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PERSPECTIVE

# Florida Can't Afford to Treat Housing Like Someone Else's Problem

By John Shubin

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Florida’s housing crisis is no longer confined to Miami high-rises or beach-town real estate listings. It is showing up in school districts that cannot retain teachers, hospitals where nurses commute farther every year, sheriff’s offices competing for deputies, and families who did everything “right” but still cannot afford a home near work.

The numbers tell the story. Florida’s population now exceeds 23 million. The University of Florida’s Shimberg Center found a deficit of more than 660,000 affordable and available rental units for households below 60 percent of area median income. More than 904,000 low-income renter households pay over 40 percent of their income toward housing.

That is not a normal market correction. It is a statewide affordability emergency.

A recent Center for American Progress report makes a simple point Florida leaders should take seriously: lasting affordability requires building and preserving more homes. Its useful framework is straightforward - remove unnecessary barriers to construction, reduce the cost of producing affordable homes, and protect renters and homeowners from avoidable housing costs.

Florida has begun moving in that direction. The original Live Local Act (SB 102), enacted in 2023, made it harder for local governments to block qualifying affordable developments on commercial, industrial, and mixed-use land. It passed 40-0 in the Senate and 103-6 in the House. In 2026, CS/CS/HB 1389 (Chapter 2026-179) expanded the framework to qualifying developments on certain county, municipal, and school-district property and revised the missing-middle property-tax exemption. The amendment received final concurrence votes of 35-0 in the Senate and 98-4 in the House.

That bipartisan support matters. Housing should not be a partisan fight when the crisis is affecting retirees, young families, public employees, and small businesses in every part of Florida.

But Live Local cannot do all the work. Florida needs a broader build-Florida agenda: faster permitting, more apartments near jobs and transit, more starter homes and accessory dwelling units, more manufactured and modular housing, and better use of underused public, faith-based, and school-district land.

The newly enacted 21st Century ROAD to Housing Act gives Florida additional federal tools involving housing supply, disaster recovery, manufactured housing, mortgage financing, rural housing, and community development. Florida should compete aggressively for housing-innovation funding and help communities pair new homes with roads, transit, sewer and water systems, schools, and flood protection. The answer to legitimate infrastructure concerns is not to stop building. It is to build homes and the infrastructure needed to support them.

Florida also took an important step on factory-built housing in 2026. CS/CS/CS/HB 399 (Chapter 2026-7) requires qualifying off-site-constructed residential dwellings to be permitted as of right where single-family detached homes are allowed. CS/CS/HB 803 (Chapter 2026-63) bars local rules that treat qualifying off-site-constructed dwellings more restrictively than comparable site-built homes and protects certain state-approved residential manufactured buildings from permit denial. These laws preserve building-code, flood-safety, and generally applicable design requirements while removing categorical barriers to safe, resilient housing that can be built faster and at lower cost.

Florida cannot ignore the expenses that arise after a lease is signed or a mortgage closes. Application charges, title costs, insurance premiums, and anticompetitive rent-setting practices can push housing farther out of reach. Increasing supply must be accompanied by practical protections against unnecessary costs.

Florida knows how to grow. The question is whether it will grow in a way that leaves room for the people who keep the state running. That means saying yes to more homes, infrastructure, faster approvals, lower-cost building methods, and responsible consumer protections.

The Florida dream should not belong only to cash buyers, luxury investors, and households that arrived before prices exploded. It should belong to the teacher in Kissimmee, the nurse in Tampa, the deputy in Fort Myers, the hospitality worker in Miami Beach, the retiree in Daytona, and the young family in Jacksonville trying to buy a first home.

***Florida does not have to choose between growth and affordability. But it does have to plan for both.***

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