

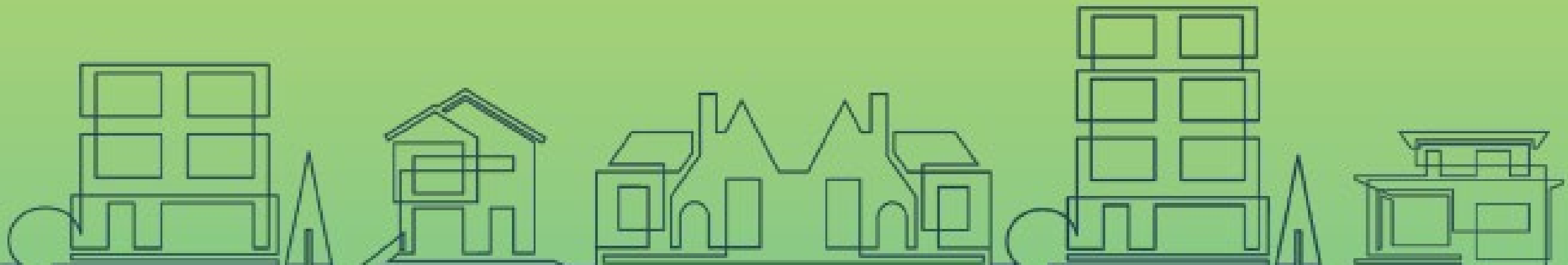
# Local Housing Solutions Across Florida Counties

Manatee County Commission  
Workshop | Apr 8, 2026

Sponsored by:



Presented by:



# THE FLORIDA HOUSING COALITION

## About Us

Statewide 501(c)(3) providing training, technical assistance, and policy support to local governments, affordable housing builders, and advocates on affordable housing.

We also are active in policy advocacy and research at the state and local levels.

## Our Work Includes:

- Ensuring compliance with local, state, and federal affordable housing programs
- Designing effective affordable housing programs
- Building the capacity of nonprofit housing providers
- Guiding land use planning for affordable housing
- Conducting research and data analysis

# STRATEGIES FOR HOUSING THAT IS...

**Affordable**, particularly long-term and permanently affordable

**Accessible** to the different groups in the community

**Available** in the amount, types, and locations needed

**Innovative**, enabling latest and greatest ways to provide homes

**Resilient** in a dynamic environment



## STRATEGIES OF FOCUS TODAY:

**Revival of Starter  
Homes By Right**

**Local Zoning  
Incentives in View  
of State Law**

**Sustain & Expand  
Local Housing  
Funds**

**Public Land &  
Community Land  
Trusts**



# REVIVAL OF STARTER HOMES BY RIGHT

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# REVIVE THE STARTER HOME

1. Remove minimum dwelling sizes.
2. Eliminate or lower minimum lot size requirements.
3. Allow single-family homes to add ADUs + convert to townhomes, duplex, triplex, or quad by right (may need to increase density allowed)
4. Allow property owners to split their lots, administratively.
5. Reduce or have flexibility in setback and parking requirements.
6. Increase maximum lot coverages.
7. Facilitate factory-built homes.



# HB 399 (2026): BUILDING PERMITS AND INSPECTIONS *ALLOWING FACTORY-BUILT HOMES*

## SIGNED INTO LAW:

- Requires local governments to allow “**offsite-constructed residential dwellings**” (modular & manufactured homes treated as real property) **by right** in any zoning district where SF detached homes are allowed.
- Prohibits local rules that treat factory-built homes **differently or more restrictively** than SF site-built homes in the same zoning district.
- Permits generally applicable architectural, aesthetic, design, or bulk standards provided they are **reasonable** and **not exclusionary**
- Allowed compatibility and design standards are limited to:
  - Roof pitch, minimum square footage, exterior finishing materials, foundation enclosure, setbacks, lot dimensions, and orientation
- **Implementation:** updates to land development code to facilitate “offsite constructed residential dwellings” in SF districts.

# SB 594 (2026): LOCAL HOUSING ASSISTANCE PLANS

Passed both House and Senate this legislative session – [pending Governor signature](#):

- **Repeals the 20% cap** on using the annual SHIP allocation on manufactured housing (built to HUD code after June 1994).
- Allows SHIP to be used for **up to 6 months of lot rental assistance** for mobile home owners (and be considered a homeownership activity).
- Requires SHIP jurisdictions to add two new strategies in their LHAPs:
  1. A strategy that addresses the needs of persons who are deprived of affordable housing due to **closure of a mobile home park**.
  2. A strategy for **providing program funds to mobile home owners**, which must include lot rental assistance.

# REVIVE THE STARTER HOME

Policy reform approaches:

1. Adjust existing zoning districts
2. Expand existing districts that better facilitate starter homes; could include restructuring of district categories.
3. Expand starter home opportunities through new approaches to regulating (e.g., form-based code)

In 2024, Gainesville consolidated single-family districts with:

- smaller minimum lot size (3,000 sq ft)
- greater maximum density (12 UPA)
- smaller minimum lot width (35 ft)
- less or equally restrictive front/side setbacks (10/5 ft)

## RSF- 3 Zoning



10,000 sq ft



10,000 sq ft

## RSF- 9 Zoning



4,000  
sq ft



4,000  
sq ft



4,000  
sq ft



4,000  
sq ft



4,000  
sq ft

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# **LOCAL ZONING INCENTIVES IN VIEW OF STATE LAW**

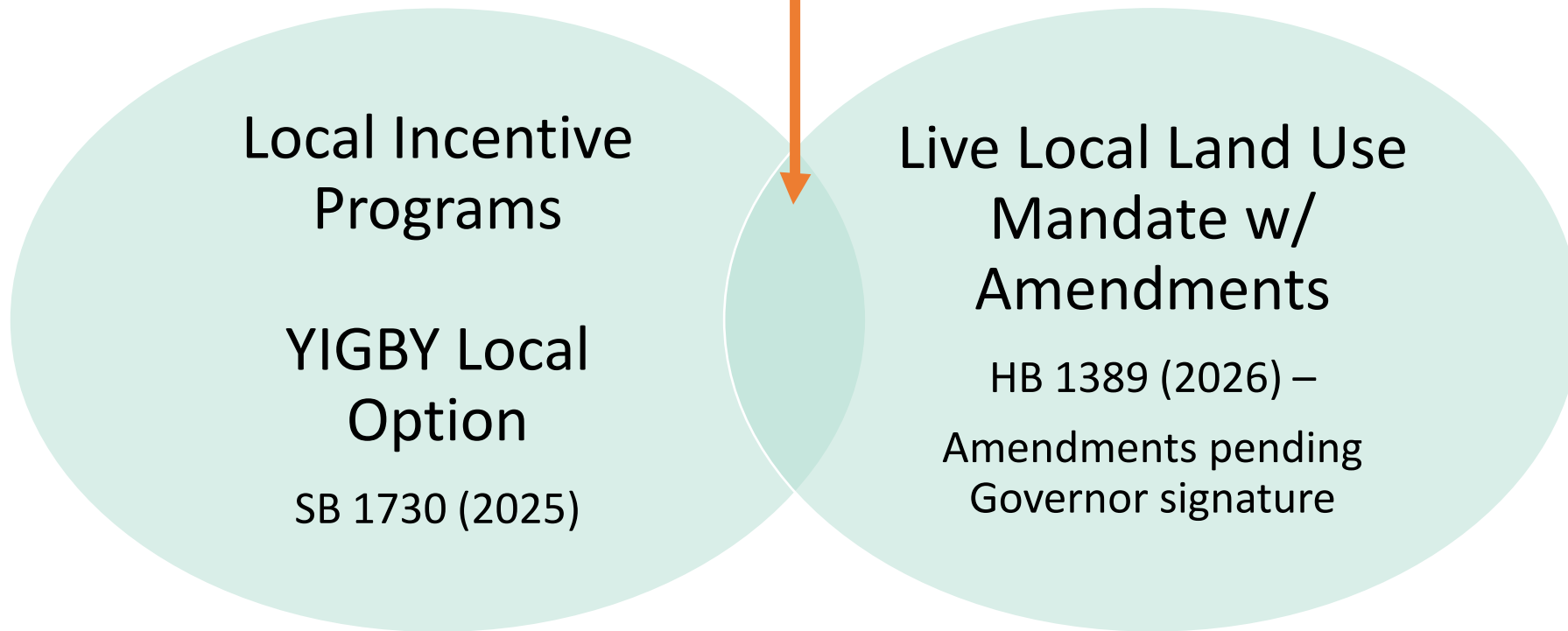
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# OPTIONAL & MANDATORY ZONING ALLOWANCES FOR AFFORDABLE HOUSING

## NEW YIGBY State Mandate

HB 1389 (2026) pending Governor signature



Local Incentive Programs

YIGBY Local Option

SB 1730 (2025)

Live Local Land Use Mandate w/ Amendments

HB 1389 (2026) – Amendments pending Governor signature

## NEW YIGBY State Mandate

HB 1389 (2026) pending Governor signature



# OPTIONAL YIGBY (YES-IN-GOD’S-BACKYARD) *EMPOWERING LOCALITIES TO UNLOCK FAITH-BASED LAND*

- Passed and signed into law via **Senate Bill 1730 (2025)**; sections 125.01055(6) and 166.04151(6) of the Florida Statutes
- Allows local governments to approve housing on certain parcels owned by religious institutions as long as at least 10% of the homes are “affordable” up to 120% AMI
- Eligibility: land owned by a religious institution which
  - 1) contains a house of public worship; or
  - 2) is contiguous to a parcel with a house of public worship.
- This is a new *optional* tool for local governments to unlock faith-based land for affordable housing.
- **First adopters: Melbourne, St. Petersburg, Orange County**

# EXISTING LIVE LOCAL ACT LAND USE MANDATE IN A NUTSHELL

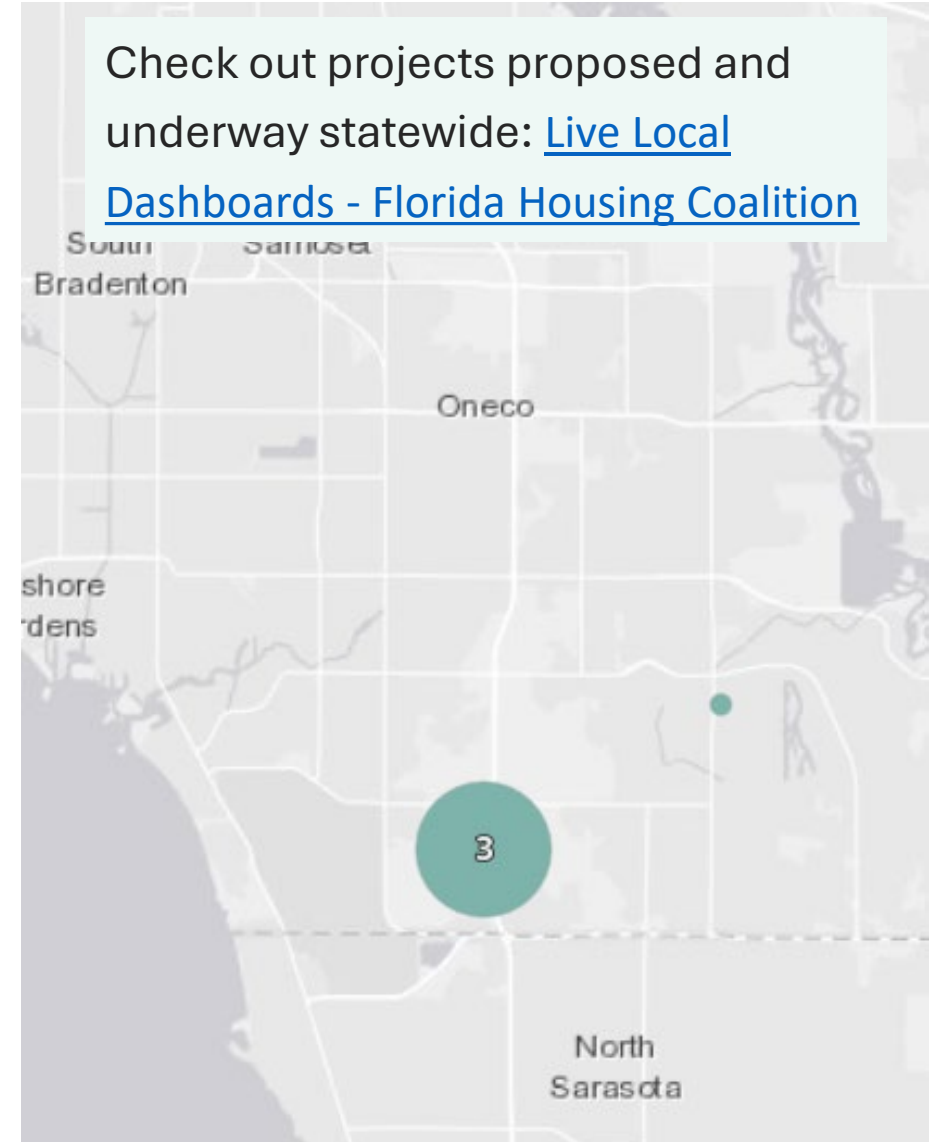
- Mandate to allow multi-family and mixed-use affordable housing in commercial, industrial, and mixed-use zoned areas
- At least 40% of the units must be affordable rents for households earning up to 120% AMI
- Qualifying projects receive increased density, height, and floor area ratios; reduced parking requirements; and administrative approval
- **In Manatee, Live Local Act land use eligibility is widespread** - “office” uses permitted in all zoning districts except Conservation and Recreation/Open Space

Office	<a href="#">531.61</a>	X	X	P	P	P	P	P	P	P
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## 4 PROJECTS LOCALLY SO FAR

Tracking of projects proposed or under construction with LLA land use mandate entitlements – in Manatee County:

- Tallevast – Multi-Family - 231 units (under construction)
- The Ridge – 256 units (proposed)
- Birchway Sarasota- 336 Units (proposed)
- Birchway Sarasota II – 343 units (proposed)



# HB 1389 (REDONDO): AFFORDABLE HOUSING *AMENDMENTS TO THE LIVE LOCAL LAND USE MANDATE*

Passed both House and Senate this legislative session – pending Governor signature:

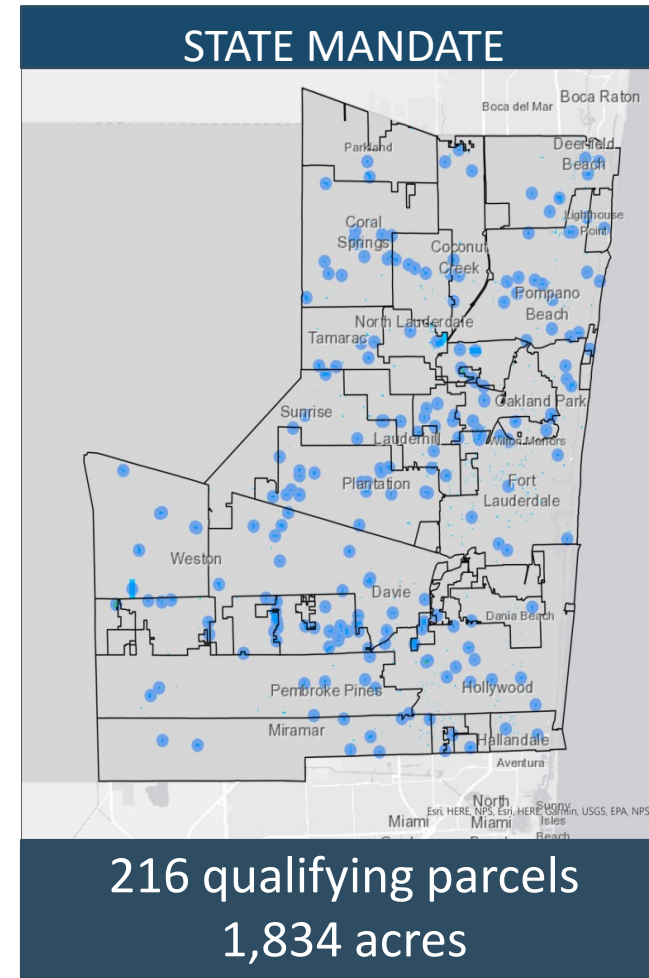
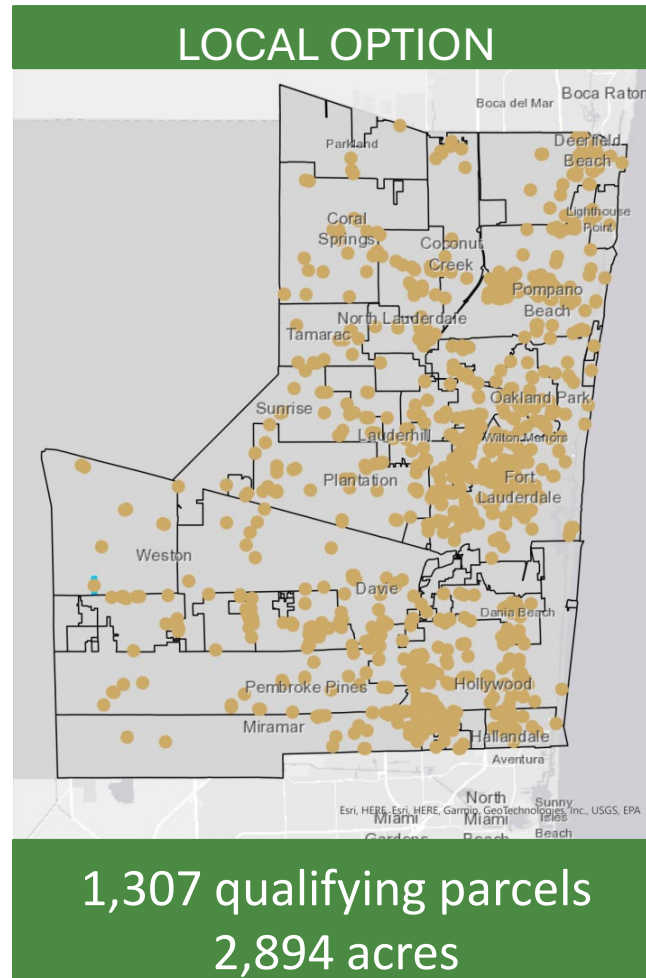
- **Expanded Eligibility for Certain Public Land:** Property owned by counties, municipalities, or school districts now qualifies
- **YIGBY Expansion:** Qualifying religious institution property now eligible for LLA land use mandate (must be >3 acres, have active house of worship 10+ years; house of worship must continue post-development)
- **Height Allowance:** Localities cannot restrict eligible height via setbacks/stepbacks, or rules more restrictive than underlying zoning
- **Farm Exemption:** Farms and farm operations are explicitly excluded from commercial/industrial/mixed-use classifications
- **Open Space & Conservation Exemptions:** Excludes open space districts, areas of critical state concern, and conservation easements

# LOCAL YIGBY OPTION COVERS MORE GROUND

## *BROWARD EXAMPLE*

# 6x

more qualifying parcels under the local option than the state mandate in Broward County



# ADDITIONAL LOCAL INCENTIVE OPTIONS FOR AFFORDABLE HOUSING

Review additional ways builders currently seek added density and building flexibility:

- Existing density bonus program use (or needed adjustments)
- Future Land Use amendments and rezonings, including planned developments
- Development boundary expansions

# ADDITIONAL LOCAL INCENTIVE OPTIONS FOR AFFORDABLE HOUSING

## Alachua County Example:

- **Future land use map change** - 10% affordable housing set-aside of additional units
- **Urban development area expansion** - 25% affordable housing set-aside or use of transfer of development rights required
- **TND and TOD allowances** - option to substitute affordable homes for required non-residential uses

## Collier County Example:

- **Density Rating System** – allows bonuses based on share of affordable homes and affordability levels
- **Target Area Bonuses** - Transit Oriented Development Subdistrict, Mixed Use and Interchange Activity Centers, Strategic Opportunity Subdistricts
- **Rural Lands** and Rural Fringe Mixed Use District Density Allowances



# **SUSTAIN & EXPAND LOCAL HOUSING FUNDS**

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# SUSTAIN & EXPAND LOCAL HOUSING FUNDING

Local housing trust funds are highly **flexible** and can support:



# TARGET SUBSIDIES TO WHERE THEY'RE NEEDED MOST

Strategies to make the most of limited funding – whether it's use of existing local funds for housing or ideas to expand:

1. Prioritize households with low incomes (<60% or 80% AMI) and at risk of homelessness
2. Balance supply-side and demand-side subsidies
3. Leverage public land, with permanent affordability and shared equity approaches
4. Prioritize location for greater impact
5. Support a range of housing types – ex: factory-built, new construction single-family homes with ADUs
6. Address rental housing needs directly
7. Promote design for cost-effective resiliency and durability (e.g., FORTIFIED wind certification)

# ESTABLISH AND SUSTAIN LOCAL HOUSING TRUST FUNDS

## General Revenue:

- **Broward County** - \$141 million in gap financing between 2018 and 2024, leveraging state and federal dollars to generate nearly 8400 affordable multifamily homes
- **Orange County** – Committed \$160 million over 10 years, starting with \$10 million and increasing 10% annually

## Local Bonds:

- **Palm Beach County** – voters approved \$200 million general obligation bond in 2022

## Proceeds from Publicly Owned Land:

- **Brevard County** – fund established in 2022

# ESTABLISH AND SUSTAIN LOCAL HOUSING TRUST FUNDS

## Infrastructure Surtax – discretionary 0.5 or 1% sales tax:

- **Alachua County** – Allocating 15% of 10-year surtax to affordable housing and economic development
- **Collier County** – dedicated \$20 million for land acquisition
- **Palm Beach County** – funds land acquisition and construction costs, supporting homeless and special needs populations
- **Pinellas County** - \$25.5 million planned to build homes for homeless and special needs populations, plus \$16.3 million for an emergency shelter

**Other sources:** in-lieu payments from local incentive programs, linkage fees, community redevelopment agencies/TIF, private donations

# LOCAL OPTION TAX EXEMPTION FOR AFFORDABLE HOUSING

## County & Municipal Affordable Housing Exemption on Multifamily Properties – s. 196.1979, F.S.

- Local government option to enact the exemption
- Applies to developments of 50+ units with at least 20% affordable at 60% AMI or below
- 2 tiers of exemption:
  - 100% exemption for affordable units if 100% of units are affordable
  - 75% exemption for affordable units if less than 100% of units are affordable
- Must be renewed every 3 years
- Adopters: St Lucie County, Leon County, Jacksonville, St Petersburg

# **PUBLIC LAND & COMMUNITY LAND TRUSTS**

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# USE PUBLIC LAND FOR PUBLIC GOOD

- Expand County efforts to use public land for deeply affordable housing, including funding for land for affordable homes.
- Using **public land puts local governments in the driver's seat** when it comes to creating the affordable housing they want to see:

## *Identifying/Acquiring Public Land*

Key factors:

- ✓ Access to infrastructure
- ✓ Physical dimensions
- ✓ Proximity to amenities
- ✓ Development readiness

## *Adopting Land Disposition Policies*

Strong land disposition policies:

- ✓ Long-term affordability
- ✓ Serve the lowest-income households
- ✓ Partner with CLTs
- ✓ Build with resiliency in mind



# USE PUBLIC LAND FOR PUBLIC GOOD

Example public entities in FL who are putting public land to work for affordable housing – also think about partnerships with local HFAs, special districts, and state/federal lands:

Alachua	Boynton Beach CRA	Broward County	Collier County	Daytona Beach	Escambia County/City of Pensacola	Fort Myers
Fort Myers CRA	Hendry County School Board	Hernando County	Melbourne	Miami-Dade County	Miramar	Ocala
Pasco County School Board	Pinellas County	Pinellas County School Board	Sanford	Sebring	St. Petersburg	Volusia County

# PARTNER WITH COMMUNITY LAND TRUSTS (CLTS)

CLTs offer distinct benefits to protect public affordable investments for the long term:

- ✓ Maximizes use of public land for permanent affordability
- ✓ Preserves subsidies through resale restrictions
- ✓ Tracks long-term affordability and compliance
- ✓ Relieves local government of long-term stewardship

Partner with existing CLTs or inspire new ones through seed funding, technical assistance, and capacity-building



# EXAMPLE PARTNERSHIPS WITH CLTS

**Santa Rosa County** – use of SHIP to support Northwest Florida CLT (Pensacola Habitat)

**Port St Lucie** –

- Downpayment assistance program for eligible buyers to find a home to purchase and donate underlying land to CLT
- Partnered with CLT of Palm Beach County and Treasure Coast to steward the sites

**Leon County, City of Tallahassee, Tallahassee CRA, Tallahassee Lenders Consortium** which operates local CLT –

public/private partnership for pocket neighborhood of 18 homes (attached and detached single-family homes)

- City – land, construction subsidy
- CRA – infrastructure support
- County – construction subsidy
- CLT – developer, ongoing site stewardship

# RECAP & ADDITIONAL CONSIDERATIONS

Strategy	Opportunity for Guaranteed Affordability Long-Term?	Can be Offered with Existing Resources?
Starter Homes By Right	Not likely without additional incentives (e.g., subsidy)	Yes
Zoning Incentives for Affordability	Yes	Yes, yet success depends on market + current regulations
Local Housing Funds	Yes, particularly deep affordability	Yes, yet evaluate existing uses + new funding sources
Public Land & CLTs	Yes, particularly deep affordability	Yes, yet would benefit from additional land + subsidy supports



# Local Policy Toolkit for Affordable Housing

Strategies for Policymakers, Builders, and Housing Advocates



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

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

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

FOR THE FULL MENU OF STRATEGIES, VISIT  
[HTTPS://FLHOUSING.ORG/RESOURCE-  
LIBRARY/](https://flhousing.org/resource-library/)

TRACKING STATE & LOCAL POLICIES ON OUR  
SUBSTACK:  
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THANK YOU!

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