

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.

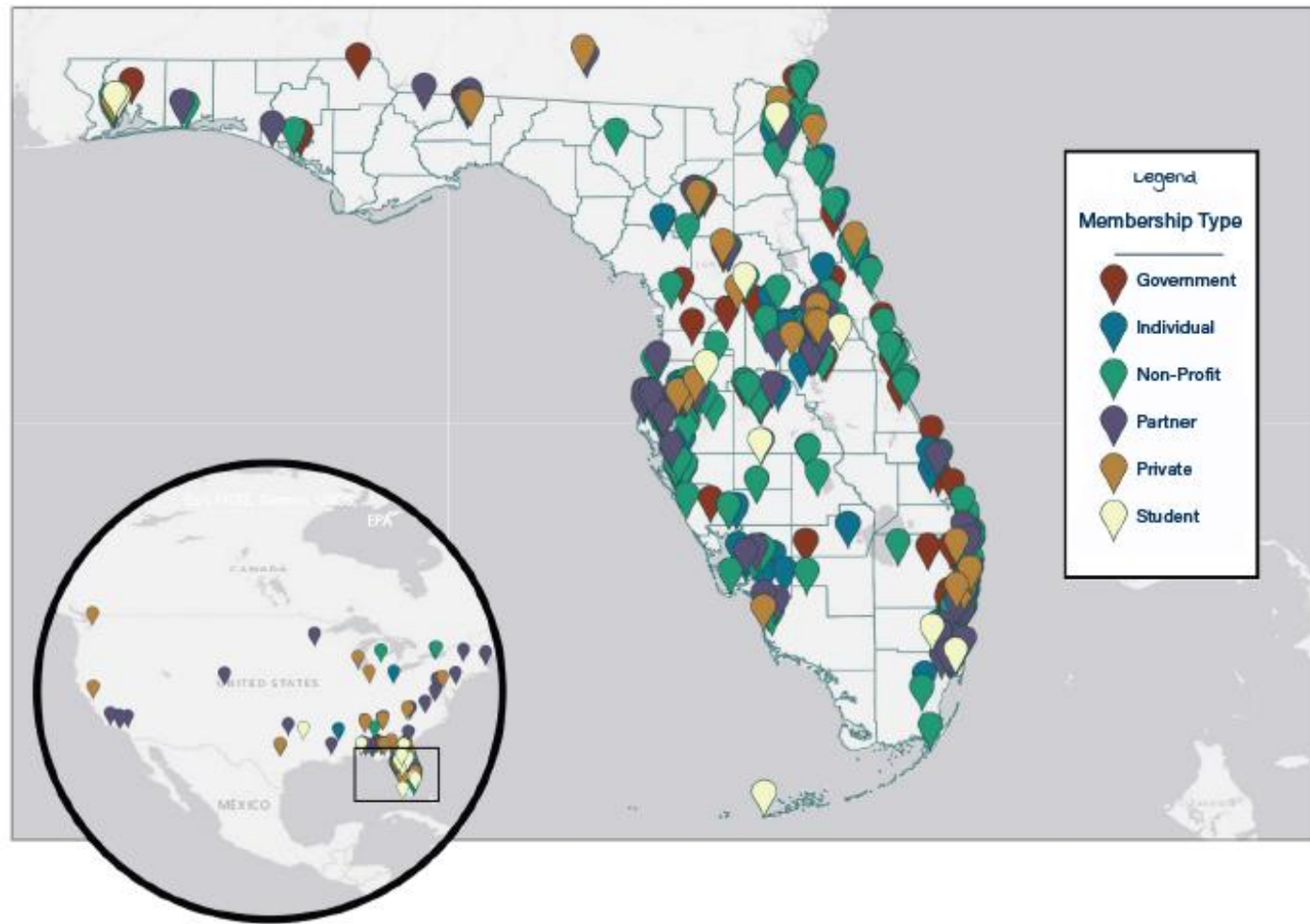
We envision a Florida where there exists an ethic to ensure all members of every community, including the most vulnerable and low income, can live in a home of their own choosing that is affordable to them, and that each community has at least one community-based organization with the capacity to play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

Vision. Our



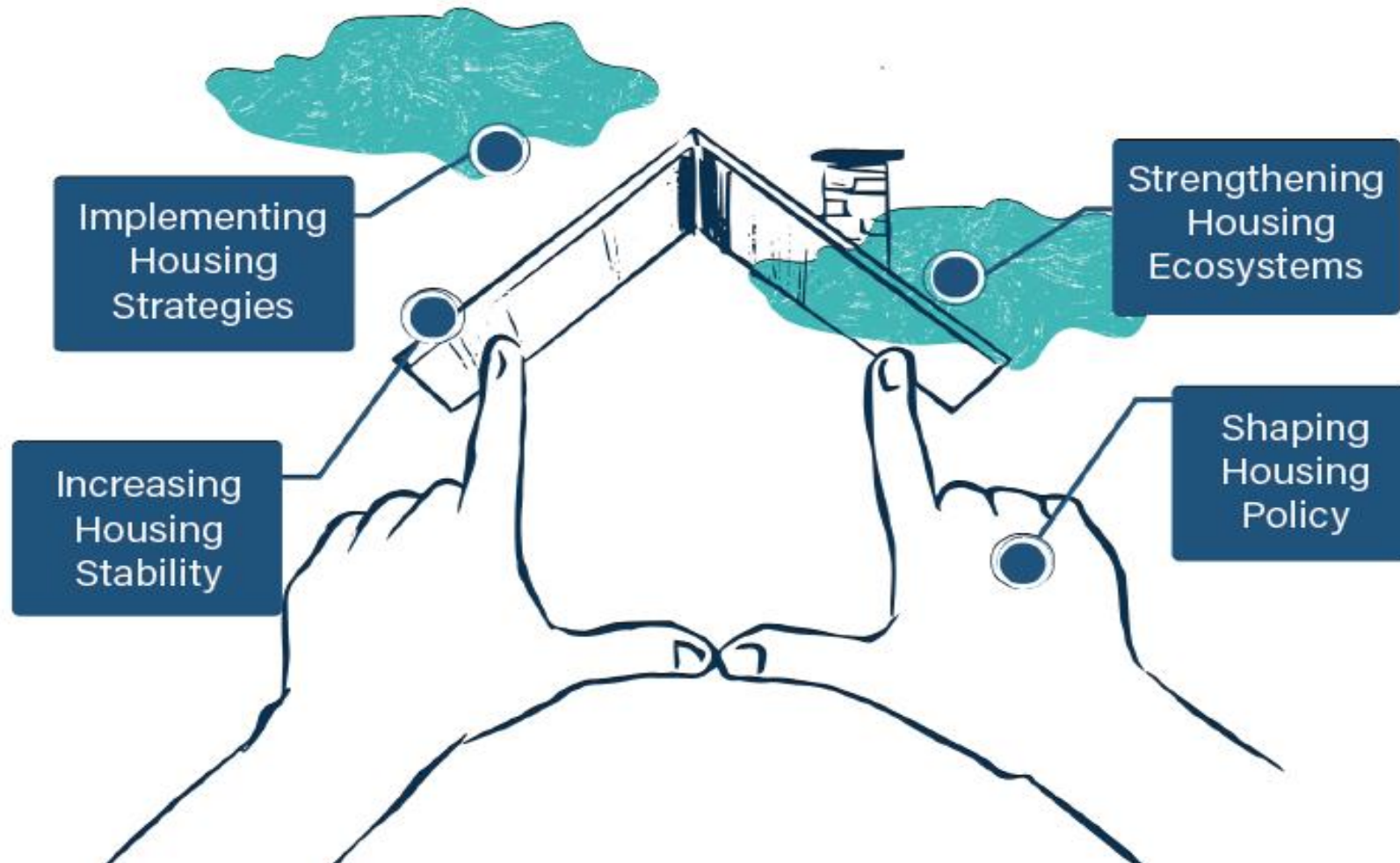
OUR NETWORK

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/?srsltid=AfmBOorLJK_JTt6-IleVYXkRKZsUYVQ9oE3dvIpuEW4EKID5MrlTrbo



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



Reachable

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



Equitable

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.



Permanently Affordable

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.



Available

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.



Innovative

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.



Resilient

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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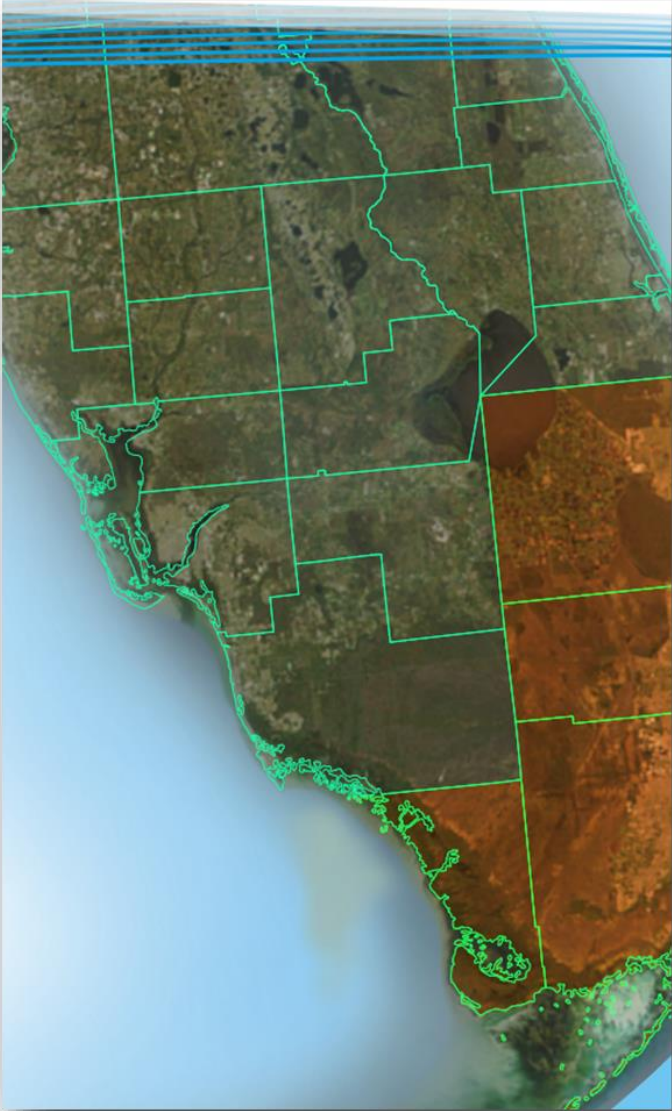
CALL TO ACTION

PICKING UP OUR TOOLS

When resilience is built in,
affordability becomes truly **permanent**.



Source: GNHDC



THANK YOU!