

2024 *Legislative Agenda*

Board Approved: August 2023

The lack of affordable housing is a growing problem in our service area, in our state, and throughout much of the country. Although it is difficult to quantify this problem, we know that millions of Americans struggle to afford the basic costs of an adequate home, sometimes struggling just to pay rent. The recent Covid-19 pandemic has exacerbated this situation by disproportionately affecting low- and moderate-income households. And yet, no single solution can solve this social ill. Both broad-based and targeted policies need to be enacted (and sometimes repealed) to enhance access to affordable housing and ultimately accomplish our vision in which everyone has a decent place to live.

In alignment with Habitat for Humanity International, the Florida Affiliate Support Office and affiliates across the country, our affiliate is working to meet established policy priorities and make a measurable impact in the lives of those we serve.

Our priorities for policy work will focus on all levels of government – federal, state, and local – and will be outlined below. We will focus our federal priorities on aligning with the national policy agenda of the HfHI and amplifying its message in our service area.

We also plan to prioritize state-level advocacy that aligns with both Florida's ASO statewide policies as well as policies that are relevant to our region. Finally, we believe we can have the greatest impact working with our local municipalities; therefore, we will concentrate most of our efforts on influencing local policy in those areas where it is needed most.

Recognizing that no single policy can solve our housing challenges, our policy priorities are organized into four categories of needed solutions:



Supply & Preservation



Access to Credit



Land Use



Communities of Opportunity

Priority #1

Appropriation Request - HSE # 1188

Project Title: Pinellas & Pasco Affordable Homeownership Initiative

Senate Sponsor Senator Ed Hooper

House Sponsor Representative Kim Berfield

In our commitment to confront the affordable homeownership shortage in Pinellas and Pasco Counties, we propose a strategic **\$3,000,000** appropriation request aimed at creating **105** affordable homes in Pinellas & Pasco Counties.

Our request focuses on three key areas:

1. Development of Three Subdivisions: The creation of these subdivisions is a significant step towards increasing the availability of affordable homes. This includes comprehensive development costs covering infrastructure, architectural and engineering services.
2. Infrastructure for Residential Infill Projects: This will enhance existing neighborhoods by providing necessary utilities and amenities, ensuring that new homes are integrated seamlessly into the community.
3. Land Acquisition: To further expand our reach, we aim to acquire 25 additional lots at \$40,000 per lot, paving the way for future affordable homeownership development.

Why We Are Best Suited for the Appropriation: Demonstrated Capacity and Proven Success

1. Commitment to Home Building: In 2023 alone, we will have built 80 homes within our service area, showcasing our dedication and ability to deliver on a large-scale. We demonstrate not just plans, but action.
2. Proven Leadership: We have consistently ranked as one of the top 5-producing Habitat affiliates in the entire nation, being ranked #1 in FY 2023. Our track record speaks for itself. Our expertise and efficiency in affordable homeownership are well-established.
3. Regional Impact: Our initiatives span across both Pinellas and Pasco Counties, amplifying our impact and reach in addressing the housing crisis in a broader geographic area.
4. Strong Execution: With strong organization capacity and resources, we are fully equipped to execute these projects efficiently and effectively, ensuring timely completion and quality housing.

Our organization is uniquely positioned to make the most of this funding opportunity, creating significant, long-lasting impacts in our communities.

Priority #2

SUPPORT: SB 514 – Mortgage Brokering (SAFE Act Exemption)

Senator Jim Boyd

House Leader Michael Grant

Habitat for Humanity (HFH) affiliates across the state play a pivotal role in providing access to affordable mortgages for those in need. In response to the 2008 mortgage crisis, the US Congress passed the Secure and Fair Enforcement for Mortgage Licensing (SAFE) Act. The purpose of this law was to protect residential loan-seekers from unregulated or predatory lending practices through increased training requirements and a uniform licensing exam for mortgage loan originators.

In 2010 Habitat for Humanity of Florida received an opinion letter from the Florida Office of Financial Regulation, rendering Habitat affiliates in our state outside of the SAFE Act definition of “loan originator.” However, the letter goes on to state that the opinion is not binding - if ever there is a different interpretation of Habitat’s mortgage writing structure, our exemption could be removed.

We are advocating to support **SB 514**.

1. Nonprofit Structure: HFH affiliates operate on limited budgets, focusing resources on constructing affordable housing rather than on expensive state licenses.
2. Proactive Measures: HFH affiliates conduct rigorous background screenings and educational programs for loan originators, aligning with SAFE Act's intent to prevent predatory lending practices. Additionally, HFH staff and volunteers are not compensated in a way that incentivizes them to refer any borrowers to lenders or loan products that are not affordable or otherwise not in the borrower’s best interests
3. Mission Alignment: HFH's approach to mortgage origination prioritizes affordability, with monthly payments not exceeding 30% of the borrower’s income. This aligns with the SAFE Act's aim to protect residential loan-seekers.

A legislative exemption, as seen in other States, would provide HFH with the certainty needed to continue its mission of building homes, communities, and hope in Florida.