HOME MATTERS

REPORT FROM THE FLORIDA HOUSING COALITION

2026

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Quick Facts

The Need for a Statewide Housing Coalition

- Over 2.5 million low-income Florida households pay more than 30% of their incomes towards housing, the maximum amount considered affordable by experts. Over half of these households, or 1.4 million low-income households, spend more than 50% of their income towards housing costs. This makes it nearly impossible to save for a home purchase, retirement or emergencies and difficult to afford other necessities like food and childcare.
- Though Florida has seen a significant decrease in homelessness over the past ten years, there has been an uptick following the COVID-19 pandemic, particularly in unsheltered homeless. There are still over 25,519 individuals experiencing homelessness on any given night throughout the state.
- Florida has only 25 affordable and available rental units for every 100 extremely low-income renters (those with incomes at or below 30% of the area median). No community in Florida provides enough housing to support this group which is primarily made up of low-income workers, retirees, and people with disabilities.
- Over 30,000 units are at risk of being permanently lost from the privately owned affordable housing stock by 2034.

Collective Action For Collective Results

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

2.5+ Million
Low-Income Households in Florida
Spend Over 30% of Their Income on Housing

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

Over 25,000
Individuals in Florida Experience Homelessness
On Any Given Night

No Community in Florida
Provides Enough Housing
to Support Extremely Low-Income Renters

30,000+
Affordable Housing Units Are at Risk
of Being Permanently Lost by 2034

GLOSSARY

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

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

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

Extremely Low-Income (ELI): Household is at or below 30% of the AMI for households of the same size.

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

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

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

Moderately Cost-Burdened: Household pays >30% but no more than 50% of its gross income on housing costs.

Severely Cost-Burdened: Household pays >50% of its gross income on housing costs.

Very Low-Income (VLI): Household is at or below 50% of the AMI for households of the same size.

Introduction – Why Home Matters

Florida is growing. Young families are starting out, populations are aging, people are moving in from other states, and businesses are expanding. Every one of these changes begs the same question: where will people live?

Across the state, the high cost of housing hurts Floridians from all walks of life, in big cities and small towns alike. In most places, a housing market stuck in the status quo can't keep up, and that failure shows up as a shortage of homes, fierce competition for what little is available, and local workers and families being pushed out of the communities they serve.

Homes are the foundation communities are built on. Yet the pressure holding back new homes isn't just supply chains, materials costs, land prices, or lending conditions. Often, it's neighbors saying no to new homes nearby, even when those homes would house the people their community depends on: the teachers, carpenters, caregivers, retail workers, and neighbors who keep local life running.

Solving this takes more than any one policy, program, or organization. It takes proven solutions, put into the hands of local advocates, and coordinated across a housing ecosystem that spans nonprofits, lenders, builders, and every level of government. At the center of that work is a simple idea: communities need more homes, of more types, to serve the people who serve them. A single home type at a single price point can't house a teacher, a young family, a caregiver, and a retiree looking to downsize, all at once. It takes a mix: starter homes, smaller homes on smaller lots, accessory units, and a range of price points, so that the people our communities rely on can actually afford to live in them.

The Solution

The breadth and severity of these issues make clear that the market alone is not satisfying all the housing demand, particularly for the low-income workforce, senior citizens and other vulnerable populations. Addressing these housing affordability challenges calls for a financial and regulatory scheme that makes it possible to invest in the production of affordable homes as well as more housing supply overall that gives renters and home buyers more leverage and power.

This scheme includes incentives that are most effective when delivered through robust public-private partnerships involving many actors such as lenders, real estate professionals, community-based nonprofits and advocates, and all levels of government. In Florida, the Sadowski State and Local Housing Trust Funds are the cornerstone of housing programs, working alongside federal resources and local tools to close financial gaps, ensure long-term affordability, and meet the full scale of housing demand.

Benefits of Affordable Housing

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

Housing that is Affordable Strengthens Our Local Economies

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

Safe, Stable Homes Improve Public Health

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

Secure Housing Lays the Foundation for Academic and Career Success

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

Housing Plays a Major Role

IN OUR PHYSICAL & MENTAL HEALTH

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

Health Hazards

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

Stress & Depression

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

Learning Obstacles

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

Florida's Housing Story

Across Florida, the shortage of homes that meet people's needs and budgets is creating greater competition and leaving many residents with fewer choices. Teachers and childcare workers struggle to live near their jobs, young adults cannot find a foothold near family, older residents lack suitable options to downsize, and people with disabilities face limited affordable and accessible housing. The data that follow show the scale of the shortage, who it affects, and where action is most needed.

Florida has an Affordable Housing Shortage… and It's Getting Worse

Most Florida communities continue to deal with increased prices in the market that affect both renters and homeowners.

Challenges in the Rental Market

Elevated Rental Prices Persist

Florida's rental market has undergone dramatic changes in recent years, with rents rising sharply during the pandemic and remaining elevated through 2026. While there has been some cooling since the peak in 2021-2022, when many communities saw year-over-year rent increases exceeding 28-58%, current rent levels are still well above what most Floridians were paying just a few years ago.

As of May 2026, the reported average overall rent in Florida is $1,499, according to Apartment List—a statewide decrease of -2.73% compared to May 2025 (down $42) and a -6.84% decline from May 2022 (down $110). Despite this modest cooling, rents remain elevated and relatively fixed, offering little movement toward affordability for most households. The highest rents continue to be concentrated in parts of Southeast and Southwest Florida, making affordability a growing challenge for renters in those regions (Shimberg Center Annual Report 2025). But even in what would be considered the state's most affordable markets, relative affordability has declined, challenging local residents.

BY THE NUMBERS:
Rent Prices

Explore this dashboard with data from Apartment List accessed via the Shimberg Center Clearinghouse

There is a Shortage of Affordable and Available Rental Units

Although many communities in Florida do have some rental units, both subsidized and unsubsidized, that are priced affordably for low-income households, the overall supply falls far short of demand. This shortage is most severe in higher-cost metro areas, where some lower-priced units are rented by higher-income households, further limiting access for those with the greatest need.

When affordable units are scarce, the market simply adjusts to what people will pay, not to what people can afford. Landlords facing more renters than available units can set prices based on what the highest-capacity applicants are willing and able to pay, rather than what a low-income household can afford. Higher-income renters absorb the lower-priced units that would otherwise go to those who need them most, and the price a landlord can charge for the remaining stock keeps climbing along with it. The result is a shortage that compounds itself: fewer affordable units let the market set higher prices, and higher prices push affordability further out of reach for the households who need it most.

The affordable and available analysis measures how many rental units are within reach of households at a certain area median income (AMI) level. A unit is affordable if rent and utilities cost no more than 30% of the household's income. It is available if it is vacant or already occupied by a household at or below that income level. This distinction matters because

some lower-cost units are occupied by higher-income households and are not available to the lower-income renters who need them. In Florida as a whole, there are only 62 units affordable and available for every 100 renters at the 80% and below threshold. At the lowest end of the AMI spectrum, households at 30% of AMI and below, there are only 25 affordable and available units per 100 renters in that income threshold who are looking. Visit the following dashboard to view the available and affordable data by MSA.

Challenges in Owner Market

The Most Affordable for Sale Homes are Disappearing from the Market, and With It Options for Starter Homes and Options for Senior Downsizing

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

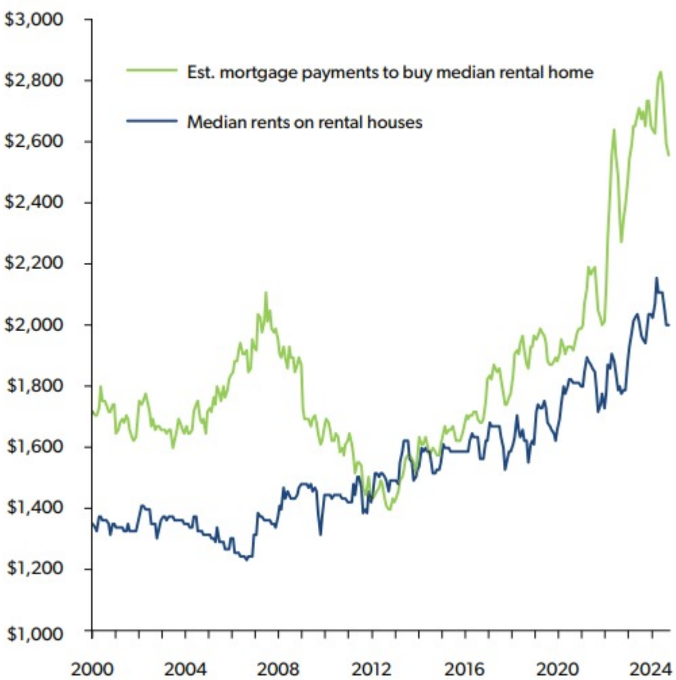
The statewide median single-family home price reached $411,600 in the first half of 2024, putting recent prices well above the previous peak in the mid-2000s. These increases mean larger down payments and higher monthly mortgage payments: costs that many potential buyers simply can't absorb. Add in mortgage insurance, HOA fees, rising land values, and other carrying costs, and household buying power is squeezed even further, pushing the home a family can afford further from the home they need. This trend is more than anecdotal. In a recent report, Freddie Mac found that the affordability gap between renting and owning has greatly increased since 2010, with a median difference of roughly 30%.

BY THE NUMBERS:
Affordable & Available Units

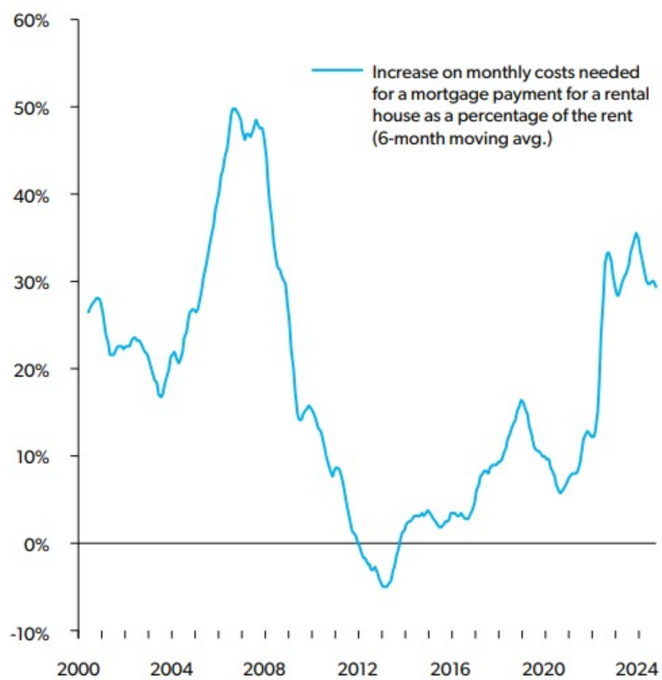
Explore this dashboard for trends by metropolitan area.

Comparing Rental & Mortgage Costs Needed to Purchase the Same Rental Home

a) Median rents and estimated mortgage payment ($, inflation adjusted)



b) Median difference between rents and mortgage payment (%, inflation adjusted)



Source: Freddie Mac Economic and Housing Research.

Notes: Based on single-family rental homes occupied by Freddie Mac loan applications, rented 12 months or less. We use CPI of all urban prices by the BLS to adjust for inflation.

SHIFTING OF SALES MEANS FEWER STARTER HOMES AVAILABLE, HIGHER BARRIER TO ENTRY

The supply of lower-priced homes for sale is shrinking, limiting options for first-time buyers seeking a starter home and older adults looking to downsize. As fewer homes remain within reach, more buyers compete for a limited supply, making homeownership harder to attain and delaying opportunities to build equity and long-term wealth.

Sales data show how dramatically the market has shifted for moderate cost single-family homes. In 2019, homes priced below $200,000 accounted for 26.5% of all sales, while homes priced at $500,000 or more represented 11.4%. By 2025, the share of sales below $200,000 had fallen to just 6.2%, while the share at or above $500,000 had climbed to 35.4%. Whether because homes have appreciated beyond the entry-level price range or because fewer modest homes are available for purchase, Florida's traditional pathway into homeownership is becoming increasingly narrow.

BY THE NUMBERS:

Home Price Trends

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

People are Affected in Our Communities Right Now

Families, long-time residents, workers, and vulnerable populations across Florida are all feeling the housing squeeze.

Too Many Floridians Pay More Than They Can Afford for Housing

Housing is generally considered affordable if it costs no more than 30% of a household's income. Households who pay more than this amount are considered "housing cost burdened".

In 2025, over 3 million Florida households were considered cost burdened, 2.5 million of them low-income households, with nearly 1.4 million low-income households severely cost burdened, paying more than 50% of their income on housing costs. That's 1.4 million Florida households one emergency away from losing their home.

BY THE NUMBERS:

Cost Burden Households by Counties

When housing consumes a disproportionate share of income, even a car repair, a medical bill, or a reduced work week can jeopardize a household's ability to cover basic living costs. This makes it more difficult for families to put down roots in a community, take on jobs that community needs, and still keep up with the cost of staying there.

The squeeze is tightest in urban areas, particularly South Florida counties like Miami-Dade, Monroe, and Broward, where over half of all households are cost burdened. High-cost pressure also reaches Palm Beach, Orange, and Osceola counties, places where the workers keeping local economies running increasingly can't afford to live in the communities they serve.

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

Right now, teachers, childcare workers, home health aides, and the retail and service workers Florida communities depend on every day are struggling to afford the roof over their heads. While there is strong growth in higher paying jobs in healthcare and technology, the most common jobs in Florida communities often do not pay enough to comfortably cover housing costs. Millions of Floridians earn wages that fall short of covering the cost of housing and other basic needs, even though they are employed full time. As the cost of living continues to rise, these jobs are increasingly inadequate to meet the needs of households.

BY THE NUMBERS:

Job-to-Income Gap

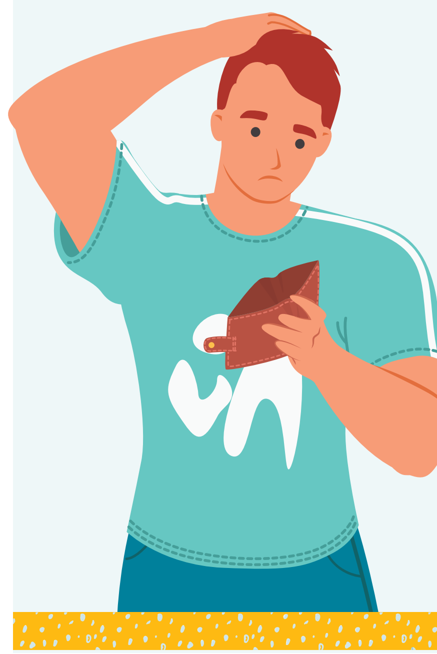
Explore this dashboard to see the occupation wage gap in the state by metropolitan statistical area using data from the Shimberg Center

An analysis of Bureau of Labor Statistics wage data shows that 59% of Florida occupations earn median wages that would likely place those households at 80% AMI and

The Poverty Line Doesn't Capture the Whole Story

In 2024, 47% of Florida households lived below the ALICE Threshold, including 34% that earned above the federal poverty level but still could not afford basic necessities. A single adult needed at least $35,904 annually to get by, while a family of four with two young children needed $91,332. Even at $20 per hour, one adult with one school-age child could not meet basic costs in 99% of Florida counties.

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



FAMILY HOUSEHOLDS EARNERS & INCOME
IN FLORIDA

EARNERS

51.3%
Rely On One Earner Or Have No Earners

37.8%
Are Two- Earner Households

10.8%
Have Three or More Earners

MEDIAN INCOMES

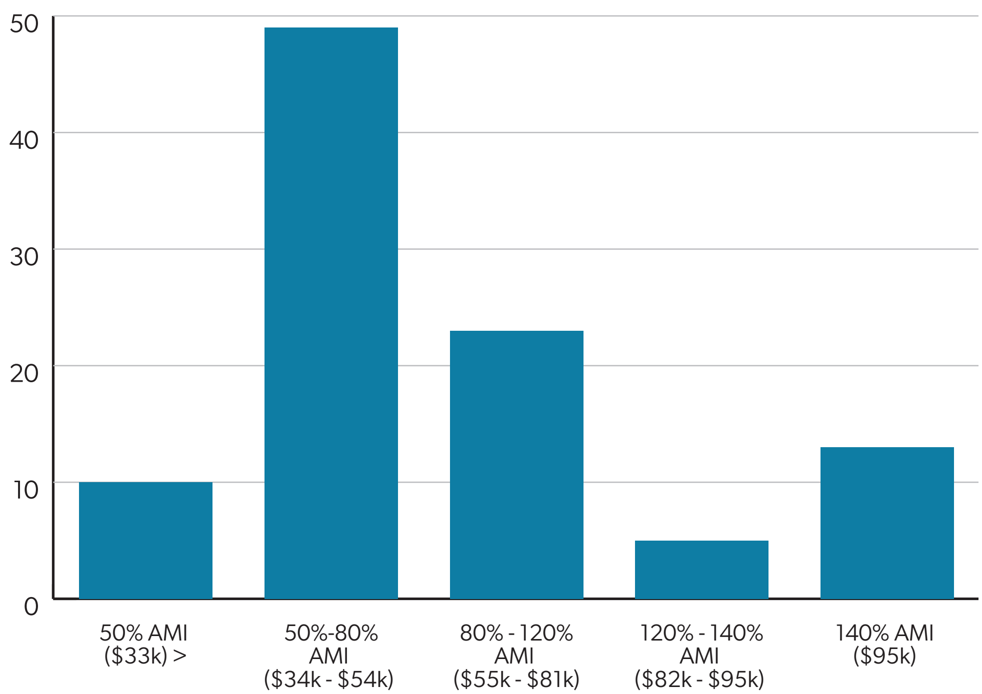
$68,085
Single-Earner Families

$115,018
Two-Earner Household

below. While the median wage of an occupation doesn't represent every worker in that occupation, it serves as a solid base for understanding the typical experience of workers in that field. Workforce housing is sometimes characterized as serving 80%–140% of AMI; however, a look at the distribution of workforce wages shows that the bulk of workers fit more squarely into the 50%–120% AMI bracket — closer to the definition laid out by the Urban Land Institute (ULI)[xii], which defines workforce housing as housing affordable to households earning between 60 and 120 percent of area median income.

Florida's economy is depends on low-wage service jobs which satisfy the demands of a strong tourism industry and providing the services needed by existing and migrating families. However, many of the earnings provided by these jobs are insufficient to meet market realities. The top 8 of the 10 most common occupations would be considered cost-burdened and unable to afford a 2-bedroom home at fair market rent.

Share of Florida Occupations by Median Wage by AMI Threshold



Florida Occupational and Wage data was grouped according to average County AMI income limit thresholds for a 1-person household to serve as an estimate for typical income limits in Florida as a whole. Income ranges may not fully represent ranges at individual MSAs.

Single- and No-Earner Households Face Stark Affordability Gaps

The structure of household income plays a major role in shaping housing affordability, and it's here that the limits of a narrow "workforce housing" definition become clear. Half of all family households in Florida rely on just one earner or have no earner at all: 32% are single-earner households, and 19% have none. The median income for single-earner families is $68,085, compared to $115,018 for two-earner households, just 59% of the latter's earnings. No-earner households vary in circumstance; some rely on retirement, disability, or other non-wage income, and those limited funds often make stable housing hard to secure and keep.

Single-earner households look just as varied: single parents, a family where one adult stays home as a full-time caregiver, or someone facing real barriers to employment. Combined with the predominance of low-wage jobs across the state, it's easy to see why cost burden is so widespread. These households aren't exceptions to Florida's workforce. They are central to it, and to the case for housing that works for all of them.

Median Income by Number of Earners in Family Household

	Florida	Share of Households
Total No Earners (dollars)	$60,817	19.3%
Total 1 Earner (dollars)	$68,085	32%
Total 2 Earners (dollars)	$115,018	37 .8%
Total 3 or More Earners (dollars)	$141,768	10.8%

Source: American Community Survey 1-Year B19121

Floridians with Special Needs Face Persistent Barriers to Stable Housing

For Floridians with special needs, finding a home often means searching for housing that is affordable, accessible, and connected to necessary services. A survivor of domestic violence may need to relocate immediately to remain safe, while a young person leaving foster care may enter adulthood without savings, rental history, or family support. Although their circumstances differ, each may face a housing market poorly equipped to meet their needs. Florida law recognizes this broad range of experiences in its definition of people with "special needs."[xiii]

Another group among Floridians with special needs is those affected by at least one disability. Disabilities may affect mobility, cognition, vision, hearing, or self-care, potentially limiting employment opportunities while adding healthcare, transportation, and other expenses. According to the American Community Survey, approximately 14% of Floridians live with at least one disability.[xiv] In 2024, Floridians with disabilities aged 16 years and older and in the workforce had median earnings of $34,572, compared with $43,169 for those without disabilities. Analysis by the Shimberg Center of 2023 American Community Survey PUMS, shows that more than 525,000 Florida households earning 50% of area median income or less include a person with a disability and spend over 30% of their income on housing.

Analysis by the Shimberg Center of 2023 American Community Survey PUMS, shows that

More than 525,000 Florida households earning 50% of area median income or less include a person with a disability and spend over 30% of their income on housing

The median earning for Floridians with disabilities 20% lower than their counterparts

WITH DISABILITIES:

$34,572

WITHOUT DISABILITIES:

$43,169

As more older adults reach retirement age, housing insecurity among seniors is rising—especially for renters, workers with limited savings, and those facing barriers related to language, disability, or other characteristics. A growing share of older Floridians are spending more than 30% of their income just to stay housed, often on fixed incomes that haven't kept pace with the cost of living. More than 71% of renter households headed by someone age 65 or older in Florida are cost-burdened—13 percentage points higher than their counterparts aged 35 to 64 (ACS, 2023). These challenges are increasingly visible in homelessness data as well.

For people relying on Supplemental Security Income, the gap is especially severe. Florida's 220,857 SSI recipients received an average of $943 per month in 2024—enough to afford approximately $283 in monthly housing costs. By comparison, Fair Market Rent was $1,395 for a studio and $1,525 for a one-bedroom. Either would require more than the recipient's entire monthly benefit, before accounting for food, healthcare, transportation, or other necessities.

For these Floridians, a home must be more than available. It must be affordable at very limited incomes, physically accessible, safe, appropriately located, and connected to services that support stability and independence. Meeting these needs requires expanding affordable housing while ensuring that the homes created can serve people with a wide range of abilities and circumstances.

By the Numbers

SEVEN
OUT OF
TEN
Elder Renter Households Are Cost Burdened in Florida

A growing share of older Floridians are spending more than 30% of their income just to stay housed, often on fixed incomes that haven't kept pace with the cost of living.

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Fair Market Rent was $1,395 for a studio and $1,525 for a one-bedroom.

Either would require more than the recipient's entire monthly benefit, before accounting for food, healthcare, transportation, or other necessities.

BY THE NUMBERS

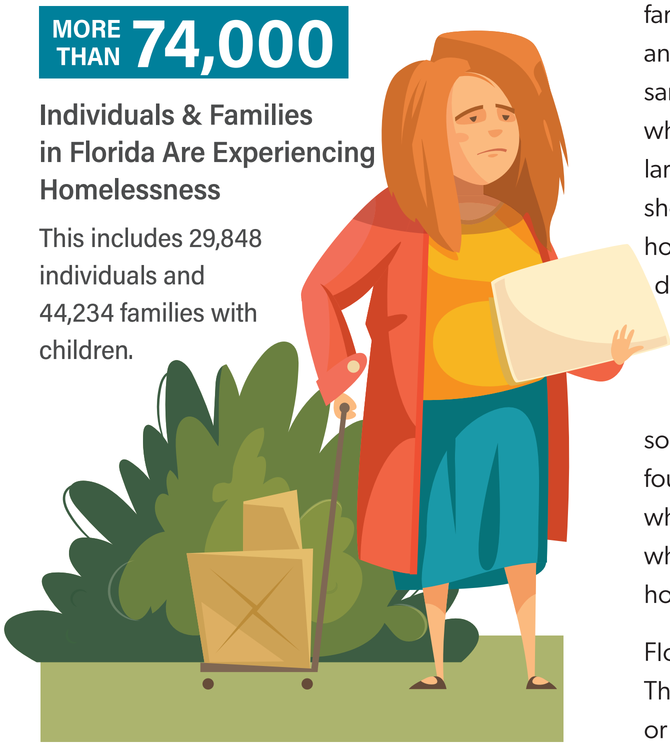
Homelessness

IN FLORIDA

MORE THAN **74,000**

Individuals & Families in Florida Are Experiencing Homelessness

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



OVER **44,000**

of Florida Families with Children Experienced Homelessness

During 2024

This number has increased in recent years

Homelessness is an Affordability Problem

A family rarely loses its housing all at once. It may begin with reduced work hours, a medical bill, or a car repair that makes it impossible to cover every expense. A missed payment becomes an eviction, and a family that once had a home begins moving between relatives, friends, and motels. Children may continue attending the same school and adults may continue working, while the family experiences homelessness largely out of public view. Research consistently shows that housing costs are a primary driver of homelessness.[xv] Personal circumstances such as disability, job loss, mental illness, or substance use may make someone more vulnerable to losing housing, but they do not fully explain why homelessness is more widespread in some communities than others. Pew's review found that homelessness tends to be higher where housing costs are higher and rises when costs increase beyond what low-income households can afford.[xvi]

BY THE NUMBERS:

National & State Homeless Trends

Explore this National Point in Time dashboard to see trends overtime.

Florida's homelessness data captures different parts of this experience. The Point-in-Time (PIT) Count identifies people staying in shelters or places not meant for habitation on a single night. The Shimberg Center expands this picture using education data that include families and unaccompanied youth staying temporarily with others or in hotels and motels. Together, these sources separately identified an estimated 29,848 individuals and 44,234 families with children experiencing homelessness in 2024, a number which has increased in recent years.

Since then, there has been meaningful progress within Florida's homelessness-response system. The 2026 PIT Count identified 25,519 people experiencing literal homelessness, down 10.5% from 2025.[xvii] Homelessness also declined among families with children, veterans, older adults, and people experiencing chronic homelessness. Each reduction represents someone connected to shelter, services, or a permanent home through the work of Florida's Continuums of Care and their partners.

But while more people are exiting homelessness, too many are still entering it. The number of Floridians experiencing homelessness for the first time increased from 36,380 in 2020 to 41,667 in 2024—a 14.5% increase—with 23 of 27 CoCs reporting higher numbers than in 2020.[xviii] This contrast points to the challenge ahead: Florida must continue helping people return to stable housing while preventing families from losing their homes in the first place. That means addressing homelessness not only as a crisis after it occurs, but as an affordability problem before it begins.

How We REPAIR the System

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

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

By drawing insights from our work, our partners, and statewide housing priorities, the Florida Housing Coalition has identified six core goals essential to building a strong, well-functioning housing ecosystem: it must be:

Reachable	Ensuring housing is affordable, accessible, and attainable for all Floridians, including households with the lowest incomes and vulnerable populations.
Equitable	Advancing fair access to housing, opportunity, and investment that builds value and economic vitality in every community.
Permanently Affordable	Preserving a share of housing as a lasting community asset through long-term affordability protections and strategic partnerships.
Available	Expanding and preserving a variety of housing options by addressing regulatory and financial barriers to production and rehabilitation.
Innovative	Applying new construction methods, financing tools, ownership models, technologies, and policies to overcome housing barriers.
Resilient	Strengthening homes and communities against environmental hazards through durable construction, climate-adaptive design, and energy efficiency.

It is with this understanding that we work to align local policies and practices with a coalition of advocates and actors engaging in the work that makes local and statewide change to address the affordable housing shortage.

A Coalition of Advocates: Building Florida's Housing Ecosystem

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

Activating Ecosystem Actors

Florida's housing ecosystem relies on a diverse network of actors who bring critical tools, expertise, and relationships to the table. These actors operate across a wide range of sectors, each with unique opportunities to support and strengthen REPAIR throughout the housing ecosystem. While not exhaustive, we identify eight key domains where many actors directly influence housing outcomes:

Policy & Governance; Design, Development & Construction; Finance & Investment; Legal & Professional Services; Operations & Asset Management; Services & Support Systems; Advocacy, Community & Economic Stakeholders; and Technology & Innovation.

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

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

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

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

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

Using the Local Housing Policy Toolkit

Local policies often hold the key to unlocking a community's full housing potential. Local governments have both regulatory authority and financial tools to activate the private sector and expand affordable housing. Drawing upon best practices from across the state and country, the Florida Housing Coalition designed a policy toolkit designed to help local officials and housing advocates scale what works through a set of clear, actionable public policy and investment strategies that can be adapted to reflect the unique housing needs, capacity, and political realities of their community. These strategies fall into five key areas:

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

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

Use Every Available Dollar to Meet Local Housing Needs

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

City of Hialeah Affordable Housing Trust Fund

Description: In 2025, enacted Ordinance No. 2025-045 to establish an affordable housing trust fund. Resulting from recommendations from the City's Affordable Housing Task Force, Hialeah's Affordable Housing Trust Fund policy provides that developers who agree to set aside 15 percent of their projects for low-income residents (at or below 60% AMI) will be able to build 100 units per acre, instead of 70 units per acre under the city's current zoning code. Developers may have the additional density without the affordability component but must pay a fee of $30,000 per affordable housing unit the development would have developed otherwise. Those fees go into the Affordable Housing Trust Fund.

Modernize Zoning to Expand Housing Opportunities

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

St. Petersburg Ditches Parking Mandates Near Its SunRunner Transit Line

In May, the St. Petersburg City Council adopted the SunRunner BRT (Bus Rapid Transit) Overlay. This zoning designation encourages a wider mix of uses, denser development, and transit-oriented development standards beyond the existing zoning. One of the boldest moves with this vote was eliminating parking mandates, rules that force developers to build a set number of parking spaces regardless of actual demand, in the Overlay area and for all parcels within ¼ mile of a SunRunner station. Eliminating minimum parking requirements near transit will help lower development costs and free up more land for more homes. This major housing win was made possible by the tremendous advocates on the ground in St. Petersburg including Activate St. Pete and the People Over Pavement Coalition.

Put Land to Work for Affordable Housing

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

Alachua County's Use of Public Land

In February, Alachua County issued a Request for Grant Applications making 13.11 acres of County-owned land available at no cost for the purpose of constructing a mixed-income community. Specifically, the County has sought the construction of 30+ single-family detached homes, duplexes, or triplexes, with a portion of the new homes being made affordable to households earning 50-120% AMI through long-term land use restriction agreements. This represents an intentional strategy by the County to put its land to work to create new housing through a variety of housing types to meet the current and future needs of its residents.

Build Strong Partnerships that Deliver Housing Solutions

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

Tampa Bay Partnership

The Tampa Bay Partnership is a coalition of approximately 40 regional business and nonprofit leaders representing more than 120,000 employees across the 8-county region. The Partnership works with government, nonprofit, and business sectors across to accelerate the competitiveness and inclusive growth of the regional economy. At the beginning of 2026, the Partnership finalized "The Housing Equation" - a housing needs assessment and plan for the Pinellas, Pasco, and Hillsborough County areas. This plan is a springboard for further integrated efforts across sectors at the regional level to implement strategies identified for more affordable and available housing.

Put People at the Center of Housing Solutions

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

LISC Jacksonville Heirs' Property Initiative

LISC Jacksonville combines free legal assistance, estate planning, neighborhood outreach through trusted messengers, and parcel-level data to identify and assist affected families. As of December 2025, the initiative had cleared titles for more than 180 properties, completed 2,200 estate plans, and stabilized $53.8 million in home value. A new toolkit provides guidance to help other communities adapt this approach to their local legal and housing context. (Results for America)

HOUSING ACTION LAB

FLORIDA HOUSING COALITION

Enter: The Housing Action Lab

The Florida Housing Coalition's Housing Action Lab is an independent, statewide hub for housing advocacy and research. Its work centers on three priorities: direct state and local advocacy, data-driven policy research, and coalition building that brings Florida's housing professionals and advocates together around shared goals. The Lab equips policymakers, builders, industry leaders, and advocates with the information, tools, and support needed to advance meaningful policy change.

Building the Foundation in Year One

During its first year, the Lab expanded the Coalition's policy capacity and advanced research that helped answer practical questions facing housing advocates. This included an analysis of permitted accessory dwelling units in six Florida communities, which found that only 3% were being used as short-term rentals; a Local Blueprint identifying six policies communities can use to support starter homes; continued tracking of Live Local Act developments; research and mapping related to transit-oriented development and YIGBY policies; and a statewide catalogue of local affordable housing trust funds.

The Lab also provided technical assistance on YIGBY implementation, convened six regional forums, supported continued advocacy for the Sadowski housing programs, and highlighted local wins such as St. Petersburg's elimination of parking mandates near its bus rapid transit line. Another major achievement was the release of the Local Housing Policy Toolkit, which organizes proven strategies into practical options that communities can adapt to local needs and conditions.

WE WANT YOU!

STAY IN THE LOOP

Subscribe to our Substack:
Housing Action Lab at the Florida Housing Coalition

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

CONTACT

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Turning the Toolkit Into Action

In Year Two, the Lab will continue producing legislative analysis, policy research, and data tools that build on the work of our partners. In addition, the next phase is centered on turning research into action and helping successful local strategies spread across Florida by helping advocates and communities implement the Toolkit statewide. This work will include:

- **Implementation cohorts** that help communities apply, test, and refine local housing strategies.
- **Direct advocate support** tailored to emerging policy opportunities and local challenges.
- **Statewide advocate training calls** focused on policy updates, messaging, data, and practical advocacy skills.
- **The Pro-Housing Advocates Exchange**, a virtual space for local advocates to build relationships, share tools, and learn from successful efforts across Florida.

We welcome the participation of all housing advocates in Florida to lend their insights, as we go forward.

The State Legislative Housing Response

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

The 2026 Legislative Response

Thanks to the work of the Sadowski Coalition and Sadowski Affiliates, the Legislature fully funded SHIP and SAIL, the core Sadowski Housing Trust Fund programs, for the sixth consecutive year at $165.7 million and $70.8 million, respectively. 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 Hometown Heroes 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. Because the Innovative SAIL program was not funded, there was a dip in overall core affordable housing program funding.

Overall, adding up these major initiatives and individual member projects, the 2026-27 State Budget contains **over $458 million for housing programs statewide**, about half of 2025-26 funding. While not as much as we had in the budgets from the past three state fiscal years, this is still well above pre-Live Local era housing funding.

Major Housing Funding Initiatives

IN THE 2026-27 STATE BUDGET

State Housing Initiatives Partnership (SHIP) –
$165.7 million

State Apartment Incentive Loan (SAIL) –
$70.8 million

Hometown Heroes Housing Program –
$50 million

Sadowski Housing Coalition
Housing = Jobs

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

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

Housing Policy Passed in 2026

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

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

- House Bill 1389 had 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:
    - The Live Local land use mandate was expanded to include land owned by counties, cities, school districts, and qualifying religious institutions, among other tweaks.
    - Specifically for land owned by a religious institution, if it has a house of worship that's been active for ten years, is larger than 3 acres, and keeps the house of worship open after the housing is built, it is now eligible for the Live Local Act land use mandate. This is a new YIGBY tool that requires local governments to approve multifamily and mixed-use affordable housing in land owned by faith-based organizations, in addition to the optional YIGBY tool passed in 2025. To learn more about Florida's two YIGBY tracks, see our Substack article.
    - HB 1389 also clarifies that local governments may not discriminate against a project in land use and permitting decisions based on the source of financing, including financing as an affordable housing development. If a local government discriminates against a subsidized affordable housing development, sovereign immunity is waived.

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 803 + HB 399 – Allowing More Factory-Built Homes Statewide

Starting July 1 2026, local governments are 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 Policies Passed

- **SB 1434 r**equires 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.

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

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

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

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

But This Impact Only Happens If the Funds are Protected And Fully Used for Housing

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

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

HOW ARE FLORIDA'S SADOWSKI HOUSING PROGRAMS FUNDED?

The doc stamp tax on all real estate transactions was increased in 1992. The additional money generated is dedicated to the state and local housing trust funds. 70% is directed to local governments (all 67 counties) and Florida's entitlement cities to fund the SHIP program. 30% is used by the Florida Housing Finance Corporation for programs such as SAIL.

$165,670,000*

WAS AVAILABLE FOR APPROPRIATION FROM THE SADOWSKI HOUSING TRUST FUNDS IN FY 2026-2027

SHIP

The State Housing Initiatives Partnership Program (SHIP) is a nationally-acclaimed model for effectively and efficiently meeting housing needs at the community level. SHIP provides sustainable homeownership for Florida's workforce, helps prevent homelessness, and provides emergency repairs and disaster recovery for Florida's most vulnerable residents, including the frail elderly, persons with disabilities and veterans.

SAIL

The State Apartment Incentive Loan Program (SAIL) produces apartments for Florida's workforce, rehabilitates existing apartments in dire need of repair, as well as apartments that house Florida's most vulnerable populations, including the frail elderly and persons with disabilities who might otherwise need to live in an institutional setting.

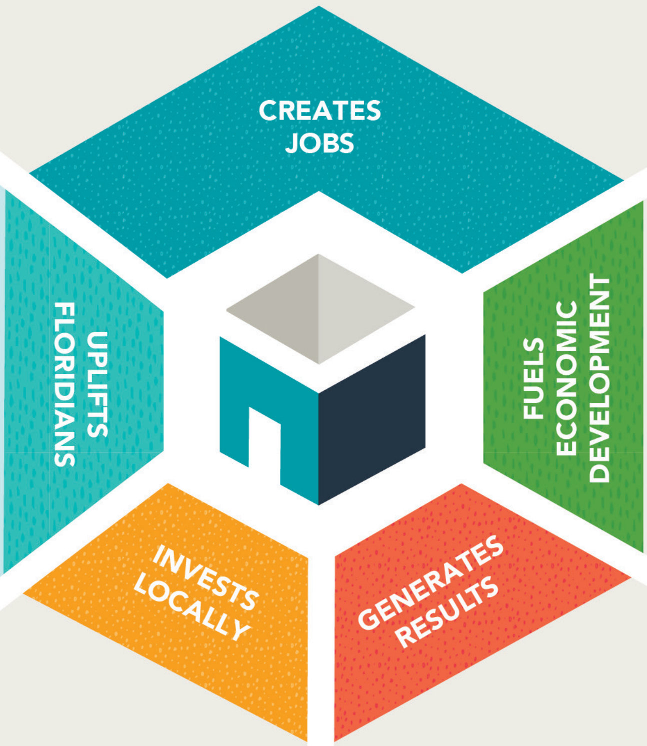
Fuels Florida's Economy

Using Florida's housing funds solely for housing creates a positive economic impact for Florida by fueling economic development, creating jobs, investing in our local communities, and contributing to the well-being of Florida's families, veterans, elderly, persons with disabilities, persons experiencing homelessness and deserving Floridians in need across the state. For more information, visit SadowskiCoalition.com.

In Florida, the statewide average Fair Market Rent (FMR) for a 2-bedroom apartment is $1,973. In order to afford this, a household must earn at least $78,905 annually ($37.93/hour). For that same 2-bedroom apartment, a minimum wage Floridian earning $14.00/hour must work 108 hours/week year round or the household must include 2.7 minimum wage earners working year round.

CREATES OVER 34,000 JOBS

From construction workers to retailers, an investment in housing creates jobs for Floridians. Housing dollars will put Florida's housing industry to work repairing homes and improving the real estate market. SHIP funds can be used for rehabilitation/renovation of existing empty housing stock to ready it for families to move in.



FUELS ECONOMIC DEVELOPMENT

The appropriation would result in a positive economic impact of

$5.2 BILLION

INVESTS LOCALLY

SHIP has been successfully operating statewide, from large urban areas to small rural communities for more than 20 years. SHIP program flexibility allows local housing programs to meet their community's individual needs and revise strategies in accordance with changes in the local market, provided they continue to meet statutory criteria.

GENERATES RESULTS

The Florida Legislature can create more than 34,000 jobs and over $5.2 billion in positive economic impact for Florida if it appropriates the housing trust fund monies for housing.

SHIP and SAIL have proven track records for performance, transparency, and accountability. Floridians need affordable housing. Using the housing trust fund monies solely for housing is the right thing to do- for Floridian's in need; for the benefit of all Florida taxpayers; and for the growth of Florida's economy.

Conclusion

Florida's housing challenges are substantial, but the state is not starting from scratch. Local leaders, service providers, builders, and advocates are already advancing practical solutions. Florida also has proven tools, including the Sadowski housing programs, growing recognition of housing as essential infrastructure, and policies such as the Live Local Act that reflect a greater statewide commitment to housing.

Florida needs more homes, but production does not happen in isolation. It depends on land, financing, regulations, infrastructure, public investment, private development, community organizations, and supportive services working together. The REPAIR framework recognizes that meeting Florida's housing needs requires strengthening this entire ecosystem so it can produce, preserve, and sustain housing over time.

A Vision for Florida

Despite the opposition to welcoming neighbors into our communities with more homes that suit their needs, there are common values that we can lean upon to continue to make the case with compelling data, true stories, and a coalition of stakeholders willing to change the story of Florida communities.

To create a Florida where there are:

- **Homes local workers can afford:** Teachers, nurses, firefighters, and service workers should be able to live near the communities they serve, with housing choices at prices that reflect what they earn.
- **Home choices that keep families connected:** Smaller and more affordable homes can give young adults a foothold near family, work, and the communities where they grew up.
- **Affordable options for seniors to downsize nearby:** Older residents should be able to find smaller, accessible homes near their friends, doctors, places of worship, and established support networks.
- **Starter homes that build stability and opportunity:** An attainable first home can help families put down roots, build equity, and create a stronger financial foundation for the next generation.
- **Stable homes for households with the greatest needs:** Floridians with the lowest incomes and those facing additional barriers should have access to safe, accessible, and permanently affordable housing.

Reaching this future will require more starter homes, accessory dwelling units, townhomes, apartments, and other housing choices, alongside preservation, rental assistance, homeownership support, and deeply and permanently affordable housing.

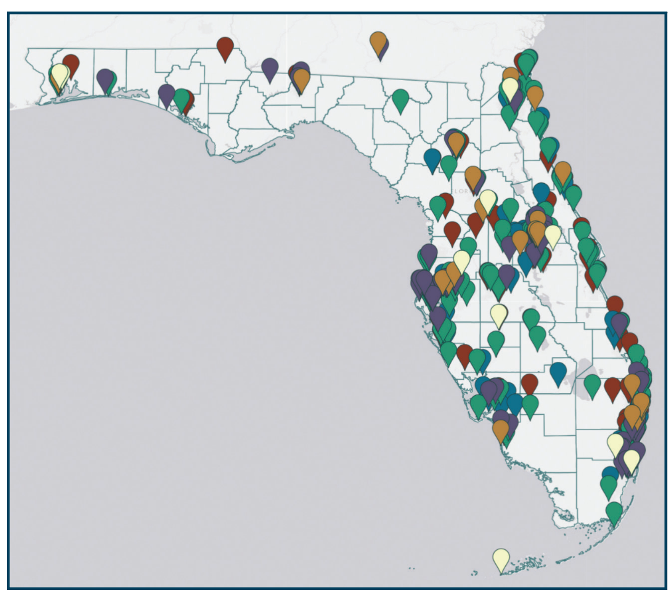
Call to Action

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

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

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

Florida Housing Coalition Members Map



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

FLORIDA HOUSING COALITION

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

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

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