

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

COMMUNITY AFFAIRS
Senator McClain, Chair
Senator Fine, Vice Chair

MEETING DATE: Tuesday, January 14, 2025
TIME: 11:00 a.m.—1:00 p.m.
PLACE: *Mallory Horne Committee Room, 37 Senate Building*

MEMBERS: Senator McClain, Chair; Senator Fine, Vice Chair; Senators Jones, Leek, Osgood, Passidomo, Sharief, and Trumbull

| TAB | BILL NO. and INTRODUCER | BILL DESCRIPTION and SENATE COMMITTEE ACTIONS | COMMITTEE ACTION |
|---------------------------------|---|---|------------------|
| 1 | Presentation by the Florida Housing Finance Corporation on Implementation of the Live Local Act, SB 102 (2023) | | Presented |
| 2 | Presentation by OPPAGA on: Report 23-13 Affordable Housing Strategies in Other States Report 24-10 Affordable Housing Policies in Florida | | Presented |
| Other Related Meeting Documents | | | |



Florida Housing Finance Corporation Live Local Act Program Updates

Senate Community Affairs
Committee

January 14, 2025

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Tallahassee, Florida 32301
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www.floridahousing.org

Overview of Florida Housing Finance Corporation

- Florida Housing is the state's housing finance agency (HFA) responsible for administering both state and federal resources to provide affordable homeownership and rental housing opportunities that are affordable to low- and moderate-income households throughout the state.
- **Mission:** The Florida Housing Finance Corporation (Florida Housing) was created by the state Legislature 40 years ago to assist in providing a range of affordable housing opportunities for residents that help make Florida communities great places to live, work, and do business.
- **Vision:** To be recognized as an outstanding provider of innovative, measurable, data-driven, and fiscally sustainable solutions that respond to the housing affordability challenges of our state.

What is Affordable Housing?

- **Affordable Housing:** Safe and quality housing where households pay no more than 30% of their gross income for housing costs, including utilities.
- Nearly 1.4 million households in Florida spend more than 50% of their income on housing.
 - 95% of these households have incomes at or below 80% of the area median income (AMI).
 - Bay County – 80% AMI is \$55,360 for a 2 person HH.
 - Broward County – 80% AMI is \$67,520 for a 2 person HH.
 - Marion County – 80% AMI is \$46,320 for a 2 person HH.

FHFC Programs at a Glance

State Apartment
Incentive Loan
Program (SAIL)

Low Income
Housing
Tax Credits

Multifamily
Mortgage
Revenue Bonds

Homeownership
Programs

National
Housing Trust
Fund

HOME
Investment
Partnerships

Disaster
Recovery
Initiatives

State Housing
Initiatives
Partnership (SHIP)

Supportive
Housing

Predevelopment
Loan Program

Catalyst Program/
Technical
Assistance

Affordable Housing
Locator Services

Sadowski Affordable Housing Act

- William E. Sadowski Affordable Housing Act, passed in 1992, creating a dedicated source of revenue for housing from a portion of documentary stamp taxes on the transfer of real estate.
 - This landmark legislation provided both the funding mechanism for state and local programs, as well as a flexible, but accountable framework for local programs to operate.
- Local Government Housing Trust Fund supports the State Housing Initiatives Partnership (SHIP) Program, including funding for compliance monitoring.
- State Housing Trust Fund primarily supports the State Apartment Incentive Loan (SAIL) Program.

Live Local Act

- Thirty years after the Sadowski Act passed, Florida again finds itself on the forefront of innovating investment in a range of opportunities to address housing need with the Live Local Act.
 - \$100 million for the Hometown Heroes Program
 - \$150 million in recurring funds for the SAIL program to fund innovative projects
 - Up to \$100 million per year for Live Local Tax Credit Program for Transformational Multifamily Development
 - Tax Incentives
 - Missing Middle Tax Exemption – 196.1978(3) F.S.
 - Sales Tax Rebate – 212.08(5)(p), F.S.
 - Ad Valorem Tax Exemption – 196.1978(4) F.S.

Live Local Program Dashboards

- Multifamily
 - Dashboard Demonstration
- Homeownership
 - Dashboard Demonstration

Homeownership Funding 2024

- **Hometown Heroes Housing Program** – \$2.4 billion in first mortgage volume, supported by \$130 million of down payment and closing cost assistance.
 - Fully committed in a record 53 days
- **Homebuyer Loan Program** – provided more than \$700 million in first mortgage assistance and more than \$26 million in total down payment and closing cost assistance.
- **Homeownership Pool (HOP)** – \$3,825,000 in down payment assistance provided.



Questions?

Thank you!

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The Florida Senate

APPEARANCE RECORD

Deliver both copies of this form to
Senate professional staff conducting the meeting

Live Local Update
Bill Number or Topic

1/14/25
Meeting Date

Community Affairs
Committee

Amendment Barcode (if applicable)

Name Marisa Button

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Tallahassee, FL 32301
City State Zip

Speaking: For Against Information OR Waive Speaking: In Support Against

PLEASE CHECK ONE OF THE FOLLOWING:

I am appearing without compensation or sponsorship.

I am a registered lobbyist, representing:

I am not a lobbyist, but received something of value for my appearance (travel, meals, lodging, etc.), sponsored by:

While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. [2020-2022 Joint Rules.pdf \(flsenate.gov\)](#)

This form is part of the public record for this meeting.

S-001 (08/10/2021)

The Florida Senate

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Live Local Update

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Name David Westcott

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S-001 (08/10/2021)

Affordable Housing

Presentation to the Senate Committee on Community Affairs

Alex Regalado
Staff Director



OPPAGA

Office of Program Policy Analysis and Government Accountability

JANUARY 14, 2025

Presentation Overview

Scope

As directed by Section 420.0003(3)(d), *Florida Statutes*, OPPAGA has conducted two of three evaluations on housing affordability

| Evaluation | Deadline |
|--|-------------------|
| Other state innovative affordable housing strategies | December 15, 2023 |
| Florida local government affordable housing policies | December 15, 2024 |
| Florida rehabilitation, production, preservation, and finance programs | December 15, 2025 |

Presentation

- Background
- Other states' strategies
- Local government housing policies

Background

Housing Affordability



The statutory goal of Florida's state housing strategy is to ensure that every Floridian has safe, decent, and affordable housing

Affordable Housing

Florida statute defines housing affordability as a percentage of income spent on housing

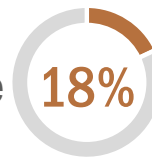


≤30% of income spent on housing is affordable

Cost-Burdened



30%-50% of income



of Florida Households in 2022

Severely Cost-Burdened



≥50% of income



of Florida Households in 2022

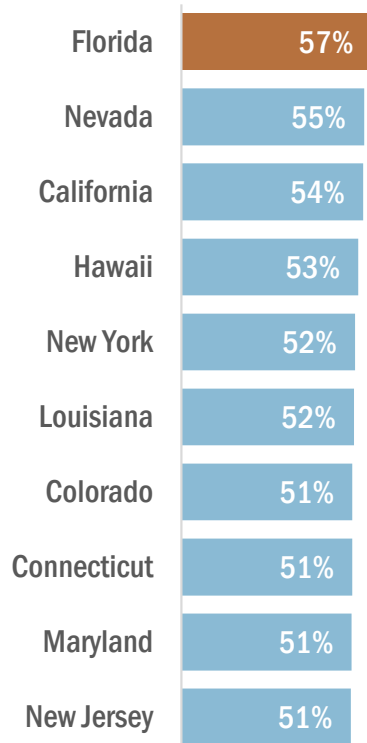
Florida's Cost Burdened Renters and Homeowners



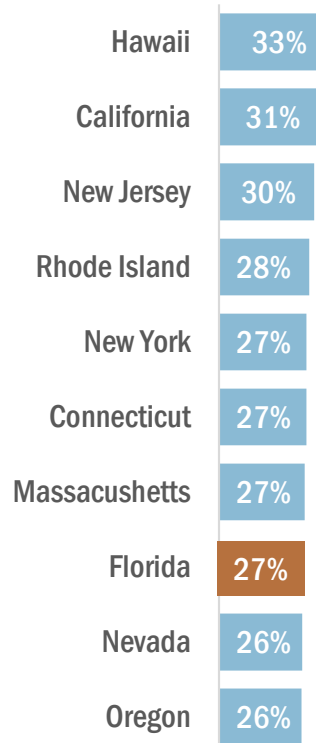
Over half of Florida's renters are cost-burdened; Miami-Dade County has the highest proportion of cost-burdened renters and homeowners



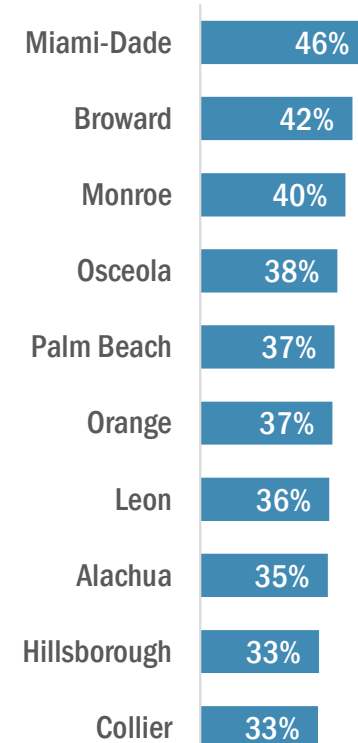
Cost-Burdened Renters (2021)



Cost-Burdened Homeowners (2021)



Florida Counties with Highest % Cost-Burdened Renters and Homeowners (2022)

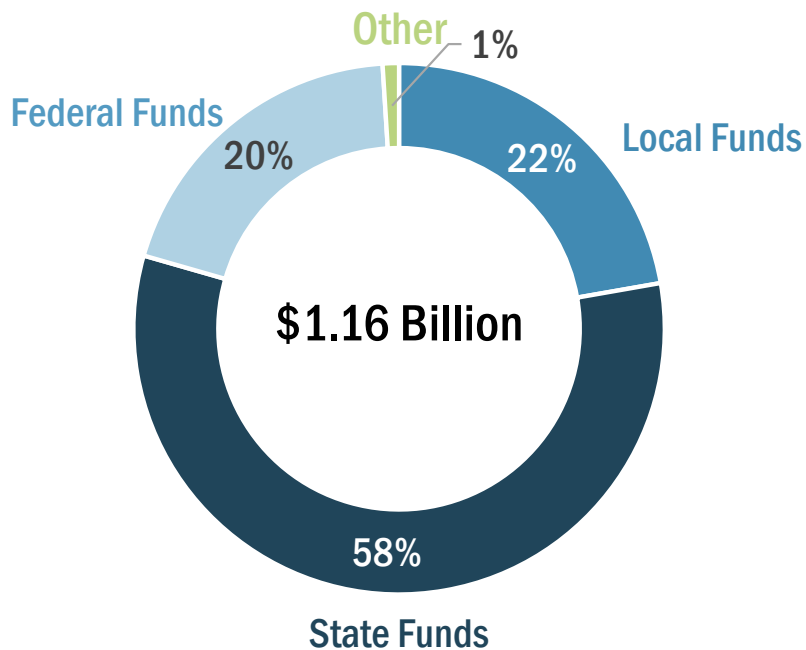


Local Government Housing Expenditures

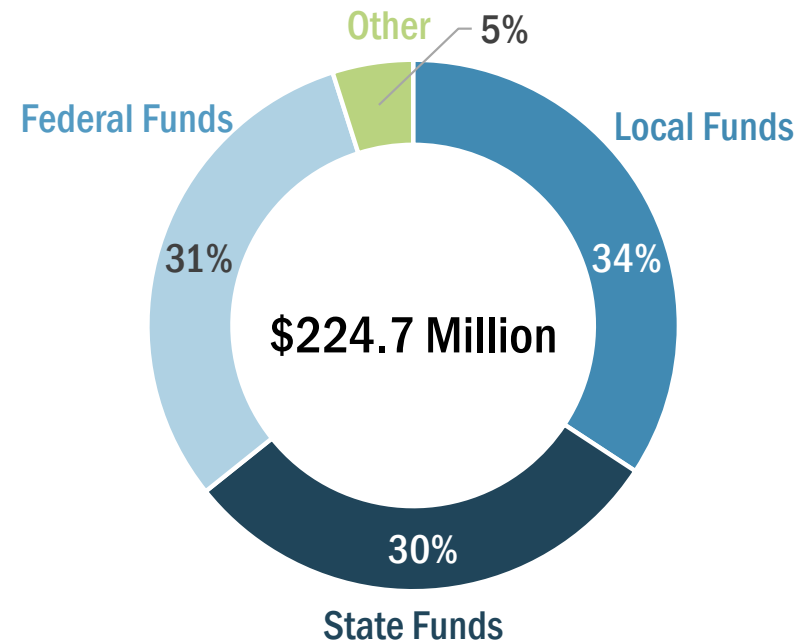


County and municipal governments reported using multiple funding sources to support affordable housing activities in Fiscal Year 2023-24

County Governments



Municipal Governments



Housing Programs



Florida administers state and federal programs through the Department of Commerce and the Florida Housing Finance Corporation



Florida Programs

Programs administered by the Florida Department of Commerce

- Community Development Block Grant
- Low-Income Energy Assistance Program
- Weatherization Assistance Program

Programs administered by the Florida Housing Finance Corporation

- State Housing Initiatives Partnership Program (SHIP)
- State Apartment Incentive Loan Program (SAIL)
- Low-Income Housing Tax Credits
- Homebuyer Loan Programs
- Hometown Heroes Program



Program Eligibility

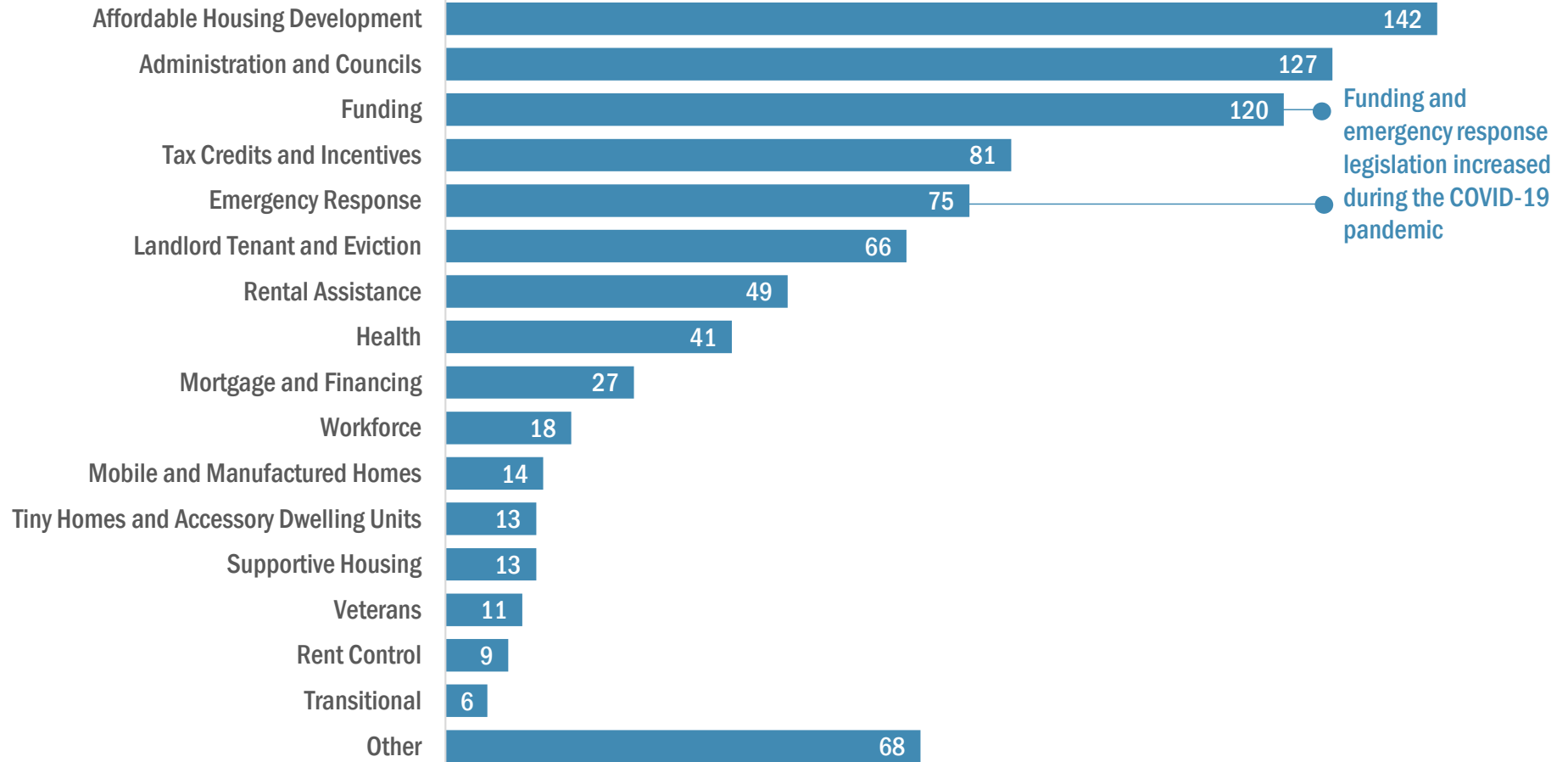
| Income Level | Percentage of Area Median Income |
|---------------|----------------------------------|
| Extremely Low | Up to 30% |
| Very Low | 30.01% to 50% |
| Low | 50.01% to 80% |
| Moderate | 80.01% to 120% |

Other States' Recent Affordable Housing Legislation



From 2019 to 2023, most housing laws enacted across the United States were related to the development of affordable housing

Number of Recently Enacted Laws In Other States (2019-2023)



Florida's Recent Affordable Housing Legislation



The Legislature passed the Live Local Act in 2023 and establishes general policies for housing production and rehabilitation programs, public-private partnerships, preservation of housing stock, and unique housing needs, with an emphasis on assisting the neediest persons

\$ Funding

- \$711 million to support affordable housing
- Created Live Local Tax donation program
- Sales tax refund paid on building materials to construct Florida Housing Finance Corporation funded affordable housing units

Housing Strategy

- Requires that state and local governments collaborate with communities and the private sector to consider and implement innovative solutions
- Mixed-income projects that facilitate more diverse and successful communities
 - Utilizing public land to develop affordable housing

OPPAGA Evaluations

- Required OPPAGA to conduct evaluations every 5 years on the following topic areas
- Other states' innovative affordable housing strategies
 - Local government housing policies in Florida
 - State housing, rehabilitation, production, preservation and finance programs

Other State Strategies

Other State Innovative Strategies






OPPAGA identified 13 innovative affordable housing programs administered in other states and categorized the programs as high, medium, or low potential for Florida implementation

Program Search

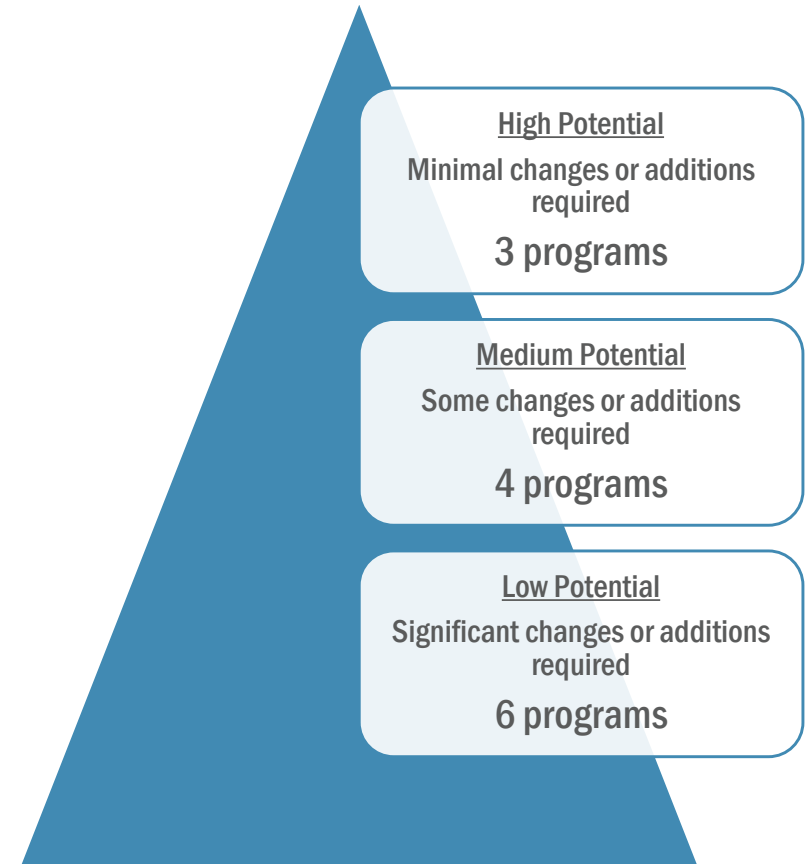


OPPAGA reviewed 1,046 programs administered by 64 state housing agencies in all 50 states

Excluded programs that met any of the following criteria

-  Federal programs
-  Programs similar to existing Florida programs
-  Programs for temporary supportive housing for people experiencing homelessness

Identified Programs



High Potential Programs



OPPAGA identified three programs with high potential for Florida implementation

Connecticut Incentive Housing Zone Program

Description

- Allows municipalities to create incentive housing zones in eligible locations
 - transit facilities
 - area of concentrated development
 - area near existing, planned, or proposed infrastructure

Effectiveness

- Implemented in 2008; as of 2020, 39 municipalities were finalizing incentive housing zones

Florida Implementation



- Local governments could designate areas to focus the use of SHIP funds
- Low cost to administer

Illinois Healthy Housing, Healthy Communities Partnership

Description

- Funding to partner with healthcare providers to build affordable housing that also addresses inequities in community health

Effectiveness

- Recently implemented; no effectiveness data available

Florida Implementation



- Florida Housing Finance Corporation is already developing partnerships with healthcare providers
- Grant funding and staffing costs

New York Plus One Accessory Dwelling Units Program

Description

- Accessory dwelling units are additional living quarters typically on single-family lots that are independent of the primary dwelling unit
- Funding to help build new accessory dwelling units or improve existing units

Effectiveness

- Recently implemented; no effectiveness data available

Florida Implementation



- Florida's Catalyst Program provides technical assistance for accessory dwelling units
- Cost for long-term administration, compliance, and monitoring

Local Government Housing Policies

SHIP Requirements and Funding



The State Housing Initiatives Partnership Program funds local governments to produce and preserve affordable housing through partnerships



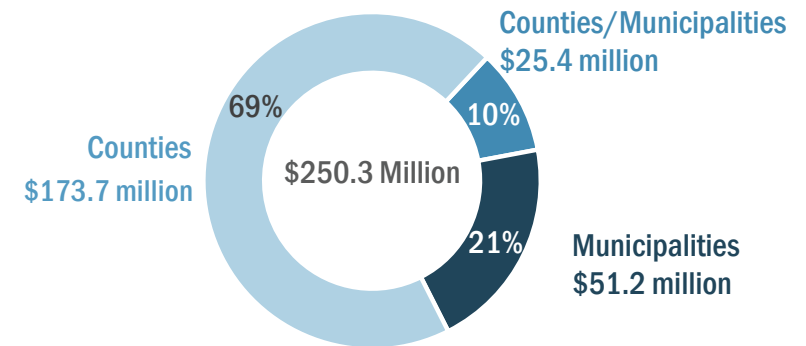
SHIP Requirements

- Local governments submit local housing assistance plan that includes local housing assistance strategies
- Each assistance strategy must include
 - Amount of SHIP funds
 - Estimate of households served
 - Maximum funding per unit
 - New construction
 - Rehabilitation
 - Non-construction activities
 - Maximum sales price of units
- Recipients must reserve funds for specific purposes
 - 65% or more for homeownership
 - Up to 25% for rental housing
 - 75% or more for construction, rehabilitation, or emergency repair
 - 20% or more to serve persons with special needs

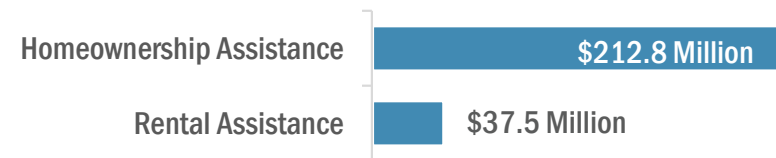


SHIP Funding Fiscal Years 2017-18 Through 2019-20

SHIP Expenditures



SHIP Fund Usage

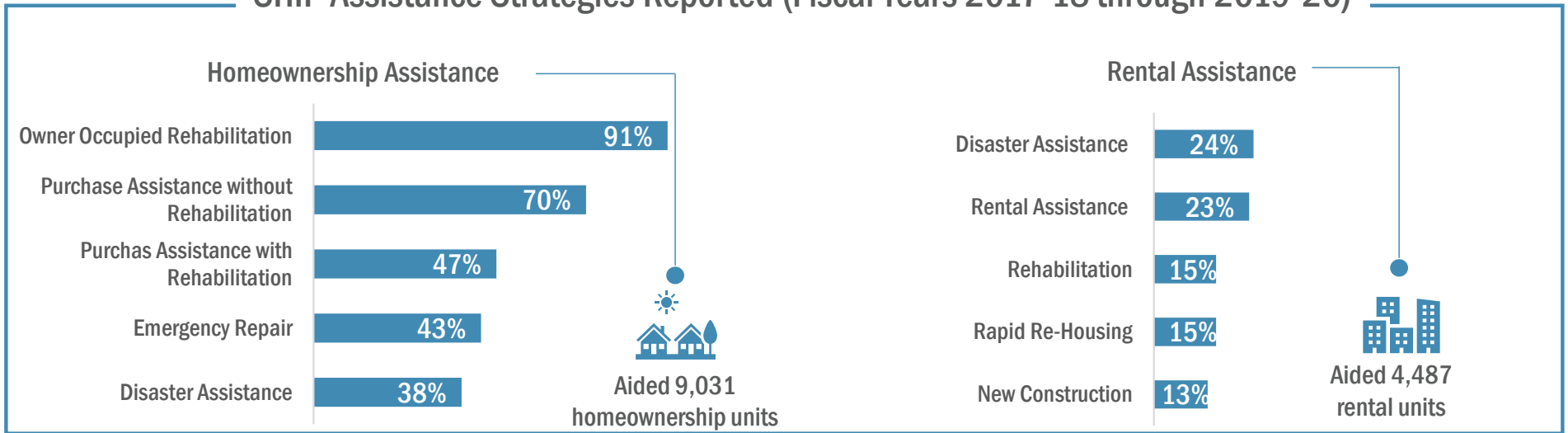


SHIP Assistance and Incentive Strategies



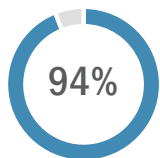
Local government use of SHIP funds has a positive impact on communities through assistance and incentive strategies that provide access to affordable housing for very low to moderate income families

SHIP Assistance Strategies Reported (Fiscal Years 2017-18 through 2019-20)

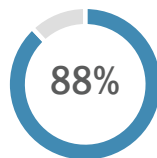


SHIP Incentive Strategies Reported (Fiscal Year 2020-21)

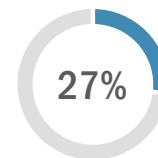
Ongoing review process



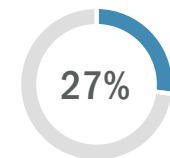
Utilizing expedited permitting



Printed inventory of public owned lands



Impact fee modifications

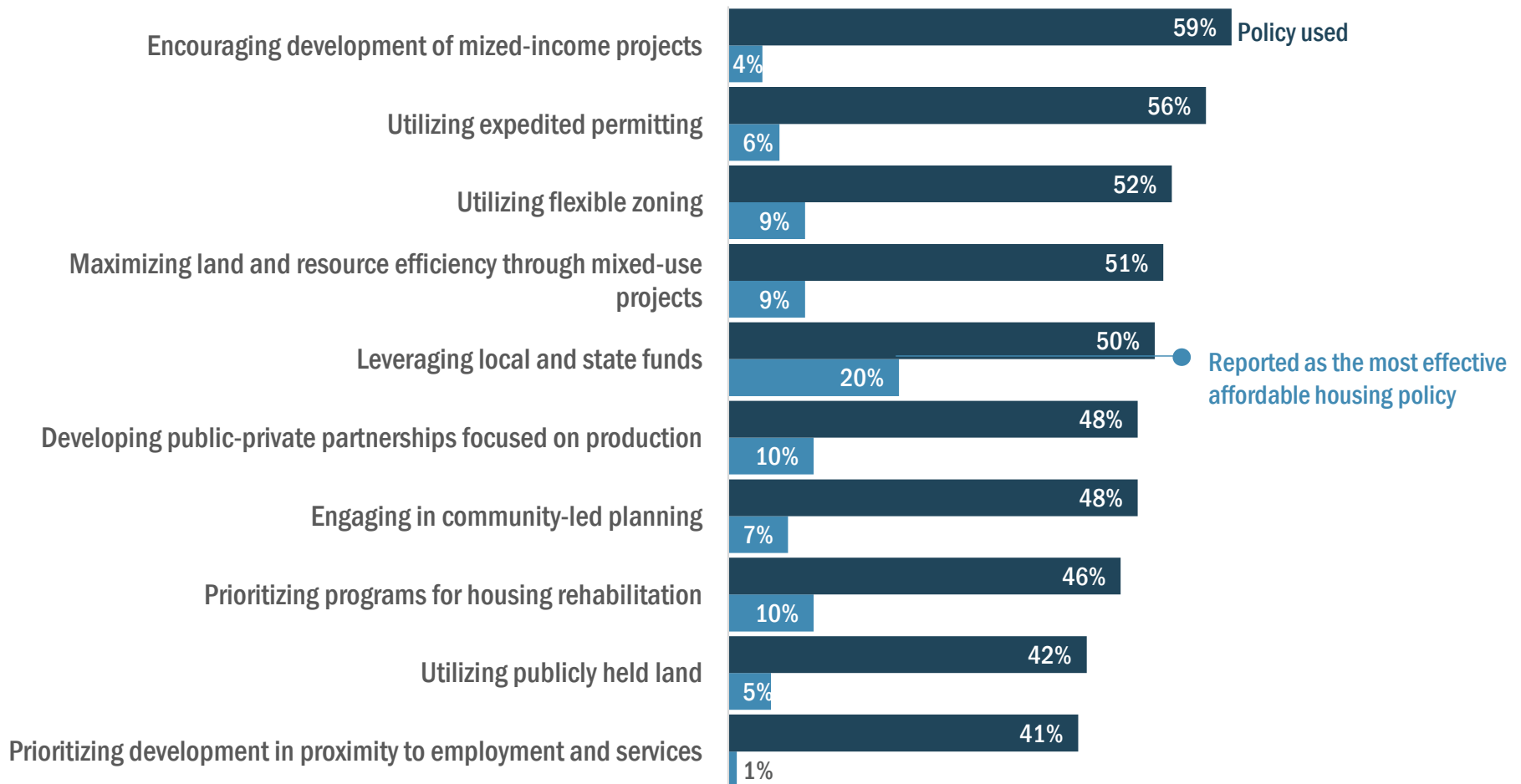


OPPAGA Survey



OPPAGA surveyed county and municipal governments to gather information on local affordable housing policies

Top 10 Most Reported Housing Policies and Related Effectiveness



Best Practices



Survey respondents and OPPAGA identified best practices in affordable housing policies for those identified as most effective



Leverage local and state funds to achieve the maximum federal, local, and private commitment of funds

- Provide gap funding
- Provide local government matching funds for developers applying for the Low-Income Housing Tax Credit Program
- Provide down payment assistance, e.g., for first-time home buyers



Prioritize programs for housing rehabilitation

- Prioritize structural, large cost items for housing rehabilitation (e.g., roof)
- Incorporate hazard mitigation and energy retrofits into rehabilitation programs



Develop public-private partnerships focused on production of affordable housing

- Designate affordable housing staff to minimize project delays
- Donate or use public land for affordable housing

Best Practices



Survey respondents and OPPAGA identified best practices in affordable housing policies for those identified as most effective



Use flexible zoning

- Allow accessory dwelling units
- Use mixed residential and commercial zoning to encourage high housing density
- Reduce minimum lot size requirements
- Allow multifamily zoning without requiring it to encourage high housing density



Maximize land and resource efficiency through mixed use projects

- Integrate essential services with affordable housing
- Maintain high residential density in mixed-use projects or provide ample residential space
- Rezone undeveloped parcels

Interlocal Cooperation



Some local governments reported interlocal cooperation on affordable housing policies

Types of Interlocal Cooperation

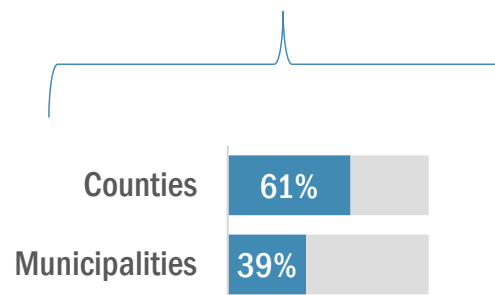
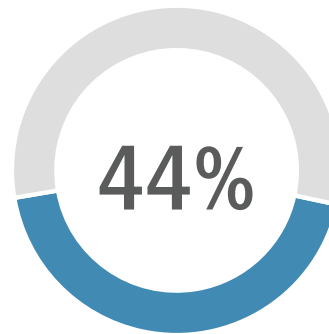
Formal Agreements

- Memorandums of understanding
- Contracts
- Interlocal agreements

Informal Agreements

- Joint initiatives
- Shared programs

Respondents Reporting Cooperating with Local Governments



Interlocal Cooperation Activities

- Respondents reported promoting and administering affordable housing programs and services
- 60% reported interlocal cooperation was effective for supporting affordable housing
 - More effective use of funds
 - Increased effective administration and communication
- 21% reported factors that hindered interlocal cooperation
 - Cost of land and construction materials
 - Local opposition to development
 - Lack of funding

Questions

Contact Information

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FLORIDA LEGISLATURE OFFICE OF PROGRAM POLICY ANALYSIS AND
GOVERNMENT ACCOUNTABILITY

OPPAGA supports the Florida Legislature by providing data, evaluative research, and objective analyses that assist legislative budget and policy deliberations.

Affordable Housing Strategies in Other States, 2023

Report 23-13

December 2023



OPPAGA

Office of Program Policy Analysis and Government Accountability

Affordable Housing

EXECUTIVE SUMMARY

The statutory goal of Florida’s state housing strategy is to ensure that every Floridian has “safe, decent, and affordable housing.” Housing is considered *affordable* if it costs no more than 30% of a household’s gross annual income, and households are considered *cost burdened* if housing costs exceed 30% of a household’s gross annual income. States and the federal government use household income to define low-income status and resulting eligibility for housing assistance programs. Florida has a high share of cost-burdened renters and homeowners relative to other states.

In addition to administering federal programs, states use federal and state funds to implement housing programs. In Florida, the Florida Department of Commerce and Florida Housing Finance Corporation (FHFC) administer federal housing programs. FHFC also administers state-funded rental housing, homeownership programs, and funds to local governments to produce and preserve affordable housing. Recent state housing legislation across the United States, including Florida’s Live Local Act, was largely related to developing affordable housing.

OPPAGA reviewed 1,046 housing programs and surveyed housing agencies in all 50 states and the District of Columbia. Using feedback from FHFC, some national housing experts, and housing program staff from other states, OPPAGA identified 13 innovative housing programs in other states that do not duplicate Florida or federal programs. Most of these programs were related to homeownership or community revitalization and zoning to support affordable housing development. Information on effectiveness for innovative programs is limited and varies by program type. FHFC provided information on potential barriers or challenges, statutory impediments, cost drivers, and impacts to local governments for these programs. Of the innovative programs identified, three may have high potential for implementation in Florida.

REPORT SCOPE

Section 420.0003(3)(d)(1), *Florida Statutes*, directs OPPAGA to examine innovative affordable housing strategies implemented by other states, including effectiveness and potential for implementation in Florida. A strategy or program is defined as innovative if it is not currently being implemented in Florida.

This is the first of three reviews that will recur on a five-year cycle.

BACKGROUND

The statutory goal of Florida’s state housing strategy is to ensure that every Floridian has “safe, decent, and affordable housing.”¹ State law specifies that the strategy must involve state and local governments working in partnership with communities and the private sector, and it must involve financial and regulatory commitment to accomplish this goal. Affordability is defined in terms of the portion of a household’s income spent on housing. Under Florida law, housing is considered *affordable* if it costs no more than 30% of a household’s gross annual income.² Households are considered *cost burdened* if housing costs exceed 30% of a household’s gross annual income and *severely cost burdened* if housing costs exceed 50% of a household’s gross annual income.

States and the federal government use household income to define low-income status and eligibility for housing assistance programs. The U.S. Department of Housing and Urban Development (HUD) annually publishes estimates of area median income (AMI) for every county and metropolitan area in the country. Household income level groupings are defined by a household’s total income as a percentage of the AMI. In federal Fiscal Year 2022, Florida’s state median income for a family of four was \$79,300, which is classified as moderate income.³ (See Exhibit 1.)

Exhibit 1

Millions of Florida Households Have Income Low Enough to Qualify for Government Housing Programs

| Income Level | Percentage of Area Median Income | Income Range | Estimated Number of Florida Households in 2021 |
|---------------|----------------------------------|----------------------|--|
| Extremely low | Up to 30% | At or below \$23,500 | 1,054,584 |
| Very low | 30.01% to 50% | \$23,501 to \$39,150 | 1,136,901 |
| Low | 50.01% to 80% | \$39,151 to \$62,650 | 1,628,799 |
| Moderate | 80.01% to 120% | \$62,651 to \$95,160 | 924,605 ¹ |

¹ Estimates were only available for households between 80.01%-100% area median income (AMI), a smaller interval, so the number presented is an underestimate.

Source: Florida Housing Finance Corporation and University of Florida Shimberg Center for Housing Studies.

State of housing in the United States and Florida

According to Harvard University’s Joint Center for Housing Studies (JCHS), millions of American households struggle with housing costs due to elevated rents and home prices from pre-COVID-19 pandemic levels. Analysis of JCHS data shows that in 2021, 32% (40.6 million of 127.5 million) of households nationwide were cost burdened, including 20.3 million that were severely cost burdened.⁴ In Florida during the same period, 36% (3.1 million of 8.5 million) of households were cost burdened.

The number of cost-burdened renters nationwide reached record levels in 2021, with Florida having the highest share; cost-burdened households are also affected by a rental housing shortage. Of the 44.1 million renters nationwide in 2021, 21.6 million were cost burdened, the highest since 2001. Among cost-burdened renters, 11.6 million were severely cost burdened. According to the National Low Income Housing Coalition (NLIHC), extremely low-income renters are most likely to

¹ Section [420.0003\(1\)](#), F.S.

² Section [420.0004\(3\)](#), F.S. Housing costs include taxes, insurance, and utilities.

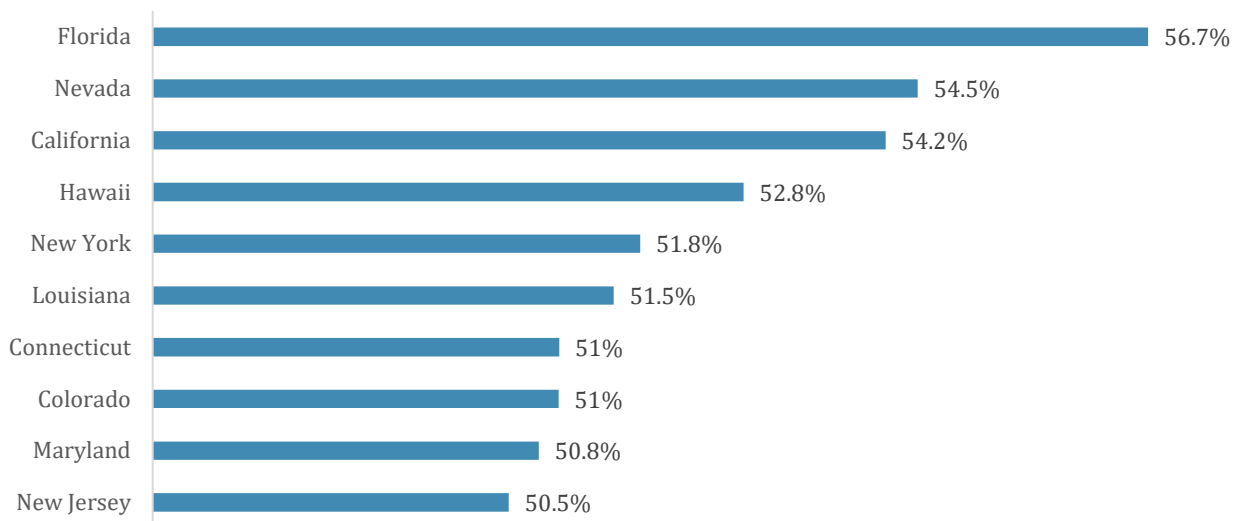
³ According to the Florida Housing Finance Corporation, the average household size in Florida is just above two persons.

⁴ *The State of the Nation’s Housing 2023*, Joint Center for Housing Studies of Harvard University, 2023. This report includes tabulations of cost-burdened renters and homeowners for 2021, the most recent year of data from the U.S. Census Bureau’s American Community Survey. Cost burdened is defined as households spending more than 30% of the income on housing. Severely cost burdened is defined as households spending more than 50% of the income on housing.

spend a large share of their income on rent.^{5,6} Further, the NLIHC reported that in 2021, 72% (8.1 million of 11 million) of the nation’s extremely low-income renters were severely cost burdened and experienced severe cost burdens at more than twice the rate of any other income group.

When compared to other states and the District of Columbia, analysis of JCHS data showed Florida ranked fourth in the number of cost-burdened renters but had the highest share (i.e., percent) of cost-burdened renters in 2021.⁷ (See Exhibit 2.) Florida had 2.8 million renters in 2021, and 57% (1.6 million) were cost burdened. Of those cost-burdened renters, 54% (858,754) were severely cost burdened.

Exhibit 2
Florida Had the Highest Share of Renters With Cost Burdens in 2021



Source: Joint Center for Housing Studies of Harvard University.

Cost-burdened renters also face a rental housing shortage. NLIHC reported that extremely low-income renters nationwide face a shortage of 7.3 million affordable and available rental units, resulting in only 33 affordable and available units for every 100 extremely low-income renters. Extremely low-income renters face the most severe housing shortages in Arizona, California, Florida, Oregon, Nevada, and Texas. According to NLIHC, the number of affordable and available units for every 100 extremely low-income renters by state ranges from 17 in Nevada to 58 in South Dakota. In Florida, this rate is 23 affordable and available rental units for every 100 of these households. NLIHC reported that Florida has a deficit of 443,892 affordable and available rental units for households at or below the extremely low-income threshold and 650,305 rental units for households at or below 50% of AMI.

⁵ *The Gap: A Shortage of Affordable Homes*, National Low Income Housing Coalition, March 2023. The NLIHC annually estimates the availability of affordable rental homes, with a particular focus on the housing needs of households with extremely low incomes, defined as incomes at or below either the federal poverty guideline or 30% of AMI, whichever is greater.

⁶ According to NLIHC, an extremely low-income family of four with a monthly income of \$2,312 paying the average two-bedroom fair market rent of \$1,342 only had \$970 left each month to cover other expenses in 2022.

⁷ States with the highest numbers of cost-burdened renters were (from highest to lowest): California, Texas, New York, Florida, Illinois, Pennsylvania, Ohio, Georgia, North Carolina, and New Jersey. The share of renters with cost burdens, expressed as a percent, is calculated by dividing the number of cost-burdened renters by the number of all renters in a state.

Similar to renters, millions of homeowners struggle with housing cost burdens, and Florida has a high share of cost-burdened homeowners. According to JCHS, 22.7% (19 million) of the 83.5 million homeowners nationwide were cost burdened, including 8.7 million who were severely cost burdened.

Among other states and the District of Columbia, Florida ranked third for the number of cost-burdened homeowners and eighth in the share of homeowner households with cost burdens.⁸ (See Exhibit 3.) Florida had 5.8 million homeowners in 2021, and 26.5% (1.5 million) of them were cost burdened. Of those cost burdened, 49.6% (757,170) were severely cost burdened.

Exhibit 3

Florida had the Eighth Highest Share of Homeowners With Cost Burdens in 2021



Source: Joint Center for Housing Studies of Harvard University.

In addition, nationwide, the number of people experiencing homelessness slightly increased in recent years. HUD reports point-in-time estimates of the number of people experiencing homelessness on a single night.⁹ In its most recent report, HUD estimated that 582,462 people (about 18 of every 10,000) in the United States experienced homelessness on a single night in 2022. HUD reported that the total number of people experiencing homelessness increased by 1,996 people (0.3%) from 2020 to 2022.

Florida's homelessness rate was lower than the national average in 2022. HUD estimated that 25,959 people in Florida experienced homelessness on a single night in 2022. During this period, Florida ranked third among states for the estimated number of people experiencing homelessness, after California (171,521) and New York (74,178). However, the rate of homelessness in Florida was 12 for every 10,000 people, which is lower than the national average.

⁸ States with highest numbers of cost-burdened homeowners were (from highest to lowest): California, Texas, Florida, New York, Illinois, Pennsylvania, New Jersey, Michigan, Ohio, and North Carolina. The share of homeowners with cost burdens, expressed as a percent, is calculated by dividing the number of cost-burdened homeowners by the number of all homeowners in a state.

⁹ *The 2022 Annual Homelessness Assessment Report to Congress. Part 1: Point-in-Time Estimates of Homelessness*, U.S. Department of Housing and Urban Development, December 2022. The one-night, point-in-time counts for 2022 were reported by 387 Continuums of Care throughout the United States. Continuums of care are local planning bodies responsible for coordinating a range of services in a geographic area that may cover a city, county, or metropolitan area, or an entire state.

Federal housing programs

Since the 1930s, the federal government has provided housing assistance to lower-income households. Initially, the federal government supported the mortgage market by establishing the Federal Housing Administration and government sponsored enterprises, such as Fannie Mae, and promoted low-rent public housing construction through local public housing authorities. Over time, the federal government shifted from providing construction-based subsidies to providing rental assistance, block grants, and low-income housing tax credits.

Federal housing assistance programs provide rental housing assistance, funding to state and local governments, and homeowner assistance. These programs include Section 8 vouchers and project-based rental assistance, Community Development Block Grants (CDBG), HOME Investment Partnership Block Grants, Low-Income Housing Tax Credits, homeless assistance grants, mortgage revenue bonds, and the Housing Trust Fund. (See Appendix A for additional program information.)

Florida housing programs

Some federal housing assistance programs are administered by states. States may also administer state housing programs using federal or state funds. In Florida, both the Florida Department of Commerce and the Florida Housing Finance Corporation (FHFC) administer federal and state housing programs that utilize federal funding.

The Florida Department of Commerce administers federal programs that support affordable housing and community development. The department administers the federal CDBG program, which provides grant funding for housing for low- and moderate-income persons. The state may use CDBG funds to meet urgent community development needs. For example, the department partnered with HUD to establish the Rebuild Florida Housing and Replacement Program for Hurricane Michael; the program provides for housing rehabilitation, reconstruction, or replacement that prioritizes low- to moderate-income families in the 12 counties impacted by the hurricane.¹⁰ The department also administers two federal programs that help low-income families reduce home energy costs. The Low-Income Home Energy Assistance Program helps low-income households pay home heating and cooling costs, and the Weatherization Assistance Program helps reduce monthly energy costs for low-income families by improving the home's energy efficiency.^{11,12}

The FHFC, a public-private entity, was legislatively created in 1997 to provide and promote public welfare by administering the governmental function of financing or refinancing housing within the state.¹³ FHFC administers federal and state resources to finance the development and preservation of affordable rental housing and to expand homeownership with financing and down payment assistance. In addition, FHFC administers the State Housing Initiatives Partnership program (SHIP), which

¹⁰ The 12 Florida counties impacted by Hurricane Michael and eligible to receive funding are Bay, Calhoun, Gadsden, Gulf, Franklin, Holmes, Jackson, Leon, Liberty, Taylor, Wakulla, and Washington.

¹¹ Household income limits for the Low-Income Home Energy Assistance Program vary by household size and may not exceed 60% of the Florida state median income. For example, the total household income may not exceed \$53,337 for a family of four. The Florida Department of Commerce allocates funding directly to a network of community action agencies that can make direct payments to utility companies when a family does not have the funds and are at risk of having their electricity disconnected.

¹² Household income limits for the Weatherization Assistance Program vary by household size and may not exceed 200% of the national poverty level. For example, the total household income may not exceed \$60,000 for a family of four. Types of assistance provided by local agencies include addressing air infiltration through minor repairs or window and door replacement, installing attic ventilation, and repairing or replacing water heaters and inefficient heating and cooling units.

¹³ Section [420.504\(1\)](#), *F.S.* FHFC is functionally housed within the Florida Department of Commerce. It is a separate budget entity and its operations are not subject to the control, supervision, or direction by the department.

provides funds to local governments as an incentive for creating partnerships to produce and preserve affordable housing—for renting or homeownership. SHIP funds are distributed to all 67 counties and eligible municipalities using a population-based formula.¹⁴ SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, foreclosure prevention, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing programs, and homeownership counseling. According to FHFC, in 2022, SHIP served 2,346 homeowners and funded 1,247 rental units.

Rental Housing

FHFC administers federal and state rental housing programs that provide financing for developers to create affordable rental units and provide rent assistance for tenants. (See Exhibit 4.) According to FHFC, in 2022, the corporation’s rental housing programs funded 11,280 total units, of which 10,579 were set aside for income-qualifying residents.

A major state-funded program is the State Apartment Incentive Loan Program (SAIL), which provides low-interest, competitive loans to developers seeking to construct or rehabilitate rental units for very low-income individuals and families. SAIL funded 4,707 units set aside for low-income households in 2022. SAIL financing is often combined with financing from other housing programs administered by FHFC, such as Low-Income Housing Tax Credits and mortgage revenue bonds, to bridge the gap between the development’s primary financing and its total costs. This leveraging of funds allows the developer to obtain the full financing needed to construct or rehabilitate affordable housing units for families; elderly people, farmworkers, or commercial fishing workers; persons experiencing homelessness; and persons with special needs.

Exhibit 4

Florida’s Rental Housing Programs Funded 10,579 Rental Units Set Aside for Income-Eligible Households in 2022

| Program | Uses Federal Financial Tools (Yes/No) ¹ | Description | Total Units Funded in 2022 | Set-Aside Units Funded in 2022 |
|--|--|--|----------------------------|--------------------------------|
| CDBG–Disaster Recovery Vitality Loans | Yes | Provides federal funds for the construction of new affordable housing to assist from hurricane damage | 447 | 447 |
| Construction Housing Inflation Response Program ² | Yes | Provides gap financing for projects in the development pipeline experiencing cost increases related to market inflation | 7,074 | 6,987 |
| HOME Investment Partnerships | Yes | Provides non-amortizing, low-interest rate loans to developers of affordable housing to construct housing for low-income families and serves as primary financing for smaller rental developments, particularly those in rural communities | 267 | 267 |

¹⁴ Under s. [420.9071\(10\)](#), *F.S.*, an eligible municipality means a municipality that is eligible for federal CDBG entitlement moneys as an entitlement community identified in 24 C.F.R. s. 570, subpart D, Entitlement Grants, or a non-entitlement municipality that is receiving local housing distribution funds under an interlocal agreement that provides for possession and administrative control of funds to be transferred to the non-entitlement municipality.

| Program | Uses Federal Financial Tools (Yes/No) ¹ | Description | Total Units Funded in 2022 | Set-Aside Units Funded in 2022 |
|--|--|--|----------------------------|--------------------------------|
| HOME-American Rescue Plan | Yes | Provides funding for development and support of affordable housing, as currently permitted under the HOME program; tenant-based rental assistance; supportive services; and/or acquisition and development of non-congregate shelter units; FHFC focused on development of affordable rental and permanent support housing | 386 | 170 |
| Housing Stability for Homeless Schoolchildren Initiative | Yes | Provides short- and medium-term, tenant-based rental assistance using federal HOME funds and housing stability services to families with school-aged children experiencing homelessness | 126 | 126 |
| Low Income Housing Tax Credits ³ | Yes | Provides nonprofit and for-profit developers with federal tax credits; credits are sold to investors to be used for a dollar-for-dollar reduction in federal tax liability in exchange for equity to finance the acquisition, rehabilitation, and/or new construction of affordable rental housing; special consideration for properties targeting specific demographic groups (e.g., elderly, persons with special needs, and households experiencing homelessness) | 12,410 | 11,869 |
| Multifamily Mortgage Revenue Bond | Yes | Uses taxable and tax-exempt bonds to provide below market rate loans to nonprofit and for-profit developers that set aside a certain percentage of apartment units for low-income households | 1,241 | 1,071 |
| National Housing Trust Fund | Yes | Provides funding to produce and preserve affordable housing for extremely low-income households, which are incomes at or below 30% of AMI and is used to target units, including units for special needs residents, at or below 22% of AMI | 1,702 | 117 |
| Predevelopment Loan Program | No | Provides loans to nonprofit and community-based organizations, local governments, and public housing authorities to assist with planning, financing, and developing affordable housing | 94 | 19 |
| SAIL | No | Provides low-interest loans to developers to construct or rehabilitate affordable rental units for very low-income individuals and families | 4,707 | 4,707 |
| SHIP | No | Provides funds to local governments to produce and preserve affordable housing for very low-, low-, and moderate-income households; eligible strategies for rental housing include land acquisition, emergency repairs, new construction, rehabilitation, and tenant rental assistance | 1,247 | 1,247 |
| Total Units Funded in 2022⁴ | | | 11,280 | 10,579 |

¹ States may receive grants, tax-exempt bond authority, or tax credit allocations.

² In 2022, the Construction Housing Inflation Response Program used both federal and state resources depending on the original program financing. FHFC reported that this program had federal origins, but in the most recent fiscal year, this was a state-funded initiative.

³ Two types of Low-Income Housing Tax Credits are available: the 4% credit and 9% credit. The numbers reported equal the total amount of both 4% and 9% housing tax credits. During 2022, there were 7,550 total units and 7,064 set-aside units for the 4% credit, and 4,860 total units and 4,805 set-aside units for the 9% credit.

⁴ According to FHFC, the number of units is equivalent to the number of households served. To serve lower-income households, resources from more than one program are sometimes combined. Therefore, grand totals for program areas are less than the sum of the individual programs due to program overlap. If financing was provided this year for units already funded in a recent, prior year, these units were not counted in this year's grand totals.

Source: Florida Housing Finance Corporation.

Homeownership

In addition to rental housing programs, FHFC also administers homeownership programs that provide low-interest first mortgage loans and down payment assistance to individuals and families. (See Exhibit 5.) According to FHFC, in 2022, the corporation's homeownership programs served 7,966 homeowners.

Exhibit 5

Florida's Homeownership Programs Served 7,966 Homeowners in 2022

| Program | Uses Federal Financial Tools (Yes/No) | Description | Total Homeowners Served |
|--|---------------------------------------|--|-------------------------|
| Homebuyer Loan Programs ¹ | Yes | Offers 30-year, fixed-rate first mortgage loans originated by trained and approved lenders throughout the state | 5,533 |
| Homeownership Assistance Program | No | Provides up to \$7,500 in 0% interest second mortgage loans to eligible first-time homebuyers to assist with down payment costs; loans are for applicants whose incomes are at or below 120% of AMI, adjusted for family size | 2,716 |
| Hometown Heroes | No | Provides 0% interest, non-amortizing, 30-year deferred second mortgage loans to eligible first-time, frontline community worker homebuyers to assist with down payment and closing costs; loans are for applicants whose incomes are at or below 150% of state or local AMI, whichever is greater | 2,362 |
| State Housing Initiatives Partnership | No | Provides funds to local governments to produce and preserve affordable housing for very low-, low-, and moderate-income households; eligible strategies for homeownership include acquisition, emergency repairs, foreclosure prevention, new construction, rehabilitation, and purchase assistance | 2,346 |
| Salute Our Soldiers | No | Provides 30-year, fixed-rate first mortgage loans at a low interest rate coupled with down payment assistance options to eligible military service personnel and veterans purchasing a primary residence in Florida | 361 |
| Housing Finance Agencies (HFA) Preferred PLUS | Yes | Provides 3%, 4%, or 5% of the new home loan amount in down payment assistance to eligible homebuyers; loans are for households with incomes at or below 140% of AMI; this second mortgage is forgiven at 20% a year over its 5-year term when used with FHFC's conventional HFA Preferred or HFA Advantage first mortgage products | 188 |
| Florida Homeownership Loan Program Second Mortgage | No | Provides up to \$10,000 in 3% interest, fully amortizing second mortgage loans over 15 years to eligible first-time homebuyers to assist with down payment and closing costs; loans are for households with incomes at or below 140% of AMI | 102 |
| Homeownership Pool Program | Yes | Provides 0% interest, deferred second mortgage loans in the amount necessary to meet underwriting criteria for eligible homebuyers; loans are for applicants whose adjusted incomes are at or below 80% of AMI; developers reserve these funds through an online system and provide down payment assistance to eligible homebuyers on a first-come, first-served basis | 87 |
| Predevelopment Loan Program | No | Provides loans to nonprofit and community-based organizations, local governments, and public housing authorities to assist with planning, financing, and developing affordable housing | 63 |
| Total Homeowners Served or Units Funded² | | | 7,966 |

¹ FHFC reported that the 30-year first mortgage loans are backed by federal insurance programs, such as FHA loans being insured by HUD, and that some of the first mortgage loans are funded by the sale of tax-exempt bonds.

² According to FHFC, the number of units is equivalent to the number of households served. To serve lower-income households, resources from more than one program are sometimes combined. Therefore, grand totals for program areas are less than the sum of the individual programs due to program overlap. If financing was provided this year for units already funded in a recent, prior year, these units were not counted in this year's grand totals.

Source: Florida Housing Finance Corporation.

Affordable housing funding

Florida's affordable housing programs are primarily funded by the federal government directly and by the state through two housing trust funds.¹⁵ The Florida Department of Commerce and FHFC are the state entities that receive direct federal funding to administer housing programs. FHFC administers both housing trust funds, which contain documentary stamp tax revenue, legislative appropriations, and program income such as loan repayments.¹⁶ The State Housing Trust Fund is used for constructing new housing or substantially rehabilitating existing housing, improving the state's ability to serve first-time homebuyers and increasing the affordability and availability of Florida's housing stock. The Local Government Housing Trust Fund supports SHIP.

For Fiscal Year 2022-23, total funding was \$512.7 million. Total appropriations for the State Housing Trust Fund and Local Government Housing Trust Fund were \$128.3 million and \$209.5 million, respectively. In addition, the Legislature appropriated \$175 million from General Revenue. (See Exhibit 6.)

Exhibit 6

State Appropriations for Affordable Housing Totaled \$512.7 Million for Fiscal Year 2022-23

| Program Name | Appropriations for Fiscal Year 2022-23 |
|---|--|
| State Housing Trust Fund (Documentary Stamp Tax Revenue, Legislative Appropriations, and Program Income)¹ | |
| State Apartment Incentive Loan | \$52,904,000 |
| Homeownership Assistance/Hometown Heroes | 75,000,000 |
| Housing Data Clearinghouse ² | 346,000 |
| Subtotal | \$128,250,000 |
| Local Government Housing Trust Fund (Documentary Stamp Tax Revenue, Legislative Appropriations, and Investment Proceeds) | |
| State Housing Initiatives Partnership | \$208,911,400 |
| Catalyst Program ³ | 563,600 |
| Subtotal | \$209,475,000 |
| General Revenue | |
| Homeownership Assistance/Hometown Heroes | \$25,000,000 |
| Hurricane Funding | 150,000,000 |
| Subtotal | 175,000,000 |
| Total | \$512,725,000 |

¹ Program income includes loan repayments, penalties, and other fees and charges.

² The Housing Data Clearinghouse is produced by the Shimberg Center for Housing Studies at the University of Florida. It provides public access to data about housing needs and supply, subsidized rental housing, and household demographics in Florida communities.

³ The Catalyst Program is implemented via an FHFC contract with the Florida Housing Coalition. The program provides technical assistance and training to community-based organizations and governments on the SHIP program, the HOME Program, other affordable housing programs, and related aspects of the affordable housing industry.

Source: Florida Housing Finance Corporation.

¹⁵ In addition, FHFC may receive bond issuer fees.

¹⁶ In Florida, the documentary stamp tax imposes an excise tax on deeds or other documents that convey an interest in real property. The documentary stamp tax comprises two taxes imposed on different bases at different tax rates. The tax on deeds and other documents related to real property is 70 cents per \$100. The tax on certificates of indebtedness, promissory notes, wage assignments, and retail charge account agreements is 35 cents per \$100.

Recent housing legislation in Florida and other states

Florida's Live Local Act

The 2023 Legislature enacted the Live Local Act, which increased funding for affordable housing by \$711 million.¹⁷ The act made changes to affordable housing-related programs at the state and local level. Specifically, the new law

- provides \$252 million in non-recurring funds for the SHIP program;
- provides up to \$150 million annually to the SAIL program for certain specified uses including urban infill, mixed use, the use of public lands, redevelopment, projects near military installations, projects in rural areas of opportunity, and projects meeting the needs of certain groups such as the elderly and those aging out of foster care;
- provides \$109 million in non-recurring funds from the State Housing Trust Fund for the SAIL program;
- creates a new tax donation program called the Live Local Program to allow corporate taxpayers to direct certain tax payments to the FHFC, up to \$100 million annually, to fund the SAIL program;
- codifies the Florida Hometown Heroes Program, retaining the structure as it exists while increasing the monetary limit per loan and the scope of eligibility;¹⁸
- provides \$100 million in non-recurring funds to implement the Florida Hometown Heroes Program;
- provides \$100 million in non-recurring funds from the General Revenue Fund to implement a competitive loan program to alleviate inflation-related cost increases for FHFC-approved, multifamily projects that have not yet commenced construction;
- provides up to a \$5,000 refund for sales tax paid on building materials used to construct an affordable housing unit funded through FHFC; and
- removes a provision in current law that allows local governments to impose rent control under certain circumstances, preempting rent control ordinances entirely.

The act also revises the state housing strategy statute to align with current best practices and goals. The state housing strategy requires that state and local governments collaborate with communities and the private sector, and includes financial and regulatory commitments to accomplish this goal. The law establishes general policies for housing production and rehabilitation programs, public-private partnerships; preservation of housing stock; and unique housing needs, with an emphasis on assisting the neediest persons. Policies for housing production and rehabilitation encourage state and local governments to consider and implement innovative solutions to housing issues where appropriate.¹⁹ Innovative solutions can include

¹⁷ Chapter [2023-17](#), *Laws of Florida*.

¹⁸ The law expanded eligibility for the Florida Hometown Heroes Program to include more potential homeowners. Initially available only to law enforcement officers, firefighters, educators, healthcare professionals, childcare employees, and active military or veterans, the law expanded the program to all Floridians whose incomes do not exceed 150% of the state or local median income, whichever is greater. In addition, the maximum amount available per loan was increased from \$25,000 to \$35,000, while the cap of 5% of the purchase price was maintained.

¹⁹ Section [420.0003\(2\)\(a\)\(2\)](#), *F.S.*

- utilizing publicly held land to develop affordable housing;
- community-led planning focusing on urban infill, flexible zone, redevelopment of commercial property into mixed-use property, resiliency, and developing areas with preexisting public services;
- efficient use of land and resources, such as high density, high rise, and mixed use;
- mixed-income projects that facilitate more diverse and successful communities; and
- modern housing concepts such as manufactured homes, tiny homes, 3D-printed homes, and accessory dwelling units.

Other states' recent affordable housing legislation

Other states also recently enacted laws to address affordable housing issues. OPPAGA reviewed 633 state housing laws enacted from 2019 to 2023, using the National Council of State Legislatures' (NCSL) Housing and Homelessness Legislation Database.²⁰ This database categorizes laws by topic (e.g., rental assistance, tax credits and incentives) based on the law's content. During this period, 47 states and the District of Columbia enacted at least one law related to housing. Of the states that enacted at least one law related to housing, California enacted the largest number of laws (76), followed by Virginia (45) and the District of Columbia (45). In contrast, five states passed only one housing-related bill during this period.²¹ On average, states each enacted 13 laws related to housing. Florida enacted seven housing laws in total during this period, including the Live Local Act.

The issues addressed by recent state legislation varied; development of affordable housing was the most common issue across the last five years. OPPAGA also analyzed categories of housing laws enacted during this period.²² (See Exhibit 7.) Most of the laws were related to development of affordable housing (22%), followed by administration and councils (20%) and funding (19%). The development category includes laws related to zoning regulations and the development of affordable housing. The administration and councils category includes laws related to the establishment of and directives for state offices, programs, coordinating councils, task forces, committees, and pilot programs related to housing. The funding category includes laws related to appropriations, financing for affordable housing, first-time homebuyer assistance, foreclosures, short-sales, and other protections. Of the seven housing laws enacted in Florida from 2019 to 2023, five related to development of affordable housing.

In 2019, 29% of the housing laws enacted related to affordable housing development. Although this percentage decreased in subsequent years, with only 17% of 2023 housing laws categorized as affordable housing development, it persisted as the main issue addressed by housing legislation over the five-year period. Other issues also varied in importance by year. For example, in 2020, bills categorized as emergency response accounted for 39% of all housing laws enacted. However, emergency response laws accounted for an average of 12% of all housing laws enacted during the five-year period, indicating that the 2020 legislation was likely the result of state governments' response to the COVID-19 pandemic. Similarly, 30% of laws enacted in 2020 related to landlord tenant and eviction, but this topic accounted for only 10% of laws enacted across all five years. In 2022, 28% of the housing laws enacted related to administration and councils.

²⁰ OPPAGA reviewed legislation from all states and the District of Columbia.

²¹ These states were Alabama, Georgia, Kentucky, Wisconsin, and Wyoming.

²² In the database, NCSL assigned each law one or more legislative topics from a list of 17 possible topics.

Exhibit 7

From 2019 to 2023, Most Housing Laws Enacted Across the United States Related to Development of Affordable Housing

| Category | 2019 | 2020 | 2021 | 2022 | 2023 | Total |
|---|-----------|------------|------------|------------|------------|------------|
| Affordable Housing Development | 25 | 23 | 36 | 40 | 18 | 142 |
| Administration and Councils | 19 | 13 | 23 | 55 | 17 | 127 |
| Funding | 15 | 36 | 29 | 23 | 17 | 120 |
| Tax Credits and Incentives | 20 | 14 | 16 | 18 | 13 | 81 |
| Emergency Response | 1 | 39 | 14 | 19 | 2 | 75 |
| Other ² | 5 | 11 | 20 | 16 | 16 | 68 |
| Landlord Tenant and Eviction | 6 | 30 | 20 | 6 | 4 | 66 |
| Rental Assistance | 7 | 16 | 9 | 12 | 5 | 49 |
| Health | 2 | 0 | 18 | 14 | 7 | 41 |
| Mortgage and Financing | 0 | 0 | 0 | 12 | 15 | 27 |
| Workforce | 3 | 6 | 1 | 6 | 2 | 18 |
| Mobile and Manufactured Homes | 0 | 4 | 3 | 4 | 3 | 14 |
| Supportive Housing | 3 | 3 | 1 | 5 | 1 | 13 |
| Tiny Homes and Accessory Dwelling Units | 6 | 2 | 0 | 3 | 2 | 13 |
| Veterans | 4 | 1 | 0 | 3 | 3 | 11 |
| Rent Control | 2 | 3 | 1 | 1 | 2 | 9 |
| Transitional | 0 | 1 | 2 | 2 | 1 | 6 |
| Total Laws Enacted¹ | 87 | 100 | 140 | 199 | 107 | 633 |

¹ Laws may be assigned more than one category. Therefore, the sum of the category totals for each year does not equal the total number of laws enacted.

² Laws for which the only topic listed was “other” accounted for 6% of the laws reviewed. These laws include legislation pertaining to safe, stable, and affordable housing not captured in other categories.

Source: OPPAGA analysis of data from the NCSL’s Housing and Homelessness Legislation Database.

FINDINGS

OPPAGA identified 13 innovative affordable housing programs administered in other states

To identify innovative affordable housing programs and strategies, OPPAGA reviewed housing program information for 1,046 programs administered by 64 state housing agencies in all 50 states and the District of Columbia. OPPAGA reviewed information from each state housing agency’s annual reports, program guides, and websites to identify the affordable housing programs. OPPAGA also interviewed some national housing experts and housing program staff from other states. Further, OPPAGA surveyed 53 state housing agencies that are members of the National Council of State Housing Agencies to gather information on the programs those agencies consider innovative.²³

For the purposes of identifying innovative affordable housing programs in other states, OPPAGA excluded from the list housing programs that met any of the following three criteria: 1) federal programs; 2) programs that are similar to existing Florida housing programs; and 3) programs for temporary supportive housing for individuals and families experiencing homelessness. After excluding

²³ OPPAGA surveyed housing agencies in all states except Florida. Of the 53 state housing agencies surveyed, 20 responded (38% response rate). Two states (California and Massachusetts) and the District of Columbia each had two housing agencies that received surveys.

housing programs that met these criteria, OPPAGA provided a list of potentially innovative programs and relevant program information to the Florida Housing Finance Corporation for further review.

Using feedback from FHFC and the criteria described above, OPPAGA identified 13 programs from other states that had one or more innovative program components. (See Exhibit 8.) Some programs OPPAGA initially identified had innovative components, but were duplicative of existing Florida or federal programs; OPPAGA excluded these programs from the final list. Of the programs identified, six were homeownership programs and one was a rental program. Additionally, OPPAGA categorized six programs as “other.” This category includes programs to support community revitalization, encourage strategic partnerships, and facilitate special zoning for affordable housing.

Exhibit 8

Most Innovative Housing Programs Identified Were Related to Homeownership or Community Revitalization and Zoning to Support Affordable Housing Development

| State | Program Name | Program Description |
|-------------------------------|---|--|
| Homeownership Programs | | |
| California | Foreclosure Intervention Housing Preservation Program | Provides funds to preserve affordable housing and promote resident or nonprofit organization ownership of residential real property at risk of foreclosure or in the foreclosure process. Through the program, funds are made available as loans or grants for the acquisition or rehabilitation of these at-risk properties. |
| Iowa | Homes for Iowa, Inc. | Provides single-family homes built by prison inmates and sold through Homes for Iowa, Inc., a public-private partnership with Iowa Prison Industries; prison industries manufactures the homes near the Newton Correctional Release Facility and sells them to Homes for Iowa, Inc., to cover the cost of inmate training. Offenders are trained in all aspects of the homebuilding process, and may earn certifications and start apprenticeships. Homes for Iowa, Inc., then sells the homes to the public. |
| New York | Plus One Accessory Dwelling Unit (ADU) Program ¹ | Helps low- and middle-income, single-family homeowners build new ADUs or improve existing ADUs on their property. Depending on the property and permitting requirements, ADU's may be small detached units on single-family lots, basement apartments, garage conversions, or other permitted units. |
| South Dakota | Governor's House Program | Uses prison inmate workforce to build prefabricated homes to provide affordable, energy-efficient housing for income-qualified buyers. Buyers obtain private financing to purchase the home at cost, purchase land, and build the foundation. Buyers may sell the homes, but not for a profit. Unlike the Homes for Iowa program, which involves a public-private partnership, the state sells the homes to the buyer. |
| Utah | CRredits-to-OWN | Combines Utah Housing Corporation's development and consulting services with federal Low-Income Housing Tax Credits and Utah Housing Corporation construction and permanent financing. At the end of a 15-year rental period, the tenant holds a right of first refusal to purchase the home and pays a sales price based on the outstanding debt remaining, which includes a portion of the original tax credit equity used to finance the home. |
| Virginia | Virginia Individual Development Accounts | Helps qualified individuals save for a down payment on a home. The program provides eligible participants training, support, and match funding on their savings. Participants may receive up to \$4,000 in match, with a current match rate of \$8 for every \$1 the participant saves. Eligible applicants must be a U.S. citizen or legal resident and Virginia resident; be 18 years old or older; meet eligible income guidelines and household net worth limits; have earned income from full-time, part-time, or self-employment; and be able to complete the program within six to 24 months. |
| Rental Programs | | |
| Texas | Texas State Affordable Housing Corporation's Single-Family Rental Program | Purchases homes in areas with higher than average median incomes, with access to good schools and other services nearby. The corporation rents these homes at affordable, below-market rents to individuals and families that earn at or below 80% of the area median income in high-opportunity neighborhoods in the Austin, Dallas-Fort Worth, Flint, and San Antonio metropolitan areas. The corporation screens the renters. |
| Other Programs | | |
| Connecticut | Incentive Housing Zone (IHZ) Program ² | Allows municipalities to create incentive housing zones in eligible locations, such as near transit facilities, an area of concentrated development, or an area near existing, planned, or proposed infrastructure that is suitable for development as an IHZ. |

| State | Program Name | Program Description |
|----------------------|---|--|
| Connecticut | Affordable Housing Land Use Appeals Procedure ³ | Requires municipalities with less than 10% affordable housing to demonstrate to the court the reason a municipality rejected an affordable housing development proposal. Acceptable reasons include protecting substantial public interests in health, safety, or other matters the commission may legally consider; public interests clearly outweighing the need for affordable housing; and being unable to protect public interests by reasonable changes to the affordable housing development. The Connecticut Department of Housing publishes the Affordable Housing Appeals List annually, which provides the percentage of affordable units in each municipality based on Census figures for total number of housing units. |
| District of Columbia | Inclusionary Zoning (IZ) Program ⁴ | Requires that most new and some renovated residential developments include some affordable homes. IZ homes can be rentable apartments or condos/townhomes for sale. Most IZ homes are offered by lottery to households that meet specific eligibility requirements. |
| Delaware | Strong Neighborhoods Housing Fund | Uses a revolving fund for the acquisition, renovation, and sale of vacant, abandoned, foreclosed, or blighted property throughout the state. The funds target efforts supporting community development and transforming neighborhoods experiencing blight or other forms of stress, including high crime. The purchase of vacant parcels for future development must be part of an affordable housing neighborhood revitalization development strategy. |
| Illinois | Healthy Housing, Healthy Communities Partnership Initiative | Awards funds to build strategic partnerships with hospitals, managed care organizations, and insurers to build affordable housing that also addresses inequities in community health. Funding currently supports technical assistance and community engagement as Illinois Housing Development Authority develops a plan for how housing projects address community health inequities. |
| Oregon | Co-Location of Affordable Rental Housing and Early Care and Education | Provides funding to developers that include childcare in affordable housing developments, or childcare or early learning facilities in affordable housing developments. |

¹ Accessory dwelling units are additional living quarters typically on single-family lots that are independent of the primary dwelling unit. An ADU can be an apartment within a primary residence or it can be an attached or freestanding home on the same lot as the primary residence.

² Incentive Housing Zones help municipalities plan for and create mixed-income housing by providing funding incentives.

³ The Affordable Housing Land Use Appeals Procedure established a series of required procedures for developers, municipalities, and courts to follow when a developer appeals a decision by a local board or commission related to a proposed affordable housing development.

⁴ Inclusionary Zoning is an affordable housing tool that requires some market-rate developers to also develop some units that are affordable to low-and moderate-income households.

Source: OPPAGA analysis of housing program information from state housing agencies.

Information on effectiveness for innovative affordable housing programs is limited and varies by program type

In general, desired outcomes for affordable housing programs include neighborhood revitalization, improved quality of life for program participants, or an increase in affordable housing stock. On a state and local level, housing and community development agencies may measure performance in terms of program outputs, such as the amount of money spent, number of loans underwritten, and number of housing units produced. However, few agencies measure effectiveness in terms of a program's impact on tenants, homeowners, or neighborhoods. Consequently, evaluations of program effectiveness are limited.

Some research evaluates effectiveness for a particular type of program, rather than for specific programs. For example, a 2019 Urban Institute report found that while inclusionary zoning laws were successful in producing housing units in some areas, success was dependent on factors such as strength of the housing market in the locality, level of policy enforcement, incentives to developers, local capacity for implementation, and length of time the law has been in place.²⁴ Similarly, case studies

²⁴ *Inclusionary Zoning: What Does the Research Tell Us about the Effectiveness of Local Action?* Urban Institute, January 2019.

conducted by Local Housing Solutions found that manufactured and modular housing can help localities meet housing needs, but barriers related to zoning and owned versus leased land where the homes are placed can impact the effectiveness of these types of programs for meeting housing needs.²⁵

To assess effectiveness of the innovative programs identified above, OPPAGA reviewed state agency and program documentation related to each program, including annual reports, audits, and financial data. Not all programs had information available on program effectiveness. Additionally, the years for which information was available varied by program, and most of this information related to program outputs rather than outcomes that more directly demonstrate program impact, such as changes in the share of the cost-burdened population, utilization rates, cost effectiveness, or return on investment. For example, since its inception in 1993, more than 454 families have purchased homes through the Utah CRedits-to-OWN program, and in Fiscal Year 2020-21, the District of Columbia’s Inclusionary Zoning Program produced 372 housing units. As of 2022, the Virginia Individual Development Accounts program provided more than \$87,000 in matching funds to 22 program graduates. For 4 of the 13 programs identified (Plus One Accessory Dwelling Units Program, Co-Location of Affordable Rental Housing and Early Care and Education, Foreclosure Intervention Housing Preservation Program, Healthy Housing, Healthy Communities Partnership Initiative), program output information was not yet available because the programs were recently implemented. (See Exhibit 9.)

Exhibit 9

Limited Program Effectiveness Data Is Available for Innovative Affordable Housing Programs

| State | Program Name | Program Effectiveness |
|----------------------|---|---|
| California | Foreclosure Intervention Housing Preservation Program | Program data not available. The state expects to begin accepting applications from potential project sponsors in early 2024. |
| Connecticut | Affordable Housing Appeals Listing | Program was established in 1989; however, no data is available on the number of units added under Affordable Housing Land Use Appeals procedure. ¹ |
| Connecticut | Incentive Housing Zone Program | Program was established in 2007 and began in 2008; as of 2020, 39 municipalities were in the process of finalizing IHZ locations. |
| Delaware | Strong Neighborhoods Housing Fund | In 2022, six projects constructing 143 houses were completed. An additional 19 projects constructing 61 houses are underway. |
| District of Columbia | Inclusionary Zoning Program | Program was established in 2006; in Fiscal Year 2020-21, the IZ program produced 372 inclusionary zoning units. |
| Illinois | Healthy Housing, Healthy Communities Partnership Initiative | Program data not available. The Illinois Housing Development Authority issued a request for applications in July 2023, so entities seeking awards to build strategic partnerships may now submit materials for consideration. |
| Iowa | Homes for Iowa, Inc. | Program established in 2019; since 2020, 76 homes have been sold, 113 minimum-security offender crewmembers have entered the program, and 78 crewmembers have earned a certificate. ² |
| New York | Plus One Accessory Dwelling Units Program | Program data not available; the state began implementation in Fiscal Year 2022-23. |
| Oregon | Co-Location of Affordable Rental Housing and Early Care and Education | Program data not available; the program was implemented in 2021 and a request for proposals was released in February 2023. |
| South Dakota | Governor’s House Program | Program was established in 1996; in 2021, 160 homes were sold, and on average, the program has 167 participating inmates. |

²⁵ Local Housing Solutions is a housing policy platform managed by New York University’s Furman Center’s Housing Solutions Lab.

| State | Program Name | Program Effectiveness |
|----------|---|--|
| Texas | Texas State Affordable Housing Corporation Single Family Rental Program | Program was established in 2013; as of 2023, 78 rental homes (63 single family and 15 multifamily) have been provided in the Austin, Dallas-Fort Worth, Flint, and San Antonio metropolitan areas. |
| Utah | CRredits-to-OWN | Program was established in 1993; since inception, the Utah Housing Corporation has provided more than 454 homes for low- or moderate-income Utah residents and their families. |
| Virginia | Virginia Individual Development Accounts | As of 2022, the program had 22 graduates and provided \$87,922 in matching funds. |

¹ The Connecticut Office of Legislative Research found that it is difficult to determine the number of housing units added under the Affordable Housing Land Use Appeals procedure because no state agency maintains data on the number of units built following a successful appeal.

² Crew members can earn certificates in Occupational Safety and Health Administration 10 for construction or National Center for Construction Education and Research Construction Craft Laborer 1.

Source: OPPAGA review of housing program data and documents.

Of the 13 innovative affordable housing programs identified, 3 may have high potential for implementation in Florida

To evaluate each innovative affordable housing program’s potential for implementation in Florida, OPPAGA provided FHFC with information about the features of innovative programs and requested information on potential barriers or challenges, statutory impediments, cost drivers, and impacts to local governments for these programs. The primary cost drivers identified include administrative costs and program funding. However, FHFC noted that until a specific program design is implemented, it would be difficult to assess potential cost. In addition, OPPAGA requested that FHFC categorize the potential for implementing these innovative programs in Florida according to the following categories.²⁶

- **Low:** Programs with low potential for implementation in Florida are those that would require significant changes or additions to state funding and currently existing programs, statutes, procedures, or responsibility for the relevant state agency(ies).
- **Medium:** Programs with medium potential for implementation in Florida are those that could be implemented with some changes or additions to state funding and currently existing programs, statutes, procedures, or responsibility for the relevant state agency(ies).
- **High:** Programs with a high potential for implementation in Florida are those for which a similar program could be implemented in Florida with minimal changes or additions to state funding and currently existing programs, statutes, procedures, or responsibility for the relevant state agency(ies). (See Exhibit 10.)

Three of the innovative affordable housing programs may have high potential for implementation in Florida. The programs are the Plus One Accessory Dwelling Units Program, Healthy Housing Healthy Communities Partnership Initiative, and Incentive Housing Zone Program. FHFC noted high potential for implementation given that these programs would complement existing Florida housing programs, are allowable under existing Florida housing programs, or would support existing Florida affordable housing strategies.

²⁶ OPPAGA did not request, nor did FHFC provide, recommendations to the Legislature; FHFC only provided analysis.

Specifically, current Florida statutes both allow for and encourage permitting ADUs in single-family residential areas, which would support implementation of a program similar to the Plus One Accessory Dwelling Units Program. Further, under Florida’s State Housing Initiatives Partnership program, local governments could designate specific areas in which to focus funding to implement a program similar to the Incentive Housing Zone Program. Finally, FHFC is currently developing formal and informal relationships with health care providers to establish best practices for affordable housing and health care partnerships, which corporation officials reported would benefit from a broader cross-system, public-private initiative similar to the Healthy Housing Healthy Communities Partnership Initiative.

Exhibit 10

Three Innovative Programs from Other States May Have High Potential for Implementation in Florida

| State | Program Name | Implementation Considerations |
|---|---|---|
| Potential for Implementation: High | | |
| Connecticut | Incentive Housing Zone Program | SHIP permits eligible local governments to designate specific areas within their jurisdiction in which to focus the use of SHIP funds. A similar program may have administrative costs for assessing data related to designating the incentive housing zone, but would likely be low cost to administer. |
| Illinois | Healthy Housing, Healthy Communities Partnership Initiative | As part of its supportive housing strategic plan, FHFC has been developing formal and informal relationships with health care and behavioral health care providers to research and implement collaborative best practices in healthcare and affordable housing partnerships. Primary costs for this type of program would be grant funding and program costs related to staffing. |
| New York | Plus One Accessory Dwelling Units Program | Florida’s Catalyst Program provides community-based organizations and state and local governments with technical assistance to meet affordable housing needs and has provided ADU best practices training and published a guide for local governments and interested entities. In addition to the long-term administration resources needed for compliance monitoring, programs that include resources for individuals to purchase and repair ADUs will have related costs. |
| Potential for Implementation: Medium | | |
| California | Foreclosure Intervention Housing Preservation Program | SHIP permits eligible local governments to provide funding for foreclosure prevention activities. The Florida Department of Commerce provides funds for similar programs through the CDBG Program and the former Neighborhood Stabilization Program. A similar program may have risks related to legal issues surrounding foreclosures. Additionally, a similar program may have high costs to acquire properties. |
| Delaware | Strong Neighborhoods Housing Fund | Such a program may be best administered at the local level with oversight at the state level. The Florida Department of Commerce offers resources to local governments and non-profits for similar uses under the Neighborhood Stabilization Program and the CDBG Program. A similar program would likely require significant resources due to the high cost of property in many areas, in addition to the resources needed to administer the program. |
| District of Columbia | Inclusionary Zoning Program | SHIP permits eligible local governments to require inclusionary zones within affordable developments funded from the program. Implementing a similar program at the state level would have significant costs, including costs to owners to offset what would otherwise be market-rate rent and purchase price for a home, the cost to administer an appropriately audited statewide lottery, and the cost to perform statewide monitoring of such a program. |
| Oregon | Co-Location of Affordable Rental Housing and Early Care and Education | Florida’s Live Local Act prioritizes funding for financing multifamily rental developments that include non-residential facilities to benefit the residents and community. Construction costs would be the primary cost driver. Additional costs for operation of the early care and education centers may also be included, depending on the program design. |
| Potential for Implementation: Low | | |
| Connecticut | Affordable Housing Appeals Listing | A similar requirement may help local governments that are addressing community opposition (NIMBYism) or assist in meeting the intent of the Live Local Act and related affordable housing inclusion challenges. ² Potential program costs would primarily be administrative and include setting up the framework for the legal process, judicial resources, and compliance mechanisms to ensure consistent program implementation. |

| State | Program Name | Implementation Considerations |
|--------------|---|---|
| Iowa | Homes for Iowa, Inc. | The program may help meet a number of needs related to prisoner reentry, construction labor force, and affordable housing opportunities, but may be better implemented using private sector sales rather than selling homes through a state agency or local government. Primary costs for a similar program would include construction costs as well as funding for inmate training. |
| South Dakota | Governor's House Program | The program may help meet a number of needs related to prisoner reentry, construction labor force, and affordable housing opportunities. Primary costs for a similar program would include construction costs as well as funding for inmate training. Implementation is complex, given that a similar program would make the state responsible for selling the home. |
| Texas | Texas State Affordable Housing Corporation Single Family Rental Program | The per-family costs for a similar program are likely to be high due to the cost of purchasing homes in high-cost areas of opportunity. |
| Utah | CRredits-to-OWN | Low-Income Housing Tax Credits may be better used to fund large, multifamily rental developments rather than single-family housing. A similar rent-to-own program would require administrative costs to develop and implement the program. Additionally, because the program allows renters to purchase the home at the end of a 15-year period, program costs would also depend on home costs in years 0-15. |
| Virginia | Virginia Individual Development Accounts | This may be an eligible strategy through the Community Development Block Grant. A similar program would require a source of match funding as well as the resources to develop and administer the program. |

¹ FHFC provided an overall assessment of the potential for implementation of each program in Florida.

² NIMBYism is also known as the Not-In-My-Back-Yard phenomenon, characterized by community opposition to proposed land uses in the community—in this case, opposition to affordable housing developments.

Source: Florida Housing Finance Corporation and OPPAGA analysis of other states' information.

APPENDIX A

Federal Housing Assistance Programs

Several federal programs, including grants and tax credits, support state affordable housing efforts. (See Exhibit A-1.) These federal programs may be the sole tool for a developer, such as HOME Investment Partnership grants. In addition, federally funded programs may be bundled with state programs on a single housing project. For example, a developer could receive loans for a multifamily development (state) and a Low-Income Housing Tax Credit (federal).

Exhibit A-1

Federal Programs Support Affordable Housing for Lower Income Households

| Program (Agency) | Description |
|--|---|
| Community Development Block Grants | Provides grants to develop viable urban communities by providing decent housing and a suitable living environment, and expanding economic opportunities primarily for low- and moderate-income persons. Annual program appropriations are distributed by a formula with 70% allocated to metropolitan cities and urban counties, and 30% allocated to states and units of government that are not metropolitan cities or part of an urban county. |
| Continuum of Care Program | Provides grant funding for efforts to re-house homeless individuals and families; promotes community-wide commitment to the goal of ending homelessness; promotes access to and effective utilization of mainstream programs; and optimizes self-sufficiency among individuals and families experiencing homelessness. |
| Emergency Solutions Grants | Provides grants for emergency assistance to people who are homeless or at risk of homelessness and helps them regain stability in permanent housing. |
| HOME Investment Partnership Block Grants | Provides grants to states, units of general local government, consortia, and other jurisdictions to implement local housing strategies to increase affordable housing opportunities for very low- and low-income families. Eligible uses of funds include tenant-based rental assistance, housing rehabilitation, assistance to homebuyers, acquisition and new construction of affordable housing. |
| Housing Choice Voucher | Provides rental subsidies for tenants to rent units in the private market. Public housing agencies that locally administer the program pay a housing subsidy on behalf of the participating family to the landlord. The family pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. The program primarily assists very low- and low-income families. |
| Housing Trust Fund | Provides funds to states for the construction, rehabilitation, and preservation of rental homes and for homeownership for extremely low- and very low-income families, including homeless families. |
| Low-Income Housing Tax Credit | Provides incentives for the development of affordable rental housing through federal tax credits. Tax credits are disbursed to state housing finance agencies based on population. State housing finance agencies award tax credits to developers that agree to build or rehabilitate housing containing a specific percentage of affordable units for low-income households. |
| Mortgage Revenue Bonds | Authorizes state and local governments to issue private activity bonds, up to a certain limit, which are exempt from federal taxes. A form of a private activity bond is a mortgage revenue bond. State and local governments, including housing finance agencies, sell mortgage revenue bonds to investors. The proceeds of the bond sales, less issuance costs and reserves, are used to finance home mortgages and multifamily rental housing. |
| Project-Based Voucher | Provides rental assistance for eligible families that live in specific housing units. Unlike the Housing Choice Voucher Program for tenant-based vouchers, the project-based voucher is tied to the unit. Under project-based voucher program, the U.S. Department of Housing and Urban Development (HUD) enters into a contract with a property owner under which the owner agrees to rent their housing units to eligible low-income tenants and HUD agrees to pay the difference between tenants' contributions and the rent set by HUD. |

Source: *Overview of Federal Housing Assistance Programs and Policy*, Congressional Research Service, March 27, 2019, and the *Programs of HUD*, U.S. Department of Housing and Urban Development, 2023.

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OPPAGA

Office of Program Policy Analysis and Government Accountability

OPPAGA provides performance and accountability information about Florida government in several ways.

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Affordable Housing Policies in Florida, 2024

Report 24-10

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OPPAGA

Office of Program Policy Analysis and Government Accountability

Affordable Housing

EXECUTIVE SUMMARY

The statutory goal of Florida’s housing strategy is to ensure that every resident has safe, decent, and affordable housing. State law requires using policies that encourage housing production and rehabilitation programs to accomplish this statutory goal. The state housing strategy requires that state and local governments collaborate with communities and the private sector for housing production and rehabilitation programs. The State Housing Initiatives Partnership (SHIP) provides funds to local governments as an incentive for creating partnerships to produce and preserve affordable housing for renting and homeownership.

To identify affordable housing policies implemented by Florida’s local governments, the effectiveness of those policies, and best practices associated with those policies, OPPAGA surveyed county and municipal governments and examined data reported to the Florida Housing Finance Corporation for Florida’s SHIP entities for Fiscal Years 2017-18 through 2019-20; this data showed that local government use of SHIP funds has a positive impact on communities through assistance strategies that provide access to affordable housing for very low, low, and moderate income families. In addition, SHIP program participants implemented incentive strategies—such as impact fee modifications, public lands inventories, and flexible densities—to support affordable housing.

OPPAGA also surveyed county and municipal governments to gather information on local affordable housing policies, policy effectiveness, and interlocal cooperation related to affordable housing. In addition, OPPAGA surveyed counties and municipalities about best practices the local governments have identified for implementing affordable housing policies and reviewed research about best practices. Most survey respondents reported encouraging mixed-income projects, utilizing expedited permitting, and implementing flexible zoning to support affordable housing. Affordable housing policies identified as most effective varied by type of local government entity and population size. Many counties and cities reported engaging in interlocal cooperation to support affordable housing in local jurisdictions. Based on survey responses and literature reviewed, OPPAGA identified several best practices for supporting affordable housing, including authorizing the use of accessory dwelling units, re-zoning to allow commercial-residential mixed-use development, and setting aside a portion of the units as affordable or for specific populations (e.g., teachers, law enforcement or the homeless).

REPORT SCOPE

Section [420.0003\(3\)\(d\)\(2\)](#), *Florida Statutes*, directs OPPAGA to examine affordable housing policies enacted by Florida’s local governments, effectiveness of such policies, and which policies constitute best practices for replication across the state. OPPAGA also examined the extent to which interlocal cooperation is used, effective, or hampered.

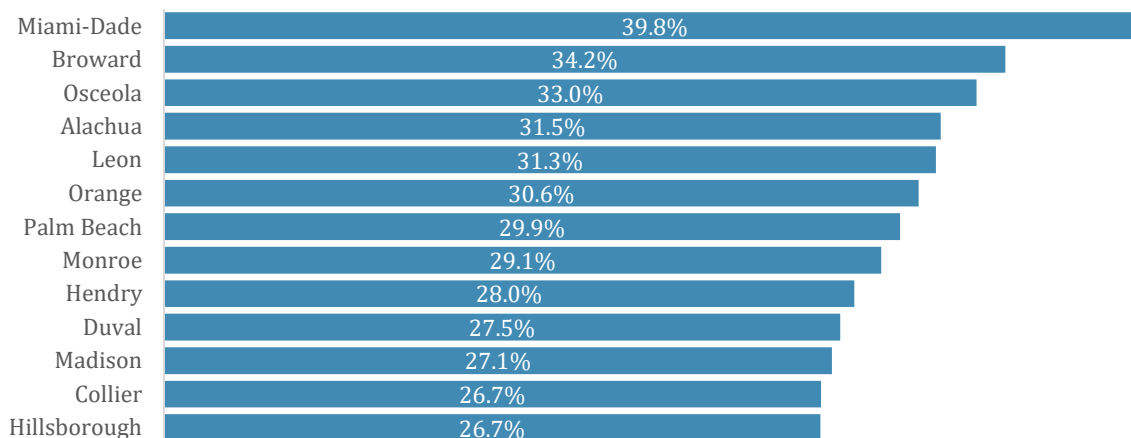
BACKGROUND

Housing is not affordable for millions of Floridians. According to one study, as of 2022, 37% of households in Florida did not have affordable housing. Florida ranks fourth highest in the percentage of cost burdened households in the United States.¹ Under Florida law, for households with low or moderate incomes, housing is considered *affordable* if it costs no more than 30% of a household’s gross annual income.² Households are considered *cost burdened* if housing costs exceed 30% of a household’s gross annual income and *severely cost burdened* if housing costs exceed 50% of a household’s gross annual income. In 2022, the University of Florida’s Shimberg Center for Housing Studies estimated that 18% (1.5 million) of Florida’s 8.6 million households spent 30% to 50% of gross household income on housing, and an additional 16% (1.4 million) spent more than 50% of gross household income on housing.³

In 2022, the percentage of cost burdened households in each county ranged from 11% (Dixie County) to 46% (Miami-Dade County). The 10 counties with the largest proportion of cost burdened households accounted for 54% of all cost burdened households in Florida; six were coastal counties.⁴ The majority (83%) of Florida’s 2.9 million cost burdened households are also low income households.⁵ Furthermore, 28% of the state’s 8.6 million households were low income and cost burdened in 2022. The proportion of low income, cost burdened households in each county ranged from 9% (Dixie County) to 40% (Miami-Dade County). (See Exhibit 1 for the 13 counties with the highest proportion of low income, cost burdened residents.)

Exhibit 1

Miami-Dade County Has the Largest Proportion of Low Income, Cost Burdened Residents



Source: OPPAGA analysis of Shimberg Center for Housing Studies 2022 affordable housing data, which is based on a U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy dataset.

¹ Joint Center for Housing Studies of Harvard University. *The State of the Nation's Housing*. 2024. This ranking is based on U.S. Census Bureau American Community Survey one-year estimates.

² According to s. [420.0004\(3\)](#), *F.S.*, housing costs include taxes, insurance, and utilities.

³ These estimates and projections were compiled by the Shimberg Center for Housing Studies, based on a U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy dataset and population projections by the University of Florida’s Bureau of Economic and Business Research.

⁴ The 10 counties with the highest portion of cost burdened households (from highest to lowest): Miami-Dade (46.2%), Broward (42.0%), Monroe (40.1%), Osceola (37.9%), Palm Beach (37.1%), Orange (36.5%), Leon (35.6%), Alachua (35.2%), Hillsborough (32.8%), and Collier (32.5%).

⁵ Section [420.0004\(11\)](#), *F.S.*, defines low income persons as one or more natural persons or a family, the total annual adjusted gross household income of which does not exceed 80% of the median annual adjusted gross income for households within the state, or 80% of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater.

Florida's Housing Strategy

Florida law establishes a housing strategy with the statutory goal to ensure that every Floridian has safe, decent, and affordable housing.⁶ The state housing strategy requires that state and local governments collaborate with communities and the private sector and includes financial and regulatory commitments to accomplish this goal. The 2023 Legislature enacted the Live Local Act, establishing general policies for housing production and rehabilitation programs, public-private partnerships, preservation of housing stock, and unique housing needs, with an emphasis on assisting the neediest persons.⁷

The Live Local Act preempts local government requirements regarding zoning, density, and height to allow for streamlined development of affordable housing in commercial, industrial, and mixed-use zoned areas under certain circumstances. The current law specifies that a county must authorize multifamily and mixed-use residential as allowable uses in any area zoned for commercial, industrial, or mixed use if at least 40% of the residential units in a proposed multifamily rental development are rental units that, for a period of at least 30 years, are affordable as defined in s. [420.0004](#), *Florida Statutes*.⁸

State Housing Funding for Local Governments

The State Housing Initiatives Partnership (SHIP) provides funds to local governments as an incentive for creating partnerships to produce and preserve affordable housing. The Florida Housing Finance Corporation (FHFC) administers the SHIP program.⁹ FHFC distributes SHIP funds to all 67 counties and eligible municipalities using a population-based formula.¹⁰ The minimum allocation to a county is \$350,000. The 2024 Legislature appropriated \$174 million to the SHIP program for Fiscal Year 2024-25.¹¹

To be eligible to receive SHIP funding, s. [420.9072\(2\)\(a\)](#), *Florida Statutes*, requires a county or municipality to submit its local housing assistance plan (LHAP) and amendments to FHFC for approval. Each county or eligible municipality's LHAP must specify how the local government will make affordable residential units available to persons of very low, low, or moderate income and to persons with special housing needs including homeless people and the elderly. LHAPs are effective up to three years. FHFC must approve a plan before it can distribute funds to SHIP program entities. State law allows local governments to enter into an interlocal agreement for establishing a joint local housing assistance plan.¹² FHFC disburses SHIP funds to each county or eligible municipality to be administered according to the interlocal agreement.

⁶ Section [420.0003\(1\)](#), *F.S.*

⁷ Chapter [2023-17](#), *Laws of Florida*.

⁸ Chapter [2024-188](#), *Laws of Florida*.

⁹ FHFC was initially legislatively created in 1980 as part of the Florida Department of Community Affairs (DCA). Revisions by the 1997 Legislature resulted in the corporation becoming a public-private entity to streamline processes and operate more effectively within the real estate and financial markets. Additional legislation in 2011 moved FHFC from DCA to the Florida Department of Economic Opportunity.

¹⁰ Under s. [420.9071\(10\)](#), *F.S.*, an eligible municipality means a municipality that is eligible for federal Community Development Block Grant entitlement moneys as an entitlement community identified in 24 C.F.R. s. 570, subpart D, Entitlement Grants, or a non-entitlement municipality that is receiving local housing distribution funds under an interlocal agreement that provides for possession and administrative control of funds to be transferred to the non-entitlement municipality.

¹¹ The Legislature specified that \$663,600 of this appropriation be used for training and technical assistance provided through the Affordable Housing Catalyst Program. FHFC contracts with the Florida Housing Coalition to implement the program which provides community-based organizations and state and local governments assistance including training on the development of affordable housing programs, public/private partnerships, local housing assistance plans, and regulatory reforms.

¹² Section [420.9072\(5\)\(a\)](#), *F.S.*

State law requires that each plan describe the local housing **assistance strategies** to be implemented by SHIP program participants.¹³ These assistance strategies include housing construction, rehabilitation, repair, or finance programs. For each strategy or use of SHIP Funds, FHFC requires program participants' plans to include

- proposed dollar amount of SHIP funds to be used for each strategy for each fiscal year;
- estimated number of households proposed to be served for each strategy and income category;
- maximum amount of funding per unit for each strategy and the estimated amount of funding for new construction, rehabilitation or non-construction activities; and
- maximum sales price of new and existing units.

State law specifies criteria for awards made to eligible sponsors or persons that affect how SHIP program participants spend funds. Specifically, program participants must reserve at least 65% of SHIP funds for homeownership for eligible persons; up to 25% for rental housing; at least 75% for construction, rehabilitation, or emergency repair of affordable, eligible housing; and a minimum of 20% to serve persons with special needs as defined in s. [420.0004](#), *Florida Statutes*.¹⁴

In addition to assistance strategies, state law requires that the county or eligible municipality amend the plan within 12 months of its adoption to incorporate local housing **incentive strategies**.¹⁵ Incentive strategies are local regulatory reforms or incentive programs to encourage or facilitate affordable housing production. State law requires that local housing incentive strategies include, at a minimum, the assurance that permits for affordable housing projects are expedited and an ongoing review process is in place for local policies, ordinances, and plan provisions that increase housing costs.¹⁶

State law also requires the governing board of a county or eligible municipality receiving SHIP program funds to establish an affordable housing advisory committee to review and provide recommendations on affordable housing incentive strategies.¹⁷ Each advisory committee must submit an annual report to the local government and the Affordable Housing Catalyst Program provider that includes recommendations on the implementation of affordable housing incentives. Within 90 days after the date of receipt of the advisory committee's evaluation and recommendation, state law requires the local government to adopt an amendment to its local housing assistance plan to incorporate the local housing incentive strategies it will implement within its jurisdiction.¹⁸

Local Government Expenditures on Affordable Housing

In addition to SHIP funds, counties and municipalities spend local funds on affordable housing. State law requires county and municipal budget officers to report to the Legislature's Office of Economic and Demographic Research the government's annual expenditures for financing, acquiring, constructing, reconstructing, or rehabilitating affordable housing.¹⁹ For Fiscal Year 2023-24, county governments reported total expenditures of \$1.16 billion on affordable housing activities, of which \$260.1 million

¹³ Section [420.9075\(1\)](#), F.S.

¹⁴ Section [420.9075\(5\)](#), F.S.

¹⁵ Section [420.9076](#), F.S.

¹⁶ Section [420.9071\(18\)](#), F.S. also requires a schedule for implementing the incentive strategies.

¹⁷ Section [420.9076\(4\)](#), F.S. The governing board of a county or municipality is responsible for appointing the members of the affordable housing advisory committee. Counties and municipalities may create and jointly appoint an advisory committee through interlocal agreements.

¹⁸ Section [420.9076\(6\)](#), F.S.

¹⁹ Section [129.03](#), F.S. and s. [166.241](#), F.S., for counties and municipalities, respectively.

(22.4%) came from local sources, \$669.2 million (57.6%) came from state sources, \$229.3 million (19.7%) came from federal sources, and \$3.3 million (less than 1.0%) came from other sources.²⁰ Municipal governments reported total expenditures of \$224.7 million on affordable housing activities, of which \$67.5 million (30.0%) came from local sources, \$76.9 million (34.2%) came from state sources, \$69.2 million (30.8%) came from federal sources, and \$11.1 million (4.9%) came from other sources.²¹

FINDINGS

OPPAGA's review of State Housing Initiatives Partnership program data showed that local government use of SHIP funds had a positive impact on communities. From Fiscal Years 2017-18 through 2019-20, \$212.8 million in SHIP funding aided 9,031 homeownership units, thereby enhancing homeownership opportunities for very low, low, and moderate income families through various rehabilitation and assistance programs. During the same period, SHIP funding enabled local governments to support rental housing through various assistance strategies. From Fiscal Years 2017-18 through 2019-20, \$37.5 million in SHIP funding assisted 4,487 rental units, enhancing stability and quality for very low, low, and moderate income families.

OPPAGA's surveys of county and municipal officials found that local governments are utilizing various affordable housing policies, identifying best practices, and engaging in interlocal cooperation. Most survey respondents reported encouraging mixed-income projects, utilizing expedited permitting, and implementing flexible zoning to support affordable housing. Policies identified as most effective by survey respondents varied by type of local government entity and population size, and many counties and cities reported engaging in interlocal cooperation to support affordable housing in local jurisdictions. Based on OPPAGA's survey and literature reviewed, OPPAGA identified several best practices for supporting affordable housing, including authorizing the use of accessory dwelling units, re-zoning to allow commercial-residential mixed-use development, and setting aside a portion of the units as affordable or for specific populations (e.g., teachers, law enforcement or the homeless).

SHIP funds positively impact Florida's communities through assistance programs that provide access to affordable housing

The Florida Housing Finance Corporation oversees activities, offers training, and gathers performance and management data from local governments participating in the State Housing Initiatives Partnership Program. OPPAGA received data from the FHFC, which is required by statute to collect information including the number of units, mortgages by income categories, and details about local incentive strategies or plans implemented through its affordable housing programs.²² From Fiscal Years 2017-18 through 2019-20, 112 Florida local governments spent \$250.3 million in SHIP program

²⁰ Section [129.03\(3\)\(d\)](#), *F.S.* requires county budget officers to submit final budgets and economic status to the Office of Economic and Demographic Research. The current analysis consists of 55 counties. Baker County did not submit an expenditure report for Fiscal Year 2023-24.

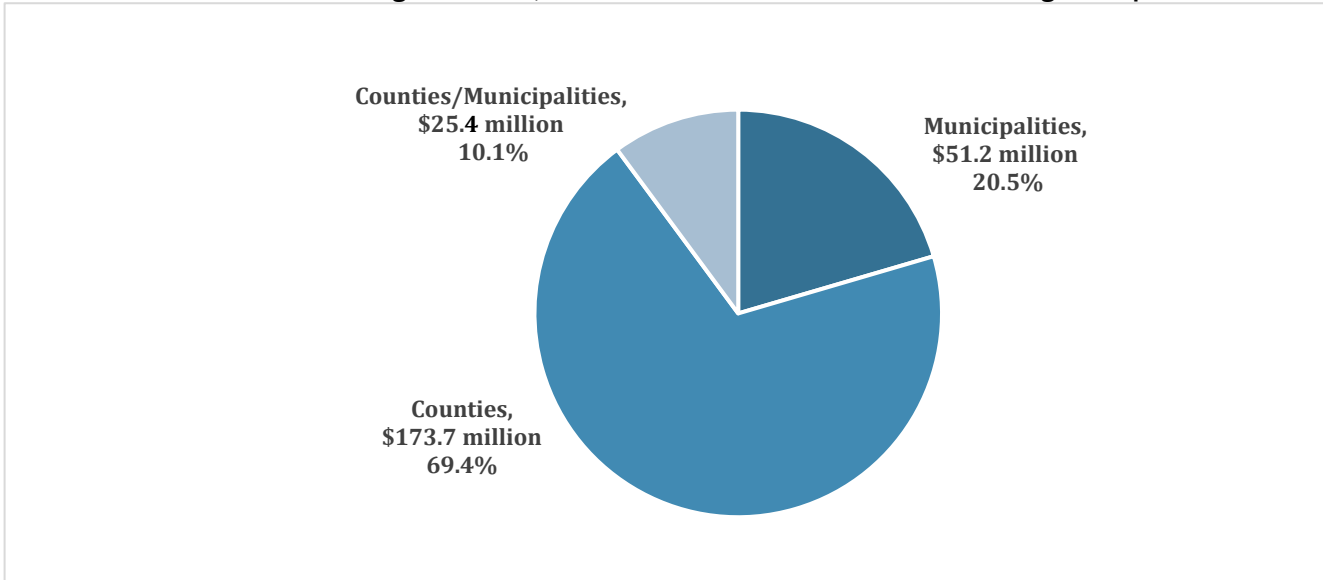
²¹ For Fiscal Year 2023-24, the Office of Economic and Demographic Research received affordable housing expenditures reported in the final adopted budgets from 65 municipalities; 134 municipalities did not submit financial data to the office.

²² Section [420.9075\(10\)](#), *F.S.*

funds on local housing assistance strategies.^{23, 24} Florida’s counties spent \$173.7 million (69.4%) of these funds, while municipalities spent \$51.2 million (20.5%) and counties that had interlocal agreements with municipalities spent \$25.4 million (10.1%). (See Exhibit 2.)

Exhibit 2

From Fiscal Years 2017-18 Through 2019-20, Counties Accounted for 69.4% of SHIP Program Expenditures



Source: OPPAGA analysis of SHIP data reported by local governments to the Florida Housing Finance Corporation.

Local governments (i.e., counties and municipalities) receiving SHIP funds annually reported expenditures and units for 23 assistance strategies, divided between homeownership and rental, adopted in the local housing assistance plans.²⁵ (See Appendix A for a list of the 23 assistance strategies.) From Fiscal Years 2017-18 through 2019-20, local governments reported spending at least 65.0% of SHIP funding on homeownership assistance and up to 25.0% for rental housing, as required by state law.²⁶ During the three Fiscal Year period, local governments reported spending \$212.8 million (85.0%) of funds on 11 homeownership strategies and \$37.5 million (15.0%) on 11 rental housing strategies.²⁷ (See Exhibit 3.)

²³ This number represents the unique number of local governments reporting during the three fiscal-year period. The actual number of entities reporting ranged from 111 entities in Fiscal Years 2017-18 and 2018-19 to 108 reporting in Fiscal Year 2019-20. According to FHFC, eight counties have interlocal agreements with the eligible SHIP municipalities within the county to jointly expend and report on SHIP program funds and units. These eight counties are Broward, Charlotte, Collier, Escambia, Flagler, Okaloosa, Osceola, and Sarasota. Coconut Creek entered into an interlocal agreement with Broward County in 2018. The City of Coconut Creek reported its own expenditures and units for Fiscal Year 2017-18. Starting in Fiscal Year 2022-23, Osceola County has an interlocal agreement with the City of St. Cloud.

²⁴ OPPAGA analyzed expenditures and units reported to FHFC for 61 counties, 45 municipalities, and 6 county-municipality interlocal agreements receiving SHIP program funds for Fiscal Years 2017-18 through 2019-20. According to FHFC, local governments have three years to expend SHIP program funds. The most recent closed out fiscal year for reporting expenditures is Fiscal Year 2020-21. However, there were no funds appropriated for the SHIP program for this fiscal year. Thus, OPPAGA used Fiscal Years 2017-18 through 2019-20 for this analysis.

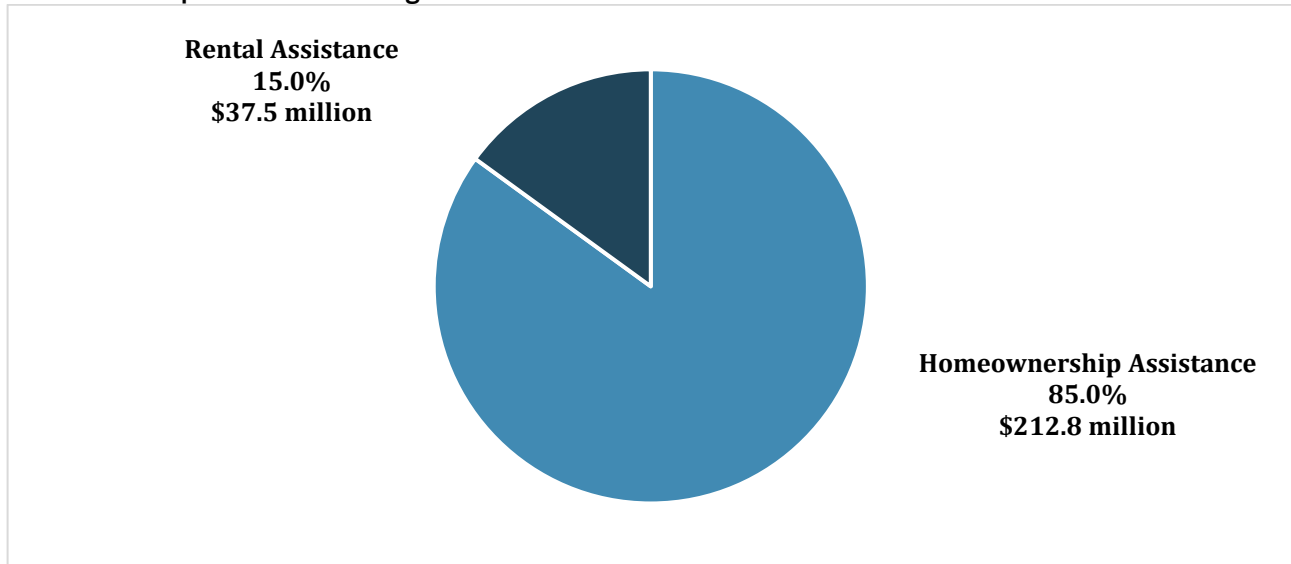
²⁵ Not all local governments receiving SHIP funds implement all 23 strategies. Additionally, the strategies local governments implement may differ from year to year.

²⁶ Section [420.9075\(5\)\(a\)](#), F.S., states that at least 65.0% of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for home ownership for eligible persons. According to s. [420.9071\(11\)](#), F.S., an eligible person means one or more natural persons or a family determined by the county or eligible municipality to be of very low income, low income, or moderate income according to the income limits adjusted to family size published annually by the U.S. Department of Housing and Urban Development based upon the annual gross income of the household.

²⁷ For Fiscal Years 2017-18 through 2019-20, local governments reported expenditures for implementing 22 of the 23 SHIP assistance strategies. During the period, no expenditures were reported for the emergency repair rental assistance strategy.

Exhibit 3

From Fiscal Years 2017-18 Through 2019-20, Local Governments Spent 85% of SHIP Program Funds on Homeownership Assistance Strategies



Source: OPPAGA analysis of SHIP data reported by local governments to the Florida Housing Finance Corporation.

SHIP funding assists local governments to support affordable housing through various strategies. The range of program activities includes funding for new construction, security and utility deposits, special needs housing, land acquisition, impact fees, demolition/reconstruction, and foreclosure prevention. Additionally, SHIP funds are required to serve very low, low, and moderate income families, with specific allocations for very low and low income households.

From Fiscal Years 2017-18 through 2019-20, total SHIP funding to support homeownership assistance strategies amounted to \$212.8 million, aiding 9,031 homeownership units (i.e., homes), thereby enhancing homeownership opportunities and rental housing for very low, low, and moderate income families through various rehabilitation and assistance programs.²⁸ (See Exhibit 4.) The most widely adopted homeownership assistance strategy was owner-occupied rehabilitation, reported by 91.1% of local governments, with expenditures totaling \$82.8 million to assist 3,149 homeownership units. Purchase assistance without rehabilitation was also significant, with 69.6% of local governments participating, spending \$41.2 million to assist 1,956 units. Additional assistance strategies included purchase assistance with rehabilitation, emergency repairs, disaster assistance, demolition/reconstruction, and new construction.

²⁸ Homeownership units include a new or existing home, existing units being rehabilitated without the creation of additional living space, or rehabilitated units that include the addition of new living space.

Exhibit 4

From Fiscal Years 2017-18 Through 2019-20, the Most Frequent Homeownership Assistance Strategies Reported by Local Governments Were Owner Occupied Rehabilitation and Purchase Assistance Without Rehabilitation

| Homeownership Assistance Strategies | Number (Percentage) Local Governments ¹ | Total Expenditures | Total Units |
|--|--|----------------------|--------------|
| Owner Occupied Rehabilitation | 102 (91%) | \$82,780,444 | 3,149 |
| Purchase Assistance without Rehabilitation | 78 (70%) | 41,192,767 | 1,956 |
| Purchase Assistance with Rehabilitation | 53 (47%) | 26,060,293 | 1,351 |
| Emergency Repair | 48 (43%) | 7,438,053 | 664 |
| Disaster Assistance | 43 (38%) | 7,235,137 | 846 |
| Demolition/Reconstruction | 39 (35%) | 21,711,859 | 232 |
| New Construction | 24 (21%) | 17,374,140 | 374 |
| Foreclosure Prevention | 15 (13%) | 2,195,148 | 235 |
| Special Needs | 10 (9%) | 3,854,976 | 125 |
| Acquisition/Rehabilitation | 7 (6%) | 2,162,263 | 17 |
| Impact Fees | 7 (6%) | 770,310 | 82 |
| Total | 112 | \$212,775,392 | 9,031 |

¹ Number and percentage of local governments that reported expenditures for each SHIP assistance strategy at least once during Fiscal Years 2017-18 through 2019-20.

Source: OPPAGA analysis of SHIP data reported by local governments to the Florida Housing Finance Corporation.

SHIP funding has also enabled local governments to support rental housing through various strategies. From Fiscal Years 2017-18 through 2019-20, total SHIP funding of \$37.5 million assisted 4,487 rental units, enhancing stability and quality for very low, low, and moderate income families. (See Exhibit 5.) The most widely adopted rental assistance strategies were disaster assistance reported by 24.0% of local governments with expenditures totaling \$4.0 million to assist 1,127 rental units. Additionally, 23.0% of local governments reported that rental assistance programs were the second most utilized strategy, with expenditures totaling \$3.8 million to assist 1,167 rental units. Other commonly reported rental assistance strategies included rehabilitation, rapid re-housing, and new construction of rental units.

Exhibit 5

From Fiscal Years 2016-17 Through 2019-20 the Most Frequent Rental Housing Assistance Strategies Reported by Local Governments Were Disaster Assistance and Rental Assistance

| Rental Housing Assistance Strategies | Local Governments ¹ | Total Expenditures | Total Units |
|--------------------------------------|--------------------------------|---------------------|--------------|
| Disaster Assistance | 27 (24%) | \$3,969,651 | 1,127 |
| Rental Assistance (Tenant) | 26 (23%) | 3,772,705 | 1,167 |
| Rehabilitation | 17 (15%) | 12,037,052 | 534 |
| Rapid Re-Housing | 17 (15%) | 2,018,280 | 514 |
| New Construction | 15 (13%) | 12,854,680 | 313 |
| Security and/or Utility Deposits | 7 (6%) | 1,244,108 | 587 |
| Special Needs | 7 (6%) | 455,238 | 16 |
| Land Acquisition | 2 (2%) | 653,358 | 7 |
| Impact Fees | 2 (2%) | 262,771 | 163 |
| Demolition/Reconstruction | 2 (2%) | 255,950 | 54 |
| Foreclosure Prevention | 2 (2%) | 16,184 | 5 |
| Total | 112 | \$37,539,976 | 4,487 |

¹ Number and percentage of local governments that reported expenditures for each SHIP assistance strategy at least once during Fiscal Years 2017-18 through 2019-20. Of the 112 entities that reported affordable housing expenditures, only 61 reported adopting at least one rental assistance housing strategy.

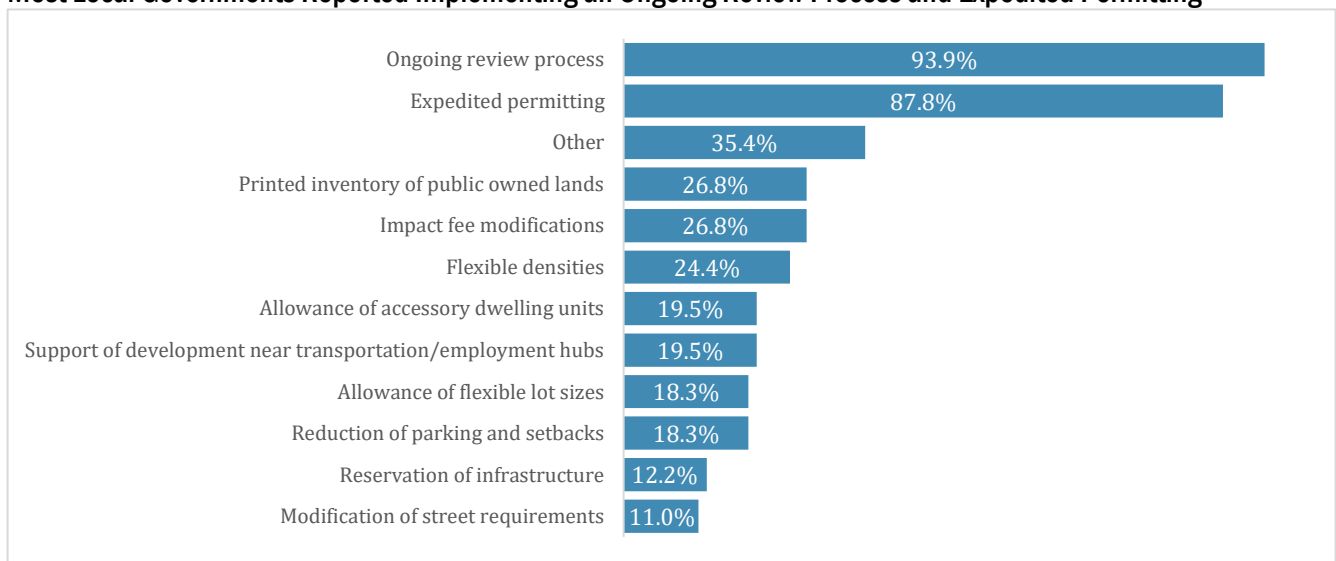
Source: OPPAGA analysis of SHIP data reported by local governments to the Florida Housing Finance Corporation.

SHIP program participants also implemented affordable housing incentive strategies, including impact fee modifications, public lands inventories, and flexible densities

OPPAGA analyzed data on 11 local housing incentive strategies reported by 82 SHIP program participants (i.e., counties and municipalities) to FHFC for Fiscal Year 2020-21.²⁹ (See Appendix B for a list of the 11 incentive strategies.) As required by law, most SHIP program participants reported adopting local housing incentive strategies that include ensuring that expedited permitting for affordable housing projects and an ongoing review process are in place for local policies, ordinances, and plan provisions. For instance, most local governments implemented ongoing review processes of local policies, ordinances, and plan provisions (93.9%) and expedited permitting (87.8%) as incentive strategies. Other commonly reported incentive strategies included printed inventory of public lands (26.8%), impact fee modifications (26.8%), and flexible densities (24.4%).³⁰ (See Exhibit 6.)

Exhibit 6

Most Local Governments Reported Implementing an Ongoing Review Process and Expedited Permitting



Source: OPPAGA analysis of FHFC data from local housing assistance plans.

Most survey respondents reported encouraging mixed-income projects and using expedited permitting and flexible zoning to support affordable housing

OPPAGA surveyed county administrators in all 67 counties and city managers in 408 municipalities to identify the affordable housing policies that local governments have implemented, policies that counties and municipalities consider the most effective, and best practices the local governments have identified for implementing those policies.^{31, 32}

²⁹ The 11 local housing incentive strategies categories are allowance of accessory dwelling units, allowance of flexible lot sizes, flexible densities, expedited permitting, impact fee modifications, ongoing review process, modification of street requirements, printed inventory of public owned lands, reduction of parking and setbacks, reservation of infrastructure, and support of development near transportation and employment hubs; localities listed additional strategies that did not fall into these categories as “other.”

³⁰ SHIP program participants reported local housing incentive strategies that did not fall into a specific category as “other”, which included affordable housing definitions and processes, flexible development standards, and development fees incentives.

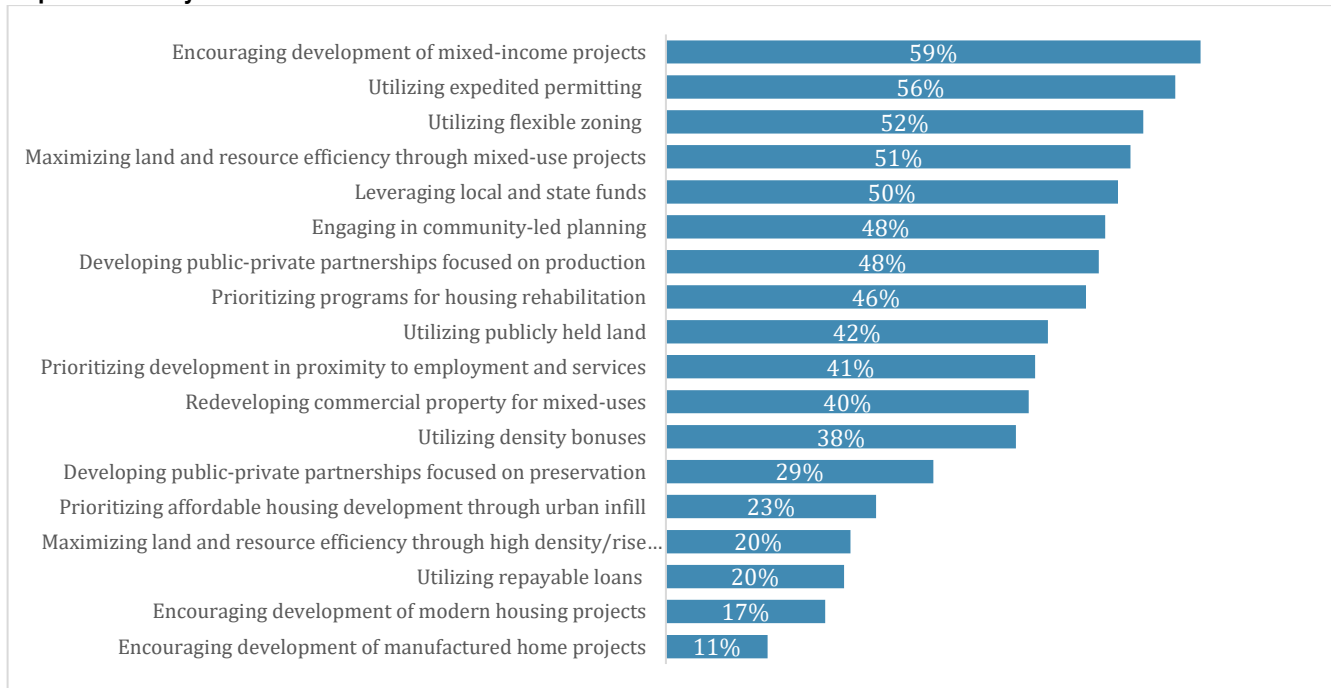
³¹ There are 411 municipalities in Florida; OPPAGA was able to obtain accurate contact information for 408.

³² Forty-four counties responded to at least one survey question, a response rate of 66%; 170 municipalities responded to at least one survey question, a response rate of 42%.

OPPAGA’s survey asked respondents about implementation of 18 affordable housing policies.^{33,34} (See Appendix C for a list of the 18 policies.) On average, counties reported implementing 9 policies, while municipalities reported implementing 6 policies. The largest percentage of survey respondents reported encouraging the development of mixed-income housing projects (59%). (See Exhibit 7.) Mixed-income housing developments include housing units with differing levels of affordability. Fifty-six percent of respondents reported utilizing expedited permitting, and 52% reported implementing flexible zoning. Expedited permitting shortens the approval process for affordable housing projects by reducing the time needed to obtain necessary permits and inspections. In addition, flexible zoning eases zoning restrictions, which could allow mixed residential/commercial zoning or single-family homeowners to add accessory dwelling units (ADUs).³⁵

Exhibit 7

Encouraging Development of Mixed-Income Projects Was the Most Common Affordable Housing Policy Implemented by Local Governments



Source: OPPAGA survey of local governments.

Counties and municipalities differed in the types of affordable housing policies implemented. Of the 41 counties that responded to a question about the affordable housing policies implemented, 39 reported leveraging local and state funds (e.g., SHIP) to achieve the maximum federal, local, and private commitment of funds, 37 reported utilizing expedited permitting for affordable housing projects, and 30 reported prioritizing programs for housing rehabilitation. For the 157 municipalities that responded to the same question, 56 reported encouraging development of mixed-income projects, 53 reported maximizing land and resource efficiency through mixed-use projects, and 48 reported utilizing flexible zoning, such as zoning for ADUs.

³³ Seventeen of the 18 affordable housing policies that OPPAGA used in its survey are outlined in s. [420.0003\(2\)](#), F.S. One, expedited permitting, is found in s. [420.9076\(4\)\(a\)](#), F.S.

³⁴ When asked on OPPAGA’s survey about current implementation of the 18 affordable housing policies, 50 municipalities reported not currently implementing any affordable housing policies and 5 reported currently implementing other types of affordable housing policies not among the 18, such as the Live Local Act.

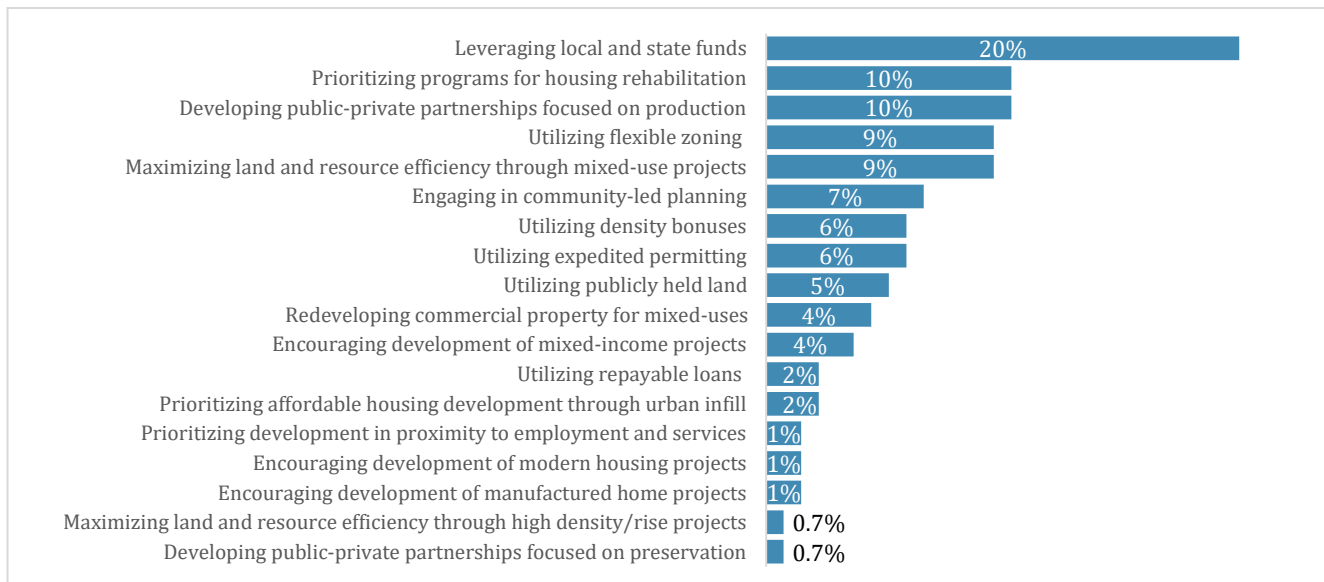
³⁵ ADUs are secondary residential units typically on a single-family lot. An ADU can be an apartment within the primary residence or an attached or freestanding home on the same lot as the primary residence.

Affordable housing policies identified as most effective varied by type of government and population size

OPPAGA survey respondents varied considerably by local government type and population size in response to questions regarding which affordable housing policies were most effective. Counties and municipalities most frequently reported (20%) that leveraging state funds to achieve the maximum federal, local, and private commitment of funds was the most effective affordable housing policy. (See Exhibit 8.) Respondents also reported that prioritizing programs for housing rehabilitation (10%), developing public-private partnerships focused on housing production (10%), and maximizing land and resource efficiency through mixed-use projects (9%) were effective. Notably, although encouraging the development of mixed-income housing projects was the most frequently implemented policy across all respondents, only 4% of local governments cited this policy as the most effective in terms of number of households assisted or number of affordable housing units produced.

Exhibit 8

Leveraging Local and State Funds Was the Most Effective Affordable Housing Policy Reported by Local Governments



Source: OPPAGA survey of local governments.

Counties reported that leveraging local and state funds to achieve maximum funding commitments from other sources was the most effective affordable housing policy

Of the 41 counties that reported implementing at least one affordable housing policy, 40 reported an affordable housing policy that was the most effective.³⁶ Across all county respondents, the most commonly reported effective affordable housing policies were

- leveraging local and state funds (e.g., SHIP) to achieve the maximum federal, local, and private commitment of funds (24);

³⁶ Of the 40 county respondents that provided information on the most effective affordable housing policy, 7 were large counties, 21 were medium, and 12 were small counties. To characterize county size, OPPAGA used the population ranges found in the 2023 Shimberg Center Annual Report: small (>100,000 residents), medium (100,000 - 824,999 residents), and large (< 825,000 residents).

- prioritizing programs for housing rehabilitation (4);
- developing public-private partnerships focused on production of affordable housing (4); and
- utilizing expedited permitting for affordable housing projects (2).

Counties identified several benefits associated with each of these policies. For instance, counties that identified leveraging local and state funds and those that identified utilizing expedited permitting for affordable housing projects most often reported that these policies increased the number of affordable housing units and number of households assisted. Counties that identified prioritizing programs for housing rehabilitation most often reported that the policy increased the number of households assisted. In addition, counties that identified public-private partnerships focused on producing affordable housing reported that the policy’s benefits were relatively evenly divided between increases in the number of affordable housing units, number of households assisted, and community engagement. (See Exhibit 9.)

Exhibit 9

Counties Reported Several Benefits Associated With the Affordable Housing Policies Deemed Most Effective

| Policy | Increased Affordable Housing Units | Increased Households Assisted | Generated Additional Funding | Increased Engagement |
|---|------------------------------------|-------------------------------|------------------------------|----------------------|
| Leveraging local and state funds to achieve the maximum federal, local, and private commitment of funds | 15 | 15 | 6 | 8 |
| Prioritizing programs for housing rehabilitation | 3 | 4 | 1 | 0 |
| Developing public-private partnerships focused on production of affordable housing | 4 | 4 | 3 | 4 |
| Utilizing expedited permitting for affordable housing projects | 1 | 1 | 0 | 0 |

Source: OPPAGA survey of local governments.

In terms of population size, 10 of 12 small counties, 10 of 21 medium counties, and 4 of 7 large counties responding to this survey question reported that leveraging local and state funds was the most effective affordable housing policy. Other affordable housing policies that two or more medium-sized counties identified as most effective were prioritizing programs for housing rehabilitation (4) and developing public-private partnerships focused on production of affordable housing (2). In addition, two large-sized counties cited developing public-private partnerships focused on producing affordable housing as the most effective policy.

Municipalities reported that maximizing land and resource efficiency through mixed-use projects and utilizing flexible zoning were the most effective affordable housing policies

Of the 102 municipalities that reported implementing at least one affordable housing policy, 98 reported an affordable housing policy that was the most effective.³⁷ Across all municipal respondents, the most commonly reported effective affordable housing policies were

- maximizing land and resource efficiency through mixed-use projects (12);
- utilizing flexible zoning (12);

³⁷ Of the 98 municipal respondents that provided information on the most effective affordable housing policy, 25 were large-sized municipalities, 47 were medium-sized municipalities, and 26 were small-sized municipalities.

- developing public-private partnerships focused on production of affordable housing (10); and
- prioritizing programs for housing rehabilitation (10).

Municipalities reported several benefits associated with each policy. For example, municipalities that identified maximizing land and resource efficiency through mixed-use projects most often reported that the policy increased community and stakeholder engagement in local housing programs. Municipalities that identified utilizing flexible zoning and those that identified developing public-private partnerships most often reported that these policies increased the number of affordable housing units. Municipalities that identified prioritizing programs for housing rehabilitation most often reported that the policy increased the number of households assisted. (See Exhibit 10.)

Exhibit 10

Municipalities Reported Several Benefits Associated With the Affordable Housing Policies Deemed Most Effective

| Policy | Increased Affordable Housing Units | Increased Households Assisted | Generated Additional Funding | Increased Engagement |
|--|------------------------------------|-------------------------------|------------------------------|----------------------|
| Maximizing land and resource efficiency through mixed-use projects | 5 | 2 | 1 | 7 |
| Utilizing flexible zoning | 8 | 5 | 1 | 1 |
| Developing public-private partnerships focused on production of affordable housing | 9 | 5 | 2 | 2 |
| Prioritizing programs for housing rehabilitation | 4 | 8 | 2 | 4 |

Source: OPPAGA survey of local governments.

The affordable housing policies identified as most effective varied by the municipality’s population size. Large-sized municipalities most frequently identified developing public-private partnerships focused on production of affordable housing and prioritizing programs for housing rehabilitation (each identified by 6 municipalities) as the most effective affordable housing policies.³⁸ Medium-sized municipalities most frequently identified maximizing land and resource efficiency through mixed-use projects (9) as the most effective affordable housing policy. Small-sized municipalities most frequently identified utilizing flexible zoning and engaging in community-led planning (each identified by 4 municipalities) as the most effective affordable housing policies.

OPPAGA identified several best practices for implementing affordable housing

OPPAGA surveyed local governments and reviewed literature from affordable housing organizations, research institutes, and academic publications to identify best practices for implementing affordable housing policies. In addition, OPPAGA reviewed documents published by several organizations that offer best practices for addressing affordable housing. These organizations include the Florida Housing Coalition, Florida Housing Finance Corporation, Affordable Housing Institute, and Urban Land Institute.

Using survey and literature review results, OPPAGA identified several examples of best practices related to each of the five most frequently reported affordable housing policies. (See Exhibit 11.) A common best practice for implementing flexible zoning is to allow the use of accessory dwelling units. Flexible zoning is a housing policy that eases zoning restrictions, which could allow mixed

³⁸ In terms of size, small municipalities are those with fewer than 5,000 residents, medium municipalities are those with 5,000 - 49,999 residents, and large municipalities are those with 50,000 or more residents.

residential/commercial zoning or single-family homeowners to add an ADU such as an apartment within the primary residence or an attached or freestanding home on the same lot as the primary residence.

Another common best practice reported by local governments is using public land or property for affordable housing initiatives. For example, one municipality donated public property for affordable housing and another transferred city-owned vacant, blighted properties to not-for-profit affordable housing developers as an incentive to construct affordable housing in such areas.³⁹ Counties and municipalities can facilitate a community land trust to use public land or property. According to the Florida Housing Coalition's Community Land Trust Best Practices report, when establishing a community land trust, it is a best practice to maintain a 501(c)3 status and state in the articles of incorporation that the purpose is to acquire land to be held in perpetuity for providing affordable housing.⁴⁰

³⁹ According to s. [163.340\(8\)](#), *F.S.*, blighted areas include areas with (1) a substantial number of deteriorated or deteriorating structures; (2) conditions that endanger life or property or lead to economic distress; and (3) factors such as unsanitary or unsafe conditions, inadequate and outdated building density pattern, and higher incidence of crime than in the remainder of the county or municipality.

⁴⁰ Florida Housing Coalition, *A Manual for Establishing, Sustaining, and Scaling Community Land Trust Operations in Florida*. 2021. <https://flhousing.org/wp-content/uploads/2021/08/8-30-FL-CLT-Best-Practices-FINAL.pdf>

Exhibit 11

Best Practices Vary by the Affordable Housing Policies Identified by Local Governments

| Survey Respondents' Most Effective Affordable Housing Policies ¹ | Examples of Best Practices ² |
|---|--|
| Maximizing land and resource efficiency through mixed-use projects | <ul style="list-style-type: none"> • Integrate essential services with affordable housing • Rezone underdeveloped parcels • Maintain high residential density in mixed-use projects or provide ample residential space • Centralize advertising and aids with single ownership • Establish business opening and closing times to capitalize on use throughout the day |
| Utilizing flexible zoning | <ul style="list-style-type: none"> • Allow for use of ADUs • Reduce minimum lot size requirements • Use mixed residential and commercial zoning to encourage high housing density • Allow multifamily zoning without requiring it to encourage high housing density |
| Developing public-private partnerships focused on production of affordable housing | <ul style="list-style-type: none"> • Designate affordable housing staff to minimize project delays • Create local loan programs that increase lending to developers for the production of affordable housing units • Donate or use public land for affordable housing • Provide utility credits to private developers to build affordable housing • Require the development company to have a professional team that includes an architect, an engineer, a general contractor, a sales agent, and a facilities management organization |
| Prioritizing programs for housing rehabilitation | <ul style="list-style-type: none"> • Prioritize structural, large cost items (e.g., roof) • Incorporate hazard mitigation and energy retrofits into rehabilitation programs • Use outreach to inform the community of services available • Conduct needs assessments • Focus on assisting low income and special needs households • Incorporate mitigation features into SHIP strategies to strengthen homes in the event of a disaster |
| Leveraging local and state funds to achieve the maximum federal, local, and private commitment of funds | <ul style="list-style-type: none"> • Provide gap funding • Provide local government matching funds for developers applying for the Low-Income Housing Tax Credit Program • Provide down payment assistance, e.g., for first-time home buyers • Utilize funding to provide homeless stabilization services • Combine funding sources to replace irreparable housing • Use funding to complete disaster relief projects • Utilize partnership opportunities with local and state organizations to leverage affordable housing funds • Create community land trusts and donate land to provide affordable housing opportunities • Create incentives through tax credits for developers • Expand the scope of income levels served to increase funding opportunities • Advertise SHIP funding availability at least once a year • Track funds leveraged with SHIP moneys |

¹ OPPAGA asked survey respondents to identify the local government's most effective affordable housing policy. These five policies were most frequently identified by respondents as the most effective.

² Best practices for each policy include those practices identified by survey respondents and OPPAGA's literature review.

Source: OPPAGA survey of local governments.

Many local governments reported engaging in interlocal cooperation to support affordable housing

OPPAGA's survey asked local governments about the use of interlocal cooperation to support affordable housing policies. Interlocal cooperation may occur through formal agreements (e.g., memorandums of understanding, contracts, and interlocal agreements) or informal arrangements (e.g. joint initiatives and shared programs). Such cooperation may occur between counties, between municipalities, or between both counties and municipalities. Overall, 44% of survey respondents

reported cooperating with other local governments to support affordable housing policies.⁴¹ Of those, 7% of respondents reported engaging in both formal and informal interlocal cooperation. A larger portion of counties than municipalities reported use of interlocal cooperation—61% of counties (25 of 41) reported using interlocal agreements compared to 39% of municipalities (60 of 152). The most common activities conducted through interlocal cooperation cited by local governments via OPPAGA’s survey were promoting and administering affordable housing programs and services.

Sixty percent of survey respondents reported that interlocal cooperation was effective for supporting affordable housing.⁴² Most frequently, respondents reported that interlocal cooperation resulted in more effective use of funds and increased effective administration and communication regarding affordable housing projects. However, 21% of respondents reported that there were factors that hindered interlocal cooperation. Examples of such factors included the cost of land and construction materials, local opposition to development, and lack of funding.

⁴¹ While 61% of municipalities reported either not cooperating with other local governments for affordable housing (69) or being unsure if the municipality cooperated with other local governments for affordable housing (23), 39% of counties reported either not cooperating with other local governments for affordable housing (13) or being unsure if the county cooperated with other local governments for affordable housing (3).

⁴² A total of 84 respondents provided information about the effectiveness of interlocal cooperation. Of these respondents, 25 were county respondents and 59 were municipal respondents. Twenty-one county respondents and 29 municipal respondents reported that interlocal cooperation had been effective.

APPENDIX A

State Housing Initiatives Partnership Affordable Housing Assistance Strategies

Local governments (i.e., counties and municipalities) receiving State Housing Initiatives Partnership (SHIP) funds annually report the number of units and average cost of producing units associated with each of the 23 assistance strategies to the Florida Housing Finance Corporation. Some assistance strategies are similar for both homeownership and rental. (See Exhibit A-1.)

Exhibit A-1

SHIP Affordable Housing Assistance Strategies

| Assistance Strategy | Rental or Homeownership | Description – SHIP Funding Activities |
|--|--------------------------|--|
| Purchase Assistance with Rehabilitation | Homeownership | Downpayment assistance and rehabilitation |
| Purchase Assistance without Rehabilitation | Homeownership | Used for new or existing homes, but no rehab paid with SHIP |
| Owner Occupied Rehabilitation | Homeownership | General rehabilitation of owner-occupied homes |
| Demolition/Reconstruction | Homeownership and Rental | Funding for homes that are beyond reasonable repair |
| Disaster Assistance | Homeownership and Rental | Funding for immediate activities during/after a disaster or emergency; rental assistance may be provided |
| Emergency Repair | Homeownership and Rental | Repairs for a specific list of items such as windows, roofing, etc. that cannot wait for more major rehabilitation |
| Foreclosure Prevention | Homeownership and Rental | Mortgage assistance for three to six months; including for eligible sponsors/landlords for rental |
| Impact Fees | Homeownership and Rental | Payment of fees that are required to be paid prior to purchase or for eligible rental units |
| Acquisition/Rehabilitation | Homeownership | Used if the local government is purchasing homes for rehabilitation and sale within the expenditure period |
| New Construction | Homeownership and Rental | Funding to a sponsor/developer who will build homes for resale to eligible buyers or renters |
| Special Needs | Homeownership and Rental | Funding for activities for individuals with special needs such as barrier removal |
| Rental Assistance (Tenant) | Rental | Eviction prevention for qualifying households |
| Land Acquisition | Rental | Purchase land for units to be developed for eligible households |
| Rapid Re-Housing | Rental | Rental subsidy for qualifying households |
| Security and/or Utility Deposits | Rental | Used in conjunction with rental assistance (tenant) and rapid re-housing |
| Rehabilitation | Rental | Used to award funds to a developer/landlord to repair rental units; can be combined with new construction (rental) |

Source: Florida Housing Finance Corporation.

APPENDIX B

State Housing Initiatives Partnership Affordable Housing Incentive Strategies

OPPAGA analyzed 11 local housing incentive strategies reported by 82 State Housing Initiatives Partnership (SHIP) program participants (i.e., counties and municipalities) in local housing assistance plans for Fiscal Year 2020-21.⁴³ According to s. [420.9071\(18\)](#), *Florida Statutes*, “local housing incentive strategies” are local regulatory reforms or incentive programs to encourage or facilitate affordable housing production. Each county or eligible municipality participating in SHIP must submit a local housing assistance plan that includes such strategies. (See Exhibit B-1.)

Exhibit B-1 Affordable Housing Incentive Strategies

| Incentive Strategy | Description |
|---|---|
| Expedited Process of Development Approvals | The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects. |
| Flexibility in Density | A jurisdiction may increase the maximum units allowable if a builder develops affordable housing units in exchange. |
| Fee waivers for the Development or Construction of Affordable Housing | Local governments can provide an exception or waiver for an impact fee for the development or construction of housing that is affordable. If a local government does so, it is not required to use any revenues to offset the impact. By modifying fee requirements for affordable housing construction, the overall cost of the development can be reduced, and the savings can be passed on in the form of lower rents or lower sales prices. |
| Reservation of Infrastructure Capacity | The reservation of infrastructure capacity is based upon local requirements in largely urban areas. These larger areas require future developments to make a reservation to guarantee the new development will meet concurrency requirements by meeting designated levels of service for certain types of infrastructure. Reservation is the act of setting aside a portion of available infrastructure capacity necessary to accommodate valid intermediate or final development orders. |
| Accessory Dwelling Units | Accessory dwelling units (ADUs) are secondary residential units typically on single-family lots that are independent of the primary dwelling unit. ADUs are a way to increase the number of housing units in areas that have primarily single-family homes. Local government can ease regulatory barriers to ADU development and should strive to amend land development codes to encourage the construction of these units. |
| Modification of Street Requirements | Land use regulations typically list a number of requirements related to streets: driveway and walkway requirements, alleyways, curb allowances, drainage requirements, utility easements, and parking on both sides of the street. Modifications to these requirements can reduce development costs, allow more land to be developed as housing, free up land for lots, and allow for more flexible design. |
| Ongoing Regulatory Review Process | The establishment of a process that requires local governments to consider how proposed governmental actions may affect the cost of housing development. This level of review may lead governmental bodies to reconsider certain actions that may increase the cost of development and in turn, increase the price of housing. |
| Surplus Lands Inventory | Discounted or donated land can significantly reduce the cost of developing affordable housing. Available land that is suitable for affordable housing development is a primary concern for housing providers. A land bank is a tool that can be used to implement the surplus land statute. |

⁴³ SHIP program participants reported local housing incentive strategies that did not fall into a specific category into an “other” category, which included affordable housing definitions and processes, flexible development standards, and development fees incentives.

| Incentive Strategy | Description |
|--|--|
| Transportation Hubs and Transit-Oriented Development | Flexible land use requirements that support development near transportation hubs and major employment centers can help low to moderate income residents reduce their transportation costs. |
| Flexible Lot Considerations | Flexible lot configurations can be a creative way to encourage the development of affordable housing units, especially for parcels that may be unique in shape and size. A flexible lot configuration can create a number of smaller housing units on a single lot. |
| Reduction of Parking and Setback Requirements | The modification of parking and setback requirements can resolve issues an affordable housing development might have in design and siting. Flexibility in these requirements can help lower development costs and ensure that more of the buildable land is available for housing development. While the intent of setbacks is to create consistency in lot composition and to preserve sight lines, utility easements, or future rights of way, there are many cases when the modification of these requirements can result in greater land area for the development. |

Source: Florida Housing Finance Corporation.

APPENDIX C

Florida Statutes Outline Policies for Supporting Affordable Housing

OPPAGA reviewed ss. [420.0003\(2\)](#) and [420.9076\(4\)\(a\)](#), *Florida Statutes*, and identified 18 affordable housing policies and strategies. (See Exhibit C-1.) OPPAGA then asked municipal and county survey respondents about implementation of these policies.

Exhibit C-1

Affordable Housing Policies Used in OPPAGA's Survey

| Affordable Housing Policy |
|---|
| Utilizing repayable loans (rather than grant programs) |
| Utilizing publicly held land |
| Engaging in community-led planning |
| Prioritizing affordable housing development through urban infill |
| Utilizing flexible zoning |
| Redeveloping commercial property for mixed-uses, including affordable housing |
| Maximizing land and resource efficiency through <u>high density/high rise</u> projects |
| Maximizing land and resource efficiency through <u>mixed-use</u> projects |
| Developing mixed-income projects |
| Developing manufactured home projects |
| Developing modern housing projects (e.g., tiny home projects, 3D-printed home projects) |
| Prioritizing affordable housing development in proximity to employment and services |
| Developing public-private partnerships focused on <u>production</u> of affordable housing |
| Developing public-private partnerships focused on <u>preservation</u> of affordable housing |
| Utilizing expedited permitting for affordable housing projects |
| Prioritizing programs for housing rehabilitation |
| Utilizing density bonuses |
| Leveraging state funds to achieve the maximum federal, local, and private commitment of funds |

Source: Sections [420.0003\(2\)](#) and [420.9076\(4\)](#), *Florida Statutes*.



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The Florida Senate

APPEARANCE RECORD

January 14, 2025

Meeting Date

Community Affairs

Committee

Deliver both copies of this form to Senate professional staff conducting the meeting

Bill Number or Topic

Amendment Barcode (if applicable)

Name ALEX REGALADO

Phone 717-0506

Address OPPAGA

Email

Street

City

State

Zip

Speaking: [] For [] Against [x] Information OR Waive Speaking: [] In Support [] Against

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While it is a tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this hearing. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard. If you have questions about registering to lobby please see Fla. Stat. §11.045 and Joint Rule 1. 2020-2022 Joint Rules.pdf (flsenate.gov)

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S-001 (08/10/2021)

CourtSmart Tag Report

Room: SB 37
Caption: Senate Committee on Community Affairs

Case No.:

Type:
Judge:

Started: 1/14/2025 11:00:30 AM

Ends: 1/14/2025 12:18:24 PM

Length: 01:17:55

11:00:45 AM Call to Order
11:00:48 AM Roll Call
11:00:54 AM Quorum Present
11:01:09 AM Pledge of Allegiance
11:01:34 AM Opening Remarks by Chair McClain
11:02:45 AM Member Introductions
11:04:36 AM Staff Introductions
11:04:56 AM Tab 1 Presentation by Florida Housing Finance Corporation on Implentation of the Live Local Act by Marissa Button
11:09:36 AM Question Senator Fine
11:10:19 AM Answer Marissa Button
11:10:59 AM Question Senator Fine
11:11:11 AM Answer Staff -Jack Hackett
11:11:42 AM Presentation Resumed
11:24:56 AM Question Senator Fine
11:25:28 AM Answer Marissa Button
11:25:51 AM Question Senator Fine
11:26:00 AM Answer Marissa Button
11:26:07 AM Question Senator Jones
11:26:49 AM Answer Marissa Button
11:27:22 AM Question Senator Jones
11:28:00 AM Answer Marissa Button
11:28:35 AM Presentation Resumed
11:29:23 AM Chair McClain Question
11:29:41 AM Answer Marrison Button
11:29:52 AM Question Senator Fine
11:30:21 AM Answer Marissa Button
11:32:47 AM Presentation Resumed
11:35:47 AM Questions Back and Forth
11:35:50 AM Senator Jones
11:36:46 AM Marissa Button
11:37:10 AM Senator Jones
11:38:02 AM Senator Sharief Introduction
11:38:29 AM Senator Sharief Question
11:39:10 AM Marissa Button
11:39:35 AM Senator Trumbull
11:40:04 AM Marissa Button
11:40:41 AM Senator Trumbull
11:40:45 AM Marissa Button
11:41:17 AM Senator Trumbull
11:41:21 AM Marissa Button
11:41:54 AM Senator Trumbull
11:42:22 AM Presentation on Hometown Heroes Housing Program by David Westcott
11:45:09 AM Question Senator Leek
11:45:18 AM Answer David Westcott
11:45:45 AM Question Senator Leek
11:46:28 AM Answer David Westcott
11:46:34 AM Presentation Resumed
11:50:01 AM Questions Back and Forth
11:51:01 AM Senator Jones
11:51:05 AM David Westcott
11:51:44 AM Senator Jones

11:52:40 AM David Westscott
11:53:44 AM Senator Jones
11:53:55 AM David Westscott
11:54:17 AM Senator Sharief
11:55:10 AM Senator Leek
11:55:53 AM David Westscott
11:56:46 AM Senator Leek
11:57:10 AM Tab 2 Presentation on OPPAGA by Alex Regalado
12:04:47 PM Chair McClain Question
12:05:54 PM Presentation Resumed
12:17:56 PM Closing Remarks
12:18:11 PM Adjourned
12:18:11 PM Adjourned