

Sarasota Housing ACTION Plan



**FLORIDA HOUSING
COALITION**

**GULF COAST
COMMUNITY
FOUNDATION**

**CHARLES & MARGERY
BARANCIK
FOUNDATION**

**THE PATTERSON
FOUNDATION**



**COMMUNITY
FOUNDATION**
of Sarasota County





EXECUTIVE SUMMARY

No matter how you slice the numbers, Sarasota County is facing a deep affordable housing shortage. This shortage negatively impacts community health outcomes, educational performance, employee recruitment and retainment, and most importantly, overall quality of life for the residents and workers of Sarasota County. Sarasota County needs bold action from the public and private sectors to build and preserve more affordable homes. The time is right for the housing advocates of Sarasota County to act on a coordinated plan to address local housing needs.

The first part of this Action Plan looks at recently available housing, jobs, and permitting data to put numbers to the County's affordable housing shortage. As of this writing, over 47,000 low-income households in Sarasota County pay more than 30% of their incomes on housing costs. Of these households, nearly 25,500 pay more than 50% of the incomes on housing. When a household spends such a high amount of their income on housing, it is difficult to save or have enough funds for healthcare, education, food, and an overall good quality of life. The low-income households that face brunt of affordability challenges are the County's teachers, sanitation workers, nurses and home health aides, childcare workers, service and hospitality workers, paramedics, law enforcement officers, and public safety workers that form backbone of the community – not to mention the low-income elderly population or other special needs individuals that are unable to work. The data section of this Action Plan shows that many of the most common occupations in the County do not pay enough to meet basic housing costs for a County that has the sixth highest median rent among Florida counties as nearly 70% of the workforce are in occupations where they would be considered "low-income" based on a one-person household.

Further, Sarasota County's income landscape is shifting, driven by growth in high-earning households and an influx of wealthier new residents. This influx of wealthier residents can not only drive-up housing prices but also reshape the housing market to cater to higher-income households, often at the expense of affordable options for the local workforce. As higher-income households continue to rise, the demand for essential service workers will only grow. And without targeted planning to provide affordable workforce housing, more workers will be forced to live elsewhere leading to longer commutes that strain transportation networks, increased traffic congestion and infrastructure costs, and a growing mismatch between jobs and local housing affordability.



The data section of the Action Plan also looks at the characteristics of the County's housing stock as well as development and permitting trends. Prices for sale and for rent have stabilized after the housing market experienced rapid growth between 2019 and 2022 but at the time of this writing, remain historically high. For example, market rate rents were nearly \$1,000 per month higher in January 2024 than they were in January 2020. This data also shows that there is a need to build smaller, more affordable homes to better accommodate the lower-income workforce and community elders that wish to downsize or age in place.

The Florida Housing Coalition estimates that 6,800 new affordable homes for sale and around 8,200 affordable homes for rent need to be built by 2035 to address current and projected housing needs for low-income households. In other words, 15,000 new affordable homes to the lower-income workforce (households earning less than 80% of the Area Median Income) should be built by 2035, or around 1,500 new affordable homes per year. This is an achievable goal that requires bold action in the County.

The second part of this Action Plan is a Five-Part Blueprint on how the County's public and private sectors can tackle its housing affordability challenges. The Action Plan provides local decisionmakers, community leaders, and housing advocates with a clear set of public policy and investment approaches to promote housing affordability for the growing number of households who wish to call Sarasota County home. The action items and examples featured throughout the Action Plan address the local needs and context of the County, based on careful analysis of available housing data, existing housing policies, and the key stakeholders and housing advocates in the area.

First, Sarasota's housing ecosystem, including local governments, public sector entities, businesses, financial institutions, nonprofits, and philanthropy, should deploy all possible funding sources towards the County's affordable housing needs. This includes creating and sustaining publicly funded affordable housing trust funds, dedicating public dollars towards building and preserving affordable homes, and investing private capital into the production of housing.

Second, the Action Plan addresses the need to reform zoning and land use regulations to unlock developable land. This includes allowing more homes in efficient and resilient areas to facilitate more housing choices near community amenities and infrastructure, supporting a broad range of housing types by right (such as duplexes, triplexes, small-scale and large-scale multifamily buildings), and designing incentive programs to include guaranteed affordable homes where feasible. Zoning reforms can also facilitate the repurposing of properties ("adaptive reuse") and the placement of factory-built homes.

Third, it is vital for the public and private sector to dedicate land towards affordable housing. The Action Plan explores opportunities on how to identify and use land owned by city and county governments, school boards, special districts, hospitals, religious institutions, major employers, and other community stakeholders. Housing advocates can play a crucial role in helping to facilitate communication between local governments and housing developers, philanthropies, businesses, and other organizations that can offer land to build new affordable housing. This could include land acquisition funds, seeded by either public or private funding or both, that can help purchase land for affordable homes.

Fourth, the Action Plan provides guidance and examples for how to form and sustain strategic partnerships that build and preserve affordable homes. Sarasota County is home to a broad range of industries, philanthropy, public sector entities, religious institutions, community-based organizations, and other groups who have a vested interest in the availability of affordable housing for the communities in which they operate. Fruitful housing partnerships can expand impact, consolidate resources, promote interlocal collaboration and information sharing, and elevate locally focused housing developers.

And lastly, the Action Plan discusses ways to engage with the community in shaping and sustaining pro-housing policies as well as supporting the community-based organizations working in housing affordability on the front lines.

Each of these five core components of the Action Plan have a distinct focus, but all share a common factor - collaboration between the public and private sectors is necessary to build a Sarasota that is affordable for everyone.





The Goal

The health, safety, and welfare of Sarasota County and the strength of the local economy depend on a sufficient supply of housing that is affordable for all of the county's households, including working families, older adults, and people with disabilities living on fixed incomes. Meeting this vision requires a healthy housing ecosystem that can act on proven affordable housing strategies informed by localized data. To support this goal, the Gulf Coast Community Foundation, the Community Foundation of Sarasota County, the Charles & Margery Barancik Foundation, and The Patterson Foundation commissioned this Sarasota Housing Action Plan to create actionable strategies centered around local housing data to address Sarasota County's affordable housing needs. The Florida Housing Coalition was contracted by these community foundations to create this Sarasota Housing Action Plan.

Housing affordability in Sarasota County continues to be a complex issue that affects many households. Rapidly growing population and rising housing costs are contributing to limited affordable housing options. The past few years have brought several events affecting housing affordability. Cost-burden and resulting instability has increased exponentially since 2020 as decades-long underproduction of housing, slowed further by the COVID-19 pandemic, and other market forces have led to skyrocketing market rents and purchase prices. The prevalence of high-income households migrating to the area from out of state seeking luxury lifestyles has compounded the issue as low-income residents and service workers continue to be forced to live farther and farther away from where they work. This increased level of unaffordability negatively impacts community health outcomes, educational performance, employee recruitment and retainment, and most importantly, overall quality of life for the residents and workers of Sarasota County. The time is right for affordable housing advocates in Sarasota County to pursue a coordinated plan to address ever-increasing local housing needs.

This Housing Action Plan is the result of a collaborative effort between the Florida Housing Coalition, the Gulf Coast Community Foundation, the Community Foundation of Sarasota County, the Charles & Margery Barancik Foundation, and The Patterson Foundation.



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THE BENEFITS OF Affordable HOUSING

Affordable housing – like any other housing development – is an economic powerhouse; affordable housing development generates substantial economic activity. New construction and the rehabilitation of homes create local jobs directly, as well as spur business for local suppliers, who in turn hire new workers to meet the increased demand for new housing activity. These housing-related workers provide a further boost to the economy by spending their wages at local restaurants, grocery stores, and other businesses. And once an affordable housing development is finished and occupied, the residents of that development create demand for ongoing jobs to meet their needs for a positive quality of life. The tax revenue generated from all these housing impacts can help the public sector provide quality services, not to mention that housing that is affordable also encourages workers to move to an area and makes it possible for businesses to attract and retain talent.

Housing also plays a major role in a community's physical and mental health. For low-income individuals and families, lack of affordable housing can have a multitude of negative effects that harm their ability to have a decent quality of life. Families in unaffordable housing are likely to cut back on nutritious food and health care, meaning they take more sick days off from work. Many low-income families move frequently or double up with friends and relatives if they cannot find affordable housing and such frequent moves are associated with stress, depression, job loss, and overcrowding, all of which have been linked to poor health in children.

Many of the health problems associated with a lack of affordable housing are closely connected to children's educational performance. For example, exposure to lead paint is known to cause developmental delays in children, while asthma from exposure to dust and mold can cause children to miss school and fall behind. Frequent moves, overcrowding, and homelessness have also been linked to lower educational attainment in children. Affordable housing is a central factor for good health and achievement in school and the long-term success of low-income children. For example, a study in Boston found that children in subsidized housing were 19% less likely to be food insecure and 35% more likely to be in good health than children whose families were on the waiting list for subsidized housing.¹ Additionally, both subsidized rental housing and homeownership have been linked to better educational outcomes for children.²

People who live in substandard housing face a variety of health hazards. Dust, mold, and cockroaches can cause asthma and allergies, and peeling lead paint can reduce IQs and cause behavioral problems in children causing long term loss for not only individuals but for the communities they will live and work in as adults. Unsafe structural conditions, such as faulty wiring, and a lack of basic facilities such as a kitchen increase the risk of fire and injury.

¹ Children's HealthWatch and Medical-Legal Partnership Boston. 2016. Housing as a Health Care Investment: Affordable Housing Supports Children's Health. <https://childrenshealthwatch.org/housing-as-a-health-care-investment-affordable-housing-supports-childrens-health/>.

² Newman, S.J. 2008. Does Housing Matter for Poor Families? A Critical Summary of Research and Issues Still to be Resolved. *Journal of Policy Analysis and Management*, 27 (4): 895-925.

Affordable housing is essential community infrastructure. This Action Plan aims to address the county’s needs in a way that ensures that people who wish to live in Sarasota County can do so affordably.

Trends and Needs

The Florida Housing Coalition analyzed demographic and economic trends to project housing needs based on patterns in population, household composition, and job growth.

Demographic Trends

Population

Sarasota County’s Population Growth is Accelerating

Sarasota County’s population has been on a steady rise for the past decade, with growth accelerating in recent years. According to the University of Florida’s Bureau of Economic

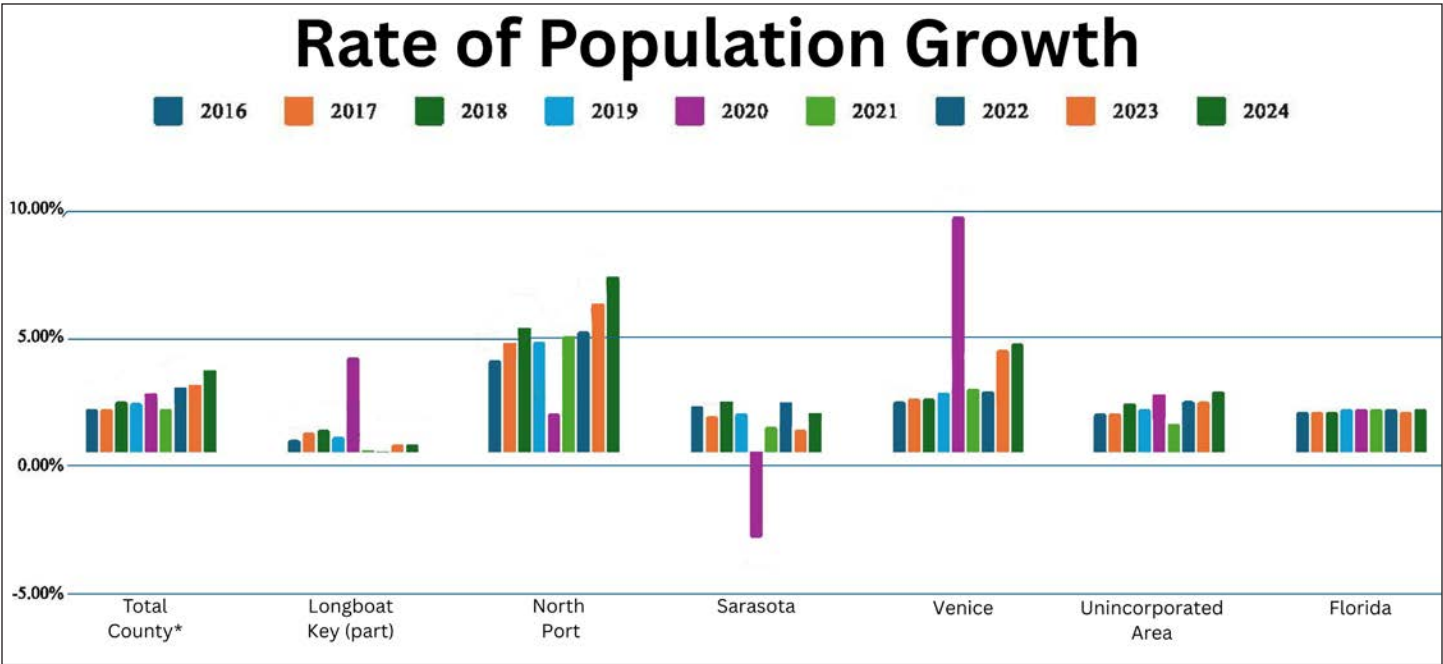
Household Composition

Shrinking Household Sizes Reflect Changing Demographics

Sarasota County’s average household size has steadily declined, reaching 2.17 in 2022, well below Florida’s statewide average of 2.53. This trend is most pronounced in cities like Sarasota (2.06), Venice (1.80), and Longboat Key (1.79), where household sizes are significantly lower than the state; with North Port being the exception, maintaining a relatively larger household size at 2.55 in 2022. This shift suggests an increasing demand for smaller housing types and options—including townhomes, duplexes, and triplexes—designed to accommodate the county’s evolving household composition.

Key Drivers of Household Shift:

- An aging population with more empty-nester households.
- In-migration of retirees and older adults.
- Young families delaying having children.



Source: Bureau of Economic and Business Research, 2024

and Business Research (BEBR), the county’s population reached 479,027 as of April 1, 2024, marking a 3.2% increase from 2023—nearly double Florida’s statewide growth rate of 1.7%. This rapid expansion intensifies demand across the region, shaping the needs and challenges facing Sarasota’s housing and infrastructure.

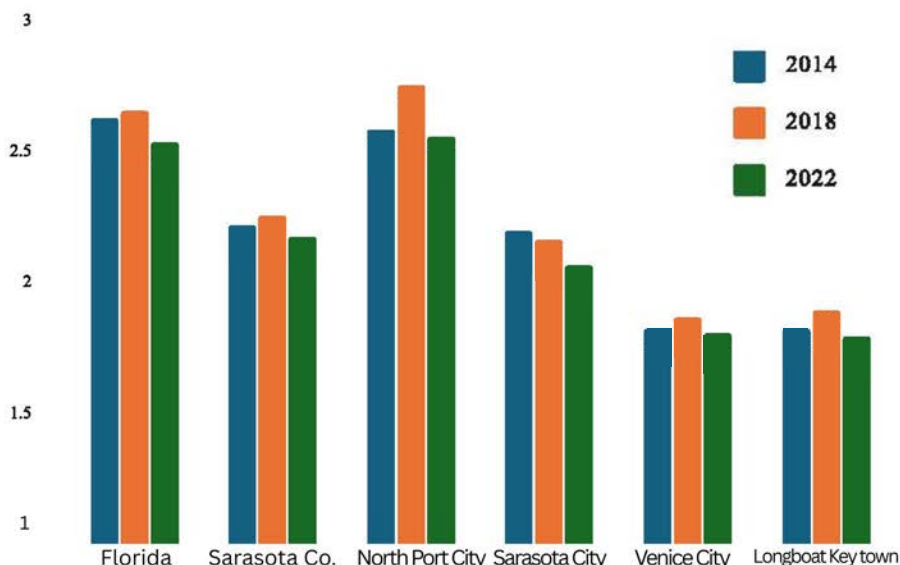
Where is the growth happening? 2020-2024: 45,021 increase (10.4%)

- North Port** accounts for **39%** of the county’s population increase.
- Unincorporated areas** account for **46%** of growth.
- Venice** and **Sarasota** saw **8%** and **7%** of the increase, respectively.
- Longboat Key** saw minimal change at less than **0.1%**.



THE AVERAGE Household SIZE WITHIN THE COUNTY

The median age has increased by 4.5 years (2011–2023)— more than 2.5 times faster than Florida’s statewide increase of 1.7 years.



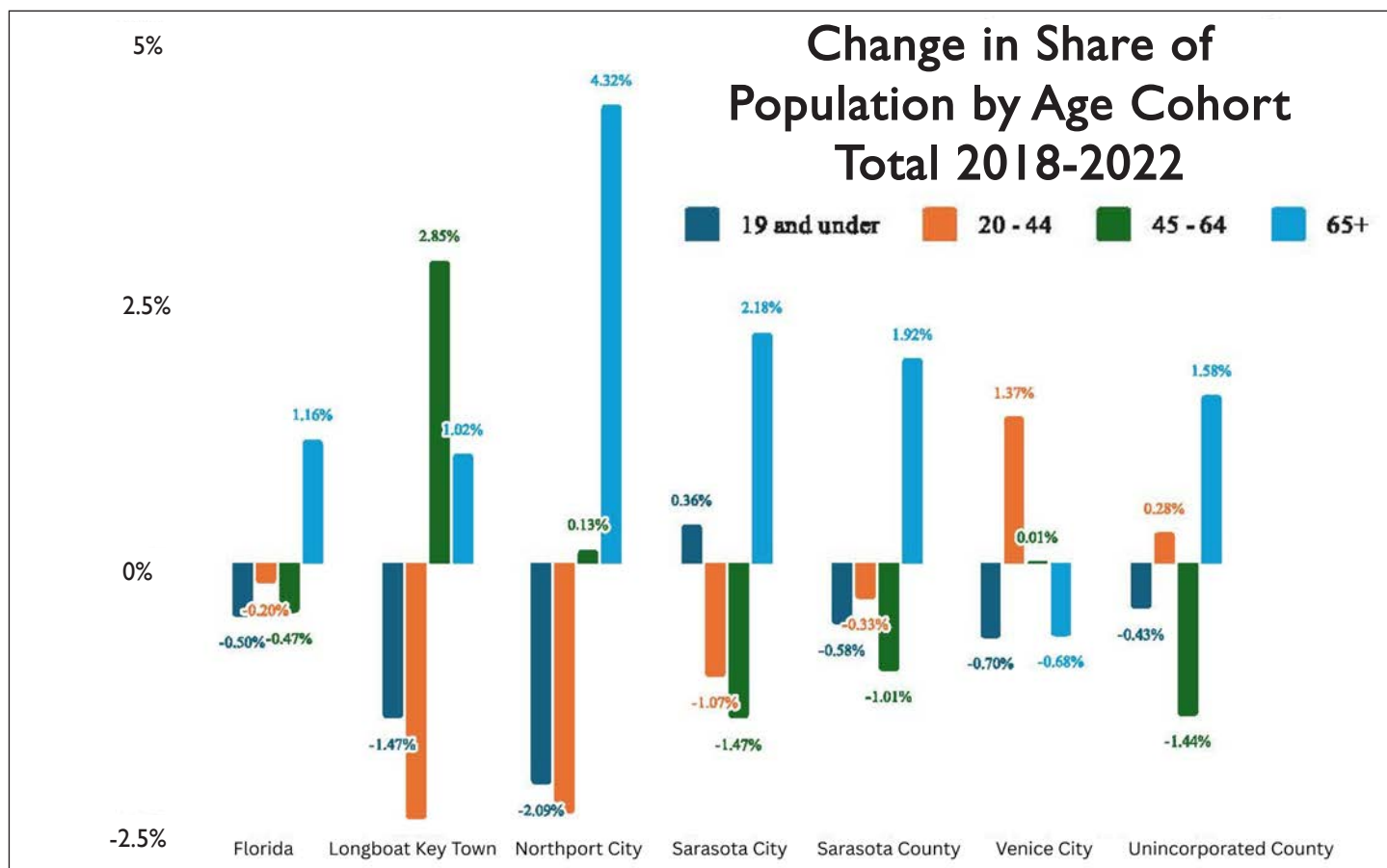
Source: American Community Survey, Table B25010, 5-Year Survey 2018-2022

Age

Sarasota County’s Population is Aging Faster Than the State

The median age has increased by 4.5 years (2011–2023)— more than 2.5 times faster than Florida’s statewide increase of 1.7 years. Between 2018 and 2022, the 65+ age cohort increased its share of the population across most of Sarasota County, with the most significant gains in North Port (+4.32%), Sarasota City (+2.18%), and the Unincorporated County (+1.58%). Longboat Key, Sarasota City, and North

Port experienced notable declines in the share of residents aged 20–44, with North Port showing the sharpest drop (-2.37%). The Unincorporated County experienced a similar trend, with an increase in the 65+ population share (+1.58%) and small shifts in other cohorts, including a slight rise in the 20–44 group (+0.28%). North Port stood out for having the largest gain in the senior share while simultaneously losing share among younger residents, suggesting a continued aging trend.



Source: American Community Survey, Table B01001, 5-Year Survey 2018-2022

As Sarasota continues to attract retirees, planning for accessible housing, healthcare infrastructure, and supportive services will be essential to meet the evolving needs of its aging population. At the same time, it is critical to maintain a balance of the needs for the county’s primary working-age population (ages 20–64) to ensure a strong and sustainable workforce.

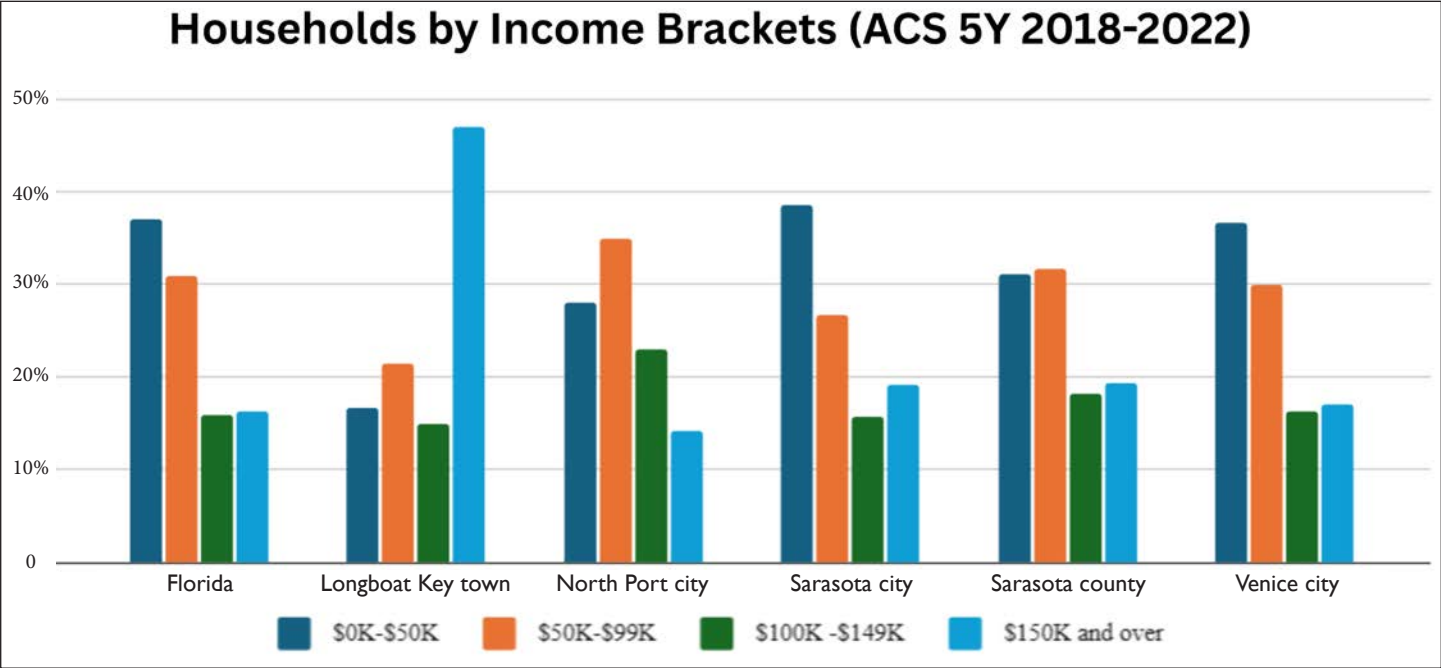
Income

Household income plays a crucial role in the relationship between housing costs and housing cost burdens. Sarasota County’s income landscape is shifting, driven by growth in high-earning households and an influx of wealthier new residents.

lower-income residents, especially single-parent households, elder households, and single-person households, who are most at risk of being priced out.

Cost Burden

An estimated 47,305 low-income households are paying more than 30% of their incomes on housing in Sarasota County, 25,549 of which are severely cost-burdened and paying upwards of 50% of their income on housing costs. Population projections by the Shimberg Center indicate that the number of low income cost-burdened households is expect to increase to 54,939 by 2035.



Source: American Community Survey, Table B019001, 5-Year Survey 2018-2022

Median household income reached \$77,213 in 2022 (ACS 5-year), well past the Florida median of \$67,917. The fastest-growing income group is households earning \$150,000 or more, which increased by 69% between 2018 and 2022. At the same time, new residents moving into Sarasota County are bringing significantly higher incomes than those leaving— incoming households report an average income of \$111,000, compared to \$89,300 for those leaving the county.³ This influx of wealthier residents can not only drive-up housing prices but also reshape the housing market to cater to higher-income households, often at the expense of affordable options for the local workforce.

While high-income households are increasing, one-third of Sarasota’s households still earn less than \$50,000 annually, and renters face even greater financial strain. Renters earn just 70% of what homeowners do, with a median income of \$58,596 compared to \$84,903 for owner-occupied households. This disparity places significant pressure on

Low-income renters are largely facing the brunt of housing unaffordability. The percentage of low-income, cost-burdened renters is significant across all areas within the county, with the city of Sarasota experiencing the highest rate of cost-burdened renters with nearly half (46%) of renters living in unaffordable housing. When a household spends such a high proportion of their income on housing, it is difficult to save or have enough funds for healthcare, education, food, and an overall good quality of life.



³ SOI Tax Stats, US Census 2022-2023



Cost burden rates throughout the county indicate where the bulk of affordable supply constraints may exist and where programs and policies should aim to bolster the existing housing stock.

What Does “Cost-Burdened” Mean?

“Cost-burdened” households spend **more than 30%** of their income on housing costs, including rent/mortgage, utilities, property taxes, and insurance.

“Severely cost-burdened” households spend **more than 50%** of their income on housing.

Economic & Transportation Trends
Jobs

Wages Fall Short of Housing Costs

The local economy has shown steady job growth, with employment levels rebounding from the deep downturn caused by the COVID-19 pandemic. As of August 2024,

the county’s unemployment rate aligns with the statewide average, signaling an economy that is moving in step with broader trends.

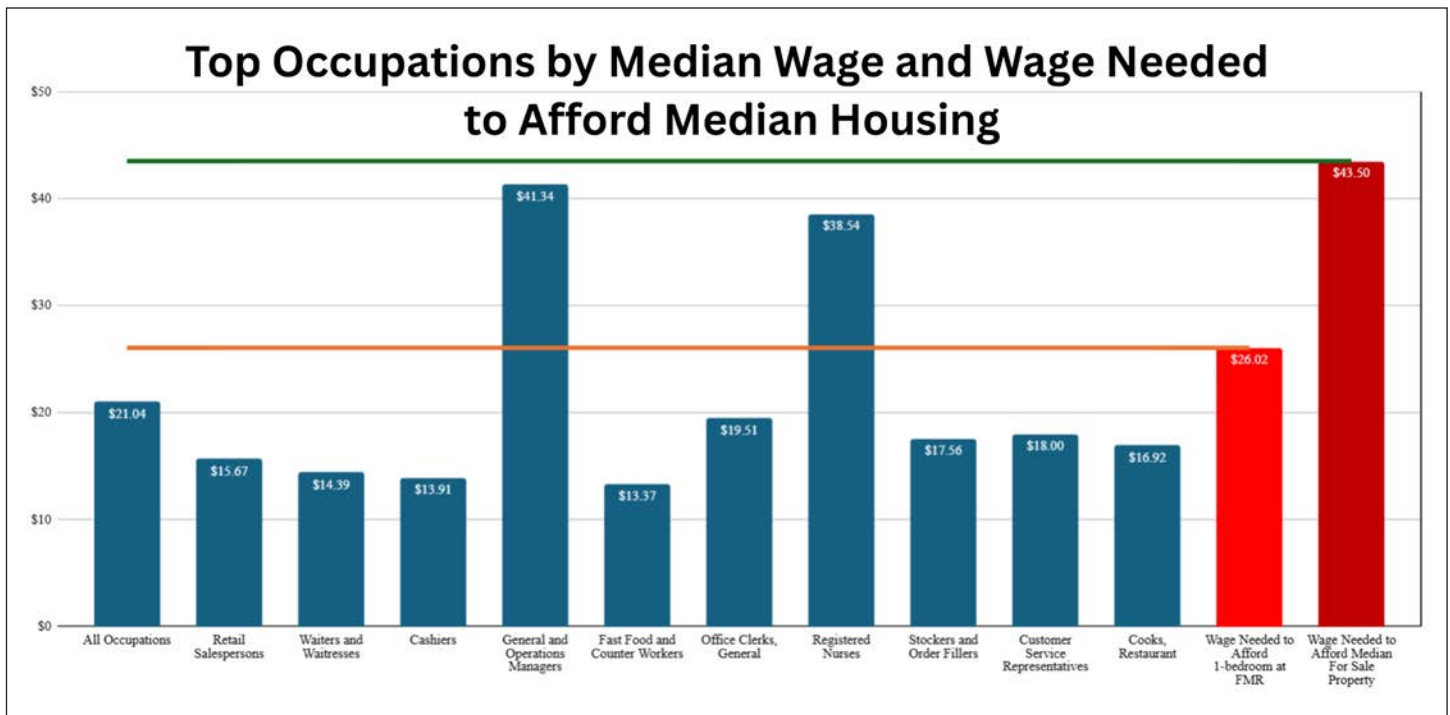
These findings underscore a significant affordability gap, with the majority of common occupations not paying sufficient wages to meet basic housing costs. This means that households that are forced to have one income earner, such as single parents or households that have one adult unable to work due to other circumstances such as child rearing or having a disability, are extremely disadvantaged.

Within the County, only two of the top 10 most common occupations (Registered Nurses and General and Operations Managers) pay a median wage high enough to afford a two-bedroom rental unit at Fair Market Rent (FMR). No occupation has a median wage high enough to afford the median for-sale home.



Approximately 11,700 new jobs are expected to be added to the county’s labor force by 2031.⁴ Six out of every ten will not pay enough to afford a 1-bedroom rental at Fair Market Rent (FMR). Nine out of every ten will not provide a median wage high enough to afford a median-priced single-family home. These trends highlight a growing disconnect between wages and housing costs, putting homeownership and even stable rental housing out of reach for many workers.

⁴WSER, Florida Department of Commerce, FHC Calculations



Source: Bureau of Labor Statistics, 2023; Florida Housing Coalition Calculations

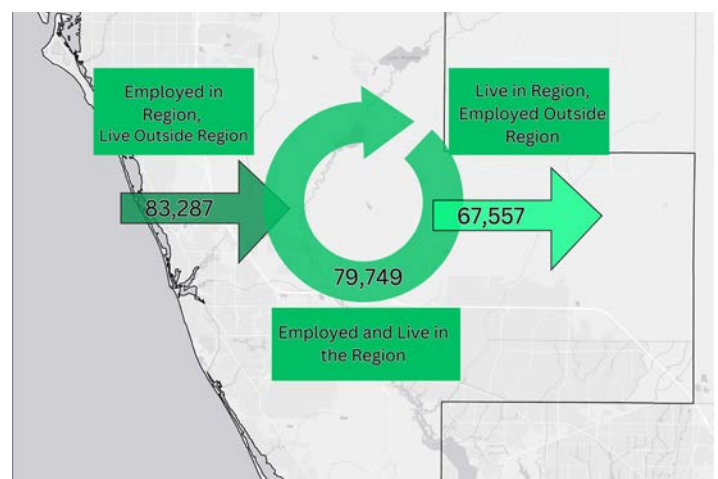
Many of Sarasota County's most essential workers—carpenters, home health aides, electricians, childcare workers, and construction laborers—earn wages that classify a one-person household as low-income (<80% AMI). These are the people who build homes, care for loved ones, and keep communities running. Understanding their financial reality is crucial to challenging misconceptions about “affordable housing” and recognizing it as a necessity for those who make the county thrive.

Without Workforce Housing, Commutes Will Continue to Lengthen

Sarasota County has experienced a significant increase in both inbound and outbound workers over the past decade. The number of workers commuting into the county for jobs grew by 47%, from 56,069 in 2011 to 83,287 in 2021, while the number of residents commuting out for work increased by 29%, rising from 52,391 to 67,557. Meanwhile, internal jobs filled by residents (people who live and work in Sarasota) grew by just 16%, from 69,023 to 79,749. This suggests that local job growth has outpaced the number of Sarasota County residents filling those jobs, increasing dependence on commuters, while more residents are commuting out for work.

As **higher-income households** continue to rise, the demand for **essential service workers** will only grow. Without targeted planning to ensure affordable workforce housing, more workers will be forced to live elsewhere, leading to:

- Longer commutes that strain transportation networks.
- Increased traffic congestion and infrastructure costs.
- A growing mismatch between jobs and local housing affordability.



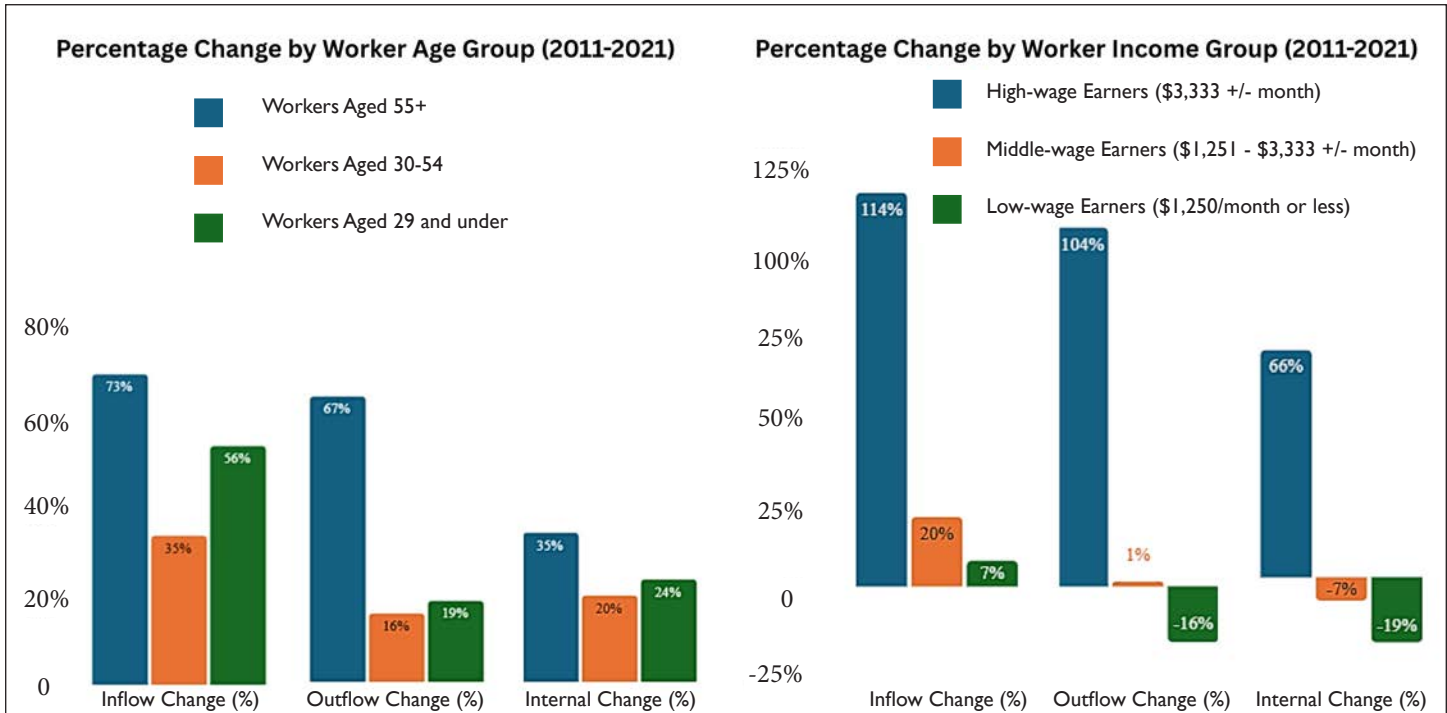
Workforce Trends

Like Sarasota County's general population, the workforce is aging rapidly, with older workers (55+) growing the fastest across all commuting groups. While prime working-age workers (30-54) remain the largest group there is minimal growth in that cohort and younger workers (29 and under) remain a small share of the workforce despite modest increases. At the same time, income disparities are widening, with high-wage earners (\$3,333+/month) surging and middle-

Housing Stock Characteristics & Development Trends

Housing Stock

As is the case for the state of Florida as a whole, the single-family detached home is the predominant type of housing in the county. Single-family detached homes make up 58% of the County's total housing stock—slightly higher than proportion for the state as a whole (55%). For homeowner occupied units, single-family detached housing types are even more dominant



Source: Longitudinal Employer-Household Dynamics, OnTheMap, 2021

and low-wage workers are either stagnant or declining. The decline in outflow and internal low-wage workers, coupled with a slight increase in low-wage inbound commuters, suggests a growing reliance on outside labor for lower-paying jobs—likely a reflection of limited affordable housing options within the county. These trends point to a shrinking middle-income workforce, potential labor shortages as older workers retire, and increasing dependence on higher-paid professionals commuting in and out of the county.

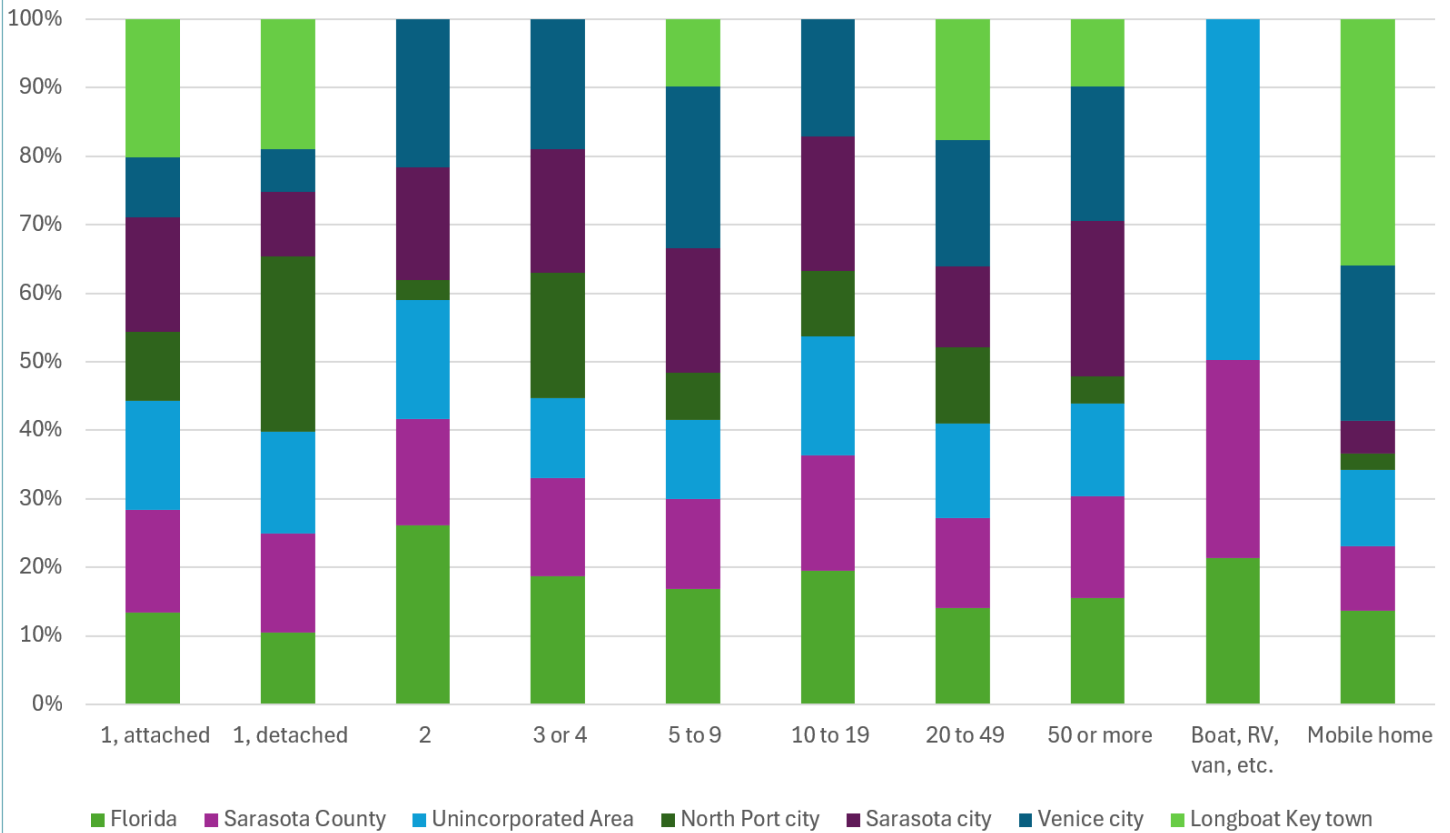
Housing Market and Affordable Housing Gaps

The Coalition analyzed changes in affordable housing by examining the rental market, homeownership market, and supportive housing needs. Using Shimberg Center data, it assessed rental supply, affordability trends, vacancy rates, and price changes. For homeownership, it compared home values to incomes from common jobs. Supportive housing needs were evaluated using Point-in-Time Counts, McKinney-Vento data, and other key sources.

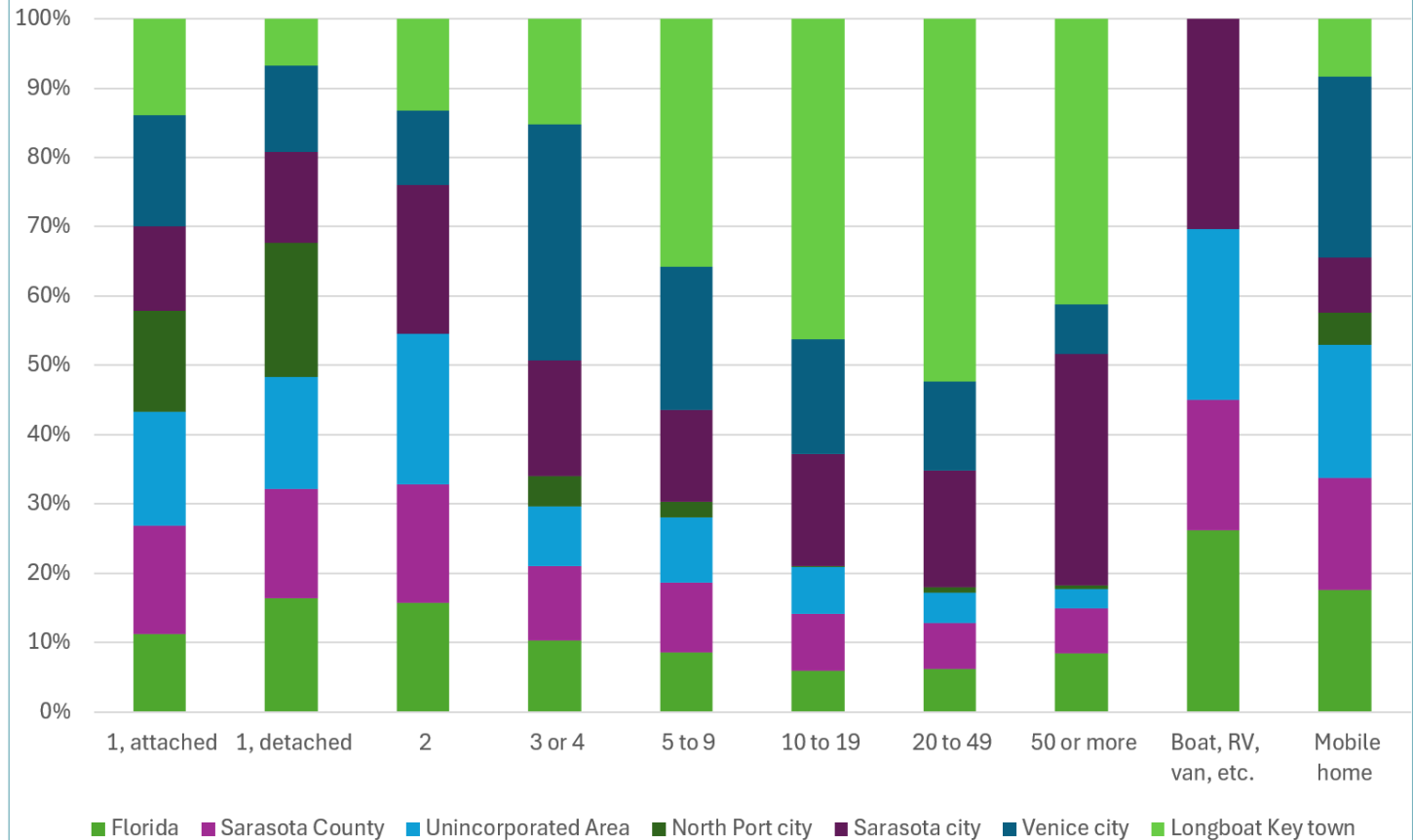
representing 72% and 75% of all homes in the County and Florida, respectively. Small scale multi-family housing types are more common among renter-occupied households, but are under-represented when compared to share of units in the state of Florida as a whole. Particularly, duplex to quadplex housing types.



Renter Occupied Housing Units by Type

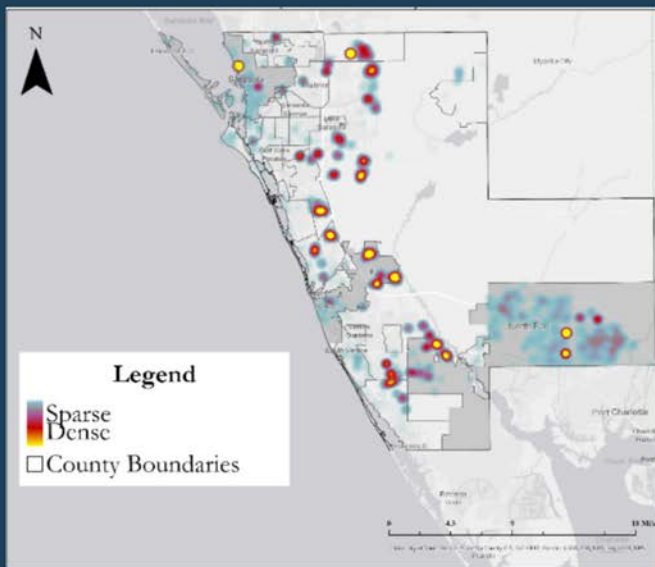


Owner Occupied Housing Units by Type

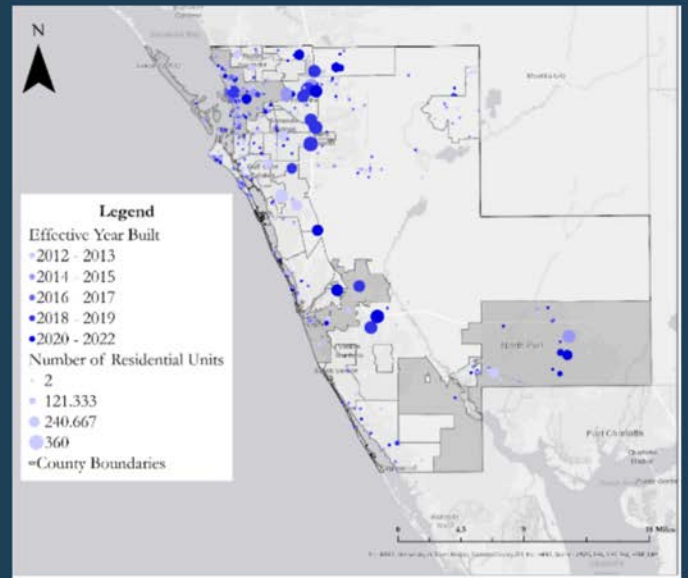


Source: American Community Survey, Table DP04, 5-Year Survey 2018-2022

Sarasota County **Single-Family** Development Trends (2018-2022)



Sarasota County **Multi-Family** Development Trends (2018-2022)



Source: Florida Geographic Data Library, Parcels 2023

Development Trends

Between 2018 to 2022, a majority of built homes were concentrated in the unincorporated areas of Sarasota County and North Port. While North Port has seen primarily single-family home development, the unincorporated area has seen a 57% to 43% split between newly permitted single-family and multifamily units since 2018. The metropolitan areas near and surrounding the city of Sarasota have seen the highest production of multifamily units.

Over the past decade, Sarasota County has seen fluctuations in both permitted housing units and household growth. Building permits peaked in 2021 at 8,000 units, while household growth peaked in 2020 with 6,386 new households added to the community that year. Despite a dip in 2016, the county has averaged 4,600 new housing permits annually between 2013 and 2022, compared to an average increase of 3,000 households per year—a ratio of 1.5 permitted units for every new household added.

While this production rate suggests a steady supply of new housing, it does not reflect the price points at which these units are being built. Given the rapid disappearance of the county's most affordable units and the growing presence of higher-income in-migrants, it is likely that many of these new homes are catering to wealthier households, rather than addressing affordability gaps.

Housing Market

In Sarasota, these factors culminate in the fact that the county has the 6th highest median rent among Florida's counties, according to American Community Survey 2023 1Y Survey data. Historic year-over-year increases in housing prices,

driven by the economic impacts of COVID-19, have further tightened these elevated market conditions.

Vacancy

In Sarasota County, the homeowner vacancy rate dropped from 2.5% in 2019 to 1.3% in 2023, indicating that fewer homes are sitting empty, and there is a stronger demand for homes for sale. Similarly, the rental vacancy rate fell from 14% to 6% over the same period, with the increased rental occupancy suggesting an increasingly competitive rental market.

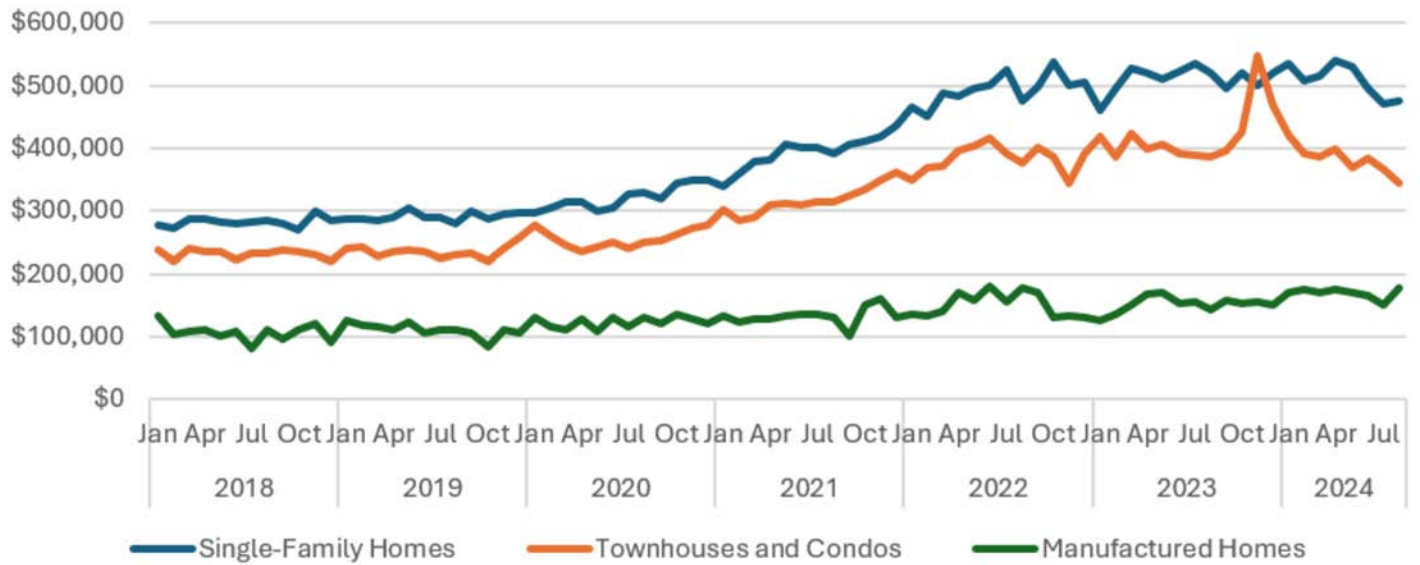
Homeownership

Home Prices Remain High Despite Slower Growth

The extreme housing price increases that have occurred since the beginning of the COVID-19 pandemic have priced many would-be homebuyers out of Sarasota County; county incomes have not increased at the same pace as housing prices. Year over year price increases in homeownership have cooled since the recent highs that were a result of the market impacts of COVID-19, but prices persist far above their pre-pandemic level.

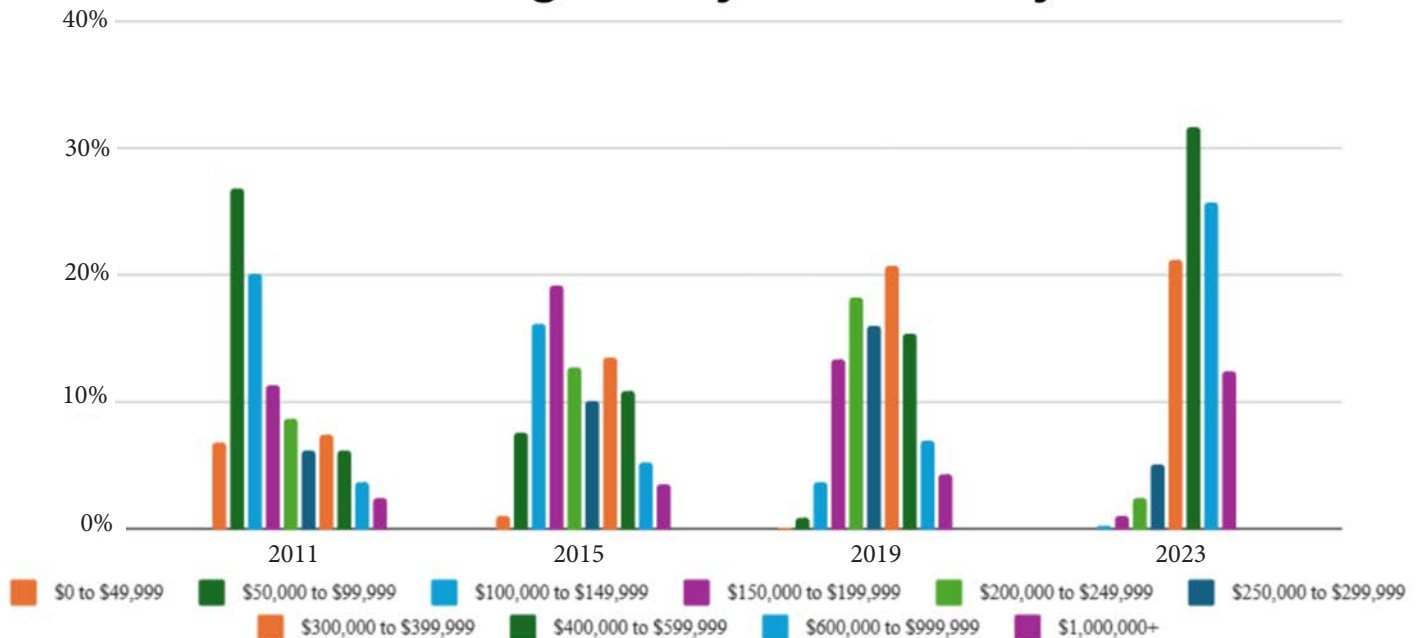
The Florida Realtors provide sales data by price tier for homes, illustrated in the following chart for the years 2011, 2015, 2019, and 2023. This data reveals a significant shift in the housing market, underscoring the dramatic increase in median home prices. In 2011, the largest share of single-family homes sold fell within the \$50,000 to \$99,999 price range. By 2023, the largest share had shifted to homes sold in the \$400,000 to \$599,999 range. To put this into perspective, in 2011, 65% of homes were sold for less than \$200,000, whereas by 2023, fewer than 2% of homes were sold below that threshold.

Median Sales Price by Property Type



Source: Florida Realtors, 2018-2023

Distribution of Single Family Home Sales by Price Tier



Source: Florida Realtors

RENTING vs. Owning

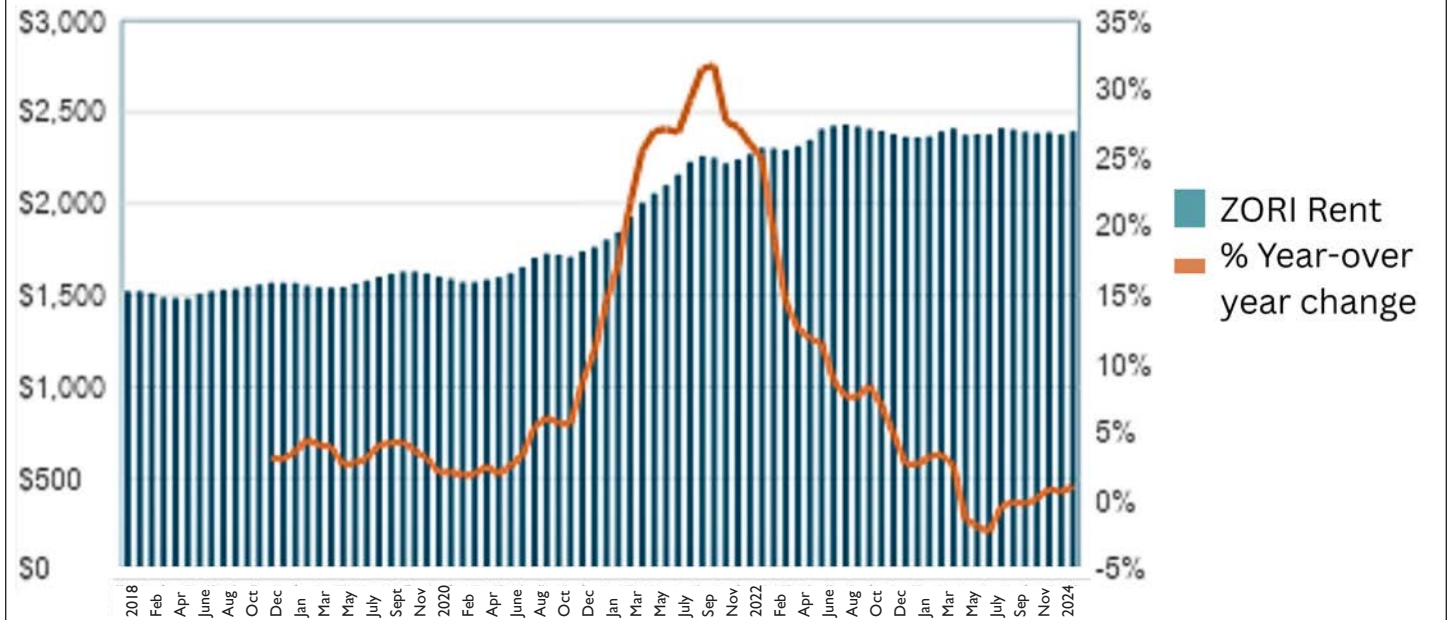


Rental

Rents Have Stabilized, But Prices Remain Historically High

Similar to the ownership market, the rental market experienced rapid growth between 2019 and 2022, peaking with a 30% year-over-year increase by late 2021. Although price growth began to slow thereafter by October 2023, rental price increases had essentially halted, reaching a 0% year-over-year change. Despite the slowdown in growth,

Sarasota County Rental Market Activity



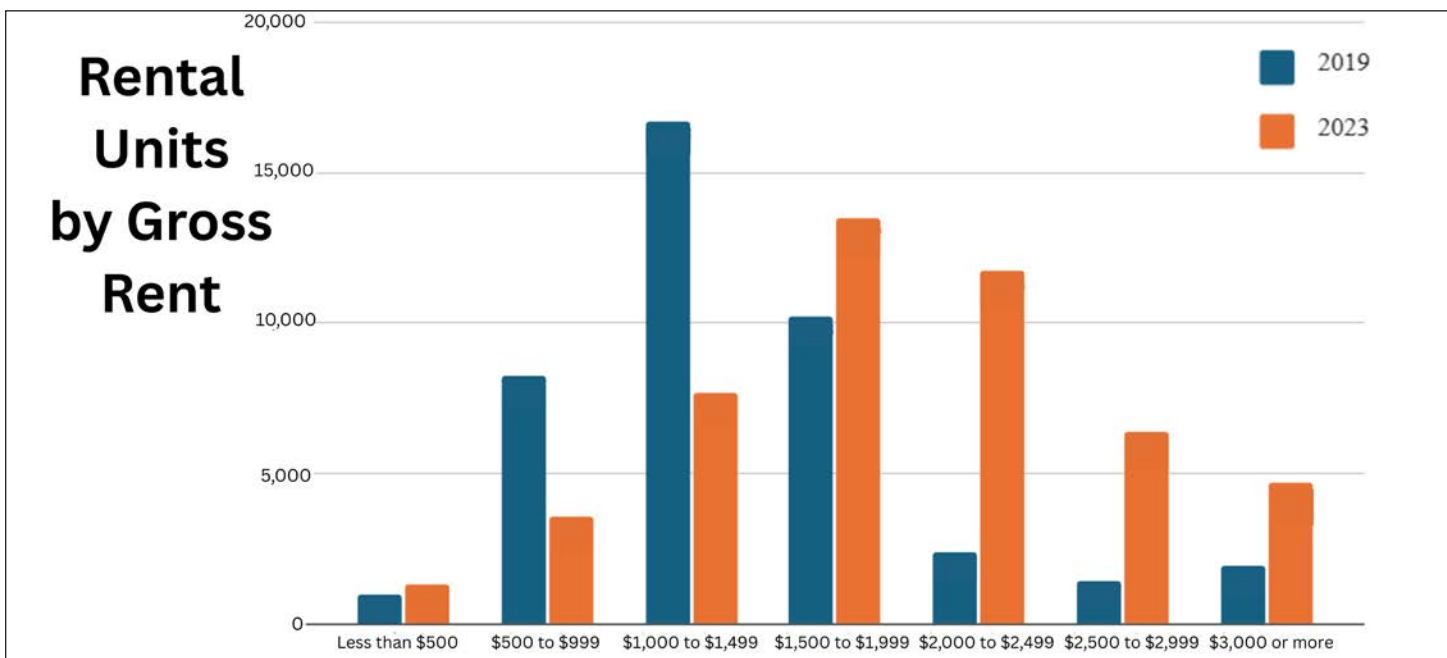
Source: Zillow Observed Rent Index

the Zillow Observed Rent Index (ZORI) reported a typical market rent of just under \$2,400 per month in July of 2024. This indicates that while the pace of rent increases has cooled, actual rent prices remain significantly higher than they were in previous years.

Market rate rents were nearly **\$1,000 higher per month** in January 2024 than they were in January 2020.

Affordable Rentals Are Disappearing

The most affordable rental units continue to disappear from the housing stock as the most expensive homes for rent are increasing. Between 2019 and 2023, units renting for \$500 to \$999 have decreased by more than 56% since 2019 and units priced between \$1,000 and \$1,499 declined by over 50%. Rentals in the \$2,000 to \$2,499 range have increased by 396% since 2019 – the fastest growing rent range in the County. The number of rentals below \$1,500 have dropped dramatically. The number of units renting for \$2,500 to \$2,999 has increased by 351% and those priced at \$3,000 or more has increased by 141%.



Source: American Community Survey, Table DP04

These price ranges represent the most affordable options for the working population. The decline in affordable rental units at these prices not only impacts low-wage workers but also hinders economic stability, as it reduces housing options for essential employees in sectors like retail, healthcare, and education. Addressing these lower rent unit losses requires targeted policy interventions to preserve and expand affordable rental options to meet the housing needs of the growing working population.

Assisted Units Demand

Loss of Assisted Housing Threatens Vulnerable Residents

“Assisted units” refer to homes that receive some type of public subsidy for affordable housing. The Sarasota housing stock includes a total of 2,820 assisted units. Since 2004, Sarasota has lost over 1,100 assisted units due to the expiration of affordability periods, with an additional 821 units at risk over the next 20 years. The expiration of these subsidies could significantly impact vulnerable populations, especially the elderly and those with disabilities, exacerbating housing instability.

When these units expire without the knowledge of service providers within these communities, households can find themselves back within overcrowded housing situations with friends and family, or in other cases experiencing homelessness for the first or a repeated time.

Homelessness

HUD System Performance Measures indicate that, while the FL-500 CoC has shorter lengths of stay (81 days in 2023) compared to state and national averages, successful exits from programs remain low, consistently placing the CoC in the bottom three statewide, which can be a symptom of a shortage of affordable and accessible housing options for lower-income individuals to transition to.

Housing Affordability Demand Renter and Homeownership Cost Gap

To assess housing affordability, we compare incomes at various AMI thresholds to a moderately priced home and market-rate rents. The home value is estimated using 80% of the countywide smoothed middle-tier Zillow Home Value Index (ZHVI) for April 2024, approximating the 40th percentile. This aligns with a methodology from the Joint Center for Housing Studies at Harvard. Affordability assumes households can afford a home valued at three times their annual income. Market rents are based on HUD’s two-bedroom Fair Market Rent.

The results of the analysis indicate that two-person households earning up to 140% AMI would not be able to afford the moderately priced home in Sarasota County. The smallest affordability gap is unsurprisingly experienced for households at this aforementioned threshold and yet a two-person household would still face an estimated \$17,330 deficit between what they could afford and what the moderately priced home for sale is in Sarasota County.

Affordability Gap Analysis of Market Housing at Area Median Incomes

AMI Threshold	Income (2 Person Household)	Max Affordable Purchase Price	Max Affordable Rental Price	Moderately Priced Homes	Fair Market Rent (2BD)	Median Home Surplus/ Deficit	Median Rent vs. Income at AMI
30 - Extremely Low income	\$24,150	\$72,450	\$670	\$355,010	\$1,815	-\$282,560.40	-\$1,144.68
50 - Very Low income	\$40,200	\$120,600	\$1,116			-\$243,410.40	-\$699.19
80 - Low income	\$64,350	\$193,050	\$1,786			-\$161,960.40	-\$28.88
120 - Moderate income	\$96,480	\$289,440	\$2,678			-\$65,570.40	\$862.94
140 - Middle income	\$112,560	\$337,680	\$3,124			-\$17,330.40	\$1,309.26

Source: Zillow Housing Value index 2024, HUD Fair Market Rent 2-BD 2024

Projected Unit Demand to Meet Affordable Ownership Housing Needs

	Baseline Gap	Growth in Demand			Target Goal
	2022	2025	2030	2035	Total
Sarasota County	4,864	532	775	608	6,779

Shimberg Center for Housing Studies 2022, Affordable Housing Needs Assessment Methodology.
Florida Housing Coalition Calculations.

While some buyers may find affordable options like townhouses, condos, or manufactured homes, the analysis highlights the significant gap that homeownership assistance programs must address. For renters, those earning at or below 80% AMI face the greatest affordability challenges.

Affordable Housing Demand

As the number of low-income households grows, so does the demand for affordable housing. This report uses the Shimberg Center for Housing Studies' Affordable Housing Needs Assessment (AHNA) methodology, which uses their cost-burdened population projections and the Affordable/Available analysis data product to project the demand of homes for owner and renter households. Using this methodology the Coalition has determined goals the County can undertake to meaningfully increase supplies for households needing housing the most.

To meet meaningfully increase the rental supply and meet current and future demand, the County should aim for a goal of 8,283 affordable rental units to be added by 2035 for renter households earning less than 80% AMI. This number accounts for a share of the Shimberg Center Affordable/Available Rental Unit deficit for Sarasota-Bradenton-Venice MSA as the baseline, adjusted for share of the county's and the projected cost-burdened households earning less than 80% AMI. Since the affordable and available housing analysis is conducted at the Metropolitan Statistical Area (MSA) level and includes figures for Sarasota and Manatee County, a straightforward calculation is used to estimate the portion of the deficit attributable to Sarasota County. Given that approximately 49% of the 80% AMI and below households in the MSA are in Sarasota County, the estimated share of the deficit for the county is 5,068.⁷

Projected Unit Demand to Meet Affordable Rental Housing Needs

	Baseline Gap	Growth in Demand			Current & Growth Goal
	2022	2025	2030	2035	Total
Sarasota County	5,068	961	1,183	1,071	8,283

Source: Shimberg Center for Housing Studies, Affordable and Available Analysis 2022, Affordable Housing Needs Assessment Methodology; Florida Housing Coalition Calculations

For homeownership, the report focuses on households earning 50% to 80% AMI, a group considered low-income but potentially ready for homeownership given appropriately affordable homes. **To meaningfully increase the ownership supply for low-income households and families, the County should establish a goal of 6,800 new affordable homes by 2035.** This figure accounts for 50% of the baseline cost-burdened pThis figure accounts for 50% of the 2022 cost-burdened households and projected growth in demand as a result of household increases. While baseline households are already homeowners, expanding the affordable housing stock in correlation to this cost-burden trends would enhance housing mobility, enable market filtering, and create more opportunities for sustainable pathways to homeownership—ultimately relieving pent-up demand and availability pressures.

⁷ This involves solving for a proportional share of deficit based on the number of households in Sarasota County within the 80% income threshold to the total number within the MSA.

It's important to note that the Affordable and Available analysis figures are cumulative across income levels. For example, the 0–80% AMI group includes all households at or below that threshold and compares them to the total supply of units affordable and available to that full group—not discrete segments like 30–50% or 50–80%, as depicted in the following table.



Region	Counties	Affordable/Available Units Minus Renter Households					
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Sarasota-Bradenton Venice, FL MSA	Manatee, Sarasota	-11,394	-16,597	-19,873	-17,238	-10,255	3,075
Shimberg Center for Housing Studies, Affordable and Available Analysis							

Spatial and Land Use Characteristics

The Florida Housing Coalition conducted a suitability analysis on all parcels in Sarasota County to aid in evaluating suitability for housing development and opportunities for enhance for land use reform. This approach incorporates nine key factors, including: proximity to jobs, transit, medical facilities, and urban service boundaries, while accounting for flood risks and infrastructure availability.

Parcels were scored using a weighted system to identify those most suitable for development, emphasizing community value and cost efficiency. A variety of data sources were used, including a variety of excellent data resources provided by Sarasota County GIS, Florida Geographic Data Library, and ESRI. Due to limitations in data availability, scoring may vary across jurisdictions within the county and may not accurately represent actual infrastructure availability.

Transit Stops



Medical Facilities



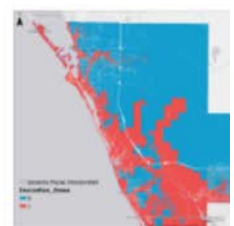
Fire Stations



Roads



Evacuation Zone



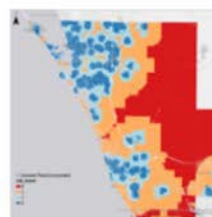
Water



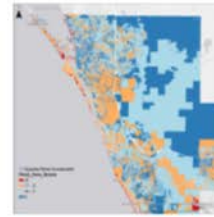
Sewer



Jobs



Flood Zones



Variable	Source	Description	Scoring Weight
Distance to Job Concentration	LEHD	Analyzes proximity of parcels to job concentrations using buffers (0.5, 1, 3 miles) to prioritize developments with better job access and shorter commutes. Large employers with 250+ employees were also considered, though data accuracy may vary based on employer address versus actual work locations.	0.5 mile: 3 pts. 1 mile: 2 pts. 3 miles: 1 pt.
Transit Stop	Sarasota County GIS	Proximity to transit stops enhances alternative transportation access, especially for low-income residents and the elderly. A 0.25-mile buffer was used to prioritize parcels near transit.	3 pts
Medical Facility	Sarasota County GIS	Proximity to medical facilities improves resident safety and supports existing healthcare infrastructure. A 3-mile buffer was applied.	1 pt

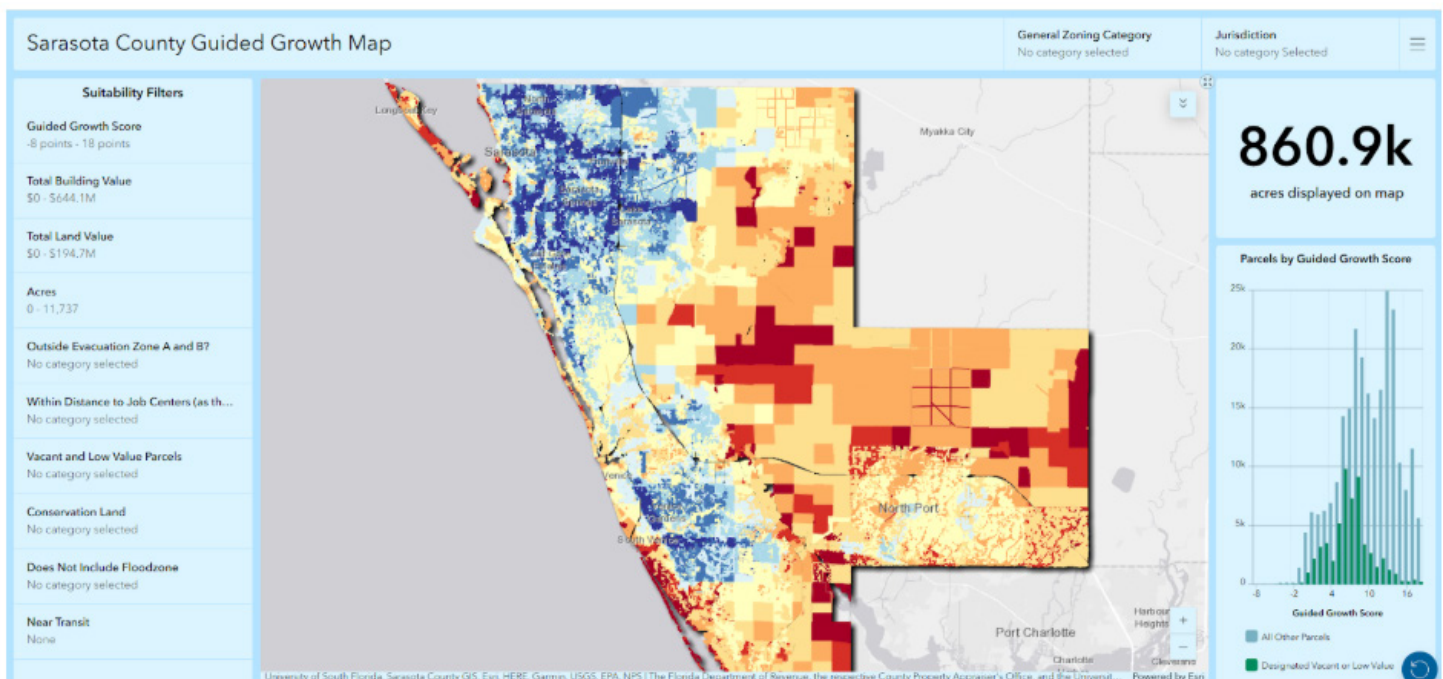
Fire Station	Florida Geographic Data Library	Developments near fire stations enhance safety and reduce the need for new infrastructure. A 3-mile buffer was applied.	1 pt
Road Proximity and Use	Sarasota County GIS	Prioritizes parcels near major roads (0.1-mile buffer) to minimize infrastructure costs and maximize accessibility.	3 pts
Flood Zones	Esri	Identifies flood-prone areas to avoid high-risk developments. Parcels received penalties based on flood risk.	X (Low Risk): 0 pt X (High Risk): -1 pt A, AO, AH: -3 pt AE: -5 pt VE: -8 pt
Near Existing Water/Sewer	Sarasota County GIS	Prioritizes parcels near water/sewer infrastructure to reduce development costs. Parcels within 0.1 mile of existing infrastructure were prioritized.	Water: 2 pts Sewer: 2 pts
Evacuation Zones	Sarasota County GIS		

Scores ranged from -8 to 18 points, with higher-scoring parcels demonstrating multiple factors that support housing development, such as resiliency, mobility, access to goods and services, and access to existing infrastructure. Lower-scoring parcels indicate a lack of these qualities, signaling lower suitability and readiness for development. These scores are not definitive judgments on whether a parcel can or should be developed, but rather a measure of its likelihood and immediacy for potential housing use. For example, a parcel lacking water infrastructure within 0.1 miles could have

service extended, but at a cost that might impact project affordability. Similarly, a floodplain-impacted parcel could be elevated through fill, but this would also add complexity and expense. Ultimately, this tool serves as a guiding model, offering insights into parcel suitability while identifying opportunities to strengthen the County's housing inventory.

The following interactive dashboard was created to enable exploration of this data, which can be found here.⁸ This dashboard is used to explore options in the following Housing Action Plan.

⁸ <https://flhousingc.maps.arcgis.com/apps/dashboards/3ae8fb0e4dd74094ae789bc51264958c>



Blue areas, particularly darker blue, are parcels with higher guided growth scores, demonstrating multiple factors that support housing development, such as resiliency, mobility, access to goods and services, and access to existing infrastructure. Red areas, particularly darker red areas, are lower scoring in this regard.


Sarasota Housing Action Plan: 5-Part Blueprint for Success



The Sarasota Housing Action Plan is intentionally structured to provide local decision-makers and community leaders with a clear set of public policy and housing investment approaches to promote greater housing affordability for the growing number of households who wish to call Sarasota County home. The recommended approaches featured as part of this Action Plan have been developed to specifically fit the local

needs and contexts of the County, based on careful analyses of available housing data and existing public policies.

The Action Plan includes five core components that are fully explained within this section. Each of these five core components have a distinct focus, but all share a common factor - forms of collaboration between the public, private, and non-profit sectors are necessary for these approaches to be most impactful.

SARASOTA HOUSING ACTION PLAN



<p>1. Deploy all possible funding sources for affordable housing needs.</p>	<ul style="list-style-type: none"> • Create and sustain local affordable housing trust funds. • Unlock and support all possible public funding mechanisms. • Ensure subsidy programs meet high priority needs. 	<ul style="list-style-type: none"> • Explore local fee relief and property tax incentives. • Garner support from local financial institutions, philanthropy, major employers, and other capital.
<p>2. Review and reform zoning and land use regulations to unlock developable land.</p>	<ul style="list-style-type: none"> • Allow more homes in efficient and resilient areas. • Support a broad range of home types by right. • Design programs to include guaranteed affordable 	<p>homes in new development.</p> <ul style="list-style-type: none"> • Promote repurposing of properties for homes. • Facilitate factory-built home options.
<p>3. Dedicate public and private land towards affordable housing goals.</p>	<ul style="list-style-type: none"> • Capitalize on all publicly owned resources that are appropriate for affordable housing. • Prioritize community resiliency. • Fund land acquisition for affordable housing with public 	<p>and private capital</p> <ul style="list-style-type: none"> • Support community land trusts (CLTs) and other permanent affordability models.
<p>4. Form and sustain strategic partnerships that generate results.</p>	<ul style="list-style-type: none"> • Engage major employers, philanthropy, school boards, universities, religious institutions, and other community groups. • Support capacity building efforts for nonprofit developers. 	<ul style="list-style-type: none"> • Sustain affordable housing development cohorts. • Form interlocal partnerships.
<p>5. Support the people in the community.</p>	<ul style="list-style-type: none"> • Engage with the community, specifically those with the greatest needs for affordable housing. • Support legal aid, homeless service providers, and community-based nonprofits on the front lines. 	<ul style="list-style-type: none"> • Enact additional local fair housing protections, support fair housing enforcement, and bolster tenant protections where allowed. • Provide or expand homeowner education and financial literacy. • Track affordable housing results.

I. Deploy all possible funding sources for affordable housing needs.

Increased investment in local affordable housing initiatives is needed to build and preserve a sustainable supply of housing options in Sarasota County, particularly for households making at or below 80% of the Area Median Income. This section recommends public and private funding strategies that can create more housing choices for current and future generations of Sarasota County.

a. Create and sustain local affordable housing trust funds.

Housing advocates in the Sarasota area should continue to champion the creation and funding of local affordable housing trust funds. A dedicated source of public revenue earmarked for affordable housing initiatives is vital to a community's housing goals. Increased public funding for affordable housing is especially crucial to be able assist households earning below 80% AMI that cannot afford market-rate rents. Local affordable housing subsidies can help provide affordable options to the low-wage workforce that form the backbone of Sarasota's hospitality, retail, public safety, and service industry, seniors on fixed incomes, and persons with special needs. The City of Sarasota and Sarasota County each currently have local affordable housing trust funds on the books but without mechanisms in place to dedicate consistent levels of funding.

There are typically two funding components for a local affordable housing trust fund – seed money or a discretionary funding source to kickstart the initial fund, and an agreed upon source of dedicated revenue. A dedicated revenue source for local affordable housing trust funds is needed as the amount of state and federal housing funds are not nearly enough to meet the current and projected future needs for affordable housing in Sarasota County. The City and County have received and successfully utilized large amounts of federal disaster relief to invest in the construction of new affordable housing and should be commended for doing so, but those one-time

funding boosts will not provide the sustained and continued housing production necessary to address existing deficits and to keep pace with area growth for future generations.

Local affordable housing trust funds, and the housing initiatives supported by them, can be tailored to local needs and contexts. For example, given the heightened need for affordable housing resources to assist the low-wage workforce of Sarasota County, a local affordable housing trust fund can target funds to create and preserve homes for those earning 80% or less of the AMI. Locally funded housing programs can also support a range of housing-related activities such as construction subsidies, gap financing, revolving loan programs, land acquisition, down payment assistance, rental assistance, home repairs and more.

As a method to boost the amount of local funding available for affordable housing, the local governments of Sarasota County can use a variety of policy mechanisms to support a local affordable housing trust fund. Here are key local funding sources that can support a local affordable housing trust fund:

General Revenue. Each local government in Sarasota County should consider devoting an annual amount or percentage of local general revenue towards an affordable housing trust fund. Dedicating even a small portion of local general revenue annually can enable a city or county to make vastly greater investments in affordable housing. When structured as a loan, trust fund dollars can be recycled back to the fund over time to assist with the creation and preservation of even more homes in the future.

One possibility of a dedicated revenue stream is to commit a portion of annual general revenue growth for an affordable housing trust fund. This can be a highly effective tool to generate local funding for affordable housing – especially if a local government has seen consistent year-to-year general fund growth.

The table below demonstrates how much funding could be accumulated for a local affordable housing trust fund if a certain percentage of General Fund growth were devoted, based on FY 2021-25 budgets, for the **City of Sarasota**:

	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25
Total General Fund	\$78,157,235	\$85,831,873	\$97,455,278	\$106,961,606
\$ increase year-to-year		+ \$7,674,638 (+10%)	+ \$11,623,405 (+14%)	+ \$9,505,328 (+10%)
What a % of GR increase towards affordable housing would generate		10%: \$767,463 15%: \$1,151,195 20%: \$1,534,927	10%: \$1,162,340 15%: \$1,743,510 20%: \$2,324,681	10%: \$950,532 15%: \$1,425,799 20%: \$1,901,065

The table below demonstrates how much funding could be accumulated for a local affordable housing trust fund if a certain percentage of General Fund growth were devoted, based on adopted financial plans for **Sarasota County**:

	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25
Total General Fund	\$341,557,080	\$379,344,892	\$430,501,432	\$464,881,990
\$ increase year-to-year	+ \$18,664,064 (+6%)	+ \$37,787,812 (+11%)	+ \$51,156,540 (+13%)	+ \$34,380,558 (+8%)
What a % of GR increase towards affordable housing would generate	10%: \$1,866,406 15%: \$2,799,609 20%: \$3,732,812	10%: \$3,778,781 15%: \$5,668,171 20%: \$7,557,562	10%: \$5,115,654 15%: \$7,673,481 20%: \$10,231,308	10%: \$3,438,055 15%: \$5,157,083 20%: \$6,876,111

Proceeds from the sale of publicly owned property.

Local governments can dedicate the proceeds from the sale of publicly owned property towards a local affordable housing trust fund. A local government can do this by adopting a policy that dedicates a specific percentage of eligible sales proceeds to the fund or by dedicating a portion of sale proceeds on a case-by-case basis. Currently, no local governments in Sarasota County have adopted this approach. Elsewhere in Florida, **Fort Myers**⁹ and **Miramar**¹⁰ both have model policies that dedicate a portion of sale proceeds towards an affordable housing trust fund.

In-lieu payments through a density bonus or other incentive program. Affordable housing incentive programs may offer developers the opportunity to pay a fee in-lieu of providing affordable housing units on-site in exchange for favorable land use entitlements. For example, if a city or county provides density bonuses in exchange for affordable housing, it could allow a developer to pay a fee into the city or county's affordable housing trust fund and still receive the density bonus. When setting an in-lieu fee, it is important to establish a payment that reflects the local government's goals regarding immediate on-site affordable housing development versus generating revenue for the affordable housing trust fund. A fee that is set too low will not only encourage the private sector to opt for paying the fee instead of on-site production of affordable housing but may also not be enough to meaningfully support the local affordable housing trust fund. Examples of in-lieu fees in Florida include Miami-Dade County, Davie, St. Petersburg, and Coral Springs.

Community Redevelopment Agency funding. Pursuant to legal parameters, a local government could deploy funding from its Community Redevelopment Agency (CRA) towards its local affordable housing trust fund. Broward County and

Fort Myers both have policies that allow this type of funding. The County or the City of Sarasota may seek to partner with Newtown Community Redevelopment Agency to support affordable housing or redevelopment initiatives.

Linkage Fee. A linkage fee is a local government tool that can raise revenue for affordable workforce housing. Linkage fees, also called housing impact fees, are typically charged on a square footage basis on new non-residential development and "link" new job-producing development with the workforce housing needs generated by the new development. This type of fee is directed by local ordinance, typically in response to a local linkage fee nexus study, and is a recognition that employers may pay below a living wage needed to afford housing in the community. Cities such as Jupiter, Winter Park, and Coconut Creek have implemented linkage fees in Florida and other jurisdictions such as Broward County, Daytona Beach, and St. Petersburg have commissioned linkage fee nexus studies as a step closer to implementation. National examples of productive linkage fee policies include Denver, CO, Seattle, WA, Boston, MA, Sacramento, CA, Fremont, CA, San Diego, CA, and Watertown, MA.

Private donations and contributions. It is rare for a local government to receive donations to an affordable housing trust fund. However, donations to a local government for its affordable housing trust fund may be considered charitable contributions and thus tax deductible for the donor.

Examples

The **City of Fort Myers** is a model for establishing a local affordable housing trust fund that dedicates sustained revenue for affordable housing for an extended period of time. Following the approval of Fort Myers' Affordable Housing Trust Fund Ordinance in January 2022 and an initial contribution of \$1.5 million of General Revenue, the fund has drawn from an annual commitment of \$750,000 in ad valorem tax revenue, in addition to proceeds from city property sales. As of March 2024, the trust fund had \$4.2 million that can

⁹ <https://www.fortmyers.gov/DocumentCenter/View/20402/Ordinance-3956-Affordable-Housing-Trust-Fund-PDF>

¹⁰ https://library.municode.com/fl/miramar/ordinances/code_of_ordinances?nodeId=1087681

support the uses listed in its trust fund ordinance which includes property acquisition, construction costs, down payment assistance, rental assistance, and a revolving home construction program. Fort Myers's affordable housing trust fund can assist the provisions of homes for households up to 100% AMI although at least 65% of the funds must be used to assist households at or below 80% AMI. The trust fund ordinance lists several revenue sources that can seed the fund including an affordable housing fee, linkage fee, sale of city-owned property, ad valorem revenue, tax-increment financing (TIF) revenue, and an inclusionary housing fee.

There are also examples of successful affordable housing trust funds being used throughout the country that can be looked to for guidance. **Richmond, VA** has used an affordable housing trust fund model since 2004 that utilized a one-time grant to start the fund and dedicated both a portion of general revenue and tax on value from expiring abatements to sustain the fund over time.¹¹ Richmond has reported that the City funded approximately 20 projects between 2018 and 2020; those projects developed or rehabilitated 805 affordable rental and homeownership units, assisting roughly 5,700 low-income households.¹² **Nashville, TN** enacted a local affordable housing trust fund in 2013 and started the fund using proceeds from an Urban Development Action Grant in addition to local HOME funding.¹³ The City reports that, since 2014, it has funded the development or preservation of 3,310 units, with an additional 774 units in the approval process as of Fall 2022.¹⁴

b.Unlock and support all possible public funding mechanisms.

In addition to creating local affordable housing trust funds supported by dedicated revenue streams, public entities should unlock all possible funding mechanisms that can be used for affordable housing purposes. These are funding mechanisms that may not be able to be commingled with a city or county's local affordable housing trust fund but are public sources that can be used for the region's affordable housing goals.

Community redevelopment agencies (CRAs). CRAs are local government agencies created by a city or county to implement community redevelopment activities that are outlined in a community redevelopment plan. The provision of affordable housing to low- or moderate-income residents is a core "community development" activity that CRAs can undertake as CRAs can use their revenue on affordable housing efforts. The two CRAs located within Sarasota County – the **Newtown Community Redevelopment Agency** and the

Englewood Community Redevelopment Agency - have had limited engagement with affordable housing initiatives. Advocates can encourage these CRAs to commit funding resources towards building and preserving affordable homes. New CRAs could also be created with their revenue aimed at housing goals.

Housing finance agencies (HFAs). HFAs are governed by Chapter 159 of the Florida Statutes and can be created by counties to help finance the construction and preservation of affordable housing. HFAs can also purchase and use land for affordable housing purposes using surplus funds or through public-private partnerships.

Public housing authorities (PHAs). PHAs play a crucial role in the administration of housing resources to households with high risk of housing insecurity. There are two PHAs operating within Sarasota County – the **Sarasota Housing Authority** and the Venice Housing Authority. The Sarasota Housing Authority oversees the Housing Choice Voucher Program that provides tenant-based assistance to residents while also developing, owning, and operating affordable multifamily housing that uses traditional funding sources such as LIHTC. The Venice Housing Authority oversees 80 section 8 apartments, 6 public housing buildings and 61 approved low-income housing units.

Infrastructure surtax. Sarasota County and the cities within it should consider dedicating revenue collected from the county's One-Cent Sales Tax for affordable housing efforts. Infrastructure surtax revenue, by law, can be used to fund land acquisition for affordable housing and can also be a source of revenue for eligible infrastructure improvements that facilitate affordable housing development. This makes IS a key potential source of revenue to fund affordable housing initiatives at the local level.

Currently, only four counties in Florida devote a portion of their infrastructure surtax revenue towards affordable housing initiatives - Pinellas, Collier, Palm Beach, and Alachua. **Pinellas County's "Penny for Pinellas"** is the state's leader in using IS revenue towards affordable housing efforts. Per their most recent IS status report, the County plans to use \$25.5 million in IS revenue for construction costs on affordable housing for homeless and special needs populations. The County also pledged around \$16.3 million in IS revenue for an emergency shelter for persons experiencing homelessness. **Palm Beach County**¹⁵ has used their IS revenue for more than land acquisition; they have expended IS revenue on construction expenses. Per their most recent IS status report, the County plans to use \$25.5

¹¹ https://library.municode.com/va/richmond/codes/code_of_ordinances?nodeId=PTIICICO_CHI6HO_ARTIIIIFHOTRFU

¹² <https://localhousingolutions.org/housing-policy-case-studies/housing-trust-funds-in-ten-localities/>

¹³ https://legisearchive.nashville.gov/mc/ordinances/term_2011_2015/bl2013_487.htm

¹⁴ <https://localhousingolutions.org/housing-policy-case-studies/housing-trust-funds-in-ten-localities/>

million in IS revenue for construction costs on affordable housing for homeless and special needs populations. The County also pledged around \$16.3 million in IS revenue for an emergency shelter for persons experiencing homelessness.

Bonding power. The community could advocate for voter-approved housing bonds as local governments can use their bonding authority to fund affordable housing development. In 2022, for example, voters in **Palm Beach County**¹⁶ approved a General Obligation Bond in an amount not to exceed \$200 million for the purpose of financing all or a portion of newly created workforce and affordable housing within Palm Beach County. To provide a national example, **Charlotte, NC**¹⁷ has successfully supported a local housing trust fund using housing bonds since 2001. The voter-approved housing bonds are administered by the city's Housing and Neighborhood Services department and have assisted with the preservation of 10,869 affordable units and shelter beds, with 3,690 of those units being targeted to households earning less than 30 percent AMI.

c. Ensure subsidy programs meet high priority needs.

The Coalition's analysis of demographic and economic trends shows that there is a pronounced deficit of available housing options for households in the Sarasota-Bradenton-Venice, FL, MSA who are at or below 80 percent AMI. This applies to both rental housing (10,225-unit deficit) and homeownership (around 6,800 affordable for-sale homes will need to be built in the County by 2035). To attack this issue head on, local housing strategies should be intently focused on making it financially feasible to build and preserve homes that are affordable for households earning at or below 80 percent AMI.

For example, if a local government in the County were to establish and dedicate revenue towards a local affordable housing trust fund, it could require that proposed rental projects seeking to use the fund provide a certain percentage of units affordable at or below 80 percent AMI, or that proposed single-family construction projects be sold at a price point that is a home that assists a household at 120% AMI.

Housing programs funded with local resources have the most flexibility when it comes to eligible uses and household incomes served. State and federal funding programs – such as SHIP, HOME, and CDBG – typically have required “set-asides” or goals for housing funding but provide a level of local flexibility to target certain areas of need. For example, local governments that receive SHIP funding from the state (Sarasota and Sarasota County) are statutorily required to use

at least 65 percent of its annual allocation for homeownership with no more than 25 percent being used for rental housing purposes. However, program income is not subject to this set-aside and the SHIP jurisdiction may use 100 percent of program income for affordable rental housing. Since SHIP is largely used for homeownership purposes, local funding streams can target affordable rental homes.

Advocacy can and should play a key role in ensuring that affordable housing resources are directed to the known area of housing need - households making at or below 80 percent AMI.

Here are considerations on how affordable housing programs can target those in greatest need:

Household incomes. Regional housing data shows that households with incomes below 80% AMI are in the greatest need of housing assistance, with an even greater need for households at lower income levels. However, due to rapidly rising home prices for purchase, households up to 120% AMI and above still struggle to afford to buy a home. Across the County, two-person households earning up to 140 percent AMI (\$112,560) would not be able to afford to purchase a moderately priced home.

Different funding sources can target different needs. For example, rental subsidy programs can target households at or below 80% AMI while down payment assistance programs could serve households at the higher range of the income scale. Additionally, housing programs can be designed to tier the amount of assistance provided based on income levels served. In this way, a home that assists a household at 80% AMI could receive more in housing subsidy than a home that assists a household at 120% AMI.

Supply-side v. demand-side subsidies. There are two types of affordable housing assistance – supply-side subsidies and demand-side subsidies. Supply-side subsidies are generally aimed at the production or rehabilitation of affordable homes whereas demand-side subsidies are aimed at individual households in need of assistance. Assisting with construction costs and land acquisition are examples of supply-side subsidies; those actions are aimed at the production of new units. Down payment assistance and rental assistance are two examples of demand-side subsidies; they serve individual households as opposed to the construction or repair of a home. Housing programs can balance these types of subsidies when crafting an overall affordable housing approach.

¹⁵ https://discover.pbcgov.org/onecountyonepenny/PDF/06.11.24_2024_Re-estimated_Project_Plan_reflecting_Transfers_and_Amendments.pdf

¹⁶ <https://discover.pbcgov.org/HED/PDF/Housing%20Bond/Resolution%20R2022-0626.pdf>

¹⁷ <https://www.charlottenc.gov/Streets-and-Neighborhoods/Housing/Resources-for-Developers-and-Contractors/Housing-Trust-Fund>

Housing types. Housing advocates can ensure that public funding efforts serve a variety of housing types such as attached single family homes, duplexes, triplexes, small-scale development, and manufactured housing. For example, the Coalition’s review found that the Sarasota/Sarasota County SHIP jurisdiction allows townhomes and condominiums to be eligible for down payment assistance, but this can be expanded to the other housing types listed above.

Location. Housing programs can target high-priority locations for new affordable housing development. Proximity scoring can be utilized to ensure that limited public resources are serving new housing development near community amenities and quality of life elements such as parks, schools, grocery stores, transit, and more.

Public land. Inventories of available publicly owned land can be a valuable resource. When looking to provide free or discounted public land for a development initiative, local governments in Sarasota County can require that proposals feature commitments to provide a certain level of new affordable housing.

Rental housing. There is a gap in the amount of public affordable housing funding deployed for affordable rental housing in the County. Subsidy programs can be designed to fund rental housing activities.

d. Explore local fee relief and property tax incentives.

Local government fees and property taxes can be a major expense in developing affordable housing. By modifying or waiving local regulatory fees or by reducing property taxes, the overall cost of development can be reduced, and the savings can be passed on to a household in the form of lower rents or reduced sales prices. Reducing fees and property taxes can also result in the reduced need for other forms of public subsidy such as SHIP, HOME, or funding from a local affordable housing trust fund. Advocates can encourage local governments to adopt fee waiver and property tax policies that support the County’s affordable housing goals.

Development Fee Relief. Both the County and City of Sarasota offer fee reductions or waivers for affordable or attainable housing development, but these existing fee policies could be improved by adjusting eligibility requirements so that policies are geared to serve lower income levels with the most need. Currently, there are certain fee policies that are targeted to affordable housing for households making at or below 80 percent AMI, while other policies target up to 120 percent AMI. For example, as part of their Comprehensive Plan, the City of Sarasota offers a fee deferral program that is intended to reduce development review costs for

organizations that construct or remodel affordable housing affordable to families earning 80% percent or less of the AMI; the City also offers a Multimodal Transportation Impact Fee to provide 100 percent discounts for residential units designated as being affordable at or below 80 percent AMI. At the same time, the City has a policy to allow nonprofit organizations building housing for households with incomes at or below 120% of the area median income remain eligible to receive a Temporary Certificate of Occupancy (TCO) that allows the nonprofit to receive all final inspections and defer impact fee payments until the first unit is sold to the homebuyer or leased to the first occupant. In 2023, Sarasota County established a tiered impact fee reduction system for qualifying affordable housing developments within the County.

Local Option Property Tax Exemption. Housing advocates and organizations in Sarasota County can advocate for local governments in the County to adopt the Local Option Property Tax Exemption that was enacted as part of Florida’s Live Local Act. Codified at section 196.1979 of the Florida Statutes, cities and counties can enact this local option to provide property tax relief to developments of 50 units or more that set aside at least 20 percent of the units as affordable housing to households at or below 60 percent AMI. At the time of this writing, **Jacksonville, St. Petersburg, and St. Lucie County** have enacted this exemption.

Paying Property Taxes for Eligible Households or Developments. Some jurisdictions across Florida have considered using SHIP funds, for example, to assist low-income households with property tax payments. The public and private sectors can consider devoting funding towards assisting households in need with property taxes.

e. Garner support from local financial institutions, philanthropy, major employers, and other capital.

The public sector alone cannot financially support the level of affordable housing development and preservation needed to meet the needs of Sarasota County residents. Private investment and strategic public-private partnerships are necessary to attack the community’s needs. This approach is already being put to use in the City of Sarasota. In 2024, as part of the City’s Attainable Workforce Housing Initiative, the City acquired two downtown lots in downtown Sarasota that were adjacent to a lot the City had already owned. The City has partnered with the **Community Foundation of Sarasota County** and the **Gulf Coast Community Foundation** via a funding partnership agreement to help finance the construction of 192 new units in the downtown area – all of which are to serve households at or below 120 percent AMI. The City’s local affordable housing trust fund would also be available to cover any funding gaps, if necessary.

Sarasota County and local governments throughout the County should continue to pursue support from financial institutions, philanthropy, major employers, and other regional organizations in the form of strategic partnerships. While one option is for the private sector to donate funds directly to local government housing trust funds (which is an activity eligible for a charitable contribution tax donation), regional or local private sector funds dedicated to affordable housing can be a key strategy.

Here are some additional examples of public-private partnership approaches seen throughout the country to unlock investment potential for affordable housing goals:

Community foundations and CDFIs. Community foundations, Community Development Financial Institutions (CDFIs), and similar types of organizations with a community-driven focus can be key players in financing and supporting affordable housing. These entities can create their own revolving loan funds using charitable contributions and other funding sources to support affordable development. Fundraising efforts can target major employers and civic minded organizations that understand the value of what a sufficient stock of workforce housing means for the resiliency of a community. The Community Foundations of Sarasota County are exemplary models for how community foundations can invest in affordable solutions.

While Sarasota already has proven models of its own in this space, an example of a community foundation outside of Sarasota supporting affordable housing financing is the **Community Foundation of Northeast Florida**. This organization created a Local Capital Pool funded by the community foundation's donors to fund a variety of community growth goals including affordable housing.¹⁸ In 2024, for example, this Local Capital Pool provided a \$500,000 low-coast loan to Ability Housing, an affordable housing developer based in Northeast Florida, to redevelop an elementary school into affordable, multi-family housing.

Below-market debt funds. Established in places such as New York City, Los Angeles, San Francisco, Denver, and Chicago, through a below-market debt fund, private and public funds can be blended in the form of grants or low-interest loans to developers to carry out a wide range of affordable housing activities. Typically originated directly or through CDFIs, this blend of private and public money acts as a credit enhancement, "enabling loan products that can support higher-risk activities and more advantageous terms to the borrowers than would otherwise be possible."¹⁹ This sort of partnership

requires upfront capital, continuous collaboration, and startup time and costs. For example, the **New Generation Fund** established as a partnership between the City of Los Angeles, local foundations, and private lending institutions, has deployed \$69 million to create or preserve 1,355 units in 14 developments as of 2023.²⁰ Los Angeles also has a fund called the **Supportive Housing Loan Fund** in partnership with the Corporation for Supportive Housing as a revolving loan fund for supportive housing projects. Per the City's website, this fund has invested over \$125 million for over 3,900 units of supportive housing.²¹

Charlotte, NC, also provides a great model for public-private collaboration to finance new affordable housing. In 2018, Charlotte voters approved a voter referendum to sell \$50 million in municipal bonds towards Charlotte's local housing trust fund. This \$50 million was then matched dollar for dollar by the **Foundation for the Carolinas** which sparked an additional \$70 million-plus dollar commitment from three major companies to provide below-market loans, land donations for affordable housing, and grants.²²

2. Review and reform zoning and land use regulations to unlock developable land.

Flexibility in land use policy and zoning rules helps facilitates the construction of more homes of a variety of types and price points in more diverse locations. Zoning reforms can expand housing choices to meet the needs of community members, especially as households become smaller with more retirees and older adults, empty-nester households, and young families delaying having children. There is a clear need right now for this expansion of choices, given the extent of restrictive land use and zoning regulations currently in place in Sarasota County.



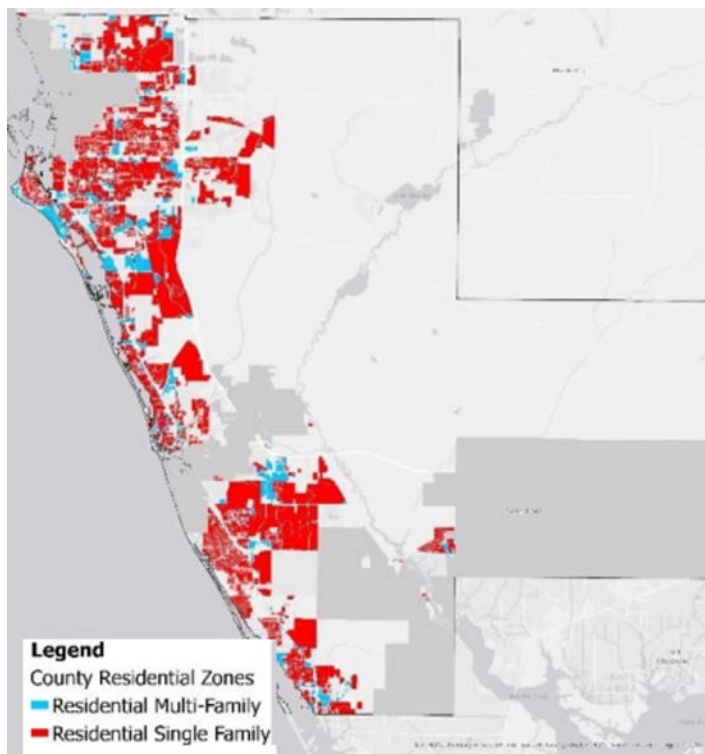
¹⁸ <https://www.jaxcf.org/wp-content/uploads/2025/02/Inv-TCF-LocalCapitalPool-Investors-Dec2024.pdf>

¹⁹ <https://uli.org/wp-content/uploads/ULI-Documents/Preserving-Multifamily-Workforce-and-Affordable-Housing.pdf>

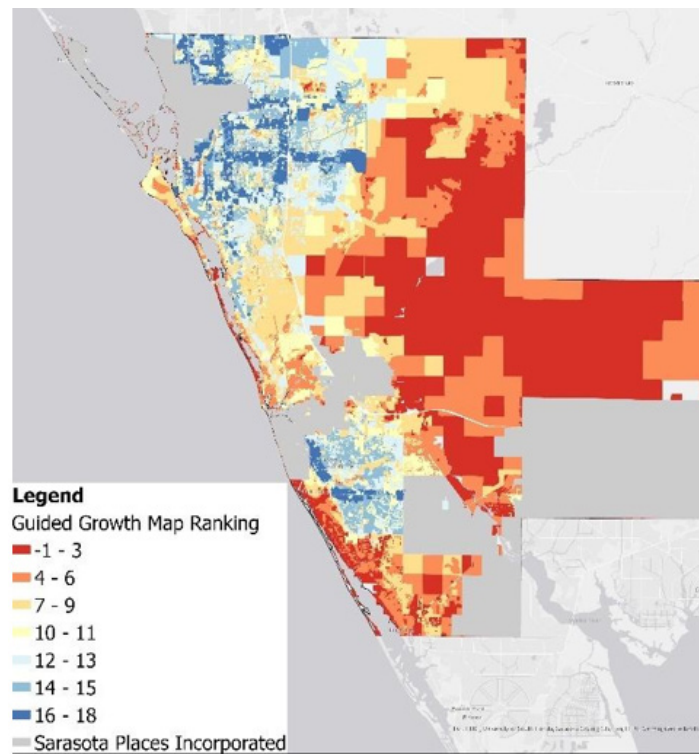
²⁰ <https://www.newgenerationfund.com/> <https://housing2.lacity.org/partners/new-generation-fund>

²¹ <https://housing2.lacity.org/partners/new-generation-fund>

²² <https://planning.org/home/engage/housingcharlotte/>



This map shows areas in unincorporated county primarily zoned for residential uses, excluding mixed-use areas; residential single-family zones shown are those with most restrictive single-family allowances for exclusively detached, non-lot line homes and manufactured home park/subdivisions restricted to one unit per lot; certain areas may allow accessory homes.



Guided Growth Map: blue areas score highly in terms of proximity to infrastructure and amenities, while being outside of higher flood risk areas and evacuation zones. Red areas show low-scoring areas based on these factors.

Municipalities and the county can also condition sizable additional housing allowances on the inclusion of a certain amount of guaranteed affordable units to increase housing availability and options at a wider range of price points. This affordability will serve local workers, such as community members working in our restaurants, shops, offices, and medical clinics, among others getting priced out.

a. Allow more homes in efficient and resilient areas.

The municipalities and county can change policies and regulations to increase the number of homes allowed to be built, facilitating more housing choices near the amenities and destinations that community members need every day – water and sewer infrastructure, schools, grocery stores, shops, job centers, and more. They can also avoid allowing new development in vulnerable areas, such as areas most vulnerable to floods and hurricane impacts, or require additional building and site design standards to manage hazard risks where feasible. The Guided Growth Map shows high-scoring areas in shades of blue with relatively good access to amenities and away from vulnerable areas, while areas in red are low-scoring areas based on these factors.

Two main approaches for allowing more homes to be built include targeting:

Existing neighborhoods – areas that are most opportune for new housing development generally overlap with existing neighborhoods, so strategies related to these areas focus on ways to tuck additional homes into vacant lots and developed lots ready for rebuilding with more homes.

Potential development expansion areas – areas that have not yet been designated for preservation or more robust building allowances via future land use and/or zoning allowances could convert to developable land in the future, particularly in view of the history of eastern expansion of development. If used for building homes, these areas offer flexibility since there are not existing neighborhoods to account for. However, these areas are further away from existing infrastructure and amenities, with varying degrees of flood risk exposure. As a result, they have low scores on the Guided Growth Map. Strategies to provide additional homes in these areas should be coordinated with requirements to include affordable homes, additional investments for amenities and infrastructure not already established, and resilient building and site design to address flood risk.

Not All Multi-family Development is the Same Scale.

Small-scale multi-family developments: duplexes, triplexes, quadplexes, and clustered small detached/attached homes on one lot, including accessory homes, with the same scale as one detached home on a lot



Medium-to large-scale multi-family developments: low-rise to high-rise apartment and condo buildings that exceed the scale of a typical detached home on a lot

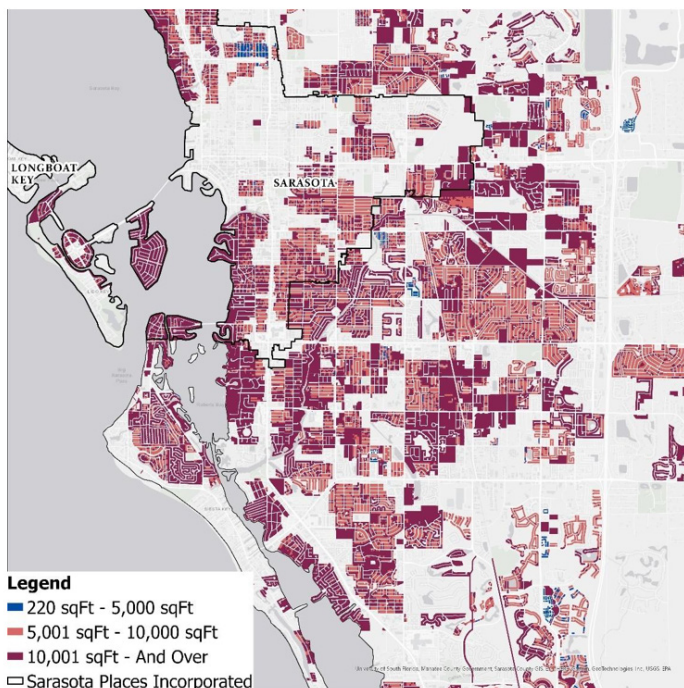


b. Support a broad range of home types by right.

The following changes to local land use policies and zoning can facilitate more availability and choice of housing type. Land use policies can support a wider range of sizes of detached homes, more accessory homes and small-scale apartments/clustered homes tucked into existing neighborhoods, and more large-scale apartments along major corridors with transit, downtowns, and other areas of larger scale buildings.

More variety of detached home sizes – a key local zoning regulation that determines the number and size of detached homes in a given area is a minimum lot size requirement. Elevated lot sizes limit the number of homes possible in a given area of land when there is one home per lot. Smaller homes on smaller lots can also enable more relatively affordable homeownership opportunities.

Currently, base single-family zones in the County, as well as several single-family housing types used to meet requirements for Hamlet, Village, or Settlement development in 2050 Resource Management Areas, have minimum lot area requirements starting at 6,000 square feet. Additionally, four zoning districts in the City of Sarasota allowing exclusively detached single-family homes or clusters of detached and attached homes on a site have minimum lot sizes of 7,500 square feet or more.

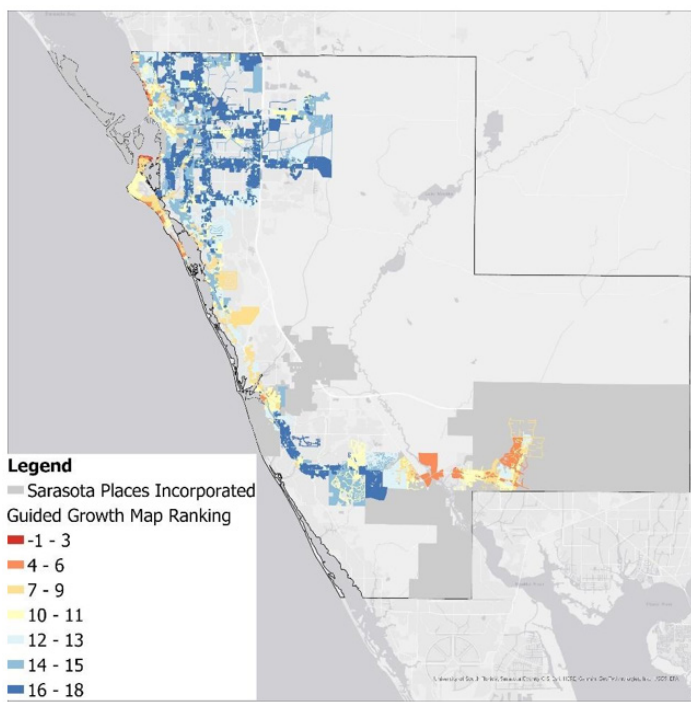


Lot Size Requirement Reforms: The single-family parcel sizes shown in the City of Sarasota and nearby unincorporated County indicate that many are larger than 5,000 square feet, presenting an opportunity for reforms to minimum lot size requirements enabling smaller lots.

The County and municipalities can evaluate lowering minimum lot sizes. In the City of Sarasota, for instance, the RSF-4 single-family district has a minimum lot size of 5,000 square feet, which could be evaluated for all single-family zoning districts in the city, with potential exclusion of more vulnerable areas. Many single-family lots in the **City of Sarasota** and neighboring unincorporated County are currently larger than 5,000 square feet. The City's RSM-9 district has an even lower minimum lot size for attached homes at 2,420 square feet to also consider expanding in enabling more of this home type. Evaluate related requirements (e.g., maximum density, minimum setbacks) along with these adjustments. **City of Gainesville** offers another example of where single-family zoning districts were consolidated with a smaller lot size of 3,000 square feet, along with a larger density allowance (up to 12 as opposed to 8 units per acre as the largest single-family maximum previously), reduced lot widths, and smaller front and side setbacks for several districts.

More accessory homes, small-scale apartments and condos, and clustered detached homes on one lot – many residential areas in the county are still only zoned for detached single-family homes or have limited conditions under which additional housing types can be built, limiting potential home diversity in many parts of the county. For example, the County allows lot line, two-family homes, townhomes and similar compact housing types in single-family residential zoning districts only in a conservation subdivision or planned development, which may limit infill opportunities for the housing types in these districts. Additionally, Open Use and Multi-Family Residential zoning districts allow detached single-family homes but not rentable accessory homes.

Yet local governments have taken several steps to loosen restrictions on allowances. **The County, City of Sarasota**, and, with a reform as recently as last year, **City of Venice** have permitted rentable accessory homes. These allowances can be expanded where not already at least to everywhere a single-family detached home is permitted across all zoning districts. The County and cities can also consider accessory home allowances in non-residential zoning districts, which may take the form of caretaker or employee units for the main non-residential establishment, as the **City of Sarasota** allows. For those existing neighborhoods with good access to amenities in general that are also near businesses and transit corridors (e.g., within three miles), local governments can consider allowing multiple accessory homes to be built on one lot. Areas for expanded allowances can also include those where multiple attached and detached small homes are allowed on a site (e.g., “cottage court” development). **City of Gainesville** and **City of Tallahassee** are two examples of jurisdictions who have enacted these types of policies in certain areas of their cities.



Focusing Small-Scale Multi-Family Reforms: communities can evaluate allowing more types of small-scale, multi-family homes for lots close to transit and within 3 miles of job centers, shown on the map. The parcels include their Guided Growth score, with blue lots generally closer to additional amenities and infrastructure and away from areas more exposed to hurricane and flood risks. Shades of red and orange indicate the opposite. Additional allowances might be focused away from vulnerable areas along the coast, unless mitigation is provided.

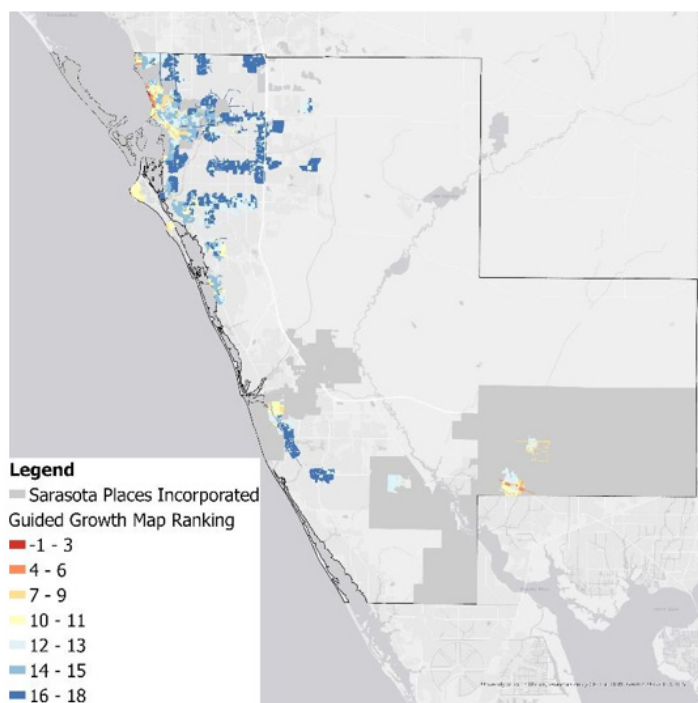
In addition to legalizing rentable accessory homes by-right in more parts of the County, housing advocates can champion additional reforms to allow small-scale apartments, condos, and small clustered homes on one lot similar in overall size to a single detached home, without additional requirements such as conservation subdivision or planned development requirements. **The City of Sarasota** has an excellent start on this approach by allowing multiple attached and detached units clustered on one site in certain single-family zones, as well as a variety of these housing types in the downtown zoning districts and Missing Middle Overlay area. The County and municipalities can evaluate further expansion of these housing types in additional existing single-family areas near businesses and transit, using for example the 3-mile proximity buffer mentioned for rentable accessory homes; these changes may also require adjustments to other regulations, such as maximum permitted density, to enable these housing types, particularly in view of potential lot size reforms discussed earlier in this section. For example, the **City of St. Petersburg's** recent NTM-I district enabling duplexes, triplexes, fourplexes, and clustered units on a site included an increase of allowed density to 30 units per acre while maintaining the small scale of development compatible with existing single detached homes on lots.

Additional specific changes to facilitate these housing types include:

- Clarify in the County code whether accessory homes are exempt from impact fees (and municipalities should do the same for any additional impact fees if not already stated); if not exempt, establish more granular impact fee categories by square footage to ease costs of building small accessory homes. For example, the County mobility fee is applied on a cost per square foot basis, yet the County parks, law enforcement, justice, and government impact fees are applied on a tiered basis with the lowest tier being 1,250 square feet. More granular categories such as those applied prior to April 1, 2017 (e.g., 500 square feet, 750 square feet) that account for the size caps of accessory units (750 square feet in the County, 650 square feet in the City of Sarasota where certain impact fees apply) would ease applicable fees.
- Expand by-right densities without attainable housing requirements for very small-scale multi-family (e.g., buildings with four units or less)
- Ease design requirements for these small-scale types of housing. For example, for ADUs in the City of Sarasota, consider removing the requirement of design "as close as reasonably possible" to principal unit for detached ADUs to enable more factory-built options. Remove parking requirements near transit for ADUs in the County and City, especially given small size caps of the ADUs in county and city (750 and 650 square feet, respectively).

More apartments and condos with good access to businesses, services, and transit - the County can allow more stand-alone medium- and large-scale multi-family buildings by right and density incentives for affordable housing, without major additional approvals or design requirements beyond typical requirements. The County can achieve this outcome through adjustments to existing multi-family allowances and density bonus programs. It can also target expansion areas for these allowances in existing neighborhoods within the closest proximity of businesses and transit routes (e.g., within a half mile).

City of Sarasota provides a successful municipal example of additional multi-family allowances with guaranteed affordable units. Its downtown and mixed-use corridor density bonuses permit 4 times and 3 times base density in exchange for 15 percent of bonus units set aside as affordable for at least 30 years.



Focusing Medium- and Large-Scale Multi-Family Reforms: communities can evaluate allowing more types of medium- and large-scale multi-family homes for lots close to transit and within 0.5 miles of job centers, shown on the map. The parcels include their Guided Growth score, with blue lots generally closer to additional amenities and infrastructure and away from areas more exposed to hurricane and flood risks. Shades of red and orange indicate the opposite. Additional allowances might be focused away from vulnerable areas along the coast, unless mitigation is provided.

c. Design programs to include guaranteed affordable homes in new developments.

When the public sector provides additional density or otherwise allows more homes to be built in a given area, that is a tremendous opportunity to secure guaranteed affordable homes in return. A share of guaranteed affordable homes should be required for sizable increases in home allowances, such as rezoning land from rural to residential zones, rezoning land from small-scale home allowances to large apartment allowances described in the previous section, and programs offering additional home allowances as an incentive in exchange for a share of affordable homes. Guaranteeing affordable housing ensures availability at a range of price points for households at a wide range of income levels. The previous section described how this approach can be integrated into large-scale multi-family home allowances, including density bonus programs.

Eastern Sarasota County offers an example of how this approach can apply to land that does not currently have allowances to build homes but may in the future. Property owners may request land use policy and/or zoning changes for current rural lands to take advantage of Sarasota 2050 regulations allowing home building. These regulations should be changed to reinstate a requirement for affordable units in exchange for the expansion of general allowances to build homes. The County's requirement of 15

percent affordable housing in the Village Planned district that was previously included in these regulations can offer a starting point for an amendment. As noted at the beginning of this section, there are other amenities builders would need to provide to offset the current little or no proximity to infrastructure and amenities, such as water, sewer, commercial development, and medical facilities. Areas of higher flood risk, particularly those with a future land use designation with homes allowances, need to incorporate resilient building and site design practices. Many of these needs can be addressed through the other provisions of Sarasota 2050 and additional code requirements.

Since these more sizable allowances will provide the additional benefit of guaranteed affordable housing, the County should also consider flexibility regarding its Comprehensive Plan's Future Land Use Policy 2.3.7. The policy states: "In established residential areas, incompatible land uses shall be discouraged if traffic is generated on abutting local streets in amounts that would substantially and adversely affect traffic flow, traffic control and public safety." This policy should be changed to permit additional home allowances in existing developed areas, along with investments in a variety of transportation methods (bike lanes, sidewalks, transit, etc.) and strategies to manage use of roads/parking as ways to address potential increases in car traffic. The County could consider an exemption from affordability requirements and additional traffic management strategies beyond typical impact fees for smaller, more incremental developments, such as duplexes, triplexes, etc., given their relatively small impacts.

d. Promote repurposing of properties for homes.

Local governments can facilitate the repurposing of properties, including reuse of existing non-residential buildings for homes ("adaptive reuse"), through zoning and land use policies. The County and cities can amend their regulations to allow a mix of uses, including stand-alone residential apartments, in areas zoned for commercial, employment, government, and multi-family office development, along with retention of affordable housing requirements. These changes expand options for how these properties can be used, if providing homes is a workable option for these property owners.

The **City of Sarasota** took this approach in creating new mixed-use zoning districts to facilitate the previously mentioned density bonus program, enabling additional homes in general as part of a development in exchange for inclusion of a certain amount of guaranteed affordable housing along its corridors.

Collier County offers an alternative where homes are simply permitted as a specific allowance in the existing commercial districts, so long as the developments include a certain number of affordable homes. In this way, commercial properties that may determine homes as a viable use of the land can provide them. The County's programs include:

Commercial Mixed Use by Right Subdistrict – allows homes in C-1 through C-3 commercial zoning districts, commercial planned unit developments (PUDs), commercial components of mixed-use PUDs with uses comparable to C-1 through C-3, and certain C-4 and C-5 properties. Density exceeding three units per acre in C-1 through C-3 districts and PUDs must be affordable. All homes in C-4 and C-5 districts must be affordable.

Collier County Commercial Conversion by Right Subdistrict - allows residential-only development on certain properties in C-1 through C-3 commercial zones if all the homes are affordable.

Regarding policies and regulations that facilitate adaptive reuse of non-residential buildings for homes, **Alachua County** offers an example. The County allows reuse of hotel or motel buildings for multi-family homes in multi-family residential, Residential Professional, Traditional Neighborhood Development, Transit-Oriented Development, and, with limitations, in Business, Highway zones. The builder is allowed up to double the number of existing hotel/motel rooms for the total number of new homes. The building must also be served by central water and sewer (see Alachua County Code of Ordinances, sec. 404.20.5).

Additionally, **Osceola County** allows for reuse of commercial buildings for homes in three sub-areas of the County, including its Community Redevelopment Areas. These conversions are subject to minimum density, intensity, and height requirements, with no maximum density or height requirements. They also must meet additional design requirements (see Osceola County Land Development Code, sec. 3.8.1(U)). Requirements are summarized in a design guidebook for developers.

e. Facilitate factory-built home options.

The County and municipalities can amend zoning regulations to allow manufactured housing meeting federal standards, allowances which are currently limited. These homes provide a notably more affordable option to site-built homes due to their streamlined design, construction, and permitting process relative to site-built homes, while continuing to offer a safe, resilient living space. Certain homes also include additional design customization with porches, dormer windows, and more. The **City of Northport** offers a model in allowing both factory-built homes built to either state or federal building code standards in its Residential Single-Family District, as opposed to the typical practice of only permitting these types of homes in designated mobile/manufactured home park districts.

Additionally, state law (Ch. 553 of Florida Statutes) requires that local requirements and rules, including those related to land use and zoning, must be reasonable and uniformly applied and enforced without any distinction as to whether a building is a site-built home or a manufactured home meeting the state building code

(often called “modular” homes). To comply with this law, the local governments should amend their codes to remove distinctions of modular homes as a separate use with different allowances and zoning standards than site-built home types.

3. Dedicate public and private land towards affordable housing goals.

Local governments and housing advocates in the Sarasota area should work together to find new opportunities to use available land, both public and private, for affordable housing. Housing advocates can play a crucial role in helping to facilitate communication between local governments and housing developers, philanthropies, businesses, and other organizations that can offer resources to build new affordable housing. It is also important to ensure that any land being considered for affordable housing development is in areas that are aligned with community resilience goals and allow future residents to have access to community amenities such as public transportation, schools, parks, health facilities, grocery options, and more.

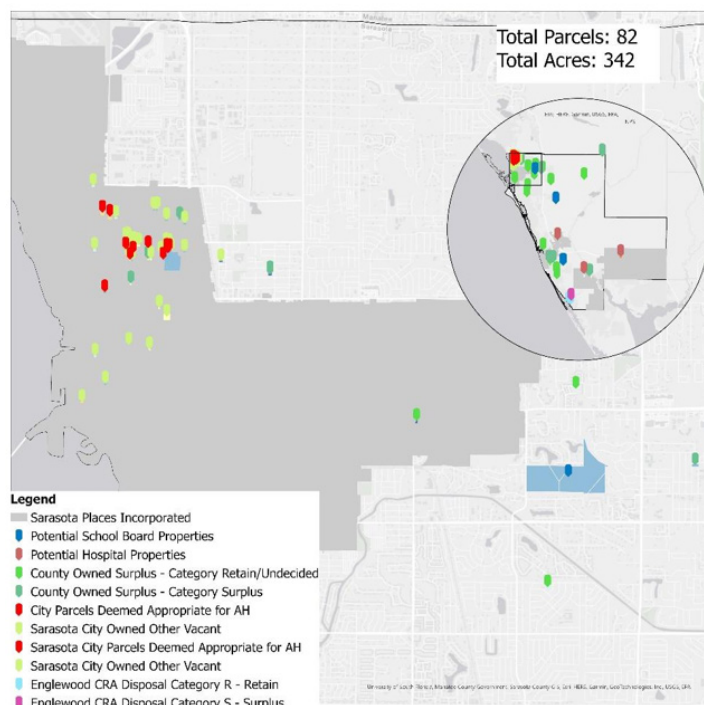
This section of the Housing Action Plan outlines recommended policy approaches that the public, private, and non-profit sectors of the Sarasota County area may pursue to maximize available land as a resource to produce safe, connected, and affordable housing options to better serve the growing population.

a. Capitalize on all publicly owned resources that are appropriate for affordable housing.

All local governments in the Sarasota County area should establish clear and transparent standards for evaluating land to determine its appropriateness for affordable housing. The contexts of different public entities will vary in some respects, such as the amounts of land available, but the adoption of easily accessible local policies will help facilitate the creation of more new housing opportunities where feasible. Local governments and housing advocates may also pursue housing models that can best leverage the land to create permanent, generational affordability such as Community Land Trusts (CLTs).

Local governments in Florida are legally required to identify publicly owned parcels that are “appropriate for use as affordable housing” and place them on a publicly posted affordable housing land inventory. For guidance on best practices for local governments to follow to meet state land inventory requirements at sections 125.379 and 166.0451 of the Florida Statutes, consult the Florida Housing Coalition’s guidebook on Public Land for Affordable Housing.²³ Advocates and community partners can promote best practices for land identification to all local governments, special districts, and other public entities with land in the Sarasota County area.

Beyond these minimum requirements in state law for local governments to follow related to the oversight of public land inventories for affordable housing, using public lands for affordable housing entails two core activities: land identification and land disposition.



Land identification. It is important for local governments to have clear policies in place to evaluate land that could be used or acquired for affordable housing purposes. Specifically, what does it mean for a parcel of land to be “appropriate for use as affordable housing”? This language in Florida law gives local governments discretion in determining what public lands are used for affordable housing. It also presents an opportunity to encourage the creation of new housing in locations that are compatible with local growth strategies. Note that this will often require cross-departmental coordination and can also benefit from intergovernmental coordination.

Here are some recommendations for public entities in the Sarasota County area to consider when evaluating land for potential use as affordable housing:

- **Access to infrastructure.** Having access to necessary forms of public infrastructure will be a major factor in whether land is developable or appropriate for affordable housing. Not only can the costs associated with building and connecting new infrastructure affect the financial feasibility of a project, but the verification of access to public infrastructure is often a requirement for affordable housing

developments to benefit from federal and state funding programs. It is recommended that local governments in the Sarasota County area evaluate the following forms of public infrastructure in a local process to identify public lands for affordable housing: Access to roads and transportation; Electricity; Sewer capacity treatment or septic; Potable water; Stormwater management capacity; Broadband

- **Physical dimensions (size and shape).** The physical dimensions of a parcel of land will largely determine what forms of housing may be developed on site. Not all lands in a jurisdiction’s inventory will be large or contiguous enough to develop a larger-scale multifamily development, or any residential development at all. However, it is recommended that local governments do not rule out smaller or irregularly shaped parcels of land that may make sense for affordable residential housing. Such land could make sense for affordable single-family or “missing middle” development such as townhomes, duplexes, and quadraplexes. A Florida example of a local government effectively utilizing such parcels is the new **City of Fort Myers’ Affordable Home Build Program** which is building price-capped single-family homes on smaller, publicly owned infill lots, in partnership with local builders and with sale proceeds being redirected back into the local affordable housing trust fund.

- **Proximity to community-based resources.** A site’s proximity to community-based services and resources such as public transportation, grocery stores, medical facilities, schools, pharmacies, employment, and retail options should be considered when evaluating public lands.

- **Lot design.** Referring to local regulations on lot design aspects such as setbacks, parking, and minimum lot coverage can also be included in a local land identification process. This will likely require some degree of interdepartmental coordination.

Land disposition. Local policy dictating how public lands may be used for affordable housing is a critical next step following the land identification process. It also presents a valuable opportunity for local governments to align affordable housing development with local housing needs and growth strategies.

Here are some guiding principles for the public entities in the Sarasota County area to consider when establishing or revisiting land disposition programs and practices.

- **Maintaining affordability.** Public lands are public investments. The Florida Housing Coalition recommends that public lands be used for affordable housing in perpetuity as a starting point for discussion. This applies to both single-family and multifamily construction. An effective and

²³ <https://flhousing.org/wp-content/uploads/2024/07/Public-Lands-Guidebook-June-2024.pdf>

²⁴ <https://nhc.org/wp-content/uploads/2017/10/Public-Land-Affordable-Housing.pdf>

prominent example of a long-term affordability approach is the Community Land Trust (CLT) model, which stewards affordable housing in perpetuity and is currently being used in Sarasota County by the **Community Housing Trust of Sarasota**. If affordability in perpetuity is not feasible, all local governments and landowning public entities in the Sarasota County area should consider requiring extended affordability periods of at least 50 years or more for housing proposals that seek to use public land. To provide an example, this approach has been seen in **Arlington County, VA**²⁴ where the County used a 75-year ground lease to allow a non-profit developer to construct affordable housing atop a county-constructed parking garage. This allowed the non-profit developer to own the residential improvements for 75 years without having to purchase the land beneath it.

- **Serving lower incomes with public land.** Local governments in the Sarasota County area should require that any housing being built on public land serve households at or below 80 percent AMI, the area of greatest housing need throughout the County. Sarasota County has recently used this approach. In 2024, the County sold a vacant 113.8-acre property that had been used as recycling site for vegetative debris resulting from Hurricane Ian. The property was sold with a land use restriction agreement that required the developer to 1.) at least 25 percent of residences built on the property must be affordable to households either at or below 80 percent AMI or at or below 60 percent AMI; and 2.) that the commercial component of the development include at least a grocery store and pharmacy. This could lead to the creation of 371 new affordable units directly connected to a grocery store and pharmacy. These units would be required to be affordable for a period of ten years.

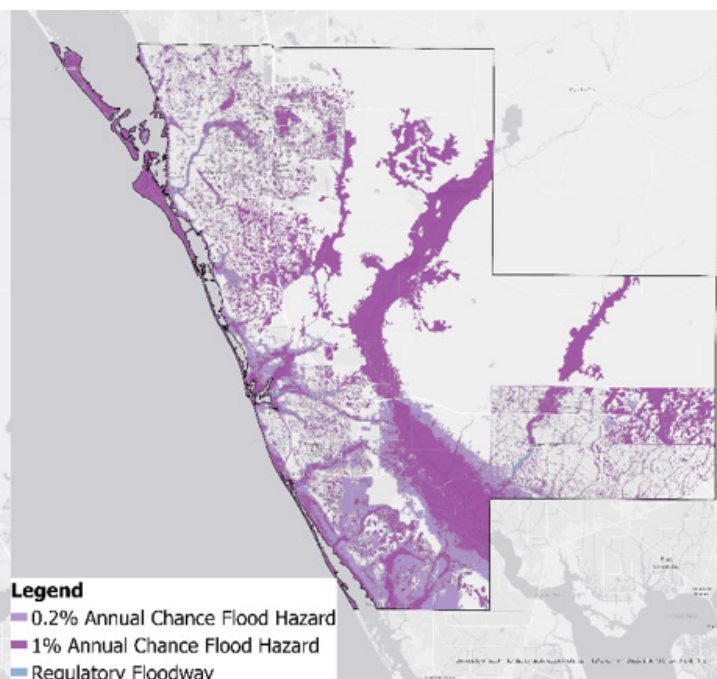
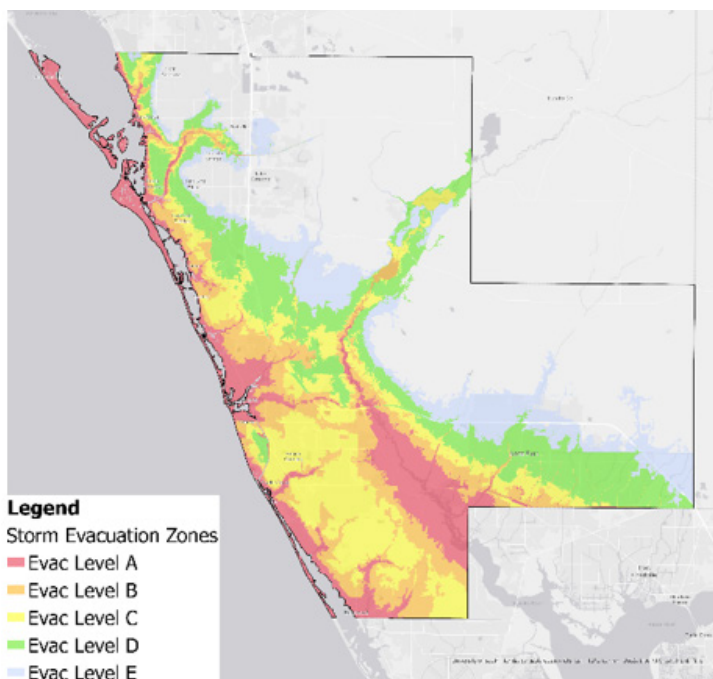
b. Prioritize community resiliency.

Given Sarasota County's vulnerability to extreme weather events, local governments and landowning organizations throughout the County should be mindful of community resiliency when determining where to invest in affordable housing. There are environmental and resiliency elements that can be used to evaluate where development should be avoided to reduce risk in both the short and long-term.

Here are some environmental and resiliency factors to consider when deciding where to dedicate land for affordable housing throughout Sarasota County. If a parcel is in an environmentally sensitive area, that should not disqualify the parcel for housing development, but it may require the use of resilient construction techniques to withstand future risks.

- **Flood zones.** Organizations can determine local areas that are at-risk of flooding by referencing FEMA-designated flood zones. FEMA provides publicly accessible information to determine if a property falls within a FEMA-designated flood zone. This can be referenced in practice via FEMA's Flood Insurance Rate Maps (FIRMs). Flood zones fall under certain categories based on the level of flood risk. For example, areas at greatest risk of flooding are designated as Special Flood Hazard Areas, and properties within a Special Flood Hazard Area are labeled 'A' or 'V,' while low-to-moderate flood zones are labeled B, C, X, or D.

- **Coastal High Hazard Areas.** The term Coastal High Hazard Area indicates heightened vulnerability to coastal flooding from storm events. There are two separate applications of the term. It may be used in the context of 1.) The National Flood Insurance Program and Florida Building



Code; or 2.) Chapter 163, Florida Statutes. Both applications are worth referencing when determining where to develop affordable housing.

- **Elevation of the property.** A land evaluation process to plan for affordable housing development can factor a property's elevation by referencing the Florida Department of Emergency Management (FDEM) property-specific data. This works by entering a property address to determine if an elevation certificate is available for the property.
- **Storm surge and evacuation zones.** Planning for both affordable housing and community resiliency should be mindful of storm surge and evacuation zones. Public entities in the region should consult state, regional, and local information to ensure that proposed affordable housing development is compatible with these zones. Other landowning organizations should reference the FDEM online mapping tool for storm surge and evacuation zones, in addition to working with local government staff.
- **Current and future sea level rise.** The Florida Department of Environmental Protection (FDEP) awards grants to local governments for conducting vulnerability assessments for flood risk to storm surge and projections for future impacts to sea level rise for 2040 and 2070 under different scenarios. These assessments feature publicly available data layers and mapping tools that can be analyzed to gauge future risk for a given property related to sea level rise.

c. Fund land acquisition for affordable housing with public and private capital.

Dedicated public and private local revenue resources can support land acquisition strategies for affordable housing. City and county governments, philanthropy, financial institutions, major employers, and the business community at-large can help support the purchase of land for the community's housing goals.

There are several public funding sources that may be used to acquire land for affordable housing purposes, some of which have already been utilized in the county:

General Revenue. General Revenue funds are an effective form of seed funding that can kickstart the purchase of land for affordable housing. Using general revenue to serve as a foundation for a land acquisition program requires up-front public investment and therefore requires buy-in from locally elected officials, public staff, and residents. For example, a one-time allocation of general revenue can be used to acquire suitable land which can then be donated, sold at a discounted rate, or sold at fair market rate, to an affordable housing developer through a Request for Proposals (RFP) process. Proceeds from future sales of the land could then be redirected or recycled to

continue acquiring land for affordable housing in the future. This can create an evergreen land acquisition program.

Proceeds from sales of public properties. Local governments in the Sarasota County area may also use proceeds from sales of their public properties to fund the purchase of land for affordable housing development. There are several current examples of this approach throughout the state, such as the **City of Fort Myers'** local code which provides that 3 percent of revenue generated from the sale of city-owned property be redirected to the City's affordable housing trust fund. Community partners can advocate for this approach and help to determine the level of investment needed to address local housing needs.

Local Government Infrastructure Surtax. Local governments can use their infrastructure surtax proceeds to fund land acquisition for affordable housing. Both the **City of Sarasota** and the **City of North Port** as part of the **Sarasota County One-Cent Infrastructure Surtax extension** have proposed to use their IS dollars in this way. North Port is proposed to utilize \$925,000 in IS funding to develop and implement a land acquisition program to facilitate affordable housing within the city in fiscal years 2035-39. Sarasota has proposed to use \$3 million in IS funding to assist with revitalization efforts and other affordable/workforce housing initiatives that build new homes on City-owned lots in fiscal years 2025-2039.

d. Support community land trusts (CLTs) and other permanent affordability models.

CLTs are a vital tool for workforce housing that is currently underutilized in the Sarasota area. There is only one existing CLT in Sarasota County, the **Community Housing Trust of Sarasota**. Additional support for community land trusts would go a long way toward maximizing the potential of this plan, especially considering that two-person households earning up to 140 percent AMI (\$112,560) across the county are currently unable to purchase a moderately priced home. Stakeholders in Sarasota County can establish new CLTs, support existing 501(c)(3) organizations that can add the CLT model to their line of business, and support the existing CLT with funding, land, partnerships, and capacity building resources.

Community land trusts are an increasingly popular way to support the creation of permanently affordable housing. A CLT is a nonprofit, community-based organization whose mission is to provide affordable housing by holding and stewarding land on behalf of a community in perpetuity. For affordable homeownership, a CLT will hold title to the underlying land and sell the home and improvements to an income-eligible homebuyer, subject to a 99-year ground lease for the land. The purchase of the home is made more affordable because the

cost of the land is not included in the transaction. Because land costs are excluded from the sale of a home, CLTs are the most effective for providing below-market-rate housing in areas where land costs are high, such as in Sarasota County. Sarasota County is the ideal market for robust CLT activity.

The most notable provision in the CLT ground lease is a resale provision which ensures the property will remain affordable in perpetuity. The resale provision will define the price by which a CLT homeowner can sell their home at to a subsequent income-eligible homebuyer. This resale provision should provide a modest return to the homeowner, but also keep the purchase price affordable to the next buyer. By separating the ownership of land from the ownership of homes (and through the resale provisions in the CLT ground lease), CLTs ensure that housing remains permanently affordable, even as properties change hands.

CLTs can also be used for affordable rental housing in perpetuity. In the context of rental housing, a CLT will retain ownership of the land and lease the land to an affordable housing developer under a similar 99-year ground lease that ensures that any homes built are affordable in perpetuity.

Because CLTs are mission-driven, community stewards of affordable homes, a CLT can be a valuable community partner for Sarasota County's housing ecosystem. A CLT can help local governments monitor long-term affordability for subsidized housing, maximize the use of publicly owned land for workforce housing, preserve local government subsidies with resale restrictions, and otherwise carry out stewardship tasks for the public sector.

CLTs are also ideal for preserving SHIP and other housing subsidies, freeing up these finite resources to be used for other purposes. Because CLT homes are affordable in perpetuity due to their resale restrictions, they are a one-time investment of SHIP and other government dollars. Under the normal economic environment of rising prices, local government housing funds recovered from a loan made five to ten years earlier are typically not enough to get a similarly situated income-eligible family into homeownership, as the gap between the family income and the cost of the house will now be greater. In the typical economic environment, local government would have to spend an ever-increasing amount of its funds to make homeownership available to the next homebuyer. When using local government dollars to support CLT homeownership, however, the local government subsidy is retained in the home and continues to be affordable to a similarly situated income-eligible family regardless of the rise in home prices.

4. Form and sustain strategic partnerships that generate results.

Strategic partnerships among public, private, and non-profit stakeholder groups are key to the sustainability of local affordable housing advocacy efforts. These partnerships can expand impact, consolidate resources, promote interlocal collaboration and information sharing, and elevate locally focused non-profit housing developers. The formation of new partnerships and the expansion of existing partnerships will be necessary to meet the short- and long-term housing needs documented in this Housing Action Plan, as these partnerships allow for unique combinations of resources and professional expertise.

Housing advocates in the Sarasota County area can play an integral role in encouraging further buy-in from the public, private, and non-profit sectors to help forge these new partnerships and relationships. Sarasota County is home to a broad range of industries, organizations, and other groups who may be mutually interested in the development of affordable housing for their communities and can provide resources to support affordable housing initiatives. Here are some recommended paths to form and sustain strategic housing partnerships that provide results for communities in Sarasota County.

a. Engage major employers, philanthropy, school boards, universities, religious institutions, and other community groups.

Strategic partnerships to promote local housing goals can take different forms and involve different players who may each bring valuable resources to the table. These stakeholder groups may not typically be too involved or 'in the know' when it comes to the nuances of housing needs, programs, or policies, but they share a common interest in their communities having safe, affordable housing options. These groups possess resources that go beyond public subsidies and can make any strategic partnership more impactful.

Major employers. Major employers in Sarasota County have a vested interest in the availability of affordable housing for the communities in which they operate. Many employers recognize that a lack of convenient, affordable housing options can negatively affect efforts to attract and retain their workforce. Major employers can provide political support for local housing initiatives and even provide resources for housing assistance on their own. Employer-assisted housing efforts can come in the form of pledging money for public and private local housing funds, providing forgivable loans or direct grants

²⁵ <https://www.bradenton.com/news/local/article297051979.html>

²⁶ <https://www.tampabay.com/news/health/2024/08/15/affordable-housing-crisis-forces-tampa-general-build-its-own/>

to employees to assist with downpayments, rent, or move-in costs, or partnering with a developer to build affordable housing on employer-owned land.

Community organizations can engage with businesses on employer-assisted housing programs and encourage more employers throughout Sarasota County to be actively engaged in housing solutions. This engagement can also incorporate information on available resources to encourage employers to provide housing assistance and provide guidance on program structure.

Examples:

- In 2024, the **Manatee County (FL) Commission**²⁵ negotiated a \$5.6 million loan to an affordable housing developer to expand an existing 36-unit affordable rental development into a 155-unit affordable rental development. A group of local employers - Oysters Rock Hospitality, Cirrus Aviation, Goodwill Manasota, Spirit Movers and Saint Stephen's Episcopal School – each pledged an additional \$300,000 to finance the project in exchange for 12 apartments going to their employees.
- **Tampa General Hospital**²⁶ has plans to construct 160 income-restricted apartments for employees of the hospital and USF Health who make between 80 percent and 120 percent AML. In addition to receiving a state legislative appropriation for the initiative, **Hillsborough County** has earmarked \$2 million for the project to be administered over a four-year period.
- **State and local realtors' associations** have engaged in partnerships with local governments and **chambers of commerce** across the country to educate community leaders and employers on how employer-assisted housing can be used to benefit both their employees and their organizations.

Philanthropy. Philanthropic or charitable organizations can serve as key strategic partners for housing initiatives. These organizations can benefit a local or regional housing partnership by assisting with a range of activities that may greatly expand reach and impact in addition to providing capital. Philanthropic organizations can assist with coalition building, raising awareness, and elevating the profiles of housing partnerships throughout their communities. These activities can open new doors for financial support and reinforce the continued sustainability of strategic housing partnerships.

Philanthropy can also provide financial support to bring results. This financial support can come as direct assistance to households in need, grants or below-market loans to support a specific affordable housing development, capacity building assistance for non-profit housing developers, funding for a loan pool to support affordable housing construction and preservation, and other creative initiatives.

Examples:

- The **Denver Regional Transit-Oriented Development Fund**²⁸ is one example of a strategic philanthropic partnership to promote new affordable housing opportunities. Financially supported through contributions made local and national foundations and managed by the Enterprise Community Loan Fund, the Denver Regional Transit-Oriented Development Fund specifically exists to provide low-cost loans to developers who seek to provide affordable housing near major routes of transit.
- The **Community Foundation of Louisville**²⁹ has reportedly collected nearly \$9 million in contributions from community investors to support the Invest Louisville initiative. Invest Louisville was started in July 2024 as an investing program that pools together capital resources to fund affordable housing projects in areas of Louisville with high need. The organization hopes to add another \$15 million to the pool by the end of 2025.
- In February 2025, **JPMorganChase** announced \$3.75 million in philanthropic contributions to be made to five housing organizations operating in Atlanta - **Atlanta Neighborhood Development Partnership, Community Foundation for Greater Atlanta, Westside Future Fund, National Community Stabilization Trust, and Local Initiatives Support Corporation Atlanta**.³⁰ The donations are to support efforts to address property rights issues such as heirs' property challenges.

School boards. Local school boards can be good partners for local housing initiatives. There is a need for affordable and convenient housing options for school district employees, and the availability of affordable housing is integral for attracting and retaining staff. School boards can also offer support for the creation of affordable housing, especially in the form of school district-owned land. An added benefit of school district

²⁷ <https://realtorparty.realtor/wp-content/uploads/2017/08/EAH-Initiatives-Guide-1.pdf>

²⁸ <https://www.enterprisecommunity.org/news/denver-regional-tod-fund-reaches-50-million-invested-2100-homes>

²⁹ <https://www.bizjournals.com/louisville/news/2025/02/18/community-foundation-invest-loans.html>

³⁰ <https://www.jpmorganchase.com/newsroom/press-releases/2025/atlanta-housing-supply-philanthropic-commitment>

³¹ <https://resources.finalsite.net/images/v1648071269/eagleschoolsnet/bvvbpr4f5174vpnw40tt/040820ECSDHousingMasterPlan.pdf>

³² <https://www.newsbreak.com/news/3373446159922-sarasota-county-school-board-tackles-workforce-housing>

³³ <https://www.tampabay.com/news/st-petersburg/2023/06/16/affordable-housing-development-pinellas-teachers-moves-forward/>

³⁴ <https://tjpd.org/our-work/regional-housing-partnership/>

land is that it is often already connected to local infrastructure, further reducing development costs and encouraging infill residential development.

However, school boards may have little experience with the intricacies of affordable housing development and goalsetting for housing priorities. For this reason, housing initiatives from local school boards offer an immediate opportunity for advocates and other county stakeholders to provide support. Areas of support can include decision-making on what school district land(s) may be best suited for housing, determining greatest areas of need, crafting an RFP and evaluating proposals, choosing methods to retain affordability, compliance monitoring, and development in general.

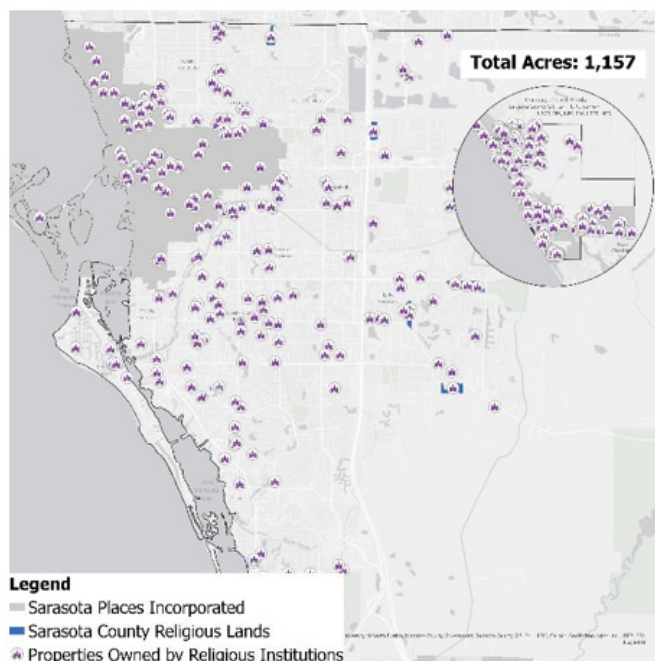
Examples:

- The **Eagle County School District's Employee Housing Master Plan**,³¹ initiated in 2020 to provide a 10-year road map for the district's employee housing efforts, serves as a model approach for school districts seeking to be actively involved in finding housing solutions for their teachers and staff. The plan features land disposition as a key aspect, pinpointing "opportunity sites," or district-owned land that is conducive to new housing construction for employees based on factors such as proximity to existing schools. The plan also addresses housing factors that go beyond land availability – it defines the affordability challenges being faced by staff, identifies existing and potential partnerships, and provides a range of potential funding strategies.
- In 2024, the **Sarasota County School Board**³² demonstrated interest in workforce housing options for its teachers. The school board discussed utilizing a 40-acre property owned by the district. Proposals from several developers have been submitted but no final decisions appear to have been made at the time of this writing.
- **Pinellas County Schools**³³ is redeveloping a historic but defunct school into 225 units, with 113 workforce housing units being dedicated to school district employees. The school district issued a Request for Proposals (RFP) for a developer partnership and will retain ownership through a lease agreement. At the time of this writing, multiple school districts in the state are also publicly considering using land for housing, including **Monroe County, Alachua County, Volusia County, and Manatee County.**

Universities. There are several public and private colleges and universities located in the Sarasota County area. These include **New College of Florida** (Sarasota), **State College of Florida, Manatee-Sarasota** (Bradenton), **Ringling College of Art and Design** (Sarasota), and the **USF Sarasota-Manatee campus** (Sarasota). Colleges and universities can be a natural fit for partnerships to support affordable housing initiatives as many of their students and staff are negatively impacted by high housing costs.

Examples:

In 2018, the **University of Virginia (UVA)** became involved in the **Central Virginia Regional Housing Partnership**,³⁴ which also included the surrounding local governments of the City of Charlottesville and Albemarle County. This partnership allowed for collaboration with local stakeholders and got all groups on the same page for what housing needs were being observed in the region. In 2020, as part of its Great and Good Plan to guide the university's future growth, UVA announced an initiative to develop 1,000-1,500 affordable units on UVA-owned properties throughout the city and county over ten years. These units would not be dedicated solely to students and staff but would instead be made available to residents with no university affiliation within the 60-80% AMI range to better meet the housing needs of the community surrounding the campus. In practice, UVA has been providing land to selected developers at no cost through a ground lease.



³⁵ <https://localhousingolutions.org/housing-policy-case-studies/from-conflict-to-collaboration-how-davis-ca-built-a-partnership-with-uc-davis-to-address-housing-concerns/>

³⁶ <https://www.nytimes.com/2024/01/24/business/religious-groups-churches-affordable-housing.html>

³⁷ <https://www.palmbeachpost.com/story/news/local/westpb/2024/05/30/union-congregational-church-partners-with-developer-green-mills-to-build-senior-apartments/73846349007/#:~:text=County%20commissioners%20on%20May%2021,Summit%20Boulevard%20and%20Haverhill%20Road.>

Another example is the partnership formed between the **University of California Davis** (UC Davis), the City of Davis, and Yolo County³⁵. This partnership was formed from an interlocal conflict as UC Davis's student population continued to grow and put stress on a local housing market already constrained by agricultural preservation. As tensions grew between the university and local governments, the parties entered a memorandum of understanding (MOU) to address concerns and provide future remedies. In addition to requiring a continued strategic partnership through regular meetings, the MOU provided that UC Davis would provide the student housing necessary to cover student population growth on campus rather than holding master leases on city properties, while also providing a joint transportation plan that would invest in bike and pedestrian infrastructure. The City and County also agreed to allow a new development to be constructed for students and faculty.

Religious institutions. Religious institutions can also be a valuable partner for affordable housing as their faith and community-based goals often recognize the importance of safe housing options, especially for the most vulnerable populations. Religious institutions can commit their own land and funding to affordable housing solutions as well as political support for local housing initiatives. With some exceptions, religious organizations tend to be 'land rich and cash poor', but the land they do own can often be in very desirable locations for new housing that may not otherwise be available.

Religious organizations entering partnerships to develop their lands into affordable housing has been successful both in Florida and nationally. Efforts have taken place around the country to utilize lands owned by religious organizations to build various forms of new housing. With many churches across the country seeing smaller congregation sizes and aging properties amid an ongoing housing crisis, these housing partnerships can be highly favorable.

Examples:

- In 2018, the congregation of the Arlington Presbyterian Church in **Arlington, Virginia**³⁶ elected to raze their former church building, sell the land where it stood for \$8.5 million, and use the sale proceeds to build a new church and construct a new affordable multifamily housing development. The church partnered with a local non-profit developer, the Arlington Partnership for Affordable Housing, to make the concept a reality. The partnership resulted in the development of Gilliam Place, a 73-unit affordable multifamily complex in the heart of Arlington.

- In 2024, the Union Congregational United Church of Christ of **West Palm Beach**³⁷ received approval from county commissioners to construct a 4-story, 104-unit affordable apartment complex for elderly residents to be known as Peace Village. The church formed a partnership with an experienced affordable housing developer and has navigated several roadblocks, such as seeking a rezoning and a density bonus approval, both of which were granted by the county. All rents are to be at or below 80% AMI. The title to the land will remain under ownership of the church who is leasing the land to the developer for a period of 90 years.

- An example of a strategic partnership that focuses on this concept is Impact Guild, a community development organization in **San Antonio, Texas**³⁸ that operates a program known as Good Acres. The program provides consultation and technical support for San Antonio-area churches who are looking to utilize their properties for maximum community benefit. According to Impact Guild, it is working with land-owning churches who collectively own over 3,000 acres of property throughout the city.

b. Support capacity building efforts for nonprofit developers.

Advocates, local governments, and other housing stakeholders throughout the Sarasota County area should actively support affordable housing development by non-profit organizations. Supporting the growth of local non-profit housing developers is a foundational investment for having community-focused building efforts to meet future housing needs. Intentionally growing a wider network of capable non-profit housing developers will allow more mission-driven affordable housing development to happen throughout Sarasota County, which is needed as communities across the County are facing shortages of affordable housing, especially for households at or below 80 percent AMI.

Capacity building for non-profit developers includes development training and education, providing financial support, and presenting opportunities to form new partnerships. Non-profit housing developers will often have a strong knowledge of what forms of housing support are needed in certain communities and can be experienced in providing services for high needs populations. However, affordable housing development can be a difficult endeavor, especially for organizations who are inexperienced in affordable housing finance and may lack connections and resources.

³⁸ <https://www.theimpactguild.com/goodacres/>

³⁹ <https://sarasotacna.org/wp-content/uploads/2024/08/Attainable-Housing-Projects-8-24-2024.pdf>

⁴⁰ <https://sarasotahousing501c3.org/>

Currently, there are examples of non-profit developer activity in the Sarasota County area. According to an inventory of ongoing affordable housing developments released by the City of Sarasota in August of 2024, 9 of the 19 new affordable housing development projects initiated citywide since 2020 have involved a non-profit developer entity.³⁹ **The Sarasota Housing Authority (SHA)** has also demonstrated interest in capacity building for non-profit developers through its creation of the **Sarasota Housing Funding Corporation (SHFC)**, a 501(c)(3) affiliate of the SHA which was created specifically to acquire and rehabilitate affordable apartments and single-family homes, encourage community partnerships for affordable housing (including partnerships with the City of Sarasota and Sarasota County), and unlock additional housing investment beyond federal and state allocations. The SHFC also lists a number of impactful partners and supporters on their website from throughout the Sarasota County area, including local governments, community foundations, colleges and universities, and Habitat for Humanity.⁴⁰ The SHFC currently oversees 67 single-family homes and multifamily units that are a mix of market rate and affordable, but there may be opportunities to increase activity and expand this portfolio.

Examples:

- In 2024, the **Community Reinvestment Alliance of Florida** started the Non-Profit Capacity Building Project. Supported by Truist, this program allows non-profits to access up to \$20,000 for organizational capacity building. A resource page is also being developed to connect non-profit developer organizations to potential partners. The stated intent of the program is to empower and enhance the impacts of non-profits. With several planned application periods for separate tranches, organizations must meet certain criteria to apply for support. These criteria include:

- ▶ The organization must be a member of the Community Reinvestment Housing Alliance
- ▶ Agencies based in Miami-Dade, Broward, or Palm Beach County may apply
- ▶ The organization must be an IRS-designated 501(C)(3) with a budget at or below \$500,000
- ▶ The organization must be registered with the State of Florida and possess an EIN number.

- Non-profit developer capacity building resources are also available at the federal level. For example, one purpose of the Home Investment Partnership Program (HOME) administered by HUD is to enhance the capacity of non-profit housing developer organizations. As part of the HOME program, non-profit housing developer organizations may

apply to a Participating Jurisdiction to become certified as a **Community Housing Development Organization (CHDO)**. If an organization meets requirements and is certified as a CHDO, it is entitled to certain benefits such as having access to a 15% set-aside amount of the HOME Participating Jurisdiction allocation. CHDO staff can also benefit from HUD-sponsored capacity building and technical assistance support. As part of county efforts to build the capacity of non-profit developers, such organizations can be referred to apply for CHDO certification to utilize these federal resources.

c. Sustain affordable housing development cohorts.

Establishing affordable housing cohorts can expand regional education among similar organizations on shared housing-related issues while also developing goodwill and relationships. Cohorts allow for more frequent opportunities for idea-sharing and data-sharing that can lead to a domino effect when it comes to identifying problems and exploring solutions. Cohorts can also be highly specific in their focus, allowing for nuanced and in-depth problem solving.

Building local and regional affordable housing cohorts is only part of the equation. Whether via formal partnerships or informal working groups, achieving meaningful results for housing in Sarasota County will require sustainable cohorts that can build momentum and goodwill over time. Local governments, for-profits, and non-profits can all play a role in the development and support of affordable housing partnerships.

Examples:

In 2023, the Affordable Housing Implementation Pathway Cohort was undertaken among a collection of local governments, non-profits and for-profits in Connecticut. **Sustainable Connecticut**⁴¹, a regional non-profit organization in Connecticut, developed a cohort that included planning and housing staff from 5 local governments in Connecticut (Avon, Bloomfield, Canton, Coventry, and Farmington). It was financially supported by the Hartford Foundation for Public Giving. The cohort engaged in monthly sessions to provide a safe space for peer sharing among staff members and also educate on a range of housing tools for local governments, including: Sustaining strategic affordable housing programs; Tiny homes and Accessory Dwelling Units; Housing trust funds; and Tax abatement versus assessment freezes.

As part of the LA2050 initiative to utilize grants and other forms of philanthropy to support community-based organizations in the **County of Los Angeles**⁴², a Stable Housing Cohort was established specifically to explore innovative affordable housing solutions for single parent

⁴¹ <https://sustainablect.org/>

⁴² <https://la2050.org/ideas/2024/rtb-la-stable-housing-cohort-2024>

⁴³ <https://www.suncoastpartnership.org/>

students enrolled in college and their children⁴⁴. In practice, the cohort works to provide points of contact and support staff to single parents enrolled at partnering community colleges.

d. Form and continue interlocal partnerships.

Local governments in Sarasota County have successfully used interlocal partnerships to administer state and federal housing programs, but the impact of these existing interlocal partnerships could be expanded by having more frequent and formalized ways to share data and ideas. Currently, there are interlocal agreements in place to administer the SHIP, HOME, and CDBG housing programs. There's also an interlocal agreement between North Port, Venice, and Sarasota County that directs the County's program funds to primarily benefit residents of the unincorporated portion of Sarasota County and the cities of North Port and Venice due to the City of Sarasota being a HUD entitlement community and receiving a direct allocation of CDBG funds. These interlocal partnerships have functioned well to distribute housing resources and can be expanded to include housing resources beyond SHIP and CDBG.

Encouraging more frequent collaboration on housing issues among key staff members of local governments in the Sarasota County area can unlock new housing solutions of strategies, as well as sharpen existing programs and policies.

Here are some ideas for increased interlocal collaboration among local governments in the Sarasota County area:

- **Promote data-sharing on housing needs, built homes, and regional goals.** Local government staff can exchange data and other relevant information to better inform decision-making across the board and encourage complementary initiatives.
- **Promote idea-sharing for housing program administration.** Local governments can share lessons learned from different approaches being taken.
- **Encourage the establishment of an affordable housing cohort for local governments.** Local governments can convene at agreed upon times and locations (or virtually) to provide affordable housing updates and navigate common issues.

- **Interlocal partnership to utilize 3rd party organizations to assist with certain housing activities.** Local governments may at times be overburdened by the responsibilities tied to affordable housing programmatic requirements and state regulations. It can be beneficial to explore how experienced, qualified, and vetted 3rd party organizations may contribute to accomplishing necessary activities such as compliance monitoring, land acquisition, and land disposition.

5. Support the people in the community this Action Plan aims to serve.

a. Engage with the community, specifically those with the greatest needs for affordable housing.

Community engagement is vital for prioritizing and allocating resources for affordable housing. The goal of community-based planning is to be inclusive of all backgrounds that have a stake in building and preserving more affordable homes. It is particularly important to be inclusive of residents that have the greatest need for affordable housing solutions such as the low-wage workforce with high transit costs, single parent households, persons experiencing housing instability or homelessness, and aging adults living on fixed incomes. Local governments often rely on research and analysis from federal and state resources to provide a basis for determining community needs. However, residents living and working in the community can often provide a more accurate picture of the community's social and economic environment and offer critical information that can supplement analytical data. Through community engagement, community members close to the cause can raise awareness, have their voices heard, inquire about public policy, private investments into housing, and provide suggestions for future projects that may result in affordable housing needs being met.

A wide-reaching community engagement strategy can also decrease the likelihood of NIMBY ("Not in my Backyard") opposition to affordable housing projects in the future as too often, the only proponents of an affordable housing development are the developers themselves. This Action Plan could be shared broadly and used as an advocacy guide for housing affordability throughout Sarasota County. This Plan could be a tool to engage the business community, educational system, religious organizations, and other affordable housing allies so when the time comes for a City or County Commission to vote on an affordable housing project or funding plan, all allies will already have affordable housing at the forefront of their missions and be more likely to show up to public meetings or engage with their elected officials.

⁴⁴ <https://www.suncoastpartnership.org/continuum-of-care>

⁴⁵ <https://caslinc.org/housing/>

⁴⁶ <https://secondhearthomes.org/about-us/>

⁴⁷ <https://harvesthousecenters.org/about-us/>

⁴⁸ <https://legalaidofmanasota.org/get-help/what-we-do/>

⁴⁹ <https://sccfl.org/>

⁵⁰ <https://www.childrensguardianfund.org/learn-more/what-we-do/>

b. Support legal aid, homeless service providers, and community-based nonprofits on the front lines.

The affordable housing shortage is not a new phenomenon to the low-income population of Sarasota County. Neither is it new to the community-based organizations that have worked on the front lines to solve the area's housing problems for decades. When discussing affordable housing needs and solutions, it is vital to include and support the organizations that have experience working with people experiencing housing instability. These organizations – such as homeless service providers, nonprofit affordable housing developers, legal aid attorneys, and other local groups with a track record of service - are trusted partners of the community and should be front and center in affordable housing solutions.

These organizations can also serve as valuable partners for more specialized affordable housing initiatives that are targeted to high-needs populations who require thoughtful design approaches and additional support services. Such partnerships are crucial for the creation of smaller scale affordable housing for persons with special needs or persons with developmental disabilities using either a supportive housing model or a community residential home model.

The Sarasota County area has a network of established community-based organizations that work directly with those experiencing the greatest housing needs. Here is a non-exhaustive list of legal aid organizations, homeless services providers, non-profits, and other community-based organizations that can be looked to for expanding affordable housing cohorts and creating new partnership opportunities:

- **Suncoast Partnership to End Homelessness**⁴³ serves as the lead agency for the local HUD Continuum of Care (CoC) which covers both Sarasota and Manatee counties. CoCs are not only crucial to supporting recipients of state and federal funding for housing and homelessness, but they are also often deeply connected to the communities they serve – bridging communication on issues related to housing and homelessness among local stakeholders such as service providers, law enforcement, healthcare, and local governments. The Suncoast Partnership to End Homelessness is already engaged with local philanthropy groups, receiving a \$250,000 grant from the Charles and Margery Barancik Foundation in 2022 to establish a “flexible housing fund”.⁴⁴

- **Community Assisted & Supported Living (CASL)**⁴⁵ is a Sarasota-based, non-profit affordable housing developer that has a track record of providing and overseeing diverse models of affordable housing including group living for Individuals with Intellectual Disabilities, single-family homes, condominiums, and elderly assisted living. CASL has also engaged in a continued partnership with an experienced for-profit affordable housing developer, Blue Sky Communities, to develop multiple affordable multifamily communities throughout Florida that are focused on providing affordable housing that is coupled with supportive housing services for persons who are or may become homeless.

- **Second Heart Homes**⁴⁶ is a non-profit operating in Sarasota and Manatee counties that focuses on providing long-term housing and critical support services to homeless adults with mental illnesses. The Second Heart Homes program features 11 homes throughout the two counties that serve nearly 70 adults in need of stable housing and focuses on growing residents' level of self-sufficiency.

- **Harvest House**⁴⁷, also based in Sarasota, is a non-profit organization that currently oversees 8 supportive housing campuses and 25 affordable rental units according to its website. Its core activities include affordable housing development and preservation while providing wrap-around case management services to residents. Harvest House also looks to purchase derelict properties for conversions to affordable housing.

- **Legal Aid of Manasota**⁴⁸ is an area organization that provides legal assistance to income-eligible residents of Sarasota and Manatee counties. Legal aid related to housing issues is listed among the organization's core services.

- **Safe Children Coalition, Inc.**⁴⁹ is a community-based care organization that works in Sarasota, Manatee, and DeSoto counties to provide child welfare services, including youth sheltering. Such a group could provide valuable input regarding the needs of Sarasota-area youth who are facing housing insecurity or aging out of foster care.

- **The Children's Guardian Fund**⁵⁰ provides funding to local guardian ad litem child advocates to meet children's needs for school and recreation.

⁵¹ See Fla. Stat., Section 83.425 (2024).

⁵² <https://www.ncsha.org/wp-content/uploads/2018/04/NCSHA-Recommended-Practices-in-Housing-Credit-Administration-October-2023-FINAL.pdf>

⁵³ <https://habitat.org/homeownership-program>

⁵⁴ <https://habitatforhuman.adaptiveu.io/habitat-for-humanity-south-sarasota/courses?status=all>

⁵⁵ <https://www.myrasa.com/>

⁵⁶ <https://www.tampa.gov/housing-and-community-development/programs/homebuyer-education>

⁵⁷ https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?searchstate=fl&webListAction=search

⁵⁸ <https://stepupsuncoast.org/programs/housing-counseling/>

c. Enact additional local fair housing protections, support fair housing enforcement, and bolster tenant protections where allowed.

In tandem with the production and preservation of affordable housing units, anti-discrimination laws must be enforced and additional local fair housing protections should be enacted to ensure that all persons have fair access to the home of their choice. The County could build all the housing it needs to meet its goals, but if fair housing protections are not enforced and people are allowed to be discriminated against based on a protected class, affordable housing efforts will fail to reach their potential.

Local governments in the Sarasota County area could consider enacting additional fair housing protections beyond those afforded under the federal and state fair housing laws. Under federal and state law, housing providers cannot discriminate on the basis of race, color, national origin, religion, sex, familial status, or disability when making a variety of decisions that affect housing. Local governments are allowed to enact local protections that extend to additional protected classes such as age, veteran status, sexual orientation, pregnancy, and source of income. Source of income protections, for example, are ideal in tandem with robust public assistance programs. Protections against source of income discrimination make it illegal for housing providers to deny an applicant based on the applicant's use of housing vouchers or other public assistance, for example

Fair housing and tenants' rights are only as good as they are enforced. The county can support legal aid providers, pro bono housing law enforcement, and local fair housing attorneys and connect them with persons in need of free legal assistance regarding anti-discrimination cases and landlord-tenant issues.

In 2023, the Florida Legislature preempted all local landlord-tenant laws to the state.⁵¹ This includes local laws pertaining to a landlord's screening process, security deposits, rental agreement applications and fees, rights and responsibilities of a landlord, disclosures concerning a rental unit, and notice requirements. While local governments cannot enact additional tenant protections in light of this state preemption, public entities could explore tying tenant protections to affordable housing subsidy. In exchange for receiving public funding to build affordable rental units, a local government could explore requiring certain tenant protections. Such policies could be based on the National Council of State Housing Agencies' (NCSHA) 2023 recommendations for tenant protections to include in housing program administration. Tenant protections⁵² to consider include:

- Tenant selection plan guidelines that include procedural protections for tenant screening and admissions and that align with applicable federal guidance limiting the use of criminal records and prior eviction judgments;
- Rental agreements with tenant protections, including fair lease and occupancy rules, meaningful language access for tenants with limited English proficiency, good cause eviction requirements or comparable eviction prevention policies; and grievance procedures for resolving landlord/tenant disputes;
- Fair and transparent policies relating to any fees charged to tenants;
- A limitation of one rent increase per certification period per household;
- A minimum of 60 days' notice to tenants of any applicable rent increase;
- A minimum of 90 days' notice to tenants of any rent increase in excess of five percent of the existing rent, with a provision allowing tenants to terminate the lease with no penalty or fees in such circumstances; and
- A minimum of 12 months' notice to tenants of an expiring extended use period.

d. Provide or expand homeowner education and financial literacy.

Building homes for ownership is one thing; having buyer-ready residents in a community is another. Local efforts can provide continued support to organizations that assist low-income residents with homeowner education and financial literacy. Services can also be provided to lower-income renters to educate them on landlord-tenant protections, ways to build wealth outside of homeownership, and job training.

Having homebuyer education and financial literacy resources available for low-income residents helps to bridge the gap between renting and homeownership for the residents of a community who wish to own a home, such as young professionals and families, but may lack knowledge of different opportunities that may be available to them. This can allow for new generations of residents to make their roots and have long-term stability. Additionally, these resources work to strengthen local affordable housing programs by spreading awareness of the existence of the programs and educating

59 <https://stepupsuncoast.org/programs/housing-counseling/>

60 <https://www.volusia.org/services/community-services/affordable-housing-initiative/affordable-housing-dashboard.shtml>

61 <https://discover.pbcgov.org/HED/Pages/Countywide-Housing-Dashboard-.aspx>

62 <https://tlcgis.maps.arcgis.com/apps/dashboards/2122c1c12d4b45a18ec82be34516b61b>

63 <https://tlcgis.maps.arcgis.com/apps/dashboards/2122c1c12d4b45a18ec82be34516b61b>

64 <https://forwardpinellas.org/blog/introducing-the-live-local-affordable-housing-dashboard/attachment/affordable-housing-dashboard/>

potential future users of the programs on responsible homeownership and borrowing.

There are currently some local organizations providing these services in the Sarasota County Area. Both **Habitat for Humanity Sarasota**⁵³ and **Habitat for Humanity South Sarasota**⁵⁴ provide online homeownership classes, as does the **Realtor Association of Sarasota and Manatee**.⁵⁵ Housing advocates can support these existing educational resources and promote them to the community members.

An example of a program from a local government is the **City of Tampa**⁵⁶ which provides readily available homeownership and financial education services through its Housing and Community Development staff. Their office provides free pre-purchase counseling sessions, homebuyer education classes, and post-purchase education classes. The city also has a Foreclosure Prevention Assistance Program that provides funding assistance to households at high risk of foreclosure depending on applicant criteria and required terms.

Local governments and non-profits in the Sarasota County area may also expand efforts to inform more residents about **HUD-approved counseling agencies in the region**⁵⁷ who can also provide homebuyer education and financial literacy courses. For example, **Step Up Suncoast**⁵⁸ provides a HUD-certified housing counseling program to qualifying households in Sarasota, DeSoto, Hardee, and Manatee counties.⁵⁹ This counseling can include household budget making, education on banking services, achieving and maintaining good credit, and first-time homebuyer workshops.

e. Track affordable housing results.

Tracking the successes of local affordable housing solutions is vitally important to their continued support by the public and private sector; seeing how the area's housing policies are directly impacting the lives of Sarasota County residents is a great way to create ongoing momentum for long-term solutions. Tracking results is also necessary to understand the overall impacts of housing policies to understand their pros, cons, and tweaks that may need to be made to achieve their goals.

A county-wide entity, for example, can have a webpage or similar interactive platform devoted to tracking the results from the policies contained in this Action Plan. This platform could also showcase affordable housing development generally in the area. Ideas for what tracking success could focus on:

- Public funding commitments towards affordable housing (organized by public entity)
- Recent groundbreakings for affordable housing projects
- Recent local affordable housing legislation as models for the area
- Number of homes built as a result of an affordable housing policy (with interactive maps that have the location of affordable housing built)
- Incomes served with public resources (ex – number of homes for households at 120% AMI, 80% AMI, etc.)
- Use of state and federal dollars
- Number of homes built as a result of public-private partnerships

Examples:

- **Volusia County**⁶⁰ has a dashboard of affordable housing projects built starting on October 1, 2021. The dashboard provides data on public funding expenses, total affordable units assisted by public subsidy (broken down by rental or ownership), income levels served, affordable units per census tract, and status of development.
- **Palm Beach County**⁶² has a Palm Beach County Progress Report Dashboard that shows the number of affordable and workforce housing projects beginning in 2022. The Dashboard shows number of projects, total units, addresses, project status, a map of planned and approved projects, total amount of public subsidy per development, and commission district.
- **Leon County**⁶³ has a Housing Services Affordable Housing Dashboard that maps publicly assisted units by location. It also contains data on the age, race, incomes, household size, and familial status of the households in assisted units.
- **Forward Pinellas**⁶⁴ hosts a dashboard specifically for projects that utilize the state's Live Local Act. The dashboard covers total acreage, total number of units and affordable units, current zoning, project completion date, and household incomes served.



**FLORIDA HOUSING
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Sarasota **Housing**
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