

Enterprise Southeast Florida State and Local Policy Priorities

Working in partnership to advance priorities on the city, county, state, and federal levels



Enterprise Community Partners is a national nonprofit that exists to make a good home possible for the millions of families without one. Enterprise works across the country, throughout the Southeast, and here in Florida to increase housing supply and broaden opportunities for socially and economically disadvantaged communities. As housing costs continue to increase and wealth disparities widen, we have prioritized the following policy opportunities to support Florida families:

Ensure Funding to Build and Preserve Needed Housing

- Fully fund Florida’s Sadowski Housing Trust Funds to support SHIP and SAIL and expand housing for low- and moderate-income households and the broader workforce.
- Ensure continued support for the Innovative SAIL program to provide flexible gap financing for redevelopment, infill, mixed-use, and adaptive reuse projects, including housing serving deeper affordability levels.

Increase Housing Options and Reduce Barriers to Development

- Incentivize workforce housing development through tools such as density bonuses, reduced parking requirements, tax abatements, and expedited permitting in high-cost, job-rich areas.
- Ease restrictions on accessory dwelling units (ADUs) to expand neighborhood-scale housing options, support aging in place, and make more efficient use of existing land and infrastructure.
- Activate local Yes In God’s Back Yard (YIGBY) policies to unlock underutilized faith-based land for affordable housing through clear, predictable local implementation.
- Promote adaptive reuse policies that convert vacant commercial and publicly owned properties into workforce and affordable housing.

Preserve Existing Housing Stock and Homeowner Affordability

- Strengthen climate resilience and home hardening efforts to protect existing housing stock, reduce insurance costs, and help households remain safely housed.
- Support policies that improve affordability in Florida’s property insurance market by reducing risk, stabilizing costs, and mitigating losses of existing housing stock.

Promote Housing Stability and Prevent Eviction

- Support eviction prevention and diversion strategies, including rental and utility assistance, to reduce displacement and housing instability.
- Encourage state and local investments in programs that can stabilize housing for Florida families.

Prevent and End Homelessness

- Advance housing opportunities paired with supportive services through strong local Continuums of Care.
- Support sustained investments in emergency shelter, rapid rehousing, permanent supportive housing, and the service infrastructure needed to prevent and end homelessness.

Ensure Funding to Build and Preserve Needed Housing

- **Fully Fund Florida’s Sadowski Housing Trust Funds** - Keeping Sadowski dollars dedicated to housing strengthens SHIP and SAIL programs, fueling affordable housing construction and preservation. The state’s FY25-26 allocation was projected to create nearly 56,000 jobs, generate \$7.2 billion in economic impact, and expand housing for low- and moderate-income households and the broader workforce.
- **Ensure Continued Support for the Innovative SAIL Program** - Created under the Live Local Act in 2023, the Innovative SAIL program was established to provide flexible, strategic gap financing for redevelopment, adaptive reuse, infill projects, mixed-use housing, and other efforts that expand attainable housing. Since its creation, the Innovative SAIL program has supported 5,968 affordable rental homes across 22 counties, with nearly 79% of units serving households at or below 80% area median income (AMI). Continued support is especially critical in 2026 to ensure the program can also reach households at deeper affordability levels, including those around 50% AMI, such as service-sector workers who are most vulnerable to rising housing costs.



Increase Housing Options and Reduce Barriers to Development

- **Incentivize Workforce Housing Development** - Florida faces an estimated 244,000-unit housing underproduction gap, making it increasingly difficult for working households to live near their jobs. Workforce housing should be understood broadly to include teachers, healthcare workers, TSA agents, hospitality workers, bartenders, and other service-sector employees essential to Florida’s economy. Expanding incentives such as tax abatements, density bonuses, reduced parking requirements, and fast-track permitting can lower development costs, accelerate production, and support long-term economic competitiveness and community stability.
- **Ease Accessory Dwelling Unit (ADUs) Restrictions** - Encouraging state and local governments to ease zoning restrictions for ADUs can unlock new housing options, especially in areas zoned solely for single-family homes, while providing an income stream for seniors to age in place. Expanding ADU development creates affordable rental opportunities which enables seniors to age in place and makes more efficient use of land. Removing barriers like minimum lot size requirements, owner-occupancy mandates, and parking rules can accelerate ADU development and help address the housing shortage.
- **Activate Local Yes In God’s Back Yard (YIGBY) Policies** - The YIGBY provisions enacted through SB 1730 (2025) allow local governments to approve affordable housing on land owned by religious institutions regardless of underlying zoning, creating a new pathway to unlock underutilized parcels for housing in desirable areas. Faith-based organizations across Florida own thousands of properties, and with effective local adoption, the tool could unlock more than 30,000 sites statewide for new affordable homes. This tool can enable a variety of housing types, and because its use is optional, Enterprise is engaging in outreach and education with local governments to help them activate the new YIGBY provisions and adopt clear, predictable policies that expand housing opportunities on faith-based land.
- **Support Adaptive Reuse Policies** - Adaptive reuse can convert vacant commercial or publicly owned properties into workforce and affordable housing, expanding housing supply. This approach lowers construction costs and timelines compared to new developments, making housing more attainable. It also promotes sustainable growth by repurposing existing buildings, reversing the deterioration of urban areas, and placing housing closer to job centers and transit hubs, strengthening local economies.



- **Encourage Transit-Oriented Development (TOD)** - Supporting higher-density, mixed-income housing near transit hubs would expand Florida’s housing supply and improve workforce connectivity. Thoughtful TOD planning preserves communities by maintaining housing options for existing residents while ensuring new growth complements the historic character of a neighborhood. TOD reduces reliance on cars, lowers transportation costs, and enhances access to jobs, schools, and services. State and local governments can advance TOD through coordinated policies and targeted investments.

Preserve Existing Housing Stock and Homeowner Affordability

- **Climate Resilience & Home Hardening** - Strengthening Florida’s housing stock against hurricanes, flooding, extreme heat, and other climate risks is essential to preserving affordability and keeping people safely housed. Expanding access to disaster preparedness and home hardening investments, such as wind mitigation, roof upgrades, flood resilience, and energy efficiency improvements, can reduce property damage, lower insurance costs, and improve housing stability, particularly for seniors and families on fixed or moderate incomes. Framing resilience as a housing preservation strategy, and aligning investments with proven standards like FORTIFIED, helps protect existing housing while reducing long-term costs.
- **Improve Affordability in Florida’s Property Insurance Market** - Florida’s property insurance challenges affect homeowners, condo residents, and affordable housing providers alike, threatening long-term housing affordability and stability. Rising premiums and coverage gaps place pressure on households and housing providers, increasing the risk of displacement and costs for homeowners and renters. Policies should support insurance solutions that reduce risk, stabilize costs, and mitigate losses of Florida’s existing housing stock.



Promote Housing Stability and Prevent Eviction

- **Eviction Prevention & Diversion** - Preventing eviction is one of the most effective ways to reduce displacement and homelessness. While recent state preemptions limit certain local tenant protections, opportunities remain to advance eviction prevention through interventions such as rental and utility assistance and eviction diversion. We encourage state and local governments to allocate resources toward these types of programs that can stabilize housing for Florida families.



Prevent and End Homelessness

- **Advance housing opportunities for people experiencing homelessness** - Providing safe housing paired with supportive services remains the most effective way to prevent and end homelessness. Florida’s homelessness response depends on strong local Continuums of Care (CoCs), which coordinate street outreach, emergency shelter, rapid rehousing, and permanent supportive housing across communities. Stable funding for CoCs statewide and sustained investments in emergency shelter, transitional housing, permanent supportive housing, and the infrastructure that delivers these services is essential to ensuring individuals and families in Florida are safely and stably housed.



Partner with us.

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