

## HOUSING

**SUPPORT** reforms that promote the development of diverse and robust housing options, specifically focusing on those that help low to moderate income households.

**SUPPORT** efforts to preserve existing affordable housing stock, including initiatives that will allow seniors to age in place.

### BACKGROUND:

During the 2023 Session, the Florida Legislature approved the “Live Local Act” (LLA), which dedicated record funding to affordable housing; required local governments to automatically approve certain, affordable multifamily and mixed-use projects; and established multiple tax incentives to promote development. The LLA was further amended in 2024.

While the LLA was a major step forward, challenges remain. These include adherence to the LLA’s expedited approval provisions. Part of the 2024 tax package also allows jurisdictions to opt out of a key tax exemption if they do not have a deficit of affordable units—based on aggregated regional data that may not be reflective of local need. Additionally, the LLA does not address the need for housing types beyond large multifamily developments.

The Legislature has an opportunity this session to build upon the LLA and further promote affordability and housing attainment for all Floridians.

### WHAT CAN BE DONE:

- **Reduce local zoning and land use barriers.** Zoning and land use restrictions at the local level often inhibit the development of “missing middle” housing like duplexes and multiplexes – which fill the gap between single-family homes and larger multifamily developments – or alternative housing types like accessory dwelling units (ADUs). In some communities, zoning regimes also discourage urban infill development, which would allow for increased density in areas typically nearer to employment centers, transit hubs and other key infrastructure. By easing these restrictions, **ALICE** families can gain access to additional housing options, which will improve affordability and quality of life.
- **Create and expand tax incentives.** Property tax exemptions for missing-middle housing will further encourage the development of these options for families. Expanding incentives created under the LLA to include rehabilitation, adaptive reuse of vacant or underutilized properties, and housing for veterans and other specific populations can provide additional tools for addressing local housing challenges. Clarifying opt-out provisions relating to existing LLA tax incentives is also necessary to ensure that these exemptions are available in areas with affordable housing shortages and projects can receive financing.

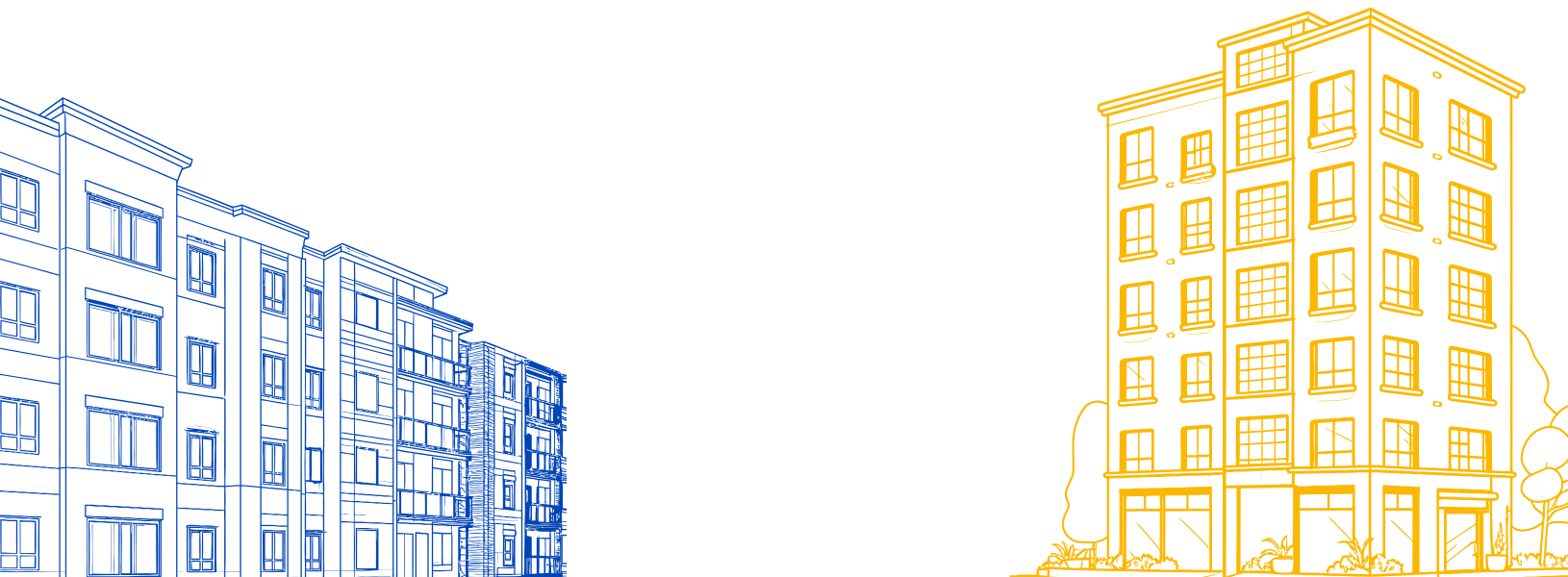


- **Review income eligibility thresholds.** Many of the provisions in the LLA are focused on promoting the development of multifamily projects with units affordable to individuals making up to 120% of the area median income (AMI). While these tools are certainly helpful in addressing local housing challenges in some areas of the state, they are less effective in other communities. Additional incentives focused on lower-income Floridians would help expand the impact of the legislation.
- **Streamline local development processes.** Often, development projects are rejected by local authorities due to pressure applied by organized NIMBY groups even when these projects adhere to all local codes and comprehensive plan requirements. Furthermore, protracted permitting timelines delay the delivery of product, and increase costs for consumers. By improving these processes in ways that balance local needs with neighborhood preservation and expedite the construction of housing, we can increase the availability and affordability of all housing types for **ALICE** families.

## WHY IT IS IMPORTANT:

**Inflation is hitting ALICE harder.** The cost of basic needs is increasing faster than the overall rate of inflation, as reported by the **ALICE** Essentials Index. It is harder now for **ALICE** to keep up with bills than at the height of the pandemic. According to the Household Pulse Survey, 60% of households below the **ALICE** Threshold in Florida reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, up from 54% in August 2020.

**Housing costs remain high.** Housing costs are on the rise in many parts of the state, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 49% of households below the **ALICE** Threshold in Florida reported that their rent or mortgage had increased in the prior 12 months (compared to 35% of households above the Threshold).



## FOOD INSECURITY

**SUPPORT** efforts to ensure **ALICE** families have access to high quality fresh food products.

### BACKGROUND:

The U.S. Department of Agriculture (USDA) defines food insecurity as the lack of access to enough food for an active, healthy life for all household members, and limited or uncertain availability of nutritionally adequate foods. While it may seem surprising in a state and country with such vast agricultural resources, there are individuals in every county in the U.S. who struggle to access high-quality, healthy food.

This is especially true for **ALICE** (**A**sset Limited, **I**ncome **C**onstrained, **E**mployed) families, who are often one emergency away from financial instability. For a four-member **ALICE** household, with an income above poverty but below the amount needed to afford essentials, food accounts for more than 30% of the household budget. That figure is even greater for families below the poverty threshold leaving little room for other expenses. Hunger also has cascading effects on overall health and well-being; the U.S. spends an estimated \$160 billion on health care costs relating to food insecurity.

As one of the largest agricultural producers in the nation, Florida can harness its home-grown resources to help ensure that no family endures food insecurity or is forced to choose between food and other critical needs.

### WHAT CAN BE DONE:

- **Support collaboration between agriculture and charitable food organizations.** Create incentives for Florida's agricultural producers to provide more fresh food products for charitable purposes simultaneously supporting Florida's farmers and helping alleviate hunger throughout the state.
- **Leverage opportunities for federal funding to address childhood hunger.** Florida has a chance to draw down additional funding to provide meals for children from low-income families during the summer.

### WHY IT IS IMPORTANT:

**One in eight Floridians is facing hunger.** According to Feeding America, over 2.9 million Floridians are experiencing hunger. These individuals report needing an additional \$2.3 million more per year to meet their food needs.

**One in five children in Florida face hunger.** Of the nearly 3 million Floridians who are food insecure, 819,940 are children.

