

# Resilient. Affordable. Permanently The Housing Future We Can Build

*Southeast Florida Climate Leadership  
Summit  
December 16, 2025*

# THE FLORIDA HOUSING COALITION

## *About the Coalition*

### Our mission.

Our mission is to bring together housing advocates and resources so that all Floridians have a home that is affordable in a suitable living environment. We carry out our mission primarily through the provision of affordable housing training and technical assistance statewide.

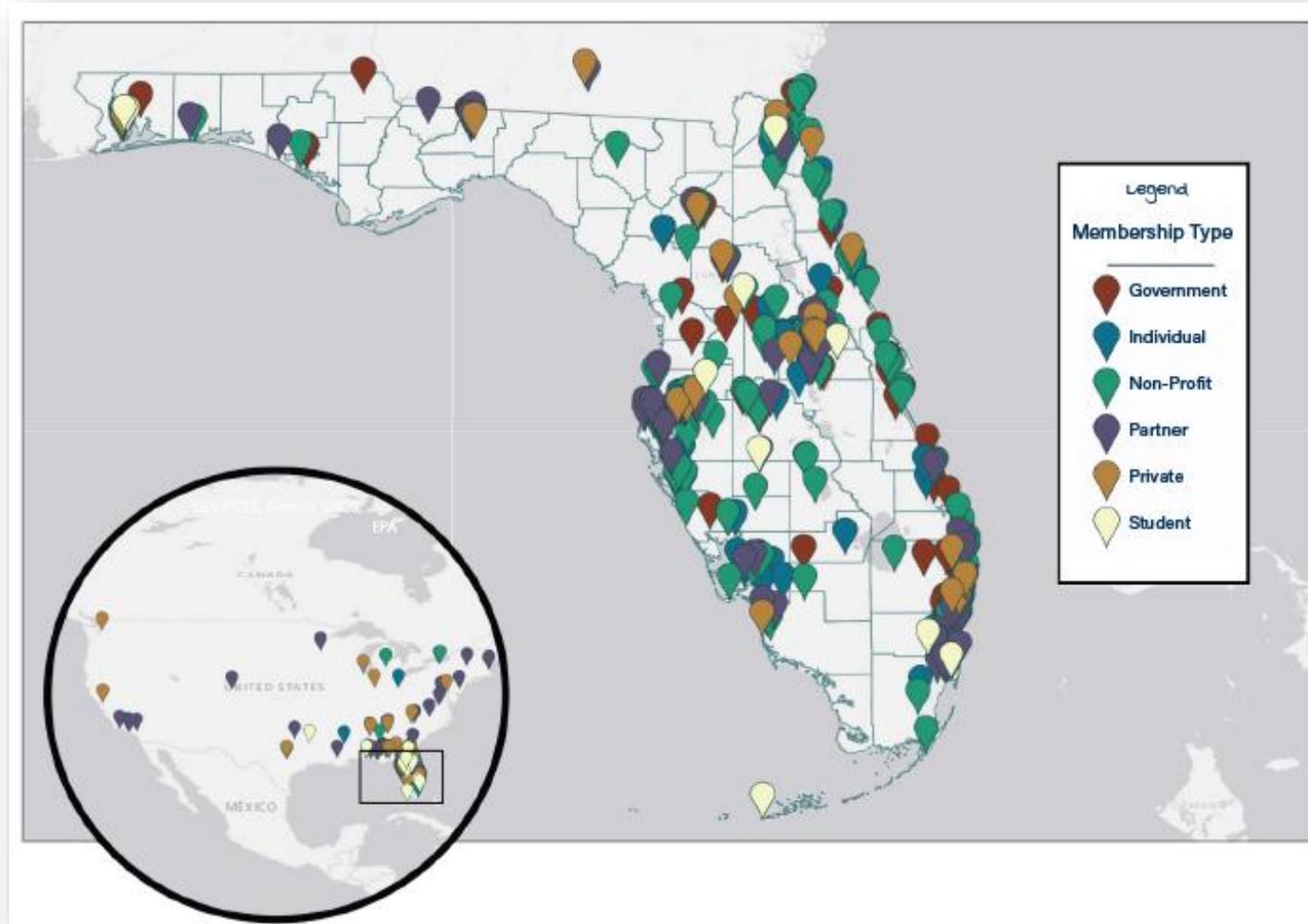
We envision a Florida where there exists an ethic to ensure all members of every community, including the most vulnerable and low income, can live in a home of their own choosing that is affordable to them, and that each community has at least one community-based organization with the capacity to play an important role in the delivery of housing and related services.

### Our vision.



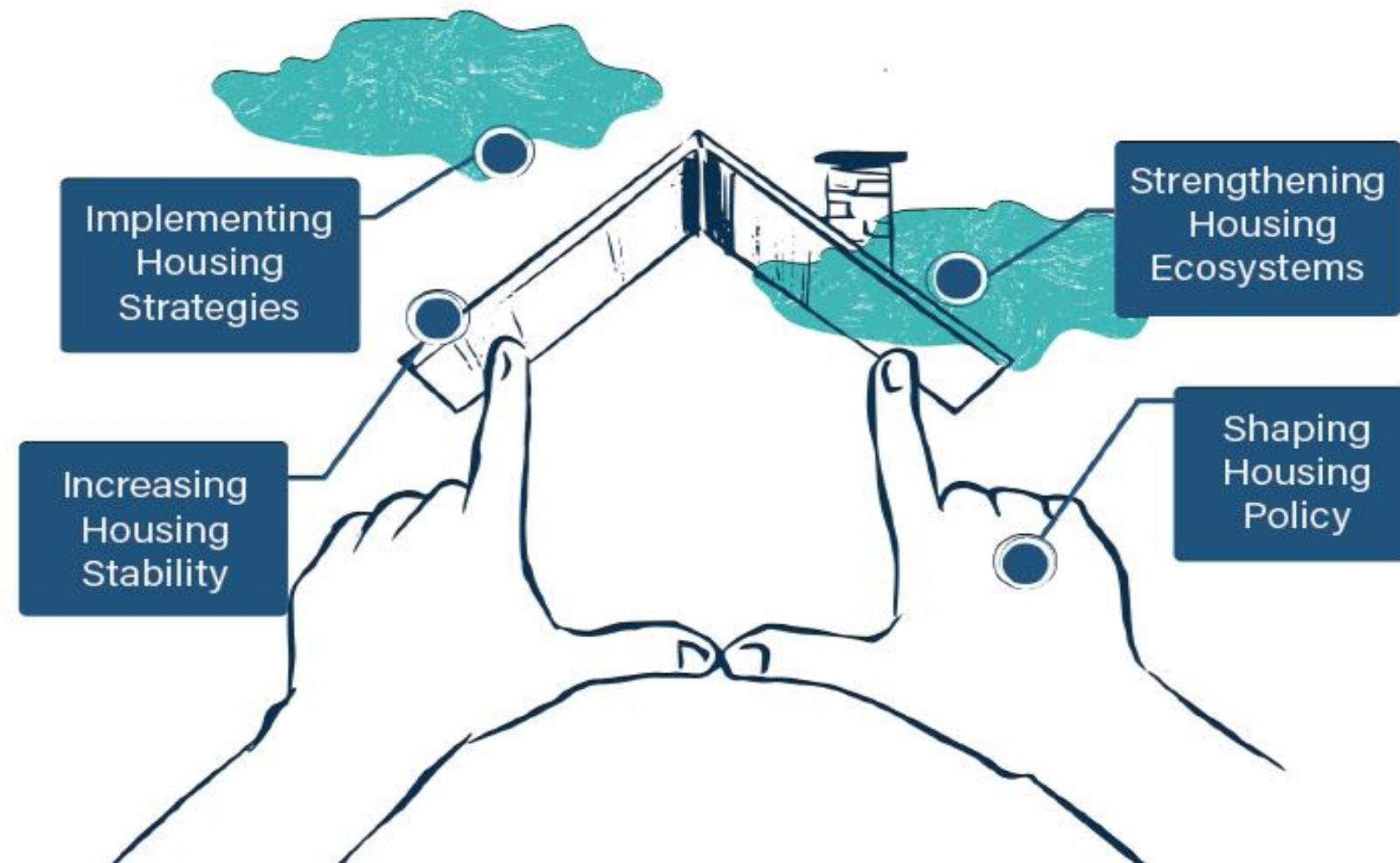
# OUR NETWORK

*Connecting Solutions*



# HOW WE WORK

## *Our Four Impact Areas*



# WHY THIS COMPACT MATTERS

*Working Collaboratively to Build Climate Resilience*

- Profound potential impact:
  - Over 100 governments
  - Over 6 Million residents
  - 1/3 of the state's GDB
- Increasing vulnerabilities
  - 250,000 residents 3' above sea level or lower
  - 105° Heat index for 3 months per year projected by 2050



# AFFORDABLE FOR HOW LONG?

*An overlooked question*

“Affordability isn’t a moment in time. It’s a moving target.”



Gary Fleisher, Editor-In-Chief  
Offsite Builder

Link: <https://www.linkedin.com/pulse/most-overlooked-question-affordable-housing-gary-fleisher-gywte/?trackingId=9YrwJx4rR3Sp%2Fu4S4eBwMw%3D%3D>



# WHAT'S THE MARKET SAYING?

*Recouping the Investment*

~~Five~~ Ten years needed  
to break even.



Allaire Conte, Senior Advice Writer  
Realtor.com

Link: <https://www.realtor.com/advice/buy/five-year-rule-debunked-2025/?msockid=0474e8e7d17e601c1874fd47d062611d>



# WHAT'S THE MARKET SAYING?

*Looking for Lifetime Affordability*

Buyers across the generational spectrum are looking beyond price tags and investing in homes that deliver **enduring performance** and lasting financial benefits.



Victoria Muharsky, ESG Specialist  
Greenbuildermedia.com

Link: <https://www.greenbuildermedia.com/blog/homebuyers-want-long-term-value-not-just-a-low-price>



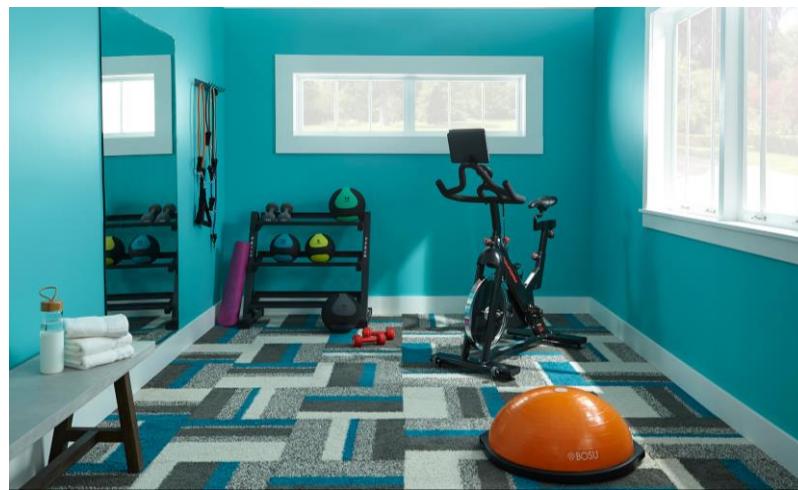
# WHAT'S THE MARKET SAYING?

*Placing greater value on housing*

## Housing is more than shelter



Source: <https://www.healthline.com/health/parenting/working-from-home-and-parenting>



Source: [https://www.allaboutlearningpress.com/blog/homeschool-6-year-old/?srltid=AfmBOorLJK\\_IT16-IeVYXkRKZsUYVQ9oE3dvVlpuEW4EKID5MrLTrbo](https://www.allaboutlearningpress.com/blog/homeschool-6-year-old/?srltid=AfmBOorLJK_IT16-IeVYXkRKZsUYVQ9oE3dvVlpuEW4EKID5MrLTrbo)



Source: <https://www.kilz.com/blog/fun-functional-home-gym-makeover/>

Andy Beth Miller, Contributor  
TheMortgagePoint.com

Link: <https://themortgagepoint.com/2025/03/21/consumers-are-placing-greater-value-on-their-homes/>



# REPAIR Florida's Housing Ecosystem



 <b>Reachable</b>	Reachable means ensuring all Floridians, including those with the lowest-income and members of vulnerable populations, can access housing that is affordable and accessible to them. It considers transportation accessibility, wage-aligned affordability, and special needs access.
 <b>Equitable</b>	Housing equity ensures that all community members—including those historically underserved—have fair access to the resources and support needed for stable housing. It also means investing in ways that support opportunity, build local value, and contribute to economic vitality.
 <b>Permanently Affordable</b>	This goal recognizes the need for housing stock held as a permanent community asset that will be preserved and protected to benefit residents, now and in the future. Achieving permanent affordability involves maximizing public investments through strategic partnerships with private developers, nonprofits, and community organizations such as community land trusts.
 <b>Available</b>	Available means offering a wide variety of housing types that meet the diverse needs of all residents while keeping pace with ever-growing demand. This includes supporting housing production through removing regulatory or financing barriers and preservation and rehabilitation of the existing housing stock.
 <b>Innovative</b>	Innovative aspect involves new approaches to construction, finance, ownership, or policy. It involves leveraging technology and adopting forward-thinking practices to improve the delivery of housing and address barriers that stifle progress.
 <b>Resilient</b>	Resilient refers to homes and communities that can withstand and recover from environmental hazards such as hurricanes, flooding, and extreme heat. It includes building or retrofitting homes with durable, energy-efficient materials and climate-adaptive designs. The goal is to reduce vulnerability, lower long-term housing costs (e.g., utilities, insurance), and support community stability during and after disruptions.

# RESILIENT + PERMANENTLY AFFORDABLE

*The Florida Keys Community Land Trust*



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*The Florida Keys Community Land Trust*



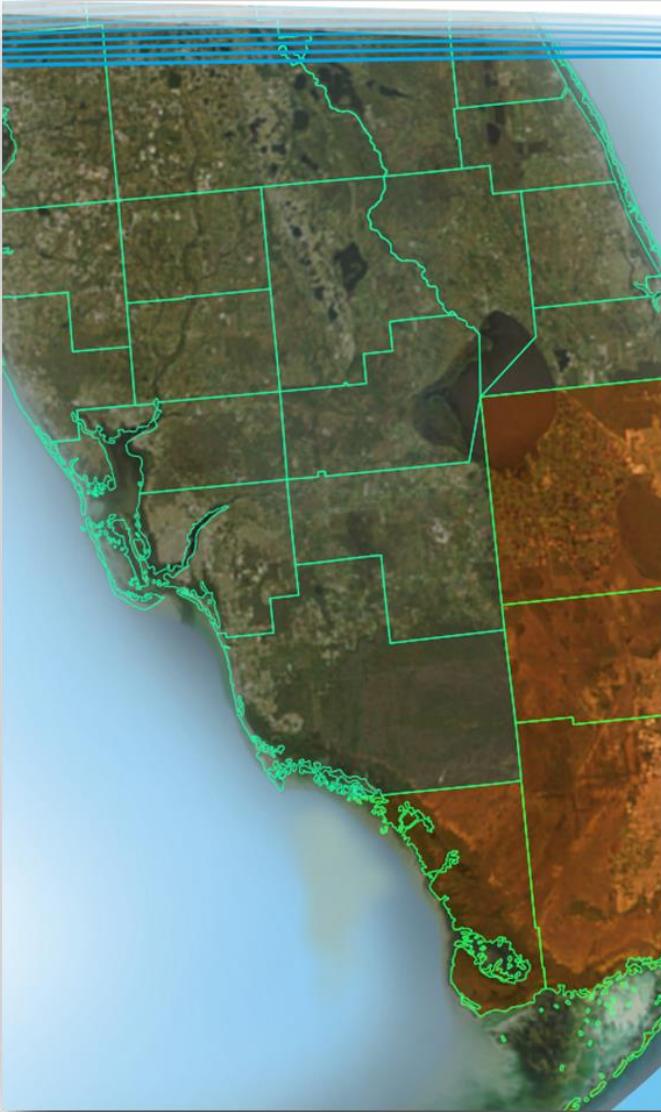
# CALL TO ACTION

## *PICKING UP OUR TOOLS*

When resilience is built in,  
affordability becomes truly permanent.



Source: GNHDC



**THANK YOU!**