures Fund, the Community Foundation has developed the Jacksonville Affordable Housing Fund which is a \$40 million gap-financing vehicle designed to provide the flexible, patient capital that affordable housing developers, including CLTs, need to close deals that conventional financing alone cannot support. Rather than one-time grants, the fund structures co-investment as recyclable loans, capital that works repeatedly across a 20-year horizon. The South Florida CLT Impact Facility is similarly planned to accelerate the development of permanently affordable housing and will be exclusively available to CLTs across the region.

Community Development Financial Institutions (CDFI) play an equally critical role as institutional backbone that can structure and deploy capital with mission alignment that government programs often cannot match. Community foundations and CDFIs in the Tampa Bay area, Central Florida, and the Panhandle, where CLT activity is emerging, but ecosystem support remains thin, can adapt this model to their local conditions.

The Opportunity Ahead

The Florida CLT dashboard is a beginning, not a verdict. It establishes a baseline, documents the households served, and reveals a geographic footprint that reaches communities with very different housing market pressures and resource environments. What it also reveals, in the gaps the data cannot fill, is the stewardship and capacity infrastructure that every success story in the portfolio depends upon. The subsidy embedded in each owner-occupied CLT home is only permanently affordable if the organization stewarding it has the capacity to ensure it stays that way. For local governments, community foundations, CDFIs, and mission-oriented financial institutions across Florida, investing in that capacity is not charity. It is the most efficient and durable housing investment a community can make.

(Data cited in this article draws from the Florida Housing Coalition's 2025 CLT Activity Dashboard. The median subsidy figure reflects owner-occupied units only; rental subsidy data is recorded at the building level and is not directly comparable on a per-unit basis. Dashboard found at: <https://flhousing.org/home/services/preservation-and-permanent-affordability-2/>)

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A:VAILABLE

NEW STATE-LEVEL ZONING ALLOWANCES AND FUNDING OPPORTUNITIES OFFER A SPRINGBOARD

Written by Ali ANKUDOWICH, DIRECTOR OF LAND USE AND INNOVATION

What We Mean by “Factory-Built Homes”

A long overlooked tool for housing affordability is gaining renewed attention: **homes built off site in controlled factory settings and transported to their final location** as a whole or in main components for assembly, rather than built directly on site.

Factory-built homes produced these days are constructed to either the state building code (“modular” housing) or federal Manufactured Home Construction and Safety Standards (“manufactured” housing). Federal standards were first created in 1976, with updates since. Codes may still refer to “mobile” homes as well, sometimes a reference more generally to transportable homes built on a chassis; those built after 1976 meeting federal building standards are what are now referred to as manufactured homes.

Manufactured homes tend to involve more of a mix of property classifications and land tenure arrangements than site-built homes. To be considered real property, manufactured homes must be permanently affixed to the land and go through a title conversion process. Many are also in commercial parks where residents own the home but lease the lot. These differences shape how manufactured homes function in the market and what it takes to expand their use.

Why They’re Back in the Spotlight

Factory-built homes produced these days are constructed to either the state building code (“modular” housing) or federal Manufactured Home Construction and Safety Standards (“manufactured” housing). Federal standards were first created in 1976, with updates since. Codes may still refer to “mobile” homes as well, sometimes a reference more generally to transportable homes built on a chassis; those built after 1976 meeting federal building standards are what are now referred to as manufactured homes.

Factory built homes are drawing interest because they offer:

- **Affordability advantages:** Even after accounting for differences in size, amenities, and home transport/installation, a manufactured home [typically comes in at](#)

[35 to 73% of the cost of a site-built home](#), depending on manufactured home type (single-section, double-section, or homes with additional residential design features). Modular homes cost more than manufactured homes but remain more affordable than site built construction.

- **Production efficiencies:** The [NYU Furman Center](#) estimates a 20 to 25% per-square-foot cost advantage of factory versus on-site production for homes of similar quality.
- **Streamlined on-site inspections and permitting:** Jackson County, Florida provided [first-hand insights](#) into the streamlined process from the local government side: 1 on-site inspection and permit for a manufactured home compared to 12-13 inspections and 4 building permits required for a site-built home.
- **Improved building standards, durability, and aesthetics:** improvements for manufactured homes stem from updates to the federal building code and [new models](#) with additional residential design features such as steeper pitched roofs, dormers, porches, attached garages, six-inch eaves, and more siding options. While [standardization keeps costs low](#), a wide [range of customized design](#) is possible.
- **Increased affordable ownership options:** higher end manufactured homes [approach the durability and quality of the average site-built home](#). When a manufactured homeowner also owns the land and the home is titled as real property, [appreciation rates approach those of site-built homes](#). Combined with lower up-front costs, manufactured homes can open the door to attainable ownership for first-time buyers.

Why They’re Still Underused

Despite their advantages, factory-built homes remain a limited share of the housing stock – manufactured homes make up only 7.8% of housing in Florida, according to Census data.

[Key barriers include:](#)

- Market economics that push manufactured homes toward lower cost, lower density, rural areas
- Land use and zoning restrictions limiting where factory-built homes can be placed



- Challenges of supply chain and production alignment with traditional home building processes
- Financing limitations for homebuyers, especially for homes not titled as real property

Regarding zoning and development review, a recent American Planning Association report with a [review of 31 local codes in Florida](#) found:

- Only **7%** allowed single-wide, standalone manufactured homes on individual lots in **all** residential zoning districts
- Only **10%** allowed them in some residential districts

Manufactured home providers more generally report that lack of [local government staff familiarity with manufactured products](#) and lack of [alignment of the local permitting and review process with the manufactured home production process](#) can create additional review and permitting challenges.

Given the evolution of factory built housing, it's time to reassess its role in meeting Florida's housing needs.

Statewide Efforts to Expand Factory-Built Homes

Recently signed and proposed legislation in Florida helps address two major barriers: zoning restrictions and funding limitations.

HB 399 (2026): Zoning Reform: Signed into law in March, HB 399 requires local governments to allow, by right, modular and manufactured homes classified as real property in any zoning district where single-family detached homes are allowed.

Local governments may still apply design standards, but those standards must:

- Be **reasonable**,
- Not **directly or indirectly exclude** factory-built homes, and
- Apply **equally** to site-built homes.

As local governments update their codes, they should consider how design requirements affect affordability. Some manufactured home models can meet higher-end design standards such as steeper roof pitches, upgraded siding, and attached garages and porches, but these features reduce cost savings. Local governments should explore these trade-offs as they determine type and specificity of local regulations, in view of additional limitations in [Chapter 163 of state law](#).

Funding Opportunities

SB 594, which passed both the House and Senate this session,

and a pilot funding program introduced by Florida Housing Finance Corporation will [expand funding opportunities for manufactured homes](#).

In addition to general funding support, these efforts begin to address the specific issue of rising lot rents in commercial parks undermining resident stability. A policy idea to explore here is integrating manufactured and modular homes into ground lease approaches for permanent affordability, such as community land trusts. [In addition to general advantages of CLTs](#), their use with manufactured homes specifically could offer:

- “Stacked” affordability with long-term, stable lot rents along with the affordability of the home itself
- Opportunities to place manufactured homes in higher cost areas, where land prices typically limit their use

Looking Ahead

State actions are opening new pathways for modular and manufactured homes, but additional work is needed to overcome systemic barriers. We partnered with Ivory Innovations at the University of Utah to identify [additional ideas](#) across different sectors to accelerate adoption:

- Create a unified Florida Office of Off-Site Construction
- Modernize public engagement to better reach new homebuyers
- Launch a factory-built housing pilot program to de-risk early adoption (currently underway with FHFC)
- Provide first-time buyer incentives for HUD-code and modular homes
- Showcase the resilience of off-site construction to natural disasters
- Enable and support factory-built accessory dwelling units
- Create an off-site building track at Florida colleges and universities

Some of these efforts are already in motion, and more are likely on the horizon.

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I:NNOVATIVE

INNOVATION THROUGH ACTION: ADUS, MISSING MIDDLE, AND THE FUTURE OF HOUSING

Written by Ali **ANKUDOWICH, DIRECTOR OF LAND USE AND INNOVATION** & **CJ REYNOLDS, DIRECTOR OF RECOVERY AND RESILIENCE**

Innovation is often discussed in housing as a matter of technology or design. But in practice, innovation is broader and more transformative. It is about how communities rethink systems, partnerships, implementation, and the processes that determine whether housing solutions move from concept to reality. Within the Florida Housing Coalition's REPAIR framework, "Innovative" is defined as: new approaches to construction, finance, ownership, or policy. It involves leveraging technology and adopting forward-thinking practices to improve the delivery of housing and address barriers that stifle progress.

This definition recognizes that innovation is not simply about novelty. It is about removing barriers, improving outcomes, and accelerating solutions that are responsive to the realities communities face today. In Florida, innovation has become increasingly necessary as local governments and housing practitioners confront rising housing costs, population growth, infrastructure pressures, climate risks, and a widening mismatch between available housing types and community needs.

Importantly, innovation is already embedded within Florida's State Housing Strategy. Section 420.0003(2), Florida Statutes, states that "state and local governments should consider and implement innovative solutions to housing issues where appropriate." The statute identifies examples that include utilizing publicly owned land, flexible zoning, urban infill, redevelopment of commercial properties, mixed-income communities, resiliency strategies, and modern housing concepts such as manufactured homes, tiny homes, accessory dwelling units (ADUs), and 3D-printed housing. These provisions signal a growing recognition that traditional approaches alone will not solve Florida's housing challenges.

Over the past two years, the Florida Housing Coalition has focused significant attention on two of these innovation areas: accessory dwelling units and resilient missing middle housing. Both efforts demonstrate that innovation is not merely about changing code language or introducing new building types. It is equally about creating implementation systems, fostering collaboration, and building long-term capacity for communities to act effectively.

In 2023, the Florida Legislature's Office of Program Policy Analysis and Government Accountability (OPPAGA) identified accessory dwelling units as one of the strategies most likely to expand attainable housing opportunities in Florida. In response, the Florida Housing Coalition launched an ADU Working Group through the Catalyst Program during Fiscal Year 2024–2025. This initiative itself represented an innovative approach to technical assistance and implementation.

Rather than relying solely on traditional trainings or one-time workshops, the Coalition created a structured working group model designed to bring together planning, zoning, housing, permitting, communications, and other local government departments alongside community stakeholders. The goal was to create shared learning environments where communities could move beyond theory into coordinated implementation planning. This approach directly aligns with the Coalition's Strategic Plan Goal 2: delivering training and technical assistance that is timely, valuable, and accessible.

Participating communities included Fort Lauderdale, Escambia County, Plantation, St. Petersburg, and Miami-Dade County. Each community developed a locally tailored ADU Action Plan focused on addressing barriers, identifying measurable outcomes, and coordinating implementation strategies.

Several themes quickly emerged. Communities recognized that zoning reform alone was insufficient. Homeowners often lacked clear information about permitting processes, financing options, and design requirements. Departments within local governments frequently operated independently, creating delays and inconsistencies. Public understanding and neighborhood acceptance also emerged as major barriers.

The resulting action plans reflected innovative responses to these challenges. St. Petersburg proposed creating an interdepartmental ADU Task Force involving Planning, Zoning, Building, Utilities, Legal, and Neighborhood Services to improve coordination and identify conflicting regulations. Miami-Dade focused on interdisciplinary coordination between zoning, permitting, housing, and utility providers while expanding public awareness that ADUs are allowed as-of-right in many areas. Plantation emphasized pre-approved plans, educational events, and simplified financial resource guides to reduce barriers for homeowners. Fort Lauderdale incorporated broader policy innovation, including deed restriction frameworks to discourage short-term rental conversions and tracking systems to monitor ADU development and compliance.



The resulting action plans reflected innovative responses to these challenges. St. Petersburg proposed creating an interdepartmental ADU Task Force involving Planning, Zoning, Building, Utilities, Legal, and Neighborhood Services to improve coordination and identify conflicting regulations. Miami-Dade focused on interdisciplinary coordination between zoning, permitting, housing, and utility providers while expanding public awareness that ADUs are allowed as-of-right in many areas. Plantation emphasized pre-approved plans, educational events, and simplified financial resource guides to reduce barriers for homeowners. Fort Lauderdale incorporated broader policy innovation, including deed restriction frameworks to discourage short-term rental conversions and tracking systems to monitor ADU development and compliance.

Collectively, these efforts demonstrate that innovation is not simply a product or a technology. Innovation is often organizational. It involves creating new ways for departments to coordinate, new systems for public engagement, and new pathways that make housing production more understandable and achievable for residents.

The Coalition's work on resilient missing middle housing similarly reflects an integrated approach to innovation. In partnership with AIA Florida, the Coalition has launched a long-term initiative focused on accelerating the design and implementation of resilient missing middle housing typologies across Florida. Missing middle housing refers to housing forms such as duplexes, triplexes, quads, townhomes, and courtyard apartments that provide greater housing diversity while remaining compatible with existing neighborhoods.

The timing of this initiative is significant. Florida communities are simultaneously facing affordability challenges, climate risks, and unprecedented opportunities through federal disaster recovery investments. As highlighted during the Coalition's conference session with AIA Florida, billions of dollars in HUD CDBG-DR funding present opportunities to support rebuilding efforts with resilient, gentle density housing that serves workforce and moderate-income households.

The Missing Middle Housing Case Study and Design Showcase initiative brings together architects, universities, local governments, and housing practitioners to explore design solutions that are affordable, resilient, context-sensitive, and scalable. The initiative includes both professional and academic tracks involving architecture firms and universities across the state, including the University of Florida, Florida A&M University, Florida Atlantic University, the University of Miami, and the University of South Florida.

Importantly, the initiative is grounded in AIA's Framework for Design Excellence. The program criteria explicitly integrate sustainability, resiliency, accessibility, material durability, and land use policy reform. Participants are challenged not only to design housing, but to identify policy changes necessary to implement these housing types successfully. The initiative also encourages exploration of alternative production and delivery methods, including innovative construction techniques and scalable implementation strategies.

This partnership itself is innovative because it bridges sectors that do not always operate in close coordination. Housing policy professionals, architects, planners, resilience experts, universities, and local governments are working together around a shared framework for implementation. The Coalition and AIA Florida are intentionally building a sustained partnership rather than a one-time event or design competition. Designs from the initiative will be presented at both organizations' statewide conferences this summer, creating opportunities for continued learning, replication, and implementation.

Ultimately, innovation within REPAIR is not a standalone concept. It is interconnected with every other element of a healthy housing ecosystem. Innovation can make housing more reachable through new housing types and delivery systems. It can support equitable outcomes by reducing barriers and expanding access. It can strengthen resilience through climate-responsive design and durable construction. It can improve availability through zoning modernization and more efficient land use. And when paired with lasting affordability strategies, innovation can help communities create housing systems that remain sustainable over time.

Florida's housing challenges require more than incremental change. They require new ways of thinking, new partnerships, and new implementation models capable of matching the scale and urgency of the need. Innovation, in this context, is not simply about building differently. It is about organizing differently, collaborating differently, and governing differently in ways that produce stronger and more durable housing outcomes for Florida communities.

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R:ESILIENT

SUPPORTING RESILIENT DESIGN IN THE EARLY STAGE

Written by CJ REYNOLDS, DIRECTOR OF RECOVERY AND RESILIENCE

Affordable housing developers are navigating an increasingly complex landscape: more frequent and severe weather events, rising insurance premiums, and higher operating expenses are putting pressure on projects. In 2025, the Florida Housing Coalition began advancing an integrated resilience framework to address these issues by providing early-stage technical assistance to developers and their design teams. By engaging projects during predevelopment phase, the Coalition helps new developers evaluate best practices, certification programs, understand evolving standards, and align site and building design with resilience and energy goals from the outset.

The Power of Early Technical Assistance

Developers rely on architects and engineers to translate project goals into winning designs. Incorporating high-impact resilience and advanced energy strategies benefits from collaboration with experts. Through the resilience framework, the Coalition's technical assistance allows project teams to:

- Review green and resilience certification programs and identify strategies best suited to their project;
- Assess current and future risk factors and site-specific risks, including flood exposure, wind vulnerability, and heat impacts;
- Integrate design features that can reduce long-term operating costs and disaster-related losses;
- Position projects to benefit from potential insurance savings and financing incentives.

This proactive approach shifts resilient design from an “add-on” to a core component of affordable housing development.

Green and Resilient Accelerator: Supporting Projects at the Start

Funded through support from JP Morgan Chase and Truist, the Green and Resilient Accelerator provides structured guidance and one-on-one technical assistance during the earliest stages of project planning. Through individualized consultations, Coalition staff and a third-party certification contractor meet directly with developers, architects, and project teams to review site conditions, building design strategies, and discuss alignment with leading certification programs.

The Accelerator is supported by a comprehensive guide and checklist that synthesizes best practices from national standards such as Enterprise Green Communities, ENERGY STAR, and LEED, alongside resilience frameworks like IBHS FORTIFIED. These one-on-one coaching engagements help teams explore practical strategies related to flood elevation, wind resistance, energy efficiency, and building systems—all grounded in cost-effectiveness and scalability to support informed early decisions.

FORTIFIED Multifamily Initiative: Linking Design to Risk Reduction

The IBHS FORTIFIED Multifamily Pilot Project, supported by the Robert Wood Johnson Foundation, focused on wind resilience and insurance risk. Working directly with affordable housing developers, the initiative evaluated how FORTIFIED standards could be integrated into real-world multifamily projects.





A key takeaway from the pilot is the importance of engaging resilience standards early in design. Projects that incorporated FORTIFIED criteria at the outset were better able to align architectural plans, construction details, and certification requirements without major redesign or cost increases. When embedded during schematic design, these strategies can often be achieved with minimal added cost while delivering meaningful long-term value.

Risk modeling conducted during the project found that buildings constructed to FORTIFIED standards could reduce expected storm-related losses, translating into potential savings through avoided damage, improved insurability, and greater stability. The ReVital Development Group was the first affordable housing developer to have a property certified through this initiative, and now has three properties certified to IBHS FORTIFIED.

Economic Architecture Project: Resilience + Permanent Affordability

A third initiative, the Coalition was a recipient of the Valuing Homes in Black Communities Challenge implemented by the Economic Architecture Project in partnership with the Brookings Institution. This Coalition is collaborating with the Community Land Trust of Palm Beach County and the Treasure Coast, a Certified Community Land Trust, to explore how to design permanently affordable housing that is also resilient to climate risks. This project is exploring the intersection of land use, ownership models, and community resilience.

Through site analysis, energy modeling, and design optimization, the project is examining how “missing middle” housing types can maximize both resilience and affordability while increasing community value. The project is focused on optimizing land and design, reducing risk and stabilizing long-term costs as a strategy for preserving wealth in vulnerable communities.

A Shared Path Forward

Together, these initiatives demonstrate how early technical assistance can transform the way affordable housing is designed and delivered. The Coalition’s Resilience Team is helping developers integrate more advanced resilience and energy-efficient strategies at the moment they matter most – at project conception – setting the foundation for stronger buildings, lower long-term costs, and lasting affordability.



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INDUSTRY INSIGHTS

How Do Local Governments Integrate Homeownership Education and Counseling into Flexible Efforts to Support Homeownership?

A Statewide Review of Homeownership Education and Counseling Under Florida's SHIP Program

Written by Chao **WANG, PHD CANDIDATE, FLORIDA STATE UNIVERSITY & SUMMER INTERN, FLORIDA HOUSING COALITION**

Homeownership counseling plays an important role in helping residents achieve homeownership. In this study, we examined how counseling services are provided through the SHIP program, focusing on local governments' perceptions of these services. Using a mixed-methods approach, we analyzed how SHIP administrators perceive homeownership counseling and tested the relationship between group education and homeownership counseling outcomes. We also investigated partnerships between local governments and counseling agencies, the challenges both actors face in delivering services to low- and moderate-income residents, and the innovative steps that local governments are considering in response to these challenges. Based on our findings, we offer several recommendations to strengthen homeownership counseling services, with the aim of better supporting low-income and minority residents on their path to homeownership.

Given this setting, our study suggests that local governments' perceptions of counseling play an important role in delivering counseling services. In particular, individual counseling is often viewed by local governments as a means of helping clients address readiness issues and prepare for future homeownership. Group education workshops, by comparison, carry more complex and multilayered expectations. These include pre- and post-purchase support, financial readiness, filling informational gaps, and cultivating client confidence. Based on this finding, we hypothesized a relationship between group education services and clients' homeownership outcomes after receiving counseling.



However, using OLS regression models, our quantitative analysis suggests that while group education is positively associated with homeownership achievement, the significance of this association is weak. One possible explanation is that group education, when not paired with individual counseling has its limitations. Our regression models also suggest the dynamics of race and ethnicity in homeownership achievement after receiving homeownership counseling services. In particular, agencies serving higher shares of Black households reported lower post-counseling home purchase success, while those serving higher shares of Hispanic households reported higher success. These patterns may reflect broader barriers and challenges faced by Black households and suggest that racial and ethnic groups experience distinct pathways in the homebuying process.

Through qualitative in-depth interviews with local SHIP administrators, we identified various types of partnerships between local governments and counseling agencies in supporting services for low- and moderate-income residents. These include in-house provision, long-standing partnerships, formal selection processes, and informal partnerships. We identified challenges in homeownership counseling service pertaining to these partnerships, as perceived by local governments, which vary by municipality's location, staff capacity, and local demand. These challenges include coordinating counseling schedules, selecting new agencies, and motivating clients to remain engaged throughout the counseling process.

In addition, local governments expressed mixed views on funding challenges faced by counseling agencies. Some acknowledged the difficulty of unstable or insufficient funding, while others perceived counseling agencies as relatively self-sufficient. We believe these mixed perceptions may be shaped by factors such as the size of counseling agencies, service type, local demand, and the nature of the partnership between municipalities and counseling providers.

Finally, we found that some local governments are pursuing innovative steps to help ensure homeowner success in partnership with counseling agencies. These include considering post-purchase support through group education after clients purchase a home and collaborating with neighboring municipalities and financial institutions to deliver interactive group education services. Both approaches highlight proactive strategies that municipalities are considering based on their experiences in providing homeownership counseling.

Combining insights from both our qualitative and quantitative analyses, we offer several recommendations for strengthening homeownership counseling services under SHIP. These include:

- Emphasizing the importance of not only group education but also individual counseling services.
- Incentivizing individual counseling through strategic partnerships with potential counseling agencies.
- Paying particular attention to clients who are motivated but not yet ready for homeownership immediately after training.
- Creating flexibility to allow portions of other local, state, and federal funding streams to complement counseling services.
- Sharing experiences of innovative practices among SHIP administrators and counseling agencies to support residents' pathways to homeownership.

Finally, we provide guidance on future research directions. Future studies should consider combining additional datasets beyond the HUD-9902 to test the robustness of the observed relationship between group education and homeownership outcomes. Given our statistical indicate complexity between homeownership counseling and race and ethnicity, future research should further investigate how race and ethnicity shape homeownership counseling outcomes. In addition, researchers could also explore the provision of counseling services through other housing programs, such as the Hometown Heroes Program and the Homeownership Pool Program, to examine whether these initiatives expand access to counseling services. Finally, we encourage further investigation into unobserved factors that may play a important role in counseling outcomes. These include clients' motivation, the design and delivery of counseling services, and broader dynamics within the affordable housing market that shape opportunities for successful homeownership. Read the full research report at: https://flhousing.org/wp-content/uploads/2026/07/Housing-Counseling-Report_FHC_1221.pdf

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Unlocking Housing Success: Why SHIP Programs Need Housing Counseling

Housing Counseling: The Missing Link Between Assistance and Lasting Stability

Written by **HUD-CERTIFIED HOUSING COUNSELORS**

Florida's affordable housing professionals are seeing a clear pattern: financial assistance is far more effective when paired with expert housing counseling. Integrating housing counseling into State Housing Initiatives Partnership (SHIP) programs leads to sustainable homeownership, stable tenancies, and long-term financial security for low-income Floridians. Evidence from the pandemic-era Housing Stability Counseling Program (HSCP) highlights counseling's impact. In just 30 months, HSCP agencies served more than 91,000 households nationwide, nearly half of them renters, and helped almost 80% secure critical financial assistance. In Florida, a consortium led by National Foundation for Debt Management supported housing stability during COVID, delivering services backed by over \$2 million in funding and representing about 20% of statewide HSCP activity.

Pre-Purchase Counseling: Building Sustainable Homeownership

Pre-purchase housing counseling prepares first-time and low-income buyers for the realities of ownership. Through education and one-on-one guidance, counselors help buyers improve their credit, set realistic budgets, understand mortgage options, and plan for ongoing expenses such as taxes and repairs. This upfront preparation reduces risky borrowing and promotes long-term success.

The results are well documented. Studies show that buyers who receive pre-purchase counseling are 19%–50% less likely to fall behind on their mortgages. One major study found that counseled buyers were 1/3 less likely to become seriously delinquent during their first 2 years of homeownership. For SHIP programs, this means assisted buyers are far more likely to remain stably housed, build equity, and avoid foreclosure.

Rental Counseling: Preventing Evictions and Preserving SHIP Investments

Housing counseling also plays a critical role for renters. During HSCP, counselors helped connect nearly 4 out of 5 renter households to rental assistance, while also negotiating repayment plans and mediating with landlords—significantly reducing evictions.

At the local level, counseling helps renters budget, prioritize rent payments, understand tenant rights, and access emergency resources. By addressing the root causes of housing instability, counseling prevents costly displacements that disrupt families and drain housing resources. For SHIP administrators, rental counseling is a cost-effective strategy that keeps households housed and protects public investments.

Wraparound Services: Strengthening Household Stability

One of housing counseling's greatest strengths is its connection to wraparound services. HSCP showed that referrals to non-housing benefits—such as SNAP, Medicaid, workforce programs, utility assistance, and credit counseling—were among the most common and impactful outcomes.

By helping households stabilize income, reduce expenses, and manage debt, counselors ensure that housing assistance leads to lasting stability rather than short-term relief. Embedding this holistic approach within SHIP programs maximizes the return on every housing dollar.

Foreclosure Prevention: Protecting Homes and Wealth

When hardships arise, foreclosure intervention counseling becomes critical. Counselors help homeowners understand their options, organize financial documents, and negotiate directly with lenders to secure loan modifications, forbearance, or other solutions.

Research consistently shows that counseled homeowners are far more likely to avoid foreclosure and secure sustainable loan modifications, often resulting in significant reductions in monthly payments. For SHIP programs that support homeownership, foreclosure counseling protects both family wealth and the long-term viability of affordable housing units.

Maximizing Assistance Through “Stacking”

Housing counselors also help buyers stack multiple assistance programs—such as SHIP funds, state housing programs, and local grants—to minimize upfront costs and lower mortgage payments. Buyers who receive counseling alongside down payment assistance make more informed purchase decisions and experience significantly lower delinquency rates.

This guided approach ensures SHIP funds go further, turning limited resources into lasting homeownership success.

Disaster Recovery Support

In disaster-prone Florida, housing counselors often serve as one-stop navigators after hurricanes and other emergencies. They assist with FEMA applications, insurance claims, landlord or lender negotiations, and temporary or replacement housing. Their involvement helps families avoid foreclosure or homelessness during crises and ensures affordable housing units are repaired and preserved.

Bringing Counseling Into Every SHIP Program

Housing counseling is not an add-on—it is a proven strategy that advances SHIP’s core goals: successful homeownership, stable rentals, and resilient communities. Counseling reduces delinquency, prevents evictions, strengthens household finances, and protects public investments.

SHIP jurisdictions can integrate counseling by partnering with HUD-approved agencies, dedicating modest funding for counseling services, and making counseling a standard component of housing assistance. The cost is small compared to the benefits: stronger households, better-performing loans, and more durable housing outcomes.

Conclusion: Make Counseling the Rule

Housing counseling turns housing assistance into lasting stability. The HSCP experience confirms what practitioners already know: when counseling is integrated into SHIP programs, families stay housed, communities recover faster, and housing investments deliver their full value.

Housing counseling works. It should be the rule—not the exception—in every SHIP community.



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Expanding Home Affordability Through Lending in Florida

How Smarter Financing Can Unlock Homeownership Opportunities

Written by Sam **CHESSER, PRESIDENT OF [FLORIDA] SELF-HELP**

Florida's homeownership landscape is under increasing strain. While much of the public discourse focuses on housing supply, insurance costs, and population growth, mortgage lending practices play a decisive — and often overlooked — role in determining who can realistically become a homeowner. For lenders who are committed to expanding sustainable homeownership, lending product design and access to credit deserve closer attention. The continuous rise in home prices and elevated mortgage rates have left an increasing number of potential buyers priced out of the market. According to This Old House, homeownership rates nationally fell to 65.1 percent in early 2025, the lowest level since 2020, while the average age of a first time homebuyer rose to 38 — the highest on record since the early 1980s. These trends are highly relevant in Florida, where rising prices and elevated mortgage rates continue to erode purchasing power for working families, first time buyers, and households with modest incomes. Even small interest rate increases can price hundreds of thousands of buyers out of the market, compounding affordability challenges across both urban and rural communities.

A critical structural issue impacting Florida homeownership is the decline of small dollar mortgage lending. Loans under \$150,000 remain essential in many parts of the state, particularly in rural areas, older neighborhoods, and communities with more modest housing stock. Yet applications for these loans are more likely to be denied, even when borrowers have comparable credit profiles to those seeking larger mortgages. High fixed processing and compliance costs, in part a result of Dodd Frank regulatory structures, have made small loans less attractive to lenders, reducing their availability despite strong demand.

The implications for homeownership are significant. When small dollar mortgages are scarce, investors and cash buyers increasingly dominate the affordable housing market, limiting opportunities for resident ownership. Underserved borrowers who are more likely to need smaller loan amounts are disproportionately pushed out, reinforcing wealth gaps and undermining long term community stability.

From a lending perspective, this represents a missed opportunity. According to Freddie Mac data summarized by the Homeownership Council of America, more than 36 million Americans are credit ready but have not purchased a home. The challenge is not borrower capability; rather, it is the mismatch between traditional mortgage products and the financial realities of low and moderate income households. Persistent misperceptions about risk further limit lender engagement, even though evidence shows that low-moderate income (LMI) borrowers can and do succeed when provided with responsible, affordable loan products.

Encouragingly, innovative mortgage models illustrate how homeownership access can be expanded without compromising performance. Products such as the Inspire 100 loan, developed by a collaborative of community development financial institutions, and Self Help's Equity Boost mortgage demonstrate the impact of features like no private mortgage insurance, flexible underwriting, financed closing costs, and lower minimum credit scores. These programs address the core barriers that often keep qualified Florida borrowers from entering the market.



Equally important is a growing emphasis on post purchase stability. Research cited in the development of Equity Boost found that post closing liquidity, not income or equity, was the strongest predictor of mortgage default risk. Programs that support emergency savings, homeowner education, and financial resilience recognize that sustainable homeownership extends beyond the closing table, a particularly relevant insight for Florida households facing storm related repairs and insurance deductibles.

Down payment assistance remains another essential component of Florida's homeownership ecosystem. Many first time and first generation buyers struggle to accumulate upfront savings, even when monthly mortgage costs may be lower than rent. When integrated effectively with loan products, down payment assistance can offset interest rate pressures and materially expand access for LMI borrowers.

Policy frameworks further reinforce the business case for inclusive lending. Community Reinvestment Act incentives reward lenders on a per loan basis rather than dollar volume, making smaller mortgages particularly valuable for CRA performance. Duty to Serve requirements similarly promote lending in rural areas, manufactured housing, and affordable housing preservation—segments that align closely with Florida's homeownership needs.

For Florida's housing ecosystem, the takeaway is clear: expanding homeownership requires building homes and modernizing how those homes are financed. Small dollar mortgages, flexible underwriting, post purchase supports, and coordinated down payment assistance are not niche strategies. Instead, they are central tools for reaching today's prospective homeowners.

By grounding lending practices in data, partnerships, and borrower realities, Florida can expand access to responsible homeownership while strengthening communities statewide. For industry leaders, this represents both a social imperative and a sustainable market opportunity.

Homeownership that is accessible to everyone builds stronger communities. Expanding access to responsible and affordable mortgage lending products is a critical, actionable strategy to help more households—especially underserved communities—achieve homeownership.

SAM CHESSEERS is Florida President at Self-Help, a national nonprofit family of organizations dedicated to expanding economic opportunity and ownership, particularly for people of color, women, rural residents, and low-wealth families and communities.



SHIPCLIPS

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

DIGITAL FILE STORAGE

Are we required to retain physical (wet-signed) copies of key documents such as the Resident Income Certification and agreements signed by all parties, or may we only keep digital versions of these records in Neighborly or Zoom Grants?

You may choose to keep only the digital versions provided your system complies with state law and satisfies the necessary controls for authenticity and usability. The federal HUD Notice allows electronic signatures and storage, with caveats. Rule

1B-24.003(9)(a), F.A.C., allows public agencies to designate an electronic image as the “record (master) copy” of a public record. To do so, the electronic record must meet the minimum image reproduction standards in Rules 1B-26.0021 and 1B-26.003, F.A.C. The paper original may then be designated as a duplicate and disposed of under the retention standard for duplicates (“retain until obsolete, superseded, or administrative value is lost”), unless another law specifically requires the original paper document to be retained.

Neither the SHIP statute (s. 420.907–420.9079, F.S.) nor Florida Housing’s SHIP rules in Ch. 67-37, F.A.C., require local governments to retain “wet-signed” originals of SHIP Annual Reports or certifications once those records have been properly scanned or otherwise captured in an electronic system that complies with Rule 1B-24, F.A.C.

Follow this guidance to ensure your digital system is defensible and audit-ready:

- **Document Policy:** Formalize your digital recordkeeping policy which states how documents are captured, how signatures are validated, and how records are stored, backed up, retained, and disposed of.
- **Document Integrity:** Ensure that documents, once signed and stored, cannot be modified without detection. What are the controls in Neighborly (e.g., versioning, locked files)?
- **Storage System Reliability:** Your system must allow retrieval of files (search, export, present) for the full retention period. Backup and disaster recovery should be defined.
- **Retention Schedule Alignment:** Define in your document policy how long records must be retained based on state, federal and local government rules. Ensure your storage system supports this retention period.
- **Access and Auditability:** Prepare up front for monitoring by ensuring you can provide auditors with electronic files.
- **Option for Wet Signature:** If you allow fully digital, you still must permit wet signatures upon request (per HUD Notice) if the user (client/participant) requests a paper option.

DEATH OF A REHABILITATION CLIENT

What should SHIP staff do if a property owner dies while a SHIP rehabilitation project is in process? Should work be halted regardless of where the rehabilitation is in the process? Do we allow the project to be completed?

When an owner passes away mid-project, the first action is to pause new work and verify legal authority to continue. Confirm whether the estate has a personal representative (executor) appointed by the probate court. If the property is held in a trust, life estate, or joint tenancy, verify the successor or co-owner’s authority to sign on behalf of the estate. If no authorized party exists yet, work may need to pause until one is established.

Work to protect SHIP funds. If a SHIP lien, mortgage, or deferred payment agreement has already been executed and recorded, the local government’s lien position remains intact, but repayment or enforcement depends on estate proceedings. Notify your legal counsel to determine the safest administrative path.

SHIP Staff’s response can depend on how far the project has progressed:



Project

Pre-Construction started

In Progress complete

Substantial 90–100%



Project Stage	Recommended Action
Construction (no work completed)	Cancel or suspend project; reallocate funds.
In Progress (partially completed)	Pause work if it can be done without further damage to the home. For example, if the roof is torn off to be replaced, that needs to be completed before pausing. Assess whether completion is necessary to protect health/safety or prevent property damage.
Nearly Complete (e.g., 90 percent)	Often advisable to complete essential work if termination would cause hazard, waste of funds, or property loss — but only after legal authority and funding protections are verified.

Several local governments have addressed this topic in their written procedures. Marion County and Lake County allow the local government to “terminate, suspend, or complete” projects upon the homeowner’s death, whichever serves the best interest of the program and estate. Escambia County specifies that if death occurs after contract execution but before completion, the County may complete repairs to preserve SHIP investment, provided no ownership dispute exists. Collier County has an informal internal protocol to complete the work if 75 percent or more is done, with legal counsel concurrence.

Consider adding a short provision under “Program Administration” or “Construction Process” in a local SHIP Procedures Manual: *“If a property owner dies during the rehabilitation process, the County shall suspend work pending verification of estate authority. The County may, at its discretion and in consultation with legal counsel, either terminate or complete the project if such action is in the best interest of the SHIP program and the estate.”*

GAMBLING INCOME AND EXPENSES

We are reviewing an application for rental assistance. There are recurring income deposits from an online gambling application. Please advise whether this income should be included in our income calculations. If so, how should this type of income be calculated?

The applicant’s bank statements reflect outgoing transactions totaling approximately \$5,000 within a single month to the same gambling application. While we typically do not evaluate applicant expenses, given the significant amount, we would like to confirm best practices for handling this situation.

HUD guidance does not adequately consider how to assess gambling income and expenses in its income certification materials. Consider the best practice of following how the IRS handles gambling income and expenses for tax purposes, which is outlined here: <https://www.irs.gov/taxtopics/tc419>. In short, subtract gambling expenses from the winnings to arrive at the amount that should be considered income. However, in no case can the calculation result in a reduction of the applicant’s income. If the applicant has \$15,000 in winnings and \$10,000 in expenses, that would increase that applicant’s household income by \$5,000. But report no additional income for an applicant with \$5,000 in winnings and \$6,000 in expenses.

TWO SOURCES OF EMPLOYMENT INCOME VERIFICATION

Please confirm that we are using the correct process. We collect both Verifications of Employment (VOEs) and paystubs to document income from a job. If the VOE has no information about overtime, we use the year-to-date information on the paystubs.

Do not use this approach which relies on two sources of income verification and cross references the sources. In the future, SHIP staff should either collect a VOE or paystubs but not both, since they are two different and distinct methods of verification.

When reviewing a file that contains both a VOE and paystubs, the Florida Housing Coalition's long-standing guidance is an approach that avoids cross-referencing verification sources. If both a VOE and paystubs are collected, calculate anticipated annual employment income with two different methods and count the highest of the two income estimates.

1. **VOE Calculation Method:** SHIP staff collecting a VOE may have questions about overtime or special income that are not answered by the completed form. Estimating job income using a VOE does not involve paystubs, so when a VOE provides insufficient information, SHIP staff call up the employer to obtain additional information. One may interview the employer over the phone to learn estimates for future overtime or special income.
2. **Paystubs Calculation Method:** As an alternative, HOTMA allows staff to collect two or more recent consecutive paystubs to verify job income. Multiple paystubs—which may include overtime pay—are collected to calculate an average, and the average is then multiplied by the payment frequency to determine an annualized amount. The overtime amount on the paystubs may or may not be an accurate representation of overtime collected throughout the year.

SPECIAL NEEDS SET-ASIDE

Can you confirm whether the Special Needs set-aside applies to program income?

The special needs set-aside does not apply to program income revenue. Instead, it requires that no less than 20 percent of the annual allocation disbursed by Florida Housing is spent to provide any type of SHIP assistance in your LHAP to a household in which at least one household member meets the statutory definition of having special housing needs.

BENEFIT FROM CATALYST TRAINING AND ASSISTANCE

The Catalyst Program funds a variety of SHIP training and technical assistance. The Affordable Housing Catalyst Program in Section 420.531 of the Florida Statutes is designed to provide specialized technical support to local governments and community-based organizations to implement HOME, SHIP, and other affordable housing programs. Visit <http://www.flhousing.org/events/> to register for upcoming Catalyst workshops and webinars. Contact chaney@flhousing.org to request customized training for your office or region.

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



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

54 Strategies. One Goal. More Affordable Housing.

The *Local Policy Toolkit for Affordable Housing* provides local governments, advocates, builders, and community leaders with actionable strategies to expand housing opportunities, increase affordability, and strengthen communities.

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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.

Inside the Toolkit



Use Every Available Dollar to Meet Local Housing Needs



Modernize Zoning to Expand Housing Opportunities



Put Land to Work for Affordable Housing



Build Strong Partnerships that Deliver Results



Put People at the Center of Housing Solutions

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



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MOMENTUM AND MILESTONES

BUILDING A STRONGER HOUSING ECOSYSTEM THROUGH COLLABORATION, INNOVATION, AND SHARED PURPOSE.

Written by Amanda ROSADO, CHIEF OPERATING OFFICER

As we move through 2026, housing needs remain significant statewide, and we are encouraged by the growing momentum, innovation, and collaboration within Florida's housing ecosystem. Over the past year, we have continued to focus our efforts on strengthening those connections and helping communities move from ideas to implementation.

One example of this work is the continued growth of the REPAIR framework. REPAIR provides a practical way to think about the many dimensions of housing solutions by focusing on housing that is Reachable, Equitable, Permanently Affordable, Available, Innovative, and Resilient. This issue of the Journal highlights many examples of that work in practice. From permanently affordable homeownership and community land trusts to homelessness response systems, housing resilience efforts, local housing strategies, and policy innovations, communities across Florida are demonstrating what is possible when partners work together with intention and persistence.

The Coalition also continues to invest in strengthening our own capacity to serve the field. This year, we welcomed Hana Eskra as the new Treasurer on the Board of Directors. Hana is currently the Vice President of Real Estate Development at Preservation of Affordable Housing (POAH). She brings more than 25 years of experience in affordable housing and has made significant contributions to expanding and preserving affordable housing. We are excited to have her on board and look forward to the contributions she will make in the years ahead.



At the same time, we have experienced both loss and transition. Earlier this year, we said goodbye to Charlene Chen, who dedicated 17 years of service to the Florida Housing Coalition. Charlene's steady presence, professionalism, and commitment touched countless aspects of our work. Her passing was deeply felt throughout our organization, and we remain grateful for the lasting impact she made on our team and mission.

We also want to recognize several Board members whose service to the Coalition is concluding. Ben Johnson, Gladys Cook, and Jeff Kiss have each contributed their time, expertise, and leadership to help guide the organization during important periods of growth and change. We are grateful for their decades-long commitment to advancing housing solutions across Florida and thank them for their years of service.

As always, our progress is made possible by the members, partners, funders, volunteers, and housing professionals who engage with the Coalition throughout the year. Whether through training, technical assistance, advocacy, research, or community partnerships, your work strengthens Florida's housing ecosystem and expands opportunities for people and communities across the state.

Thank you for being part of this work. We look forward to continuing the journey together.



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



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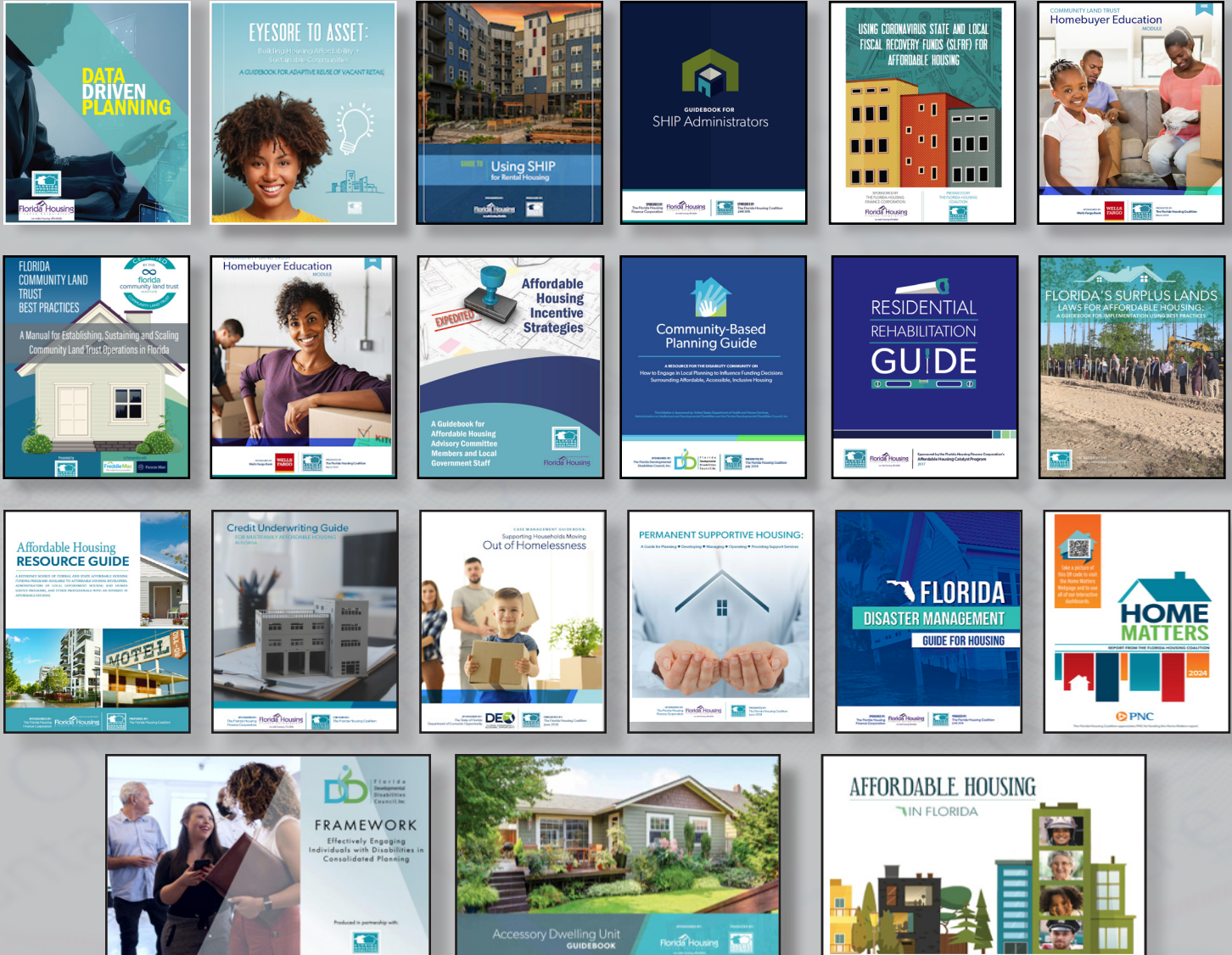
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The Florida Housing Coalition is the trusted partner behind the plans, programs, and policies that shape Florida's housing ecosystem.

From ending homelessness to creating first-time homeownership opportunities, we bring unparalleled expertise to empower governments, nonprofits, and businesses alike. Our team combines data-driven strategies with community-centered engagement, turning housing challenges into solutions embraced by public and private stakeholders across the state.

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

"THERE IS TRULY NOTHING THAT HAPPENS IN FLORIDA HOUSING WHERE THE COALITION ISN'T ADVOCATING, INFLUENCING, LEADING, OR PARTNERING. THANK YOU FOR YOUR LEADERSHIP."

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